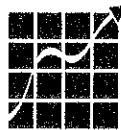


***CHRISTADELPHIAN MEAL-A-DAY FUND OF THE
AMERICAS***

***FINANCIAL REPORT
DECEMBER 31, 2011 AND 2010***

PREPARED BY



TODD & PRICE, PLC
Certified Public Accountants & Consultants

TABLE OF CONTENTS

	Page
INDEPENDENT ACCOUNTANT'S REPORT	1
FINANCIAL STATEMENTS	
Statements of Financial Position	2
Statements of Activities and Changes in Net Assets	3
Statements of Functional Expenses	4
Statements of Cash Flows	5
Notes to Financial Statements	6 – 8



Independent Accountant's Review Report

To the Officers and Directors
Christadelphian Meal-A-Day Fund of the Americas
Charlottesville, VA 22911-6061

We have reviewed the accompanying statements of financial position of Christadelphian Meal-A-Day Fund of the Americas as of December 31, 2011, and the related statements of activities and changes in net assets, functional expenses, and cash flows for the year then ended. A review includes primarily applying analytical procedures to Christadelphian Meal-A-Day Fund of the Americas' financial data and making inquiries of company management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America and for designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of the financial statements.

Our responsibility is to conduct the review in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. Those standards require us to perform procedures to obtain limited assurance that there are no material modifications that should be made to the financial statements. We believe that the results of our procedures provide a reasonable basis for our report.

Based on our review, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in conformity with accounting principles generally accepted in the United States of America.

The 2010 financial statements of Christadelphian Meal-A-Day Fund of the Americas were compiled by other accountants, whose report dated March 18, 2011 stated that they did not express an opinion or any other form of assurance on those statements.

Todd Price, PLC

Newport News, Virginia
May 21, 2012

FINANCIAL STATEMENTS

CHRISTADELPHIAN MEAL-A-DAY FUND OF THE AMERICAS

Statements of Financial Position

December 31, 2011 and 2010

	2011	2010
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	<u>\$ 112,467</u>	<u>\$ 367,730</u>
Total current assets	<u>112,467</u>	<u>367,730</u>
OTHER ASSETS		
Assets restricted for travel	148,215	107,402
Total assets	<u>\$ 260,682</u>	<u>\$ 475,132</u>
LIABILITIES AND NET ASSETS		
LIABILITIES		
Accounts payable	<u>\$ -</u>	<u>\$ 150,000</u>
Total current liabilities	<u>-</u>	<u>150,000</u>
NET ASSETS		
Unrestricted	112,467	217,730
Temporarily restricted	<u>148,215</u>	<u>107,402</u>
Total net assets	<u>260,682</u>	<u>325,132</u>
Total liabilities and net assets	<u>\$ 260,682</u>	<u>\$ 475,132</u>

See accompanying notes and independent accountant's review report.

CHRISTADELPHIAN MEAL-A-DAY FUND OF THE AMERICAS

Statements of Activities and Changes in Net Assets
Years Ended December 31, 2011 and 2010

	2011		2010		
	Unrestricted	Temporarily Restricted	Total	Temporarily Restricted	Total
SUPPORT AND REVENUE					
Contributions	\$ 478,871	\$ 250,100	\$ 728,971	\$ 150,500	\$ 727,734
Interest	1,153	-	1,153	-	881
Sale of merchandise	-	-	-	-	580
Net assets released from restrictions	209,287	(209,287)	-	(155,500)	-
Total support and revenue	<u>689,311</u>	<u>40,813</u>	<u>730,124</u>	<u>(5,000)</u>	<u>729,195</u>
EXPENSES					
Program services	782,182	-	782,182	-	549,339
Management and general	12,392	-	12,392	-	4,223
Total program expenses	<u>794,574</u>	<u>-</u>	<u>794,574</u>	<u>-</u>	<u>553,562</u>
Change in net assets	<u>(105,263)</u>	<u>40,813</u>	<u>(64,450)</u>	<u>(5,000)</u>	<u>175,633</u>
NET ASSETS					
Beginning of year	217,730	107,402	325,132	112,402	149,499
End of year	<u>\$ 112,467</u>	<u>\$ 148,215</u>	<u>\$ 260,682</u>	<u>\$ 107,402</u>	<u>\$ 325,132</u>

See accompanying notes and independent accountant's review report.

CHRISTADELPHIAN MEAL-A-DAY FUND OF THE AMERICAS

Statements of Cash Flows

Years Ended December 31, 2011 and 2010

CASH FLOWS FROM OPERATING ACTIVITIES

	<u>2011</u>	<u>2010</u>
Change in net assets	\$ (64,450)	\$ 175,633
Adjustments to reconcile changes in net assets to net cash (used in) provided by operating activities:		
Changes in assets and liabilities:		
Assets restricted for travel	(40,813)	5,000
Accounts payable	(150,000)	150,000
Net cash (used in) provided by operating activities	<u>(255,263)</u>	<u>330,633</u>
Net (decrease) increase in cash and cash equivalents	(255,263)	330,633

CASH AND CASH EQUIVALENTS

Beginning	<u>367,730</u>	<u>37,097</u>
Ending	<u>\$ 112,467</u>	<u>\$ 367,730</u>

See accompanying notes and independent accountant's review report.

CHRISTADELPHIAN MEAL-A-DAY FUND OF THE AMERICAS

Statements of Functional Expenses

Years Ended December 31, 2011 and 2010

	2011			2010		
	Program Services	Management and General	Total	Program Services	Management and General	Total
Adult education	\$ 30,000	\$ -	\$ 30,000	45,000	-	45,000
Advertising	-	1,120	1,120	-	95	95
Agriculture and fishing	8,500	-	8,500	40,000	-	40,000
Bank fees	-	1,863	1,863	-	1,111	1,111
Build programs	43,354	-	43,354	48,536	-	48,536
Childrens' welfare	135,800	-	135,800	68,200	-	68,200
Disaster relief - Haiti	-	-	-	46,753	-	46,753
Electricity	103,300	-	103,300	37,600	-	37,600
Employment programs	30,000	-	30,000	-	-	-
Eyeglasses	1,706	-	1,706	-	-	-
Family welfare	27,660	-	27,660	29,650	-	29,650
Health related	16,900	-	16,900	15,200	-	15,200
Miscellaneous	12,662	100	12,762	200	-	200
Pass through to CMaD-UK	200,000	-	200,000	150,500	-	150,500
Prisoner welfare	32,500	-	32,500	-	-	-
Pure water	139,800	-	139,800	67,700	-	67,700
Supplies	-	22	22	-	297	297
Travel and meetings	-	9,287	9,287	-	2,720	2,720
Total expenses	\$ 782,182	\$ 12,392	\$ 794,574	\$ 549,339	\$ 4,223	\$ 553,562

See accompanying notes and independent accountant's review report.

CHRISTADELPHIAN MEAL-A-DAY FUND OF AMERICAS

Notes to Financial Statements

December 31, 2011 and 2010

NOTE 1. NATURE OF ORGANIZATION AND SIGNIFICANT ACCOUNTING POLICIES

Organization and Nature of Activities

Christadelphian Meal-A-Day Fund of the Americas (CMA DFA) helps Christadelphians and others fulfill the duty of loving their neighbors. Specifically, CMA DFA works to give donors the confidence that their contributions are being well used to assist the poorest of our neighbors overcome the effects of hunger and disease, obtain basic healthcare, and receive humanitarian aid in acute situations of need.

CMA DFA raises funds from North America to identify and serve worthy international charitable needs in Latin American and Caribbean countries. Projects are funded through existing worthy charitable organizations identified by the CMA DFA board or designated volunteers. To date funding has provided food, hygiene aids, pure water, housing, electricity, and education to those in need in several Latin American countries.

Basis of Presentation

The Organization has adopted Statement of Financial Accounting Standards (SFAS) No. 117 "Financial Statements of Not-for-Profit Organizations". Under SFAS No. 117, the Organization is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets and permanently restricted net assets.

Cash and Cash Equivalents

The Organization considers all highly liquid investments with a maturity of three months or less when purchased to be cash equivalents.

Concentrations of Credit Risk

Financial instruments, which potentially subject the Organization to concentrations of credit risk, consist of cash and cash equivalents and assets restricted for travel. The Organization places its cash and cash equivalents and assets restricted for travel with high credit, quality financial institutions. The balances are insured by the Federal Deposit Insurance Corporation up to \$250,000. At various times throughout the year, cash deposits exceeded the federally insured limit.

During 2011 and 2010 the Organization received approximately 54% and 61% of its total support from two donors, respectively.

(Continued)

CHRISTADELPHIAN MEAL-A-DAY FUND OF AMERICAS

Notes to Financial Statements

December 31, 2011 and 2010

NOTE 1. (Concluded)

Income Tax

CMA DFA is an unincorporated non-profit organization under the provisions of the Texas Uniform Unincorporated Nonprofit Act. It is a subordinate organization of the Christadelphian Action Society of Elgin, Illinois and thereby, is recognized as a bona fide tax-exempt organization under Section 501(c) (3) of the Internal Revenue Code. In addition, CMA DFA has been determined by the Internal Revenue Service not to be a "private foundation" within the meaning of Section 509(a) of the Internal Revenue Code.

Public Support and Revenue

Unrestricted funds represent resources over which the Board of Directors have discretionary control and are used to carry out the operations of the Organization. Unrestricted net assets may include such funds classified as Board designated funds, where no donor stated purpose exists.

The Organization reports as restricted support both monetary and non-monetary gifts that are received with donor implied stipulations that limit or direct the use of the donated assets or funds. When a donor restriction expires or is otherwise satisfied, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

CMA DFA has no permanently restricted net assets.

Many individuals volunteer their time and perform a variety of tasks that assist the Organization. No accounting has been kept of volunteer hours and no value for volunteer work has been included in these financial statements.

Functional Allocation of Expenses

The costs of providing the various programs and other activities have been summarized on a functional basis in the statement of activities. Accordingly, certain costs have been allocated among the programs and supporting services benefited.

NOTE 2. ASSETS RESTRICTED FOR TRAVEL

Consists of cash that is temporarily restricted for travel expenses incurred by CMA DFA volunteers and its Board in order to identify and evaluate possible projects to be funded by the Organization.

CHRISTADELPHIAN MEAL-A-DAY FUND OF AMERICAS

Notes to Financial Statements

December 31, 2011 and 2010

NOTE 3. SUBSEQUENT EVENTS

Management has evaluated subsequent events through the date the financial statements were available to be issued, or May 21, 2012.

NOTE 4. TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets, at December 31, 2011 and 2010, consist of contributions from two donors restricted for committee travel and related committee expenses.

Other contributions received with donor restrictions as to purpose or recipient were paid immediately to the designated recipient. A large pass-through contribution for Christadelphian Meal-a-Day Fund – UK that was received at the end of 2010 was forwarded in January 2011.