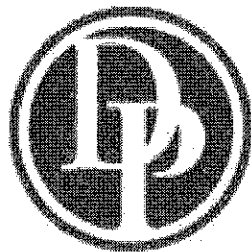

***CHRISTADELPHIAN MEAL-A-DAY FUND OF THE
AMERICAS***

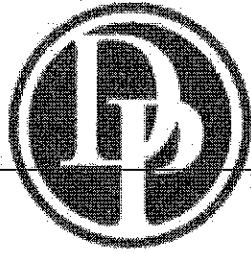
***FINANCIAL REPORT
DECEMBER 31, 2015 AND 2014***

PREPARED BY



**Debbie Price
& ASSOCIATES**

Certified Public Accountants & Consultants



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, 2015 and 2014, 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 15, 2016

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CHRISTADELPHIAN MEAL-A-DAY FUND OF THE AMERICAS

Statements of Financial Position

December 31, 2015 and 2014

ASSETS

	2015	2014
CURRENT ASSETS		
Cash and cash equivalents	\$ 549,967	\$ 186,572
Total current assets	<u>549,967</u>	<u>186,572</u>
OTHER ASSETS		
Assets restricted for travel	<u>99,063</u>	<u>106,212</u>
Total assets	<u><u>649,030</u></u>	<u><u>292,784</u></u>

NET ASSETS

NET ASSETS

Unrestricted	549,967	186,572
Temporarily restricted	<u>99,063</u>	<u>106,212</u>
Total net assets	<u>\$ 649,030</u>	<u>\$ 292,784</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, 2015 and 2014

	2015			2014		
	Program Services	Management and General	Total	Program Services	Management and General	Total
Adult education	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Advertising	-	367	367	-	-	-
Agriculture and fishing	27,000	-	27,000	6,700	-	6,700
Bank fees	-	1,744	1,744	-	1,626	1,626
Build programs	15,885	-	15,885	21,468	-	21,468
Childrens' welfare	147,003	-	147,003	138,418	-	138,418
Disaster relief	-	-	-	-	-	-
Electricity	16,300	-	16,300	30,000	-	30,000
Eyeglasses	2,586	-	2,586	947	-	947
Family welfare	20,880	-	20,880	18,380	-	18,380
Health related	73,200	-	73,200	66,990	-	66,990
Insurance	-	408	408	-	389	389
Pass through to organizations	106,000	-	106,000	305,500	-	305,500
Prisoner welfare	-	-	-	15,000	-	15,000
Professional fees	-	2,800	2,800	-	-	-
Pure water	137,838	-	137,838	51,593	2,300	2,300
Travel and meetings	-	9,394	9,394	-	-	-
Total expenses	\$ 546,692	\$ 14,712	\$ 561,404	\$ 654,996	\$ 9,521	\$ 664,517

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, 2015 and 2014

CASH FLOWS FROM OPERATING ACTIVITIES

	<u>2,015</u>	<u>2014</u>
Change in net assets	\$ 356,246	\$ 40,325
Adjustments to reconcile changes in net assets to net cash provided by operating activities:		
Changes in assets and liabilities:		
Assets restricted for travel	7,148	2,885
Net cash provided by operating activities	<u>363,394</u>	<u>43,210</u>
Net increase in cash and cash equivalents	363,394	43,210

CASH AND CASH EQUIVALENTS

Beginning	186,572	143,362
Ending	<u>\$ 549,967</u>	<u>\$ 186,572</u>

See accompanying notes and independent accountant's review report.

CHRISTADELPHIAN MEAL-A-DAY FUND OF AMERICAS

Notes to Financial Statements

December 31, 2015 and 2014

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, COPT, and the Cuddles Trust, all of which are Christadelphian charities.

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 2015 and 2014 the Organization received approximately 73% and 87% of its total support from two donors, respectively.

CHRISTADELPHIAN MEAL-A-DAY FUND OF AMERICAS

Notes to Financial Statements

December 31, 2015 and 2014

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, 2015 and 2014

NOTE 2. ASSETS RESTRICTED FOR TRAVEL

Assets restricted for travel consists of cash that is temporarily restricted for travel expenses incurred by CMA DFA 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 10, 2016.

NOTE 4. TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets, at December 31, 2015 and 2014, 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.

CHRISTADELPHIAN MEAL-A-DAY FUND OF THE AMERICAS
 Schedule of Cash Committed for Upcoming Programs
 Years Ended December 31, 2015 and 2014

As of December 31, 2015 and 2014 the CMA DFA's Board of Directors has committed funds on hand for the following ongoing programs through October 2016 and 2015 respectively.

PROGRAMS	<u>2,015</u>	<u>2014</u>
Children's welfare programs in Colombia, Haiti and Jamaica	\$ 44,750	\$ 37,700
Medical and vision programs in Jamaica and Nicaragua	7,200	5,200
Build program in Nicaragua and other locations.	<u>18,500</u>	<u>23,500</u>
Total cash committed for upcoming programs	<u><u>\$ 70,450</u></u>	<u><u>\$ 66,400</u></u>

Additionally, the Directors have authorized up to \$10,000 for legal expenses associated with establishing a tax-exempt, 501(c) (3) status independent of the Christadelphian Action Society

The goal of CMA DFA is to disburse funds within six months of receipt. However, funds in the amount of \$432,622 were received in the last 60 days of the year and were not yet disbursed as of December 31, 2015. This was due to the timing of the semi-annual Directors' meeting which took place in early November.

See independent accountant's review report.