

**It's been
an incredible
year**

CHRISTADELPHIAN
**MEAL
A DAY**
Asia-Pacific



CMaD Asia Pacific

Chairman's Report

2021-22

Again, the past year's activities have been impacted by the Covid-19 pandemic. Thankfully, the world has largely opened up for travel which has allowed some normality back into the lives and organisations of our project partners. However, many areas are still reeling from the effects of Covid-19.

Over the 2021 – 22 financial year, CMaD has continued to give meaningful support to vital projects in the Asia-Pacific region, such as:

- Health insurance for the 17 children in Justine's *Home of Peace* in Kuala Lumpur, Malaysia funding the WaterHarvest projects in India providing rainwater harvesting tanks for desert families to provide year round safe, clean drinking water for many households in the Rajasthan district.
- In Thailand, the School transport program which assists children from Karen villages to attend school safely and, also, the new WASH project which delivers filtered water to village tanks for households to have fresh drinking water, plus proper toilets and sanitation.

As noted last year, CMaD has continued to work with Green Empowerment in the Karen State, NE Myanmar to partly fund the installation of solar power to health facilities which service minority ethnic communities.

We have also continued to work in India with Ayries Trust, which gives healthcare and support for people living with HIV/AIDS and people suffering from tuberculosis. This has now been extended to supporting children orphaned by Covid-19.

These and other projects which CMaD supports are giving huge relief to many people across Asia-Pacific. We acknowledge that our support would not be possible without the financial assistance that individuals and Christadelphian Ecclesias give, for which we are truly grateful. The *May we Eat* fundraising effort at the end of the financial year was yet another boost to our funds and we thank those taking advantage of the tax deductibility of donations.

Again, I thank you for the support from all our donors and respectfully ask that it may continue. A huge thanks to the management team who put in many hours of work in servicing the Meal a Day 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.

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

Healthcare and support for people living with HIV/AIDS (PLHA) and people suffering from tuberculosis (TB). Supporting children orphaned by COVID-19

Location: Tamil Nadu, India / Partner: Ayries Trust / Project cost: \$AUD 24,600



Improving health

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.

CMaD has been supporting Ayries' work of diagnosing and providing nutrition for people living with HIV/AIDS and TB for many years and support has continued in FY22. The number of people currently in the program is about 80 and benefits around 200 family members and it is estimated that more than 1000 individuals have benefited from the program due to CMaD's support.

In FY23, CMaD is hoping that, with your support, we will be able to increase the amount of funding we allocate for this important work.

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.**

Solar Power for emergency response to the COVID-19 pandemic

Location: Klo Yaw, Karen State, Myanmar / Partner: Green Empowerment
Project cost: \$US 40,000 / CMaD contribution: AUD \$24,000



In response to the COVID-19 pandemic, CMaD partnered with Green Empowerment to install a 5kW solar 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 CMaD 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 minus 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 an intermittently used diesel generation.

The COVID-19 Emergency Response Centre provides 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 in support of the long-term health impacts, such as disease prevention and increasing community resilience, in the wake of the COVID-19 pandemic and future outbreaks. The project will also help gain better insights into the future energy needs of these clinics.

The project was completed on schedule by the end of Dec 2021. Green Empowerment was able to confirm, via remote monitoring, that the system was adequately supplying the power requirements of the Emergency Response Centre.

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

In FY23 CMaD is planning to support a follow-up project to supply 11 more clinics in Karen State, Myanmar, with solar power and we thank all our supporters for making these projects possible.



Education for needy children in rural areas in Nepal

Location: Bhujel, Nepal / Partner: Heritage Children
Project cost: Nil (FY22) / Ongoing cost: Approx \$5,000 per annum



CMaD 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.

The situation deteriorated further with the onset of the Covid-19 pandemic. In April 2020, schools were closed and the number of children living in poverty increased by a factor of four to approximately 6 million.

Schools started giving online classes, but poor students could not afford the necessary computer and internet access. Covid-19 also prevented the usual two-yearly visits by Peter Fry from Heritage Children. This made implementation of the project difficult and time consuming.

Despite these difficulties, Heritage Children has continued to actively work with the students and direct communication with them remotely and disbursements of funds has continued through local representatives. Due to Covid-19, the focus on how the funds were used changed to include ensuring the children's basic food and accommodation needs and not just access to online education.

In FY22, five children left the program because they had reached the targeted level of education and another 3 children were added to the program.

While funds were not transferred to Heritage Children in FY22, CMaD continues to support this valuable program and the next transfer of funds is budgeted for October 2022. It is hoped that in FY23 we will be able to expand our support for the great work being done by Peter Fry and Heritage Children in lifting Nepalese children out of poverty.

COVID-19 relief including health insurance for underprivileged children

Location: Kuala Lumpur, Malaysia / Partner: Home of Peace / Project cost: \$5,000



Stronger
futures

Home of Peace (HoP) is a private orphanage run and owned by Justine Morais. Justine cares for 17 children who do not have a family who can care for them. The home is a well-run, government recognised establishment in a 3-level suburban house in Kuala Lumpur.

The children are home-schooled to a leaving pass to a British standard which provides a great start in life and gives them the opportunity to go on to higher education. The value of home schooling was demonstrated with the onset of Covid-19 as it allowed the children's education to continue with minimal disruption.

The children are encouraged to maintain contact with birth families and this has been successful, with some providing financial support to their birth families now they have established careers. 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 funding to include 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 waiting lists for those without PMI, meaning:

- Delayed treatment, which may lead to complications.
- Relief carer must be found to help at HoP while the child is at hospital with a HoP carer.
- 17 children at HoP means regular trips to the hospital.

By covering the cost of PMI, HoP children are given priority care, receiving treatment sooner and spending less time away from home.

In FY22, CMaD provided \$1,000 to assist with basic grocery needs and \$4,000 to cover the cost of private medical insurance.

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.



for life

Access to education for marginalised Karen children through school transport

Location: Mae Hong Son Province, Northern Thailand

Partner: Karen Hilltribes Trust (KHT) /

Project cost: Nil / Approved for FY23: AUD \$8,464



changing lives

CMaD 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. Access to education is difficult for the Karen children because there are no schools close by, so they must travel long distances over dangerous routes to gain an education. Additionally, the costs and long-term drawbacks of school dormitories and living away from home adversely affect the children and cause many parents to decide to keep their children at home. Families also have limited access to modern technology, with only 8% of the population of Mae Hong Son having a computer at home.

It is important that students receive support to recover lost opportunities to education and to ensure that access to education is provided for Karen children at risk of falling further behind.

School buses give Karen children the opportunity to travel to a school safely and free of cost. This improves the likelihood of children being kept in education, as parents won't need to take their child to school, or have them walk a dangerous route that could leave the child in an unsafe and vulnerable position.

Crucially, this means girls are more likely to attend school as quite often parents are scared for them to walk and would rather keep them safe in the home.

The school bus service improves gender equality and provides for children's safety while ensuring access to education for marginalised Karen children.

So far, KHT takes an average of 383 students to school every day in different Karen communities across Mae Hong Son Province.

With your support, Karen children's accessibility to school will continue to be strengthened. Impoverished households will have a secure year-round way of getting their children to school and, in the long-term, it is hoped that this will be a sustainable solution that empowers communities to become financially independent.

With your kind help, Karen communities can be given the possibility of a better, more dignified quality of life.

Transforming community health through the provision of water, sanitation and hygiene

Location: Mae Hong Son Province, Northern Thailand

Partner: Karen Hilltribes Trust (KHT) / Project cost: AUD \$20,000



a
better
life

CMaD 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 FY22, CMaD extended its involvement with the Karen Hilltribes communities by supporting this WASH project.

The Karen are a marginalised ethnic group who live as subsistence farmers in remote, mountain villages along the Thai-Myanmar border. They are indigenous to this region of Southeast Asia.

Most of the Karen population resides in Mae Hong Son, Thailand's poorest province, and have limited access to healthcare and education. Many Karen communities also have no clean water, no toilets, and often no electricity. Consumption of unsafe water, improper sanitation and poor hygiene practices exposes individuals to preventable health risks by increasing the likelihood of disease transmission. The debilitating effects of illness not only impact well-being, but also contribute to low school enrolment, attendance, and retention rates and reduce economic productivity.

Children are disproportionately affected by bacterial and parasitic water-borne diseases with as many as 48% of Karen children suspected to be infected with intestinal parasites in Northern Thailand.

Thanks to CMaD's generous support of the project, KHT provided 113 Karen people in Ban Mae Au with access to clean water and improved sanitation facilities. Over time, the project is expected to address the social determinants of health and equip the community with the necessary skills to maintain WASH facilities, ensuring long-lasting benefits for improved health and livelihoods as well as better access to education. CMaD plans to support similar projects in other villages in FY23.

Rainwater harvesting tanks for desert families to provide safe clean year-round drinking water

Location: Kolayat District, Bikaner, Rajasthan, India
Partner: WaterHarvest / Project cost: AUD \$20,000



Photo: WaterHarvest

healthy



outcomes

Rajasthan is India's most water-scarce state and in a good year receives only 200-400mm of rainfall. Recently the annual monsoon rainfall has become less reliable with less than 100mm of rain being received in approximately 4 out of 10 years. Water scarcity is compounded by the high levels of salinity and fluoride in the groundwater. Furthermore, government water supply in the area is unreliable and there was, for example, no water available during May and June 2021. The alternative water source is the Indira Gandhi canal, 15km away, and water deliveries can cost half of a family's income. To make matters worse, even the canal runs dry for 2-3 months of the year.

The project plan is to construct 40 household water tanks every year for 3 years. These tanks will have the capacity to harvest 2,640,000 litres per year and provide a sustainable supply of water for 120 families.

The direct benefits of this include:

- The tanks last 25 years with one tank providing water for approximately 6 people.
- Approximately 720 people will have year-round safe drinking water.
- With an average of 3 women and girls per household, the tanks will free up 360 women and girls from the daily load of water procurement.

- 430 children will benefit from drinking safe clean water. Research shows that 43% of young children in this region suffer from fluorosis - dental and skeletal damage - because of drinking contaminated ground water

- In one year, a household that is currently spending most of their income on water will save the equivalent of the cost of building one water tank.

- Based on earlier similar work we can expect to see immediate improvements in health - a reduction in stomach and gastric illness and skin disease. In the medium term, we can expect joint and back ailments to ease.

- We have been told by earlier beneficiaries that, as soon as they save money, they plan to spend it on the education of their children, and better food. After this they plan to improve their houses.

In FY22, the project objectives were achieved with tanks and water filters installed at 40 households. Project costs were minimised because the communities provide much of the construction labour. On 19 June 2022 the early first shower of the monsoon occurred, which enabled those with a tank to harvest 5-6,000 litres, bringing safe water to these families for the first time and immediately saving them money.

With your support we hope to continue supporting and even expand this great work for the next 2 years.



Finance report 2021-2022

2021-2022 Financial Performance



continued growth

As the year progressed from the uncertainty of the global Covid situation to a new post pandemic 'norm' project partners and opportunities took time to surface. Even with our established project partners there was a slow groundswell towards a new routine. During this time however our donations continued in their generosity we would like to thank our community for and on behalf of our beneficiaries across Asia-Pacific and to our partner organisations for all their tremendous efforts.

With everyone's support we have been able to maintain a healthy \$204k 'buffer' account balance, which is enough funds to meet ongoing commitments and offer emergency Covid help if required. In addition, planned project funding over and above our expected collections for next year has been budgeted.

Deductible gift recipient (DGR)/Tax deductibility status has continued to allow for some very generous individual donations especially around the month of June and with our important annual fundraiser *May we Eat* in May we managed to collect 2/3 of our yearly collections within those two months.

These collections came from several sources. 22 Ecclesia's from all states of Australia regularly contribute and we had 93 individual contributors ranging from the 'one off' donations to the exceptionally regular. Online payments via direct debit is our most popular and cost effective method of receipt however contributions via PayPal continues at a reduced transfer fee. We are negotiating with PayPal to reduce the fee further however PayPal offer the opportunity to cover costs in the deposits made by contributors.

Expenses donated by supporters (marketing, travel, 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 4%. The major expense items include insurance(\$2.7k), which was slightly up on last year(\$2.6k), and printing costs. Bank fees have more than halved from last year due to the bank recognising our charity status. Costs are also well controlled due to the continued kindness of everyone who gives their time to make our efforts successful.

Funding for projects was affected by the slow movement back of our project partners but we were glad to see Ayries Society providing support again (\$25k), A new project in Thailand (\$20K) and ongoing support for Home of Peace (\$5k) and Wells for India (\$20k)

2022-2023 Financial Year Budget/Plans
Considering the positive nature of our bank balance we have aggressively contacted our project partners and are hoping to supply several new projects in current areas of opportunity and new fields like Solar.

Due to legal reasons the old Meal-a-Day bank account will be closing, and we are just liaising with the last regular donors to change their direct deposits before the old bank account is closed. We do receive some very regular support from some people straight out of their salaries as anonymous donations and would love to see that continue into the new bank account. For privacy reasons the bank will not disclose personal information, so we are unable to inform some of our donors of the change. The new account details are listed in the Donate section of this report and on our website.

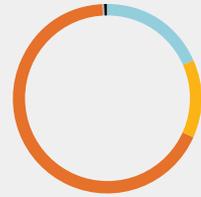
And we are always open to discussions with donors (whilst respecting anonymity/ privacy) to understand their projects of choice (e.g. health-care, sanitation, water, education, solar etc.) and any other new project opportunities which are important to forecasting our funding commitments in any year.

Christadelphian Meal-a-day Asia

Balance Sheet

Year on year comparisons 2021 to 2020 in AUD\$

Financial Year Accounts Status	2022 Audited	2021 Audited
ASSETS		
Cheque Account	41,628	5,898
On Line Saver - General	94,541	99,531
PayPal Account	3,384	0
Term Deposits	65,476	65,260
Total Assets	205,030	170,689
LIABILITIES		
Nil		
Total Liabilities	0	0
Net Assets	205,030	170,689
EQUITY		
Current Earnings	34,342	16,501
Retained Earnings	170,689	154,187
Total Equity	205,030	170,689



DONATIONS RECEIVED

May We Eat	19,728	18.4%
Ecclesial	14,300	13.3%
Individual	72,731	67.7%
Donated Expenses	395	0.4%
Bank Interest Received	230	0.2%



DONATIONS GIVEN

India	44,617	64.1%
Malayasia	5,020	7.2%
Thailand	2,020	28.7%



CATEGORY SPLIT

Water, WaterHarvest	20,000	28.7%
Health, Home of Peace	5,020	7.2%
Nutrition, Ayries	24,617	35.3%
Sanitation, Karen Hill Tribes	20,020	28.7%

Christadelphian Meal-a-day Asia

Income and expenditure Statement

Year on year comparisons 2021 to 2020 in AUD\$

Financial Year Accounts Status	2022 Budget	2022 Audited	2021 Budget	2021 Audited
DONATIONS RECEIVED				
Fundraising / May We Eat	25,000	19,728	25,000	43,935
General MAD Giving - Ecclesial	20,000	14,300	20,000	9,132
General MAD Giving - Individual	50,000	72,731	50,000	53,176
Project specific Donations	5,000	500	5,000	0
Donated Expenses	0	395	0	365
Bank Interest Received	200	230	200	123
Total Donations Revenue	100,200	107,883	100,200	106,732
DONATIONS GIVEN				
India	38,000	44,617	52,000	40,540
Malaysia	5,000	5,020	4,000	4,000
Nepal	5,000		5,000	5,000
Thailand	9,000	20,020	13,000	13,400
Timor Leste	20,000		10,000	
Myanmar			20,000	24,000
Unallocated/COVID19	50,000		0	0
Total Donations	127,000	69,657	104,000	86,584
Gross Income Expenditure	(26,800)	38,226	(3,800)	20,148
OVERHEADS				
Audit & Accounting Fees	400	198	400	365
Bank & Government Fees	412	395	412	543
Insurance & IT	3,100	2,747	3,100	2,647
Postage, Printing & Marketing	10,000	544	10,000	92
Total Overheads	13,912	3,884	13,912	3,647
Cost as % of Revenue	14	3	14	3
Net Income / (Expenditure)	(40,712)	34,342	(17,712)	16,501

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 2022. 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.

Risk and Compliance

Five Project Agreements were executed in the 2021 -2022 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

- money laundering and terrorism.

Two project partners submitted their policies for approval this financial year meaning that all current project partners have compliant policies in place.

Annual reporting to the ACNC and the states continued, with the annual report to the ACNC submitted in January 2022. The fundraising registration renewal for New South Wales 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 2024	5 years	Registration required. No additional requirements if registered with ACNC.
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	Registration required. No additional requirements if registered with ACNC.
VIC	Approved but renewal no longer required	-	Registration required. No additional requirements if registered with ACNC.
WA	Approved on 13 October 2021. Renewal no longer required	-	On 1 July 2020, WA introduced continuous licences, so this was the last renewal. Annual return no longer required if registered with ACNC.

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

TEAM DEVELOPMENT

This year the membership of CMaD has remained static. There are opportunities for any in the Christadelphian community who are interested in volunteering a few hours of their time each month to join us. Those with marketing, fundraising or project management skills would be especially welcome as we look to grow the number of projects that we are able to assist financially.

We 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), Matt Waite, Stephen Kenney (CEO/Secretary), Sarah Green (Projects), Tim Brumby (Projects), Lucy Betschwar (Risk & Compliance Officer), David Loria (Finance) and 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, Kirsten Sayers and Stephen Kenney (Secretary/CEO).

Information Technology Report

WEBSITE

The Meal-a-Day website is built on the Wordpress platform; the open source content management system behind 43% of sites on the web. Using free software like Wordpress and taking advantage of industry support organisations like Connecting Up helps us to manage our business in the most cost-effective way so more of your donations reach those who need it.

The website is kept up to date with the latest security patches to minimise risk of data breaches, and we're happy to report there were no incidents this year.

None of your personally identifiable information is collected or stored by us, but our website does use services provided by Facebook and Google.

INFORMATION SECURITY

There has been a steep rise in the number of scams and phishing campaigns in recent times, so please be careful when clicking on links. We will never ask you for your internet banking details, and we use PayPal to process credit card donations. When donating using PayPal, please make sure the address shown on your browser starts with paypal.com/donate?

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>





HOW YOU CAN HELP - DONATE

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

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

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