

CHRISTADELPHIAN
**MEAL
A DAY**

Asia-Pacific

ANNUAL REPORT
2021



HOW WE HELP

Meal-a-Day works

**TO RELIEVE HUNGER,
DISADVANTAGE,
DISABILITY AND
HOMELESSNESS**

in some of the
world's poorest communities

**THROUGH
SUSTAINABLE PROJECTS
PROVIDING FRESH
WATER, NUTRITION,
SHELTER, EDUCATION,
HEALTHCARE & HOPE.**

ABN 721 6760 3232
Australian Registered Charity
Christadelphian Meal-a-Day Asia Pacific Ltd



CMAD ASIA - PACIFIC CHAIRMAN'S REPORT 2020 - 21

The past year has been dominated by the COVID-19 pandemic. While we have, in Australia, been protected from large numbers of infections and deaths due to COVID-19, our project partners have had a far more difficult time. They have had to operate in the face of multiple obstacles, ranging from disruption to travel and supply chains and general isolation because of COVID-19 health restrictions to other natural and manmade disasters such as floods and locusts in India and government instability in many major towns and cities across Asia. All these factors have compounded the pressure on the service our project partners seek to deliver.

During 2020-21, CMaD has contributed extra relief funds to several of our project partners. One such contribution was to assist in paying for Health Insurance for 17 children in Justine's 'Home of Peace' (Kuala Lumpur). Recently one of the Home of Peace children had appendicitis and Justine was grateful that prompt hospital attention was available.

In Thailand, the Karen Hilltribes Trust (KHT) has been able to maintain its support for transporting students to schools, although the start of the new school year (1 June) was delayed due to COVID-19. The KHT team in the Mae Hong Son province were recently able to travel and observe project implementation once restrictions were eased.

The CMaD Management team is always looking to expand the number of affordable projects within the Asia-Pacific region that it supports, and in the past 12 months we have supported Green Empowerment which is working with the Karen Department of Health and the Border Green Energy Team.

This new project is based in Klo Yaw Lay, Karen State NE Myanmar and assists in installing solar power for a newly established COVID-19 Emergency Response Centre. Karen Health has recently secured funding to build a two-story facility at the site of their 40-bed Kawthoolei New Village Hospital where there is a PCR-based COVID-19 Testing Machine and a freezer (-20°C) for vaccines. The solar power system will not only meet the energy demands of the testing machine and freezer, but also other equipment located on site. This relatively low-cost solar power initiative will have a disproportionately positive impact on the community.

The support of our project partners and their needs are ongoing. With that in mind we are ever grateful for the many regular donations from individuals and Christadelphian Ecclesias – thank you. We still need to work on stepping up our marketing and promotion plans. With tax deductibility, this should open more doors to the broader community.

“Again, I thank all our donors for their support and respectfully ask that it may continue.”

A huge thanks to the management team who put many hours of work in servicing the CMaD aim of helping those less fortunate than us. It is by God’s Grace that we can do this and the example of Jesus Christ that guides us.

Also, we are heartened that the management team has expanded by two new members, Tim Brumby and Sarah Green.

On behalf of the Board and management of CMaD, Andrew King (Chairman).



Photo: Glenn Wright

COVID-19 RESPONSE **IN BANGALORE,** **INDIA**

Location:
BANGALORE, INDIA
Partner:
REACHING HAND,
Project cost:
\$40,450

The COVID-19 pandemic has caused intense hardship across the globe and has been particularly devastating for poor communities that lack the financial and medical resources to combat the disease. Poor migrant workers and daily wage earners in India have been disproportionately affected and this was exacerbated on 24th March 2020, when a COVID-19 related lockdown was declared in India with only 4 hours’ notice. The effect of this and subsequent lockdowns and restrictions has been devastating, leaving many with no income, no accommodation, and often no safe way to return home.

Since May 2020, CMaD has partnered with Reaching Hand to provide vital supplies and services to migrant and daily wage earners affected by the COVID-19 pandemic. The four projects have, in total, supplied urgent relief to approximately 3,000 migrant and daily wagger families in 8 communities. These projects are estimated to have directly benefitted at least 14,000 people.

The initial project, in May 2020, provided desperately needed supplies to 400 families of migrant workers in the Rachanahili and Kogilu Layout areas.

In June 2020, a second initiative delivered basic supplies to 400 ‘daily wagger’ families in the Kolar Gold Fields area, who had lost their livelihoods due to COVID-19. As with the initial project, Christadelphians from the local area supported the project and assisted with the distribution of supplies that directly benefitted approximately 2,000 people.

Further food aid distributions by Reaching Hand were supported by CMaD for four poor slum areas around Bangalore, on 29th and 31st of July and 16th of September 2020. These slums were severely impacted by COVID-19, both economically and in terms of cases which had spread rapidly in the densely populated areas. The distributions assisted a further 800 families who had earlier been identified as without income. Linus Daniel again attended as a representative of CMaD to witness and assist with the distribution.

In May 2021, CMaD partnered with Reaching Hand again during the 2nd wave of the pandemic. During this period the state of Karnataka was seeing more than 30,000 new cases and 200 deaths per day. The project was broader in scope than the previous projects and aimed to provide health checks, COVID testing, education, and counselling in addition to distributing much needed supplies. The amount CMaD contributed to the effort was \$AUD 20,000 and this directly benefitted 800 families in poor areas north of Bangalore.

Generous support for the previous projects allowed CMaD to contribute \$10,000 to another distribution drive in June 2021 to provide desperately needed supplies to 800 families. These families depended on daily wage earners such as luggage carriers, house maids, scavengers, and rag pickers and were experiencing severe shortages of essential items and food.

While these projects may seem like a drop in the bucket when compared to the enormity of the global pandemic response, they have been lifesaving. Without these and the sacrifices made by everyone all over the world, many more lives and livelihoods would have been lost.

SOLAR POWER FOR EMERGENCY RESPONSE TO THE COVID-19 PANDEMIC

Location:

**KLO YAW LAY, KAREN STATE,
MYANMAR**

Partner:

GREEN EMPOWERMENT

Project Cost:

\$40,000

CMA D Contribution:

\$24,000



Photo: Glenn Wright

In response to the global COVID-19 pandemic, CMA D is partnering with Green Empowerment to install a 5kW solar power system at a newly established COVID-19 Emergency Response Centre (ERC) located in Klo Yaw Lay, Karen State, Myanmar. Green Empowerment is a USA based charity that CMA D has previously partnered with in the Philippines after Typhoon Haiyan. The ERC is operated by the NGO “Karen Department of Health and Welfare” (KDHW) and has COVID-19 testing capabilities and a -20°C freezer, which will be used to ensure correct storage of vaccines. The solar power system will meet the energy needs of this and other equipment located on-site and replaces intermittently used diesel generation.

The COVID-19 Emergency Response Centre will provide centralised specimen testing services to a total of 69 villages via 9 clinics in Hpa-An District, Karen State, Myanmar. The total population served by these 9 clinics is approximately 29,330. In addition to COVID-19 testing and acute medical services, the KDHW clinics that are part of this project’s reach are also a focal point for community health information and prevention campaigns, including vaccine distribution.

In this way, this project will help facilitate broader health education and prevention efforts in the surrounding area such as disease prevention and increasing community resilience in the wake COVID-19 pandemic and future outbreaks. The project will also help gain better insights into the future energy needs of these clinics.

By the end of July 2021, the system design, which includes remote monitoring, had been finalised and material and equipment purchasing had started. It is expected that equipment installation and training will be completed by the end of October and that the project will be completed by December 2021.

This project forms a small, but important part, of the global pandemic response and, God Willing, supports vital health resources for thousands of people over the next 10 to 20 years.

Footnote: All currency is in Australian Dollars.



SUPPORTING LONG-TERM HEALTH CARE

Providing a focal point
in the community

**FOR HEALTH INFORMATION
& PREVENTION CAMPAIGNS**
including

**VACCINATION
DISTRIBUTION,
DISEASE PREVENTION
& INCREASING COMMUNITY
RESILIENCE.**

Photo: Glenn Wright

EDUCATION FOR NEEDY CHILDREN IN RURAL AREAS IN NEPAL

Location:

BHUJEL, NEPAL

Partner:

HERITAGE CHILDREN

Project cost:

\$5,000

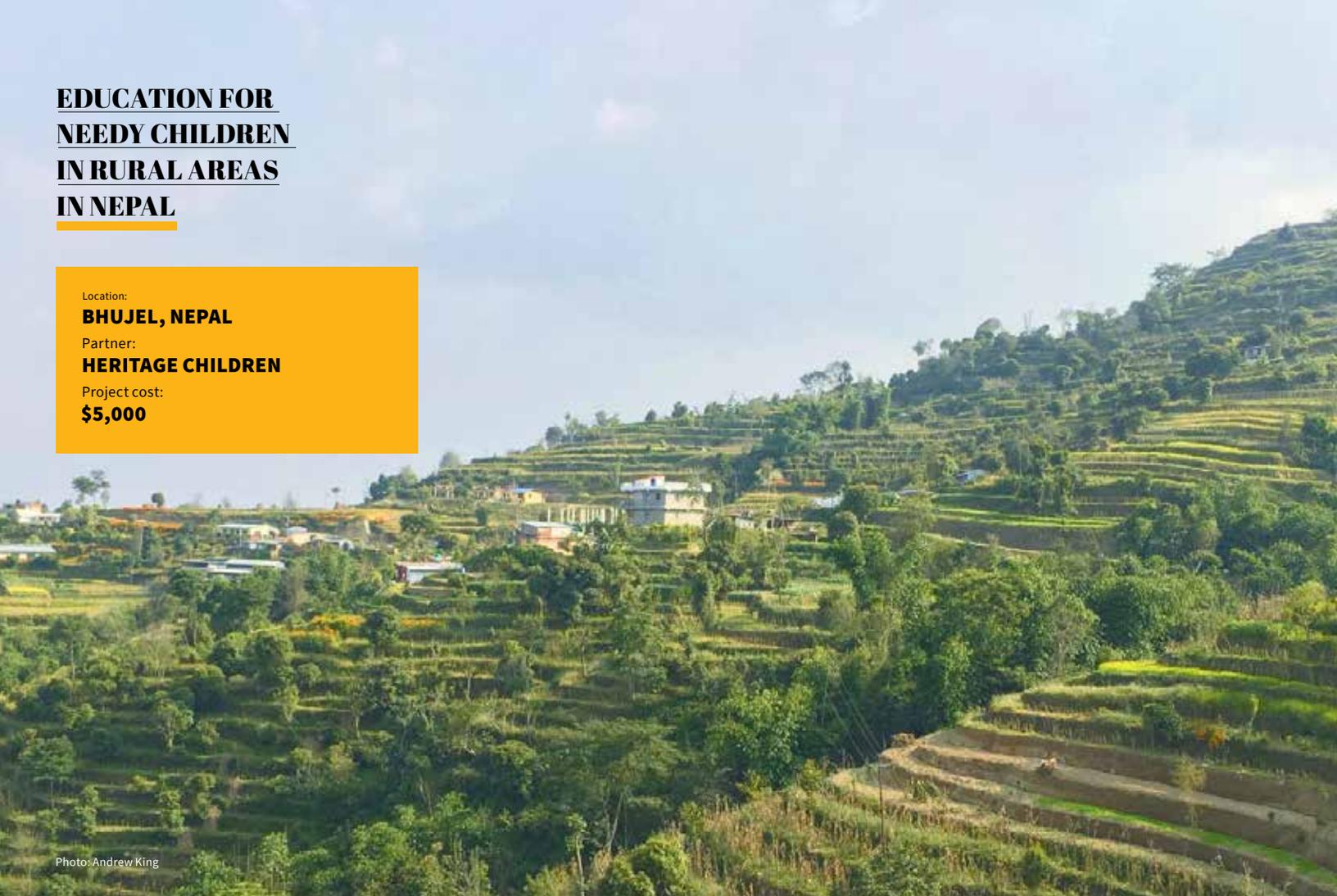


Photo: Andrew King

The situation deteriorated further with the onset of the COVID-19 pandemic. In April 2020, schools were closed indefinitely but school fees still needed to be paid. Schools started giving online classes, but poor students could not afford the computer and internet needed to gain access. COVID-19 also made it impossible for Peter Fry from Heritage Children to visit Nepal, which made implementation and monitoring of the project far more difficult and time consuming. Peter lives in the UK and used to visit the project in Bhujel twice a year. Despite these difficulties, Heritage Children has continued to actively work with the students and direct communication with them has been maintained via messenger and email. Disbursement of funds has continued through local representatives. Due to COVID-19, the focus on how the funds were used changed to include ensuring children's basic food and accommodation needs and not just access to online education.

Heritage Children is currently in the process of transitioning out children who have finished their education and introducing younger children to the program so that they can also be given the opportunity to gain an education. COVID-19 has only made the need in Nepal much greater and CMAc expects to continue, and hopefully expand, the support for the great work being done by Peter Fry and Heritage Children.

CMAc has been working with Heritage Children for many years to help ensure basic education for deprived farming families in Nepal, and especially children from the town of Bhujel. Bhujel is situated 27km from Kathmandu on the top of a mountain ridge 2,175 metres above sea level. Despite its proximity to Kathmandu, access to education is difficult due to the terrain and poor infrastructure. Families in Bhujel rely primarily on agriculture as their main source of income and often lack the income to send their children to school.

This makes it very difficult for the new generation to escape poverty.

The conditions in Bhujel became much worse in April 2015 when a large earthquake in Nepal destroyed the homes in the village. Even four years after the earthquake most homes remained desolate. This exacerbated a difficult situation and many students had to leave home to continue studying in more distant schools.



Photo: Andrew King



Photo: Andrew King

ACCESS TO EDUCATION FOR MARGINALISED KAREN CHILDREN THROUGH SCHOOL TRANSPORT

Location:
**MAE HONG SON PROVINCE,
NORTHERN THAILAND**

Partner:
KAREN HILL TRIBES TRUST (KHT)

Budget:
\$27,679

CMAcD Contribution:
\$13,019



CMAcD has partnered for several years with KHT to ensure access to education for marginalised Karen children by providing transport for school children in Mae Hong Son Province. In Northern Thailand, the enrolment of Karen children in primary education is just 51% compared to the national average of 89% with only 1 in 4 Karen children completing secondary education. This is largely due to the distance of the communities from schools and the availability of safe and reliable transport. KHT is dedicated to increasing access to education for Karen villagers as this disrupts the poverty cycle and helps to prevent exploitation of vulnerable children.

With the support of CMAcD, KHT was able to operate 18 school buses for the education year ending on the 9th of April 2021. Each vehicle transported an average of 20 children over varying distances and from multiple villages, for each school day. This has enabled 396 students to attend school. COVID-19 brought on many challenges including delaying the school year until July 2020.



Photo: Glenn Wright



Photo: Glenn Wright



Photo: Glenn Wright

In FY22, CMaD is continuing to work with KHT on access to education for children and on a new project “Transforming Community Health through the Provision of Water, Sanitation and Hygiene” (WASH). The new project aims to reduce diarrhoea, typhoid, intestinal parasites and time lost due to illness by providing clean water and sanitation direct to homes in the village of Ban Mae Au. The project will also enable the Karen community to save time spent on water collection and water treatment. This will allow more time for villagers to dedicate to income-generating activities and the pursuit of education.

“I want to share the joy of learning with others”

Karen Hill Tribes Trust (KHT) has conducted continuous monitoring and evaluation of the project throughout the year. KHT staff among other things interview the students on a regular basis, however home visits have been limited because of the pandemic. Some of the students KHT talked to want to share their stories as access to school buses has had a big impact on their lives. Below is one of the stories those students wanted to share.

MISS NAPHAT

Miss Naphat is 14 years old and goes to secondary school in Khun Yuam. She lives in the small village of Ban Mae Luang Yuam, a village about 15km away from Khun Yuam. KHT has previously installed a water system here and finished the construction of an irrigation system at the end of March this year. Naphat lives with her mother, father and little brother, she likes to play football and meet with friends. When KHT came to visit in March 2021, her father was away in another province to try and earn extra income for the family.

Her mother, Warissara explains “Because of COVID-19, crops have lost their value and it is hard to sell at the market and many times this year the market has been closed. My husband has been lucky to be able to get a job in another province so he can bring home more

money. We usually work on small projects close to home, but now there is no work.” Whilst her husband is away, Warissara works on the family farm herself.

“It is hard work! But it feeds the family, and with the new irrigation system it will be much easier and we will get more crops” she says with a smile. “If there was no school bus, we would struggle to send Naphat and her brother to school, especially this year. Cost of transport would be too much and it would not be safe to walk, especially alone. Many mornings I have much work to do, and walking back and forth would take too long.”

Naphat says she feels lucky. “I never had to worry about how to get to school, because the bus system have always been in my town since I was small. I am so happy to go to school. I love learning, especially English.” When our staff asked her what she wants to do when she grows up she says “I want to become a primary school teacher. I want to share the joy of learning with others in my community. Learning is happiness to me.” Warissara is very proud of her daughter and sees her hard work. “She studies hard. I only worry about how to afford higher education, but hopefully she can apply for a scholarship from KHT. I think she will become a great teacher if she has the chance!”

HEALTHCARE AND SUPPORT FOR PEOPLE LIVING WITH HIV/AIDS (PLHA) AND PEOPLE SUFFERING FROM TUBERCULOSIS

Location:
TAMIL NADU, INDIA
Partner:
AYRIES TRUST

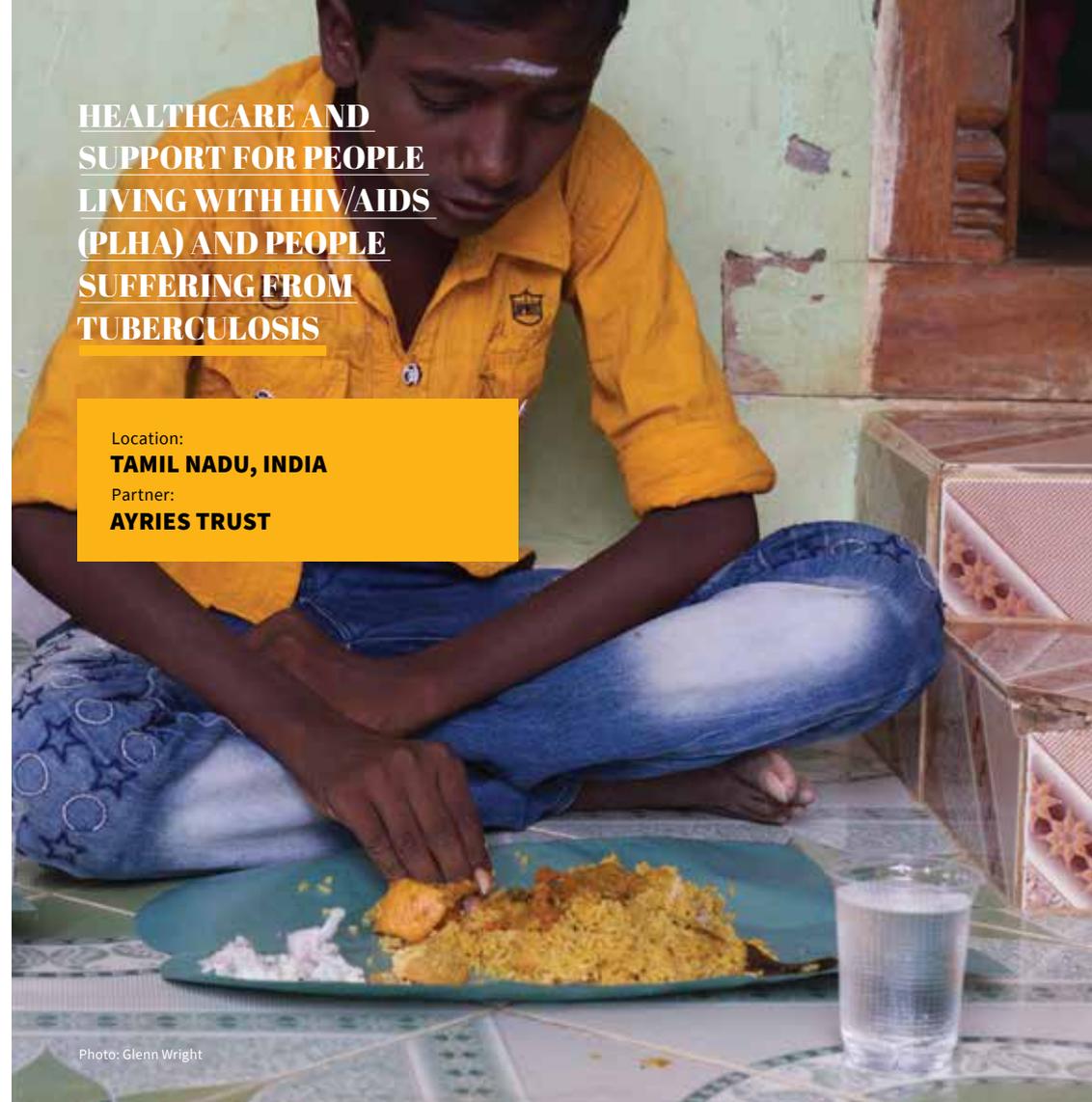


Photo: Glenn Wright

In the rural areas of Tamil Nadu HIV/AIDS and TB are common diseases and, due to poor nutrition, the mortality rate is high. HIV sufferers often also have TB as an opportunistic disease which increases the mortality rate. TB and HIV patients need good nutrition to increase drug effectiveness, make the drug regime bearable physiologically and to reduce the financial pressure on stretched families supporting a long-term sick family member. Additionally, improving the nutrition of families where there is a TB sufferer lowers the risk of TB transmission to the children.

During the year, risk of COVID-19 infection, lockdowns and other restrictions made it impossible for Ayries to provide the same level of support that they had in previous years. They were however, able to maintain some support despite the numerous Lockdowns. Ayries bravely continues to support their patients as best they can in these exceedingly difficult times.

CMaD did not provide funds to Ayries in the 2021 financial year but plans to resume support of Ayries, and the important work they do, in financial year 2022.

PROMOTING EFFICIENT USE OF WATER IN IRRIGATION IN RIVULET ARVARI, SARSA & BHAGANI BASIN: PHASE 2

Location:
RAJASTHAN, INDIA
Partner:
WATERHARVEST

This project with WaterHarvest started in 2017 and was expected to run until October 2022. It aims to increase water and food security for poor farmers through the sustainable and integrated management of water. The Rivulet Arvari area was chosen for the project because in this region of India the limited water availability is causing chronic poverty and distress. Contributing to the local difficulties is a widespread lack of sound farming practices and high distress migration, causing the fragmentation of communities.

This project aims to permanently lift farmers out of poverty by implementing viable low cost, sustainable solutions for poor farmers. These solutions will increase farmers' resilience to water scarcity and give them the skills necessary to grow enough food to feed themselves and their families.

SPECIFIC OBJECTIVES WERE TO:

Increase the capacity of the community to use the limited water resources efficiently, and to install 660 water efficient drip and spray irrigation systems

RESULTS:

319 irrigation systems were procured and installed (against a target of 690 systems) benefitting 638 farmers and their families (totalling 5,104 people).

410 farmers were also trained, impacting their lives and that of their 2,050 family members. WaterHarvest programs were also run with 770 local youth and 5,330 school children.

The COVID-19 pandemic significantly affected this project and caused it to conclude earlier than the planned October 2022 end date. Some key factors that affected the project included:

- Increases in the cost of drip irrigation systems combined with the deteriorating financial means of the farmers, who have to contribute some of the cost of the project, made these systems unaffordable. To mitigate this, the project was revised to include more of the less efficient, but cheaper, sprinkler systems; and
- COVID-19 and the associated restrictions made it very difficult for farmers to commit to project activities and for WaterHarvest to support and co-ordinate the project.

Despite the challenges faced by the project, over the past eighteen months, the initiative has been able to bring direct long-term improvements to the lives of 638 farmers and their families.

CMA&D is currently in discussions with WaterHarvest about a potential project installing home water tanks in the Kolayat desert region of Rajasthan.

NUTRITIONAL **FAMILY GARDENS**

Location:
TIMOR LESTE
Partner:
HIAM HEALTH

Timor Leste has some of the highest rates of child stunting in the world with 60-92% of the Timorese children not having enough nutritious food in their diet. In a highly productive land without famine, this is shocking! Poor access to quality food, a lack of nutritional understanding and poor agricultural practices drive stunting (low height-for-age) and wasting (low weight-for-height) in children.

Our partner, HIAM Health, is a local NGO that supports the Timor Leste government in the fight against malnutrition. It was established in 2003 with a focus on empowering women and rehabilitating children.

Over the past 10 years CMaD has partnered with HIAM to help deliver nutritional gardens projects that:

- Increase nutritional knowledge in the target communities, including hygiene and sanitation practices;
- Increase access to nutritious food by empowering mothers and their families to establish and maintain Home Kitchen Gardens; and
- Empower households with skills and knowledge in nutrition and horticulture, not merely providing theory, but hands-on practice.



Photo: HIAM Health



Photo: HIAM Health

Over the period of CMaD's involvement, several great home kitchen gardens have been established and many villagers have been trained in nutrition and food preparation using produce grown in their own gardens.

CMaD planned to support further Nutritional Gardens projects, however this was delayed because COVID-19 lockdowns and restrictions made access to the remote

communities impossible. Work is now underway to scope and approve the first project since the onslaught of COVID-19.

HOME OF PEACE

Location:
KUALA LUMPUR, MALAYSIA

Partner:
HOME OF PEACE

Location:
KUALA LUMPUR, MALAYSIA



Photo: Glenn Wright

Home of Peace (HoP) is a private orphanage run and owned by Justine Morais. Justine cares for 20 children who either have no family or their parents are not able to care for them. The home is a well organised establishment in a 3-level suburban house in Kuala Lumpur.

The children are all home schooled with the help of Alice, a qualified teacher, and other volunteers, to a leaving pass with a British standard. This gives the children the opportunity to go on to higher education and provides a great start in life. The children are encouraged to maintain contact with birth families, and this has been successful with some who go on to be able to earn and offer financial support to their birth families as well as help with HoP. If Justine was not doing her work with these 'few' she fears; 'that these girls would either be in a state run home, or end up on the streets and probably be pregnant by the age of 13 – 14 years old'.

CMaD has been supporting HoP for many years with their health and education needs and in late FY20 extended this to funding for emergency supplies needed to manage through COVID-19 related restrictions.

In FY21, CMaD covered the cost of Personal Medical Insurance (PMI) for the children at HoP. The public health system in Malaysia has long wait queues for those without PMI, meaning delayed treatment, which may lead to complications.

Relief carers must be found to help at HoP while the child is at hospital with a HoP carer, and with 20 children at HoP trips to the hospital are common. By covering the cost of PMI, HoP children are given priority care, receiving treatment sooner and spending less time away from home.

During the last year one of the children was rushed to hospital with appendicitis. Thanks to the insurance, she was treated promptly and recovered well. Without insurance the child would have been caught in the public system that was overloaded by COVID-19 cases and likely would not have been diagnosed in time to avoid serious complications or worse.

CMaD and Home of Peace are grateful to everyone who has supported Justine's life's work – changing and saving the lives of underprivileged and abandoned children.



Photo: Glenn Wright

2020-2021 FINANCIAL PERFORMANCE

Two years in a row and the world is still trying to process how to deal with the fear of a global pandemic. This is not the case with our generous community. With 10 months gone we had collected 40% of our budget. We put out a call. Help us help the communities who can't even provide a meal-a-day because of COVID-19. Within two months we received 60% of our budget. This allows thousands of families to be fed and given medical treatment. Thank you for your continued generosity for and on behalf of our beneficiaries across Asia-Pacific and to our partner organisations for their tremendous efforts on-the-ground.

COVID-19 played havoc with our overseas partners being able to deliver on the projects we support, especially the Indian water projects. Up until the last week of the financial year there was a possibility Water Harvest and Ayres would be able to continue their projects however Indian lockdowns forbade it. What this means is the funds that were earmarked for disbursement this year will be held until the projects are up and running again. This gives our bank account a healthy \$171k 'buffer' balance. There are enough funds to meet ongoing commitments for the next year, and to offer help with emergency Covid funding.

Tax deductibility status has continued to allow for some very generous individual donations, and these were clearly seen in our major annual fundraiser "May we Eat" which collected nearly \$20k above our target of \$25k.

Expenses donated by supporters (marketing, audit and IT) are once again reported and this has the effect of increasing the collections recorded while also increasing expenses by the same amount.

Administration running costs remain well controlled at 3%, compared to a budget of 14%. The major expense items include insurance, which remained the same year on year, and bank fees. Expected travel costs for

project oversight had to be put on hold, which limited the extent to which we could gather project information to share with the Meal-a-Day community. Variation of expenditure from budget was largely due to COVID-19 related impacts:

- New and existing projects that were budgeted for but could not be implemented during the year due to global lockdowns e.g. Timor Leste;
- Unbudgeted funds were approved to provide supplies for people in India who were unable to afford necessities during lockdowns through partners like Reaching Hand;
- Funding for a new Solar Power project in Myanmar was slightly over budget at \$24k; and
- Agape in Action now cares for the requests for shipment of the food supplement to Tanna, Vanuatu.

Also, during the year:

- Online payments via PayPal continue at a reduced transfer fee but direct debit to the Meal-a-Day bank account is more cost efficient. We are negotiating with PayPal to reduce the fee further; and
- Meal-a-Day has Deductible Gift Recipient (DGR) status which allows donations greater than \$2 to be claimed as a tax deduction in Australia. The website request form is the simplest request method.

CHRISTADELPHIAN MEAL-A-DAY ASIA

Balance Sheet Year on year comparisons 2021 to 2020 in AUD

| Financial Year | 2021 | 2020 |
|--------------------------|----------------|----------------|
| Accounts Status | Audited | Audited |
| ASSETS | | |
| Cheque Account | 5,898 | 33,471 |
| On Line Saver - General | 99,531 | 100,000 |
| Pay Pal Account | 0.00 | 5,549 |
| Term Deposits | 65,260 | 15,168 |
| Total Assets | 170,689 | 154,188 |
| LIABILITIES | | |
| Nil | | |
| Total Liabilities | 0 | 0 |
| Net Assets | 170,689 | 154,188 |
| EQUITY | | |
| Current Earnings | 16,501 | (10,141) |
| Retained Earnings | 154,188 | 164,329 |
| Total Equity | 170,689 | 154,188 |



DONATIONS RECEIVED

| | | |
|------------------------|--------|-------|
| May We Eat | 43,936 | 41.2% |
| Ecclesial | 9,133 | 8.6% |
| Individual | 53,176 | 49.8% |
| Donated Expenses | 365 | 0.3% |
| Bank Interest Received | 123 | 0.1% |



DONATIONS GIVEN

| | | |
|----------|--------|-------|
| India | 40,540 | 46.8% |
| Malaysia | 4,000 | 4.6% |
| Nepal | 5,000 | 5.8% |
| Thailand | 13,044 | 15.1% |
| Myanmar | 24,000 | 27.7% |



CATEGORY SPLIT

| | | |
|------------------------------------|--------|-------|
| Health | 24,000 | 27.7% |
| Education | 22,044 | 25.5% |
| COVID-19 Nutrition (inc. COVID-19) | 40,540 | 46.8% |
| Water and sanitation | 0 | 0% |

CHRISTADELPHIAN MEAL-A-DAY ASIA

Income and expenditure Statement

Year on year comparisons 2021 to 2020 in AUD

| Financial Year | 2021 | 2021 | 2020 | 2020 |
|-----------------|--------|---------|--------|---------|
| Accounts Status | Budget | Audited | Budget | Audited |

DONATIONS RECEIVED

| | | | | |
|---------------------------------|----------------|----------------|----------------|---------------|
| Fundraising / May We Eat | 25,000 | 43,936 | 25,000 | 11,719 |
| General MAD Giving - Ecclesial | 20,000 | 9,133 | 20,000 | 14,600 |
| General MAD Giving - Individual | 50,000 | 53,176 | 50,000 | 45,409 |
| Project specific Donations | 5,000 | 0 | 5,000 | 0 |
| Donated Expenses | 0 | 365 | 0 | 852 |
| Bank Interest Received | 200 | 123 | 600 | 254 |
| Total Donations Revenue | 100,200 | 106,732 | 100,600 | 72,834 |

DONATIONS GIVEN

| | | | | |
|------------------------|----------------|---------------|----------------|---------------|
| India | 52,000 | 40,540 | 52,000 | 49,269 |
| Malaysia | 4,000 | 4,000 | 27,000 | 2,050 |
| Nepal | 5,000 | 5,000 | 3,100 | 0 |
| Thailand | 13,000 | 13,044 | 4,000 | 0 |
| Timor Leste | 10,000 | | 46,000 | 10,391 |
| Myanmar | 20,000 | 24,000 | | |
| Vanuatu | | | 15,000 | 10,000 |
| Total Donations | 104,000 | 86,584 | 147,100 | 71,710 |

| | | | | |
|---------------------------------|----------------|---------------|-----------------|--------------|
| Gross Income Expenditure | (3,800) | 20,148 | (46,500) | 1,124 |
|---------------------------------|----------------|---------------|-----------------|--------------|

OVERHEADS

| | | | | |
|-----------------------------------|-----------------|---------------|-----------------|-----------------|
| Audit & Accounting Fees | 400 | 365 | 400 | 365 |
| Bank & Government Fees | 412 | 543 | 412 | 280 |
| Insurance & IT | 3,100 | 2,648 | 3,100 | 2,648 |
| Postage, Printing & Marketing | 10,000 | 92 | 10,000 | 7,973 |
| Total Overheads | 13,912 | 3,647 | 13,912 | 11,265 |
| Cost as % of Revenue | 14 | 3 | 14 | 15 |
| Net Income / (Expenditure) | (17,712) | 16,501 | (60,412) | (10,141) |

Note: All non-monetary donations from directors, management, ambassadors, secretarial, auditing and legal services were provided on a volunteer or pro bono basis in FY 2021. And once again our special thanks goes to Darren Tapporus of Financial First Partners for his continued invaluable support in auditing the Meal-A-Day accounts.

2021-2022 FINANCIAL YEAR BUDGET/PLANS

Due to the unknown economic character of COVID-19, we will only be funding our ongoing commitments with existing partners of approximately \$90k with an additional contingency of \$30k being budgeted for emergency COVID-19 costs that eventuate in 2021-22. The Meal-a-Day bank account has been changed and we are liaising with the last regular donors to change their direct deposits before the old bank account is closed. The new account details are listed in the Donate section of this report and on our website.

And we are always open to discussions with donors (whilst respecting anonymity/ privacy) to understand their projects of choice (e.g. health-care, sanitation, water, education, etc.) and other new project opportunities, which are important to forecasting our funding commitments in any year.

INFORMATION TECHNOLOGY

WEBSITE

The CMaD website is kept up to date with the latest security patches to minimise risk of malware. To date, no security breaches have been recorded. We use PayPal to process credit card donation and we do not collect or store any personally identifiable donor information on our website.

DONATIONS

We are humbled by the generosity of our supporters this year, as donations exceeded our expectations. CMaD ensures your money reaches those in need by minimising its running costs. We use Free and Open-Source Software, where possible, and take advantage of industry support organisations like Connecting Up to help us manage our business in the most cost effective way.

INFORMATION SECURITY

As the course of the COVID-19 pandemic continues to change as new variants emerge, opportunistic organisations continue to trick people with scams and phishing campaigns. The Australian Cyber Security Centre has a wealth of information to help you stay safe online and recover from a cyber crime if necessary. Learn how to spot suspicious emails and text messages by taking the quiz:

<https://www.cyber.gov.au/acsc/view-all-content/campaign/know-how-spot-phishing-scam-messages>

RISK AND COMPLIANCE

The past year has seen a consolidation of measures to increase the accountability and compliance culture of CMaD and our project partners. Seven Project Agreements were executed in the 2020 -2021 financial year following the submission of a detailed Fund Proposal which must be approved by the CMaD Board. Each Project Agreement contains obligations to ensure money granted is managed as expected and any risks to the project and CMaD are mitigated.

A key obligation is for project partners to implement various policies aimed at preventing and responding to:

- Child abuse;
- Fraud and corruption; and
- Money laundering and terrorism

Annual reporting to the ACNC and the states continued, with the annual report to the ACNC and the annual fundraiser annual return for Victoria submitted.

Victoria has now opted to utilise the ACNC annual reports to monitor CMaD's fundraising activities in Victoria, removing the administrative burden of submitting any further annual fundraiser reports to Consumer Affairs Victoria. The fundraising registration renewal for Tasmania was also completed this year. The status of these renewals is shown in Table 1.

| REGISTRATION | APPROVAL STATUS | RENEWAL PERIOD | KEY REQUIREMENTS |
|----------------|--|----------------|---|
| ACNC (Federal) | Approved | - | Annual Reporting |
| ACT | Approved but renewal no longer required. | - | Registration required. No additional requirements if registered with ACNC. |
| NSW | Renewal due 2022 | 5 years | Annual Return if >\$15,000 collected |
| NT | Not Applicable | - | |
| QLD | Not Applicable | - | |
| SA | Approved but renewal no longer required. | - | Registration required. No additional requirements if registered with ACNC. |
| TAS | Renewal due 2024 | 3 years | |
| VIC | Approved but renewal no longer required. | - | Registration required. No additional requirements if registered with ACNC. |
| WA | Renewal due 11-11-2021 | - | On 1 July 2020, WA introduced continuous licences so this will be the last renewal - Annual Return only required if >\$250,000 collected. |

Table 1: Status of regulatory approvals required to operate a charity throughout Australia.

TEAM DEVELOPMENT

This year we welcomed a few new members to CMaD:

- Tim Brumby;
- Sarah Green; and
- Josene Huisman

We also extend a big thank you to all the volunteers and supporters who ensure the work of CMaD can continue, including: David Twine (Vanuatu), Susan and Linus Daniel (India), Chris Waldron (Annual Report), Chris Hermann (IT), Glenn & Crissie Wright, Matt Waite, Stephen Kenney (CEO/Secretary), Jairus Houghton (Projects), Lucy Betschwar (Risk & Compliance Officer), Kirralie Houghton, David Loria (Finance), Suzanne Collins and Leanne Morrison (Accounts).

GOVERNANCE

Over the last year the company structure has remained the same. The Management Team is responsible for the day-to-day management and operations of CMaD while the Board continues to provide direction and oversight capacity to ensure CMaD is being run according to the will of Members and other key stakeholders.

We thank our Board of Directors, the Management team, Project Coordinators and all our supporters for their ongoing efforts in managing our active project portfolio. We are mindful of the fact that everyone gives of their time and expertise on an entirely voluntary basis and are located all around Australia, with some also based in India and New Zealand – so an extra special thanks for all your invaluable assistance. Board of Directors: Andrew King (Chair), Simon Loria, Jonathan Russell and Kirsten Twine.

HOW YOU CAN HELP - DONATE

There are a number of ways you can support the work of Meal-a-Day financially:

BANK TRANSFER (EFT)

BANK

Commonwealth Bank of Australia

BSB

063 124

ACCOUNT NUMBER

10796366

ACCOUNT NAME

Christadelphian Meal-a-Day Asia Pacific Limited

We would encourage donors to set up a regular Direct Deposit which is free and can be arranged with your bank online, via telephone or at your local bank branch. If possible, please include your name in the comments field, as this can help with correspondence.

PAYPAL

Donations can now be made on our website using PayPal. Don't have a PayPal account? You don't need one. You can donate using your credit card without signing up. You will be automatically emailed a tax receipt when donating via Paypal.

CHEQUE RECIPIENT

Christadelphian Meal-a-Day Asia Pacific Ltd

MAIL TO

122 Main Street, Croydon VIC 3136



Donations of \$2 or more are tax deductible in Australia.

You can request a tax receipt via our website:

<https://www.meal-a-day.asia/receipts/>

Christadelphian Meal-a-Day Asia-Pacific Limited is endorsed as a Deductible Gift Recipient (DGR) from 18 May 2019. It is covered by Item 1 of the table in section 30-15 of the Income Tax Assessment Act 1997.

Photo: Glenn Wright

GET INVOLVED!

Here are some of the ways you can get involved and support the work of Meal-a-Day across Asia-Pacific:

BECOME AN AMBASSADOR IN YOUR LOCAL YOUTH GROUP OR ECCLESIA

We are continuing to build a network of key contacts around Australia & New Zealand to assist in raising awareness and expanding fundraising efforts and support for Meal-a-Day.

SET UP A REGULAR DONATION VIA BANK TRANSFER

SUPPORT OR ORGANISE FUNDRAISING ACTIVITIES FOR SPECIFIC PROJECTS

with your friends.

CONNECT TO OUR FACEBOOK PAGE

facebook.com/MealADayAP

and receive regular updates on projects, fundraising activities and key initiatives.

PRAY

for the needs of those involved in our projects, and the people working to make them a success

OR COME AND JOIN THE TEAM!

There are a wide variety of roles available if you'd like to commit on a regular basis.

Whether it be helping with project management, website design, marketing, team development, fundraising or governance roles, there are many opportunities easily supported from around Australia and New Zealand.

Please contact us, let us know your areas of interest, skills and experience, and we'll be glad to discuss how you can be involved!



Photo: Glenn Wright

CONTACT US

www.meal-a-day.asia

chairman@meal-a-day.asia

ceo@meal-a-day.asia

projects@meal-a-day.asia

treasurer@meal-a-day.asia