

A brighter
future
for everyone



Photo: Glenn Wright



CMaD Asia Pacific

Chairman's Report

2022-23

Christadelphian Meal a Day has had another successful year of contributing to the lives of many families and individuals throughout the Asia Pacific region. It is by the grace of God and the support of many generous donors from all over Australia that has made this possible. You can read in this 2022 – 2023 Annual Report about the various ongoing project partners that CMA^D continues to support.

We continue to provide Health Insurance for the children and young women of the Home of Peace orphanage in Kuala Lumpur.

In the Rajasthan district in India, we share the costs of supplying tanks to households for to harvest their own clean drinking water. This is with long-term partner, WaterHarvest.

In Thailand, we are supporting the ongoing school transport program through Karen Hilltribes Trust UK to enable the safe commute to school for many children. Also through KHT, we assist with funding of the 'Water, Sanitation & Hygiene' (WASH) program for marginalised Karen villagers in northern Thailand.

In Myanmar, we work with Green Empowerment in the instalment of solar power to health facilities servicing minority ethnic communities in the Karen State area.

We have re-engaged with the Heritage Children organisation in Nepal to sponsor young, disadvantaged students (orphaned or single parent) to succeed in basic education to gain a higher achievement.

The CMA^D Board are very heartened by the ongoing generosity of the Christadelphian Ecclesias and individuals who continue to donate towards these projects and, as a result, because of this the Management Team are seeking more partners to further the work of CMA^D Asia Pacific. To achieve this, we are re-engaging with Ayries Trust and Green Empowerment to expand our projects. This, of course, requires commitment from our team and we would love to hear from anyone who would like to be involved in actively supporting this worthwhile cause.

On behalf of the CMA^D Board, I thank the Management Team for their ongoing work.

Andrew King
(Chairman)

Solar Power for Health Clinics Serving Ethnic Minority Communities in Myanmar

Location: Kilo Yaw Lay, Karen State, Myanmar / Partner: Green Empowerment /
Project cost: US \$93,720 / CMaD Contribution: AUD \$25,000

A photograph showing a person in the background working on a large solar panel array. The person is wearing a patterned shirt and is focused on their task. The solar panels are dark and reflective, and the background shows a wooden building. In the foreground, the back of a person's head is visible, looking towards the solar panels. The text 'meeting needs' is overlaid in large white letters across the center of the image.

meeting needs

In the previous financial year (FY22), 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 Non-Governmental Organisation (NGO) 'Karen Department of Health and Welfare' (KDHW). The project was completed on schedule by the end of December 2021. Green Empowerment was able to confirm, via remote monitoring, that the system was adequately supplying the power requirements of the Emergency Response Centre.

In FY23, CMaD partnered with Green Empowerment on a new project to install 11 solar energy systems at 8 KDHW medical clinics in the Dooطلا and Hpa-An Districts in Karen State, Myanmar. The 8 clinics provide medical services to 57 villages and approximately 29,000 people.

The project was successfully completed by January 2023 and now provides reliable power supply for medical and operational equipment. The project has also enabled longer operational hours, with the clinics staying open at night longer to serve more people, with increased safety and security. Medical staff are also able to safely perform medical and administrative procedures without having to rely solely on daylight. This project forms a small but important part of providing medical care for vulnerable communities and refugees in eastern Myanmar and, God Willing, will support vital health resources for thousands of people over the next 10 to 20 years.

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.**

Provision of education to needy children in rural areas in Nepal

Location: Bhujel, Nepal / Partner: Heritage Children

Project cost: AUD \$15,000 / Ongoing cost: AUD \$15,000 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.

An example of the types of children Heritage Children supports is two sisters who were abandoned by their parents and are now living with their grandmother. The eldest sister had dropped out of school to earn money to support her younger sister and her grandmother. According to the teachers and headmaster of the school, she was one of the best students in the school. Usually, the government schools are free but there are other expenses including stationery, exam fees, private tuition fees which must be paid by the parents or the sponsors.

The cost of supporting the two girls' education and some of their basic dietary needs is about \$500 Australian dollars per annum. This is a small cost compared to the permanent improvement their education should bring to their life prospects.

In FY23, CMaD expanded its support for the great work of Heritage Children, led by Peter Fry, in lifting these Nepalese children out of poverty. This is allowing Heritage Children to increase the number of children in the program and provide some assistance with repairs to the Bhujel orphanage.

Project History:

Bhujel is situated 27 km 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 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.

Despite these difficulties, Heritage Children has continued to actively work with the students 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 were met, in addition to access to online education.



building better futures

COVID-19 Relief including health insurance for underprivileged children

Location: Kuala Lumpur, Malaysia / Partner: Home of Peace

Project cost: AUD \$5,000 / Ongoing cost: Approx AUD \$5,000 per annum



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 British leaving pass 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 meeting the cost of health and education needs, but extended this funding in late FY20 to include emergency supplies needed to manage through COVID-19 related restrictions.

Since FY21, CMaD has also 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, resulting in:

- delayed treatment, which may lead to complications
- a relief carer must be found to help at HoP while the child is at hospital with a HoP carer
- regular trips to the hospital for the 17 children in the care of HoP.

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

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

Transforming community health through the provision of water sanitation and hygiene

Location: Mae Hong Son Province, Thailand / Partner: The Karen Hilltribes Trust
Project cost: AUD \$17,500 (WASH program)

A photograph of two young children in a rustic, wooden interior. In the foreground, a young girl with short dark hair, wearing a bright pink dress with a colorful pattern, is smiling at the camera. She is holding a small white packet with a blue and yellow logo. Behind her, another child is partially visible, looking towards the camera. The background shows wooden shelves and a simple wooden structure.

transforming health



For many years, CMaD has worked with KHT which is a UK registered charity with team members who work with the Karen community of the Mae Hong Son Province in northern Thailand. CMaD funds support projects for young students to be transported safely from remote villages to schools. Without this transport service, many children (particularly girls) would (otherwise not receive, particularly girls) an education. This is at no cost to the poorer families and gives sustainable employment to the drivers. While no funds were transferred for this project in FY23, CMaD plans to continue supporting this important cause in FY24.

CMaD is also pleased to support the Transforming Community Health Through the Provision of Water, Sanitation and Hygiene 'WASH' program.

With the construction of gravity fed water storage tanks and filters, this program provides a pipeline to the villages to service free-standing taps at villages for a supply of clean water. Also, this program provides individual household pour-flush single-pit latrines to improve sanitation and reduce infections and disease. The goal of the WASH education program is to transform community health and strengthen the local capacity by contributing to improvements to health and wellbeing, increased access to education, livelihoods and gender equality.

As previously reported almost 50% of children in northern Thailand have water-borne diseases and infection from intestinal parasites. This is where the KHT 'WASH' programs are such an important aspect of CMaD's focus.

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

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. Moreover, 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. Collectively, 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 are expected to 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 FY23, the project objectives were achieved with tanks and water filters now installed at 65 households. Project costs were minimised because the communities provide much of the construction labour.



direct benefits

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 Trus / Project cost: Nil in FY23
Project cost: AUD \$26,000 – 40,000 per annum



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 also often 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 family member suffering from a long term illness. 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 it is estimated that more than 1000 individuals have benefited from the program due to CMaD's support.

The program was in hiatus for FY23 but work is now in progress to resume the program in FY24 and to increase the amount of funding we allocate for this important work.



continued growth

2022-2023 Financial Performance

As the year progressed, we were often still dealing with the delayed effects of the uncertainty of the global covid situation but, on the whole, we were grateful for a normality that allowed projects and project partners to plan with more stability. Throughout the year, our donations continued in their generosity and 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 \$225k 'buffer' account balance, even with an increase in project payments from FY22 which is enough funds to meet ongoing commitments and offer any emergency help, if required. In addition, planned project funding over and above our expected collections for next year has been budgeted.

Deductible gift recipient (DGR) status or 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 nearly 50% of our yearly collections within those two months.

These collections came from several sources. 20 Ecclesias from all states of Australia regularly contribute and we had 107 individual contributors ranging from 'one off' donations to those from the exceptionally regular donors. Online payments via direct debit are our most popular and cost effective method of receipt but contributions via PayPal continues

(but fortunately at a reduced transfer fee). We are negotiating with PayPal to reduce the fee further and, however Paypal offers the opportunity to cover costs in the deposits made by contributors.

Some 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 a consistent 4% year on year. The major expense items include insurance (\$2.9k), which was up 5% on last year, and printing costs for the annual report. Bank fees have more than halved again from last year due to the bank recognising our NFP status. Costs are also well controlled due to the continued kindness of everyone who gives their time to make our NFP efforts successful.

Funding for projects was still affected by the slow movement back of some of our project partners but we were glad to see a new solar project in Myanmar (\$25k), Heritage Children in Nepal catching back up from Covid (\$15k) and ongoing support for Home of Peace (\$5k), WaterHarvest (\$20k) and Karen Hill Tribes (\$17.5k). We also negotiated to prepay the following year's contracted payment early (\$17.5k).

Finance report 2022-2023

cont'

2023-2024 Financial Year Budget/Plans

Considering the positive nature of our bank balance, we have contacted our project partners with a view to supplying several new projects in current areas of opportunity and new fields like solar, sanitation and education.

Due to legal reasons, the old Meal-a-Day bank account will finally 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 our donors of the change. If you think you may be one of these donors, please do get in touch or you can access the new account details which are listed in the Donate section of this report and on our website. We are also always open to discussions with donors (whilst respecting anonymity/ privacy) to understand their projects of choice (e.g. healthcare, sanitation, water, education, solar etc.) and any suggestions for new project opportunities which are important to forecasting our funding commitments in any year.

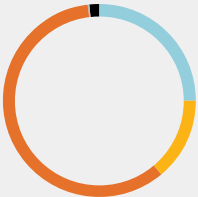


Christadelphian Meal-a-day Asia

Balance Sheet

Year on year comparisons 2023 to 2022 in AUD\$

| Financial Year Accounts Status | 2023 Audited | 2022 Audited |
|-----------------------------------|-----------------|-----------------|
| ASSETS | | |
| Cheque Account | 47,925 | 41,628 |
| On Line Saver - General | 89,910 | 94,541 |
| PayPal Account | 4,025 | 3,385 |
| Term Deposits | 65,476 | 65,260 |
| Prepayments - KHT | 17,550 | |
| Total Assets | 225,461 | 205,030 |
| LIABILITIES | | |
| Nil | | |
| Total Liabilities | 0 | 0 |
| Net Assets | 225,461 | 205,030 |
| EQUITY | | |
| Current Earnings | 20,431 | 34,342 |
| Retained Earnings | 205,030 | 170,689 |
| Total Equity | 225,461 | 205,030 |



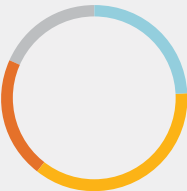
DONATIONS RECEIVED

| | |
|------------------------|--------|
| May We Eat | 27,051 |
| Ecclesial | 14,723 |
| Individual | 63,869 |
| Donated Expenses | 395 |
| Bank Interest Received | 1,443 |



DONATIONS GIVEN

| | |
|-----------|--------|
| India | 20,142 |
| Malayasia | 5,000 |
| Thailand | 17,500 |
| Nepal | 15,000 |
| Myanmar | 25,000 |



CATEGORY SPLIT

| | |
|------------|--------|
| Water | 20,142 |
| Health | 30,000 |
| Sanitation | 17,500 |
| Education | 15,000 |

Christadelphian Meal-a-day Asia

Income and expenditure Statement

Year on year comparisons 2023 to 2022 in AUD\$

| Financial Year Accounts Status | 2023 Budget | 2023 Audited | 2022 Budget | 2022 Audited |
|-----------------------------------|-----------------|-----------------|-----------------|-----------------|
| DONATIONS RECEIVED | | | | |
| Fundraising / May We Eat | 25,000 | 27,051 | 25,000 | 19,728 |
| General MAD Giving - Ecclesial | 20,000 | 14,723 | 20,000 | 14,300 |
| General MAD Giving - Individual | 50,000 | 63,869 | 50,000 | 72,731 |
| Project specific Donations | 5,000 | | 5,000 | 500 |
| Donated Expenses | 0 | 395 | 0 | 395 |
| Bank Interest Received | 600 | 1,443 | 200 | 230 |
| Total Donations Revenue | 100,600 | 107,481 | 100,200 | 107,883 |
| DONATIONS GIVEN | | | | |
| India | 45,000 | 20,142 | 52,000 | 44,617 |
| Malaysia | 10,000 | 5,000 | 4,000 | 5,020 |
| Nepal | 5,000 | 15,000 | 5,000 | |
| Thailand | 37,500 | 17,550 | 13,000 | 20,020 |
| Myanmar | 25,000 | 25,000 | 20,000 | |
| Other / Timor Leste | 20,000 | | 10,000 | 0 |
| Total Donations | 142,500 | 82,692 | 104,000 | 69,657 |
| Gross Income Expenditure | (41,900) | 24,789 | (3,800) | 38,226 |
| OVERHEADS | | | | |
| Audit & Accounting Fees | 400 | 395 | 400 | 395 |
| Bank & Government Fees | 368 | 226 | 412 | 198 |
| Insurance & IT | 3,600 | 3,117 | 3,100 | 2,747 |
| Postage, Printing & Marketing | 7,000 | 620 | 10,000 | 544 |
| Total Overheads | 11,368 | 4,358 | 13,912 | 3,884 |
| Cost as % of Revenue | 11 | 4 | 14 | 4 |
| Net Income / (Expenditure) | (53,268) | 20,431 | (17,712) | 34,342 |

Note: All non-monetary donations from directors, management, ambassadors, secretarial, auditing and legal services were provided on a volunteer or probono basis in FY 2023. 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.

Information Technology Report

Website donations

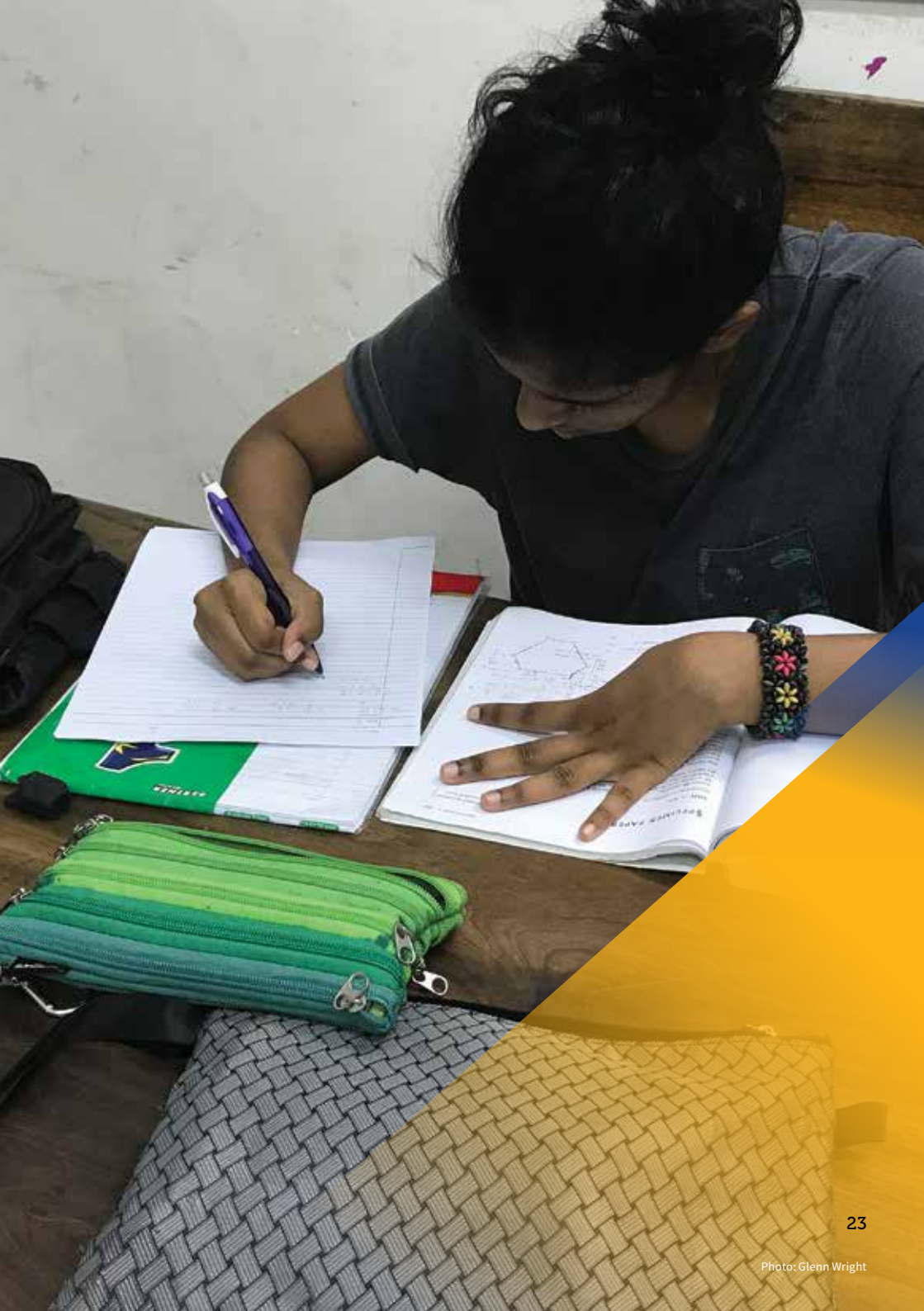
Meal-a-Day ensures your money reaches those in need by minimising its running costs. We use [Free and Open Source Software](#) where possible and take advantage of industry support organisations such as [Connecting Up](#) to help us manage our business in the most cost effective way. We accept donations via PayPal direct bank transfer or cheque, as detailed on our website <https://meal-a-day.asia/donate>

Information security

At Meal-a-Day, your trust and security are paramount. We'll never ask you for passwords or to use alternative payment methods. Simple and safe. That's our commitment to you.

Can you help?

Meal-a-Day could really use a hand in the marketing department, promoting the amazing work our partners are doing on projects we support. If you have some free time and a passion for championing great causes, please drop us a line: contact@meal-a-day.asia



Risk and Compliance

Following the submission of a detailed Fund Proposal (vetted by the Management Team and approved by the CMA^D Board), four Project Agreements were executed in the 2022 -2023 financial year.

Annual reporting to the ACNC and the States continued, with the annual report to the ACNC submitted in January 2023. ACNC records were also updated to remove Kirsten Sayers (Twine) as a Board Member of CMA^D following her resignation from this role. The financial

return for the Western Australia Charitable Collections Licence was also submitted in February 2023.

Over the years, several State regulatory requirements have been consolidated and submission of financial statements to the ACNC now satisfies financial reporting obligations in most States.

The status of State regulatory approvals 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 2027 | 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. |

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: Susan and Linus Daniel (India), Chris Waldron (Annual Report), Chris Hermann (IT), 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

In early 2023, we sadly accepted the resignation of Kirsten Sayers (Twine) from her role as Board Member. We are sorry to lose her expertise, wish her the very best and thank her for her invaluable contribution.

Other than the departure of Kirsten, 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 & Stephen Kenney (Secretary/CEO)





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 122 Main Street, Croydon
VIC 3136

BANK DEPOSIT

BANK Commonwealth Bank of
Australia
BSB 063 124
ACCOUNT 1079 6366
NAME Christadelphian
Meal-a-Day Asia Pacific Limited

