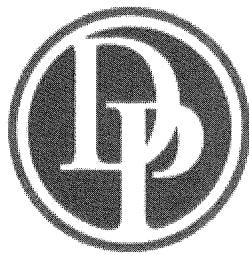


***CHRISTADELPHIAN MEAL-A-DAY FUND OF THE
AMERICAS***

***FINANCIAL REPORT
DECEMBER 31, 2013 AND 2012***

PREPARED BY

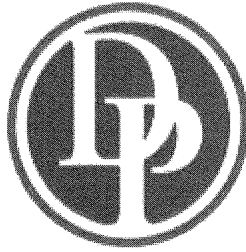


**Debbie Price
& ASSOCIATES**

Certified Public Accountants & Consultants

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Debbie Price & ASSOCIATES

Certified Public Accountants & Consultants

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, 2013 and 2012, and the related statements of activities and changes in net assets, functional expenses, and cash flows for the years then ended, and the accompanying supplementary information, which is presented only for supplementary analysis purposes. 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 and the accompanying supplementary information 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.

Debbie Price & Associates, PLLC

Newport News, Virginia
June 24, 2014

FINANCIAL STATEMENTS

CHRISTADELPHIAN MEAL-A-DAY FUND OF THE AMERICAS

Statements of Financial Position

December 31, 2013 and 2012

ASSETS

	2013	2012
CURRENT ASSETS		
Cash and cash equivalents	\$ 143,362	\$ 96,964
Total current assets	<u>143,362</u>	<u>96,964</u>
OTHER ASSETS		
Assets restricted for travel	<u>109,097</u>	<u>132,101</u>
Total assets	<u>\$ 252,459</u>	<u>\$ 229,065</u>

NET ASSETS

NET ASSETS

Unrestricted	143,362	96,964
Temporarily restricted	<u>109,097</u>	<u>132,101</u>
Total net assets	<u>252,459</u>	<u>229,065</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, 2013 and 2012

	2013			2012		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
SUPPORT AND REVENUE						
Contributions	448,390	829	\$ 449,219	396,323	205,000	\$ 601,323
Interest	209	-	209	286	-	286
Sale of merchandise	-	-	-	-	-	-
Net assets released from restrictions	23,833	(23,833)	-	221,114	(221,114)	-
Total support and revenue	472,432	(23,004)	449,428	617,723	(16,114)	601,609
EXPENSES						
Program services	396,672	-	396,672	611,598	-	611,598
Management and general	29,362	-	29,362	21,628	-	21,628
Total program expenses	426,034	-	426,034	633,226	-	633,226
Change in net assets	46,398	(23,004)	23,394	(15,503)	(16,114)	(31,617)
NET ASSETS						
Beginning of year	96,964	132,101	229,065	112,467	148,215	260,682
End of year	\$ 143,362	\$ 109,097	\$ 252,459	\$ 96,964	\$ 132,101	\$ 229,065

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, 2013 and 2012

	2013			2012		
	Program Services	Management and General	Total	Program Services	Management and General	Total
Adult education	\$ 1,500	\$ -	\$ 1,500	\$ -	\$ -	\$ -
Advertising	-	\$ 1,039	\$ 1,039	-	\$ 1,076	\$ 1,076
Agriculture and fishing	800	-	800	6,120	-	6,120
Bank fees	-	\$ 1,530	\$ 1,530	-	\$ 1,853	\$ 1,853
Build programs	3,753	-	3,753	24,421	-	24,421
Childrens' welfare	161,291	-	161,291	121,200	-	121,200
Disaster relief	1,200	-	1,200	6,000	-	6,000
Electricity	26,540	-	26,540	40,852	-	40,852
Employment programs	-	-	-	128	-	128
Eyeglasses	2,720	-	2,720	1,989	-	1,989
Family welfare	19,428	-	19,428	15,610	-	15,610
Health related	48,440	-	48,440	22,722	-	22,722
Insurance	-	\$ 360	\$ 360	-	-	-
Miscellaneous	-	-	-	24,900	\$ 1,356	\$ 26,256
Pass through to organizations	-	-	-	205,000	-	205,000
Prisoner welfare	-	-	-	15,000	-	15,000
Professional fees	-	\$ 2,600	\$ 2,600	-	\$ 2,305	\$ 2,305
Pure water	131,000	-	131,000	126,580	-	126,580
Travel and meetings	-	\$ 23,833	\$ 23,833	-	\$ 16,114	\$ 16,114
Total expenses	\$ 396,672	\$ 29,362	\$ 426,034	\$ 610,522	\$ 22,704	\$ 633,226

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, 2013 and 2012

CASH FLOWS FROM OPERATING ACTIVITIES

	<u>2013</u>	<u>2012</u>
Change in net assets	\$ 23,394	\$ (31,617)
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	23,004	16,114
Accounts payable	-	-
Net cash (used in) provided by operating activities	<u>46,398</u>	<u>(15,503)</u>
Net (decrease) increase in cash and cash equivalents	46,398	(15,503)

CASH AND CASH EQUIVALENTS

Beginning	<u>96,964</u>	112,467
Ending	<u>\$ 143,362</u>	<u>\$ 96,964</u>

See accompanying notes and independent accountant's review report.

CHRISTADELPHIAN MEAL-A-DAY FUND OF AMERICAS

Notes to Financial Statements

December 31, 2013 and 2012

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 Christadelphians in 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 and Caribbean countries, as well as several African nations via donations 'passed-through' to Meal a Day of the U.K.

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 2013 and 2012 the Organization received approximately 67% and 75% of its total support from two donors, respectively.

(Continued)

CHRISTADELPHIAN MEAL-A-DAY FUND OF AMERICAS

Notes to Financial Statements

December 31, 2013 and 2012

NOTE 1. (Concluded)

Income Tax

CMaDFA 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, CMaDFA 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.

CMaDFA 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.

CHRISTADELPHIAN MEAL-A-DAY FUND OF AMERICAS

Notes to Financial Statements

December 31, 2013 and 2012

NOTE 2. ASSETS RESTRICTED FOR TRAVEL

Assets restricted for travel consists of cash that is temporarily restricted for travel expenses incurred by CMaDFA volunteers and it's Board in order to identify and evaluate possible projects to be funded by the Organization. It is also used to assist recently appointed directors to visit Meal a Day partners and projects, as a way to further their awareness of third world needs in general, and our partners' wonderful efforts specifically.

NOTE 3. SUBSEQUENT EVENTS

Management has evaluated subsequent events through the date the financial statements were available to be issued, or June 24, 2014.

NOTE 4. TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets, at December 31, 2013 and 2012, 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.

NOTE 5. RECLASSIFICATION

Certain prior year amounts have been reclassified to conform to the current year presentation.

CHRISTADELPHIAN MEAL-A-DAY FUND OF THE AMERICAS
Schedule of Cash Committed for Upcoming Programs
Year Ended December 31, 2013

As of 12/31/13 the CMA DFA's Board of Directors has committed funds on hand for the following ongoing programs through October 2014.

PROGRAMS	<u>2013</u>
Children's welfare programs in Colombia and Haiti	\$29,350
Medical and vision programs in Jamaica and Nicaragua	8,400
Build program in Nicaragua	<u>20,000</u>
Total cash committed for upcoming programs	<u><u>\$57,750</u></u>

See independent accountant's review report.