

A photograph of a young child with dark hair in pigtails, wearing a pink dress with a white lace pattern and a dark bow at the waist. The child is smiling and holding the hands of two adults. The adult on the left is wearing a dark blue military-style uniform with gold buttons and a gold cuff. The adult on the right is wearing a dark blue dress with a silver brooch and a pearl bracelet. They are standing in a grassy area with trees in the background. A large, semi-transparent red and purple geometric shape is overlaid on the bottom half of the image.

THE NATIONAL MILITARY FAMILY ASSOCIATION 2015 ANNUAL REPORT



NATIONAL
MILITARY FAMILY
ASSOCIATION

We fight for
benefits and
programs that
strengthen
and protect
uniformed
services and
families and
reflect the
Nation's respect
for their service.

About NMFA

The National Military Family Association is the leading nonprofit dedicated to serving the families who stand behind the uniform. Since 1969, NMFA has worked to strengthen and protect millions of families through its advocacy and programs. We provide spouse scholarships, camps for military kids, and retreats for families reconnecting after deployment and for the families of the wounded, ill, or injured. NMFA serves the families of the currently serving, retired, wounded or fallen members of the Army, Navy, Marine Corps, Air Force, Coast Guard, and Commissioned Corps of the USPHS and NOAA.

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By the Numbers

5

Board of Governors

7

Donors

11

Financials

What a year 2015 was for military families! As Congress struggled with the budget, we sent a strong message that sequestration must end. Military families were beaten down by the obstacles and uncertainty, and NMFA continued to share their stories with lawmakers.

The Military Compensation and Retirement Modernization Commission (MCRMC) report was released in early 2015, and included 15 recommendations for changes to military pay, retirement, health care, family support programs, and more. Not all proposals were enacted, but NMFA made sure military families understood all potential and eventual changes that could affect their family.

The Department of Defense (DoD) put out their 2016 budget proposals, and our Government Relations department got right to work making sure military families weren't forgotten.

In fact, NMFA's advocacy efforts ultimately led to the demise of a proposal that would have penalized families for seeking care at an emergency room for non-emergent health issues. Our Volunteers and social media outreach helped rally military families to share their experiences with policymakers, which helped wipe out this proposal.

Our Military Spouse Education + Professional Support department hit their stride in 2015. Many new partner schools joined our efforts to help military spouses achieve their education goals, and thanks to donors like Lockheed Martin, NMFA awarded over half a million dollars in scholarships to more than 440 spouses! Efforts

Year in Review

to expand career advancement opportunities, like nationwide reciprocity for professional licenses, continue to be a top priority.

The Operation Purple® Program saw awesome growth in 2015 with the addition of a three-year major sponsor, Wounded Warrior Project®. With their partnership, Operation Purple Camps served nearly 2,500 military kids, with 1,100 of those children being from families of the wounded, ill or injured. NMFA also served nearly 100 military families at Operation Purple Family Retreats® and Operation Purple Healing Adventures®.

Rounding out the year, our 2015 Leadership Luncheon focused on the budget challenges facing the Department of Defense. The Honorable Mike McCord, Under Secretary of Defense (Comptroller) and Chief Financial Officer, and the Honorable Brad R. Carson, Acting Under Secretary of Defense for Personnel and Readiness spoke on the opportunities needed to recruit and retain our nation's Force of the Future.

Military families seem to be easily overlooked by Congress and our nation's policymakers. At NMFA, we refuse to let the families we serve be ignored. Our Association will continue to advocate, support, and strengthen our nation's military families, something each and every American should do every day.

Together we're stronger®

Since 9/11

2.7 MILLION
SERVICE MEMBERS
DEPLOYED

MORE THAN **2.7**
MILLION KIDS HAVE
HAD A DEPLOYED
PARENT

52,000 SERVICE
MEMBERS WOUNDED

Military Families

MOVE HOMES EVERY
2.9 YEARS

MORE THAN **70%** LIVE
OFF BASE

2.5% ARE MARRIED
TO ANOTHER SERVICE
MEMBER

Finances

23% OF MILITARY
SPOUSES ARE
UNEMPLOYED

27% OF SERVICE
MEMBERS HAD MORE
THAN 10K OF CREDIT
CARD DEBT

Health Effects

MENTAL ILLNESS
HOSPITALIZATIONS
OF SERVICE MEMBERS
INCREASED FROM 18K
TO **22K** IN ONE YEAR.
THE CHILDREN ARE
AFFECTED, TOO.

MILITARY KIDS ARE **2X'S**
MORE LIKELY TO HAVE
ANXIETY THAN THEIR
PEERS

OVER **52,312** ACTIVE
SERVICE MEMBERS
HAVE BEEN INJURED
SINCE 9/11

By the Numbers

As of Dec. 31, 2015

2,415

Kids served at Operation Purple
Camp (OPC)

Nearly 45%

Kids at OPC were from wounded,
ill, or injured families

43

Families served at Operation
Purple Family Retreats

235

Attendees/individuals served
Operation Purple Family Retreats

46

Families served at Operation
Purple Healing Adventures

172

Attendees/individuals served at
Operation Purple Healing
Adventures

450

Military spouse scholarship
recipients

\$443K

Scholarship funds awarded in 2015

9,436

Spouse scholarship applications
received

\$2.5M

Awarded in scholarship funds to
military spouses to date
(As of Dec. 31, 2015)

23

Letters sent to Congress

3

Testimonies to Congress

250

Volunteers worldwide

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Connie Semonite

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Mary Scott

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Margaret Hallgren

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USA (Ret)

Tanna Schmidli

Col Cliff Warfield, USMC (Ret)

Candace Wheeler



We want to thank all the corporate and foundation, spouse club and thrift shop, and families and individual donors who supported the National Military Family Association in 2015. Without their generous support, we would not be as successful in fulfilling our mission.

FAMILY AND INDIVIDUAL SUPPORTERS

FAMILY GUARDIANS: \$20,000 – \$49,999

Anonymous
Estate of Darryl Michael Melancon
Craig Newmark
Kathryn and Richard Radmer

FAMILY ADVOCATES: \$10,000 – \$19,999

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David Greer
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FAMILY SUPPORTERS: \$5,000 – \$9,999

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CORPORATE AND FOUNDATION DONORS

FIVE STAR FAMILY: \$200,000 +

Pentagon Federal Credit Union
 United Health Foundation
 USO World Headquarters
 Wounded Warrior Project

FOUR STAR FAMILY: \$100,000 - \$199,999

AARP
 Discovery Communications/

American Heroes Channel
 Fisher House Foundation
 S & K Sales Company
 USAA

FAMILY CHAMPIONS: \$50,000 - \$99,999

Anthem Inc., Federal Government
Solutions
 Bob Woodruff Foundation
 E.A. Sween Company
 Jo-Ann Fabric and Craft Stores
 Kendeda Fund
 Lockheed Martin Corporation
 May and Stanley Smith Charitable
Trust
 Northrop Grumman Corporation
 Oil Can Henry's International, Inc.
 Spectrum Healthcare Resources
 Value Options Federal Services Inc.
 Walman Optical
 WorldWinner

FAMILY GUARDIANS: \$20,000 - \$49,999

Association of Military Banks of
America
 Health Net Federal Services - CA
 Jelly Belly Charities
 Motorola Solutions Foundation
 Oak Foundation
 Textron Systems
 The Scoob Trust Foundation

FAMILY SUPPORTERS: \$10,000 - \$19,999

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 Albemarle Foundation
 Anthem, Inc.
 Aon Foundation
 Bank of America
 C. Scott and Dorothy E. Watkins
Charitable Foundation
 Checkpoint Consulting, LLC
 Delta Dental of California
 Geico

Independent Hardee's Franchisee Association

MKM Foundation

Robert R. McCormick Foundation

Starbucks Coffee Company

The Grainger Foundation

FAMILY PATRIOTS: \$5,000 – \$9,999

Alfred Phillips Foundation Inc.

Armed Forces Services Corporation

Brock & Kristen Lamarca Family Foundation

Career Step, LLC

Corvias Foundation

Cox Foundation

Debevoise & Plimpton LLP

Eos Foundation

Gantech Inc.

General Nutrition Centers (GNC)

Louise Blackman Family Foundation

Mesirow Financial

Newman's Own Foundation

Rockwell Collins

T. Marzetti Company

The Jewish Community Foundation of Los Angeles

The Richard and Natalie Jacoff Foundation

Travel Centers of America

United HealthCare Services, Inc.

Veterans Support Foundation

FAMILY PROTECTORS: \$2,500 – \$4,999

Chase Family Foundation

Georgia- Pacific

Hearst Magazines - Redbook

Hollywood Canteen Foundation

Mesirow Family Charitable Foundation

Sharon Camarillo Eastern Classic

The Private Bank and Trust Company

Wasabi Rabbit

Zeiders Enterprises

FAMILY: \$1,000 – \$2,499

American Century Investments Foundation

America's Charities

AMG Charitable Gift Foundation

Argo Group US - Argonaut Group

Association of the United States Army

Cepeda Systems & Software Analysis, Inc.

Corona Research Consultants Inc.

County of Norfolk

David Viestenz

Eden Charitable Foundation

Falcons Landing Chapel

Georgia Street Rod Association

Inovalon Inc.

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MaryLou White Charitable Fund

Mercedes-Benz of Alexandria

Newbern Foundation

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Peterbilt of Knoxville

Pinnacle Bank

Pitney Bowes Employee Involvement Fund

Randall Reilly

Records-Johnston Family Foundation, Inc.

Relevant Worship Center

Session M, Inc.

Signature Advisors Group

Silicon Valley Community Foundation

St. Jude Medical

St. Mark's United Methodist Church

The Adelaar Foundation

The Arches Foundation

The McCance Foundation

The Robert H. & Anita Q. Lawe Foundation

VFW David Potts Jr. Post 1156

Virginia Metzler Family Foundation

Voya Foundation

SPOUSE CLUB AND THRIFT SHOP SUPPORTERS

FAMILY CHAMPION: \$1,000+

Air Force Officers' Spouses' Club of Washington, DC

Fort Belvoir Thrift Shop

Hickam Officers' Spouses' Club

Lewis Community Spouses' Club

FAMILY PATRON: \$500 – \$999

Ansbach Spouses and Civilian's Club

Cub Scout Pac 244

Davis-Monthan Officers' Spouses' Club

Edwards Officers' Spouses' Club

Fort Campbell Spouses' Club

Officers' Spouses' Club Twentynine Palms (Marine Corps Air Ground Combat Center)

Ramstein Officers' Spouses' Club

FAMILY ADVOCATE: \$100 – \$499

Camp Pendleton Officers' Spouses' Club

Dover AFB Officers' Spouses' Club

Fort Gordon Spouses and Civilians Club

Scott Spouses' Club

Sheppard AFB Officers' Spouses' Club

Signal Officers' Spouses' Club of the DC Area



Statement of Financial Position, As of Dec. 31, 2015 (With 2014 Comparative Totals)

ASSETS	2015	2014
Cash and cash equivalents	\$2,113,007	\$1,812,029
Certificates of deposit	\$781,082	\$1,289,410
Marketable securities	\$4,194,010	\$4,240,754
Accounts receivable, net	\$100,000	\$93,346
Prepaid expenses and other	\$89,142	\$52,208
PROPERTY AND EQUIPMENT		
Furniture and equipment	\$227,321	\$225,657
Website and software	\$446,127	\$437,405
Property and equipment, at cost	\$673,448	\$663,062
Accumulated depreciation	(\$525,140)	(\$388,480)
Property and equipment, net	\$148,308	\$274,582
TOTAL ASSETS	\$7,425,549	\$7,762,329
LIABILITIES & NET ASSETS		
LIABILITIES		
Accounts payable and accrued expenses	\$50,326	\$76,652
Accrued salaries and related taxes	\$40,523	\$113,691
Accrued vacation	\$79,122	\$86,378
Deferred grant and other income	\$205,262	
Deferred rent liability	\$61,672	\$68,000
Total liabilities	\$436,905	\$344,721
NET ASSETS		
Unrestricted	\$6,669,691	\$6,964,039
Temporarily restricted	\$318,953	\$453,569
Total net assets	\$6,988,644	\$7,417,608
TOTAL LIABILITIES & NET ASSETS	\$7,425,549	\$7,762,329

Completed by Frye & Company, CPAs

Statement of Activities & Change in Net Assets, Year ended Dec. 31, 2015 (With 2014 Comparative Totals)

	2015			2014
	UNRESTRICTED	TEMPORARILY RESTRICTED	TOTAL	
REVENUE & SUPPORT				
Contributions and grants	\$2,639,897	\$1,643,945	\$4,283,842	\$3,189,504
Membership dues	\$334,034	-	\$334,034	\$329,185
In-kind donations	\$161,269	-	\$161,269	\$226,876
Royalties and other	\$66,063	-	\$66,063	\$59,531
Investment income	(\$34,098)	-	(\$34,098)	\$305,635
NET ASSETS RELEASED FROM RESTRICTION:				
Scholarships and program grants	\$1,778,561	\$1,778,561	-	-
Total revenue & support	\$4,945,726	(\$134,616)	\$4,811,110	\$4,110,731
EXPENSE				
PROGRAM SERVICES:				
Strengthening and healing families	\$2,535,551	-	\$2,535,551	\$1,545,475
Engaging communities	\$1,256,077	-	\$1,256,077	\$1,848,168
Creating change: policy and awareness	\$466,355	-	\$466,355	\$454,973
Total program services	\$4,257,983	-	\$4,257,983	\$3,848,616
SUPPORTING SERVICES:				
Management & general	\$265,704	-	\$265,704	\$305,077
Fundraising & membership	\$716,387	-	\$716,387	\$503,908
Total supporting services	\$982,091	-	\$982,091	\$808,985
Total expense	\$5,240,074	-	\$5,240,074	\$4,657,601
CHANGE IN NET ASSETS	(\$294,348)	(\$134,616)	(\$428,964)	(\$546,870)
Net assets, beginning of year	\$6,964,039	\$453,569	\$7,417,608	\$7,964,478
NET ASSETS, END OF YEAR	\$6,669,691	\$318,953	\$6,988,644	\$7,417,608

Completed by Frye & Company, CPAs

Statement of Functional Expenses, Year Ended Dec. 31, 2015 (With 2014 Comparative Totals)

	PROGRAM SERVICES			SUPPORTING SERVICES				2014
	STRENGTHENING & HEALING FAMILIES	ENGAGING COMMUNITIES	CREATING CHANGE: POLICY & AWARENESS	TOTAL PROGRAM SERVICES	MANAGEMENT & GENERAL	FUNDRAISING & MEMBERSHIP	TOTAL SUPPORTING SERVICES	
EXPENSE								
Salaries and benefits	\$473,146	\$798,503	\$411,499	\$1,683,148	\$234,650	\$366,547	\$601,197	\$2,284,345
Camp and family retreat contracts	\$1,218,207	-	-	\$1,218,207	-	-	-	\$1,218,207
Military spouse scholarships	\$449,806	-	-	\$449,806	-	-	-	\$449,806
Website and communication services	\$33,352	\$139,926	\$3,595	\$176,873	\$1,341	\$42,663	\$44,004	\$220,877
Promotional materials and advertising	\$82,463	\$36,023	\$93	\$118,579	\$274	\$93,146	\$93,420	\$211,999
Rent and office maintenance	\$69,973	\$34,664	\$12,870	\$117,507	\$7,333	\$19,770	\$27,103	\$144,610
Travel	\$64,818	\$42,410	\$6,833	\$114,061	\$2,976	\$16,542	\$19,518	\$133,579
Legal, bank fees, and accounting	\$39,412	\$19,431	\$7,168	\$66,011	\$4,084	\$35,116	\$39,200	\$105,211
IT equipment and support	\$34,759	\$44,530	\$6,387	\$85,676	\$3,639	\$9,828	\$13,467	\$99,143
Training, conferences, and meetings	\$7,364	\$4,895	\$1,973	\$14,232	\$4,073	\$54,419	\$58,492	\$72,724
Postage and mailing services	\$9,552	\$2,530	\$143	\$12,225	\$1,883	\$54,965	\$56,848	\$69,073
Supplies	\$9,884	\$2,350	\$460	\$12,694	\$1,665	\$14,583	\$16,248	\$28,942
Publications, dues, and subscriptions	\$812	\$10,797	\$7,986	\$19,595	\$1,054	\$1,442	\$2,496	\$22,091
Family program consultants	\$15,930	-	-	\$15,930	-	-	-	\$15,930
Insurance	\$7,575	\$3,753	\$1,393	\$12,721	\$794	\$2,140	\$2,934	\$15,655
Lobbying expenditures	-	-	\$2,553	\$2,553	-	-	-	\$2,553
Subtotal	\$2,517,053	\$1,139,812	\$462,953	\$4,119,818	\$263,766	\$711,161	\$974,927	\$5,094,745
Depreciation and amortization	\$18,498	\$116,265	\$3,402	\$138,165	\$1,938	\$5,226	\$7,164	\$145,329
TOTAL EXPENSES	\$2,535,551	\$1,256,077	\$466,355	\$4,257,983	\$265,704	\$716,387	\$982,091	\$5,240,074
								\$4,657,601

Completed by Frye & Company, CPAs

Statement of Cashflows, As of Dec. 31, 2015 (With 2014 Comparative Totals)

	2015	2014
CASH PROVIDED (USED) BY OPERATING ACTIVITIES		
Change in net assets	(\$428,964)	(\$546,870)
Adjustments to reconcile change in net assets to		
Net cash provided (used) by operating activities: Depreciation and amortization	\$145,329	\$141,993
Realized loss (gain) on sales of marketable securities	(\$67,979)	\$153,587
Unrealized loss (gain) on marketable securities	\$291,583	(\$233,784)
Donated marketable securities	(\$39,650)	(\$37,288)
Changes in assets and liabilities:		
Accounts receivable	(\$6,654)	\$155,262
Prepaid expenses and other	(\$36,934)	(\$2,218)
Accounts payable and accrued expenses	(\$26,326)	\$30,623
Accrued salaries and related taxes	(\$73,168)	\$26,748
Accrued vacation	(\$7,256)	\$8,829
Deferred grant and other income	\$205,262	
Deferred rent liability	(\$6,328)	\$64,054
Total adjustments	\$377,879	\$307,806
Net cash provided (used) by operating activities	(\$51,085)	(\$239,064)
CASH PROVIDED (USED) BY INVESTING ACTIVITIES		
Maturities of certificates of deposits	\$517,573	\$792,997
Purchases of certificates of deposits	(\$9,245)	(\$18,276)
Sales of marketable securities	\$557,810	\$590,569
Purchases of marketable securities	(\$695,020)	(\$756,461)
Purchases of property and equipment	(\$19,055)	(\$210,476)
Net cash provided (used) by investing activities	\$352,063	\$398,353
CASH PROVIDED (USED) BY FINANCING ACTIVITIES		
Principal advances and repayments on debt	-	-
Net cash provided (used) by financing activities	-	-
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	\$300,978	\$159,289
Cash and cash equivalents, beginning of period	\$1,812,029	\$1,652,740
CASH & CASH EQUIVALENTS, END OF PERIOD	\$2,113,007	\$1,812,029
SUPPLEMENTAL CASH FLOWS INFORMATION:		
Cash paid for interest	\$ -	\$ -
Cash paid for income taxes	\$ -	\$ -
SUPPLEMENTAL NON-CASH INVESTING AND FINANCING ACTIVITIES:		
Contributed services and supplies	\$121,619	\$189,588
Donated marketable securities	\$39,650	\$37,288

Completed by Frye & Company, CPAs



NATIONAL
MILITARY FAMILY
ASSOCIATION

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