2016 ANNUAL REPORT
USA CARES IS ALL ABOUT FAMILY.

In 2003, a small group of like-minded individuals came together over a mutual desire to give back to the brave men and women that had served their country. Forming a single community, or family, these dedicated volunteers pooled their resources and raised funds to support the needs of post-9/11 military veterans and families facing financial crisis. This family of supporters became the foundation on which USA Cares was built.

Thirteen years later, USA Cares remains focused on achieving stability for these families.

There is much to be proud of within our great organization. To date, USA Cares has responded to over 95,000 veterans and their families in all 50 states and US territories, across all five branches of service, with over $14 million dollars of assistance. Throughout our organizational history, USA Cares has adapted to the ever-changing needs of those who seek our help, adjusting the scope and range of the assistance we provide. Our growth and success are a direct reflection of the incredible support we receive from our donors, corporate partners, foundation partners, Board of Directors, and staff. Our Chapters and dedicated volunteers spend countless hours of energy, sweat, and elbow grease to find one more chance to provide hope to a veteran brother or sister and their family. I am truly in awe of all the hard work these patriots do and the awareness they create for USA Cares.

Last but not least, the staff at USA Cares has been vital to our success. Their accountability, compassion, and efficiency have empowered USA Cares to return over 85 cents of every dollar directly to our mission. Their unwavering commitment to our charge and empathy for our service members is unparalleled. They are the reason we hold our heads high, knowing we are making a difference every day.

USA Cares was born from humble roots, and I am exceptionally proud of all that our organization has achieved throughout the year. 2016 has been a blessed year of new partnerships, new ideas and great accomplishments. Without your support, none of it would have been possible.

On behalf of the military service members and the families that we so proudly serve, thank you for supporting USA Cares and for being a part of our family.

God Bless,

Hank Patton
Executive Director, USA Cares
OUR MISSION:
USA CARES EXISTS TO HELP BEAR THE BURDENS OF SERVICE BY PROVIDING POST-9/11 MILITARY FAMILIES WITH FINANCIAL AND ADVOCACY SUPPORT IN THEIR TIME OF NEED.

OUR VISION:
STABILITY FOR MILITARY FAMILIES IN CRISIS.
OUR VALUES

HONEST means our word is our bond. Honest means promises made, promises kept.

EMPATHETIC means we care and we understand. Empathetic means we get it.

ACCOUNTABLE means that we are good stewards of our resources. Accountable means we do what we say we will.

RESPECTFUL means we respect each other on our team. Respectful means we respect the service of our military.

TEAMWORK means that we are all in this together.
MEET KEVIN.

In 2015, every branch of the U.S. military were facing reductions in force and issuing involuntary separations to many service members. As the military began to downsize, Kevin suddenly found himself facing an early return to the civilian world. Six months earlier, Kevin started saving money in case he was selected for separation; his friends had warned him that financial stress always made the first couple of months exceptionally difficult.

Unemployed and suffering from PTSD, Kevin began attending a month-long inpatient treatment program. After completing treatment, Kevin, his wife and new baby relocated to Texas to start their new lives as civilians. After paying their first month’s rent, a security deposit, and making emergency repairs to both family vehicles, Kevin and his family had exhausted their savings. To make ends meet, Kevin began working odd jobs between college classes to support his family, while his wife searched for a job. Struggling to get a foothold and worried about his family’s future, Kevin took a friend’s advice and reached out to USA Cares. A case manager from USA Cares’ family support team worked with Kevin to figure out where he needed financial help most, and issued a $1000 payment to his landlord. Relieved of a rental payment, Kevin finally had some breathing room and a chance to catch up on other debts.

18 months later, Kevin and his family are thriving.

Kevin is now a small business owner, preparing to start a second company. He is attending college as a full-time student, pursuing a degree in marketing. His wife currently works in management, and they recently welcomed a second daughter. As a well-known voice in the veteran community, Kevin has forged relationships with many veteran-owned businesses and service organizations to help give back to his brothers and sisters in arms. Last year, Kevin began a creative gofundme campaign to give back to two organizations that helped when he and his family needed it most – USA Cares was one of them.

“I didn’t want to be a statistic. I didn't want to be another veteran who was down on his luck and stayed there.”

When asked what he would have done differently in his transition to avoid some of the hardship he and his family endured while transitioning out of service, Kevin replied, “I would have saved better. I saved for 6 months before my separation, but it wasn’t enough to cover everything that came up,” Kevin said. “Now, I’m just going to keep moving forward one small step at a time and not let bad things slow or bring me down.”
PROGRAMS

COMBAT INJURED
This program pays basic expenses for veterans diagnosed with post-traumatic stress disorder (PTSD), traumatic brain injury (TBI), and military sexual trauma (MST) while he or she receives treatment.

CAREER TRANSITION
This program helps pay a veteran’s essential expenses while he or she trains for a new job, relieving any financial barrier that would prevent the veteran from securing a new job or career.

HOUSING ASSISTANCE
When a veteran's bills are past due as a result of a military service-related incident, we directly pay the landlord or mortgage lender to reduce any extra financial burdens from the veteran or the veteran's family.

EMERGENCY ASSISTANCE
This program pays immediate, essential bills, including food and utility bills, that are necessary to the health and well-being of the veteran or the veteran's family.
2016 PROGRAM ACCOMPLISHMENTS

USA Cares’ programs and services team worked exceptionally hard during 2016. In fact, the team exceeded their program service delivery goals by providing over $1.1 million dollars in aid to 1244 families. All applicants are required to complete our military family financial education and empowerment program prior to receiving any type of grant support. This “financial planning mini-course” is the first step in obtaining financial resiliency.

Number of veterans who successfully completed treatment for PTSD/TBI/MST: 249

Number of veterans who USA Cares helped secure employment: 476

Assistance was provided to requests from all 50 states and all branches of service, including the National Guard and Reserves.
"There is an incredible need in our military and veteran community for immediate cash assistance for a wide variety of reasons. I jumped at the chance to support USA Cares because I have seen the incredible results they provide after they worked closely with several friends of mine. These were friends who had fought for America in Iraq, and then faced significant obstacles during their transition. USA Cares was there for them when they needed it the most, and their excellent customer service was just icing on the cake."

- Justin Constantine,
  Marine Corps Veteran, Inspirational Speaker and USA Cares Ambassador
MAJOR CONTRIBUTORS

Altria Companies Employee Community Fund
USAA Affinity Partners
National Association of Realtors
Fort Knox Federal Credit Union
Warriors Fore Freedom
SNAAC
Disabled Veterans National Foundation
Gheens Foundation, Inc.
Scariot Foundation
Kosair Charities Committee, Inc.
Community Foundation of Louisville
Meritor, Inc.
SVM
Kindred Healthcare
ATF The Barbara and Gary Brandt Family Foundation
Blue Grass Community Foundation
BudsGunShop.com LLC
Fast Line Publications
Kentucky Golf Foundation, Inc.
MSC Industrial Supply Co.
RSMIS Foundation
Scott, Murphy & Daniel Construction
"It is an honor to be an ambassador for USA Cares. I am very passionate about the service men and women that make up our military. I felt the need to give back for the sacrifices they make to keep us safe, and USA Cares has allowed me to do so."

- Ben Rhodes,
NASCAR Camping World Truck Series Driver and USA Cares Ambassador
USA Cares continues to remain totally transparent with our partners, donors and volunteers. Financial information, including our audited financial statements and most recent IRS Form 990 are posted on the website at www.usacares.org.

### CONSOLIDATED STATEMENT OF FINANCIAL POSITION
**DECEMBER 31 2016**

<table>
<thead>
<tr>
<th></th>
<th>UNRESTRICTED</th>
<th>TEMPORARILY RESTRICTED</th>
<th>PERMANENTLY RESTRICTED</th>
<th>TOTAL</th>
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<tr>
<td><strong>REVENUE AND SUPPORT</strong></td>
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<td></td>
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<tr>
<td>Contributions and Grants</td>
<td>$1,778,724</td>
<td>$145,857</td>
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<td>Special Event Direct Costs</td>
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<td>Investment income</td>
<td>$323</td>
<td>$5,475</td>
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<td>$5,798</td>
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<td>Unrealized Gain (Loss)</td>
<td>$-</td>
<td>$3,321</td>
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<tr>
<td><strong>Total Revenue and Support</strong></td>
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<td>$154,653</td>
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<td>$2,202,325</td>
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<tr>
<td><strong>NET ASSETS RELEASED FROM RESTRICTIONS</strong></td>
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<td></td>
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<td></td>
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<tr>
<td>Satisfaction of Restrictions</td>
<td>$387,620</td>
<td>$(387,620)</td>
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<td>$-</td>
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<td><strong>Total Revenue, Support and Reclassifications</strong></td>
<td>$2,435,292</td>
<td>$(232,967)</td>
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<td>$2,202,325</td>
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<tr>
<td><strong>EXPENSES</strong></td>
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<tr>
<td>Program Services</td>
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<td>$1,997,312</td>
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<td>Management and General</td>
<td>$150,426</td>
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<td>$150,426</td>
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<td>Fundraising</td>
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<td><strong>Total Expenses</strong></td>
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<td>$-</td>
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<td>$2,348,912</td>
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<td><strong>Increase (Decrease) in Net Assets</strong></td>
<td>$86,380</td>
<td>$(232,967)</td>
<td>$-</td>
<td>$(146,587)</td>
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<td><strong>Net Assets at Beginning of Year</strong></td>
<td>$694,246</td>
<td>$463,719</td>
<td>$81,028</td>
<td>$1,238,993</td>
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<td><strong>Net Assets at End of Year</strong></td>
<td>$780,626</td>
<td>$230,752</td>
<td>$81,028</td>
<td>$1,092,406</td>
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</tbody>
</table>
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CONSOLIDATED STATEMENT OF FINANCIAL POSITION
DECEMBER 31 2016

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2016</th>
<th>LIABILITY &amp; NET ASSETS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$703,485</td>
<td>LIABILITIES:</td>
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<tr>
<td>Accounts Receivable</td>
<td>$-</td>
<td>Accounts payable</td>
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<tr>
<td>Promises to Give (Net)</td>
<td>$30,000</td>
<td>Accrued expense and other liabilities</td>
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<tr>
<td>Prepaid Expenses</td>
<td>$6,492</td>
<td>Total Liabilities</td>
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<tr>
<td>Inventory</td>
<td>$16,087</td>
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<tr>
<td>Investments</td>
<td>$117,929</td>
<td>NET ASSETS:</td>
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<tr>
<td>Cash Surrender Value of Life Insurance</td>
<td>$7,473</td>
<td>Unrestricted</td>
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<tr>
<td>Property &amp; Equipment (Net)</td>
<td>$314,660</td>
<td>Temporarily Restricted</td>
</tr>
<tr>
<td></td>
<td>$1,196,126</td>
<td>Permanently Restricted</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td></td>
<td>Total Net Assets</td>
</tr>
</tbody>
</table>

TOTAL LIABILITIES & NET ASSETS $1,196,126
FUNCTIONAL ALLOCATION

- Programs & Services: 85.03%
- Fundraising: 8.57%
- Administrative: 6.4%

SOURCES OF FUNDING

- Corporate: 50%
- Individuals: 21%
- Foundations: 17%
- Other: 12%
BOARD OF DIRECTORS

Though our Board of Directors come from all walks of life, they all share a common passion for assisting military families. As the governing body of USA Cares, they provide counsel and advocate to provide support for USA Cares programs.

WILLIAM ROBY, SR.
Chair
VP Agency Manager (Retired), BB&T Insurance
Louisville, KY

TERRY SCARIOT
Vice Chair
Partner, Remington Partners
Georgetown, KY

RICHARD HOPPLE
Secretary
President/CEO (Retired), Guideposts Corporation
Hanwich Port, MA

VELMA R. HART, CAE
Treasurer
President/CEO, Velma Hart & Associates
National Harbor, MD

MG (RET) JOHN R. TINDALL, JR.
Chair Emeritus, Board Member
Major General (Retired), US Army
Radcliff, KY

LINDSEY BOYLAN
Board Member
Chief of Staff, Empire State Development
New York, NY

JORDAN DOEPKE
Board Member
Broker Development Director, Aflac
Louisville, KY

ANDY DYTRYCH
Board Member
Associate, Hilliard Lyons Investment Banking
Louisville, KY

LIZ EVERETT
Board Member
Bay Equity Home Loans
Colorado Springs, CO

TIM MCCLAIN
Board Member
President, McClain & Associates Consulting, LLC
San Diego, CA

DICK MCLANE
General Manager,
Pride Mobility
Exeter, PA

JANE MOSBACHER MORRIS
Board Member
Founder/CEO, To The Market/ Survivor-made Goods
Washington, DC

COL (RET) JOSEPH A. SIMONELLI, JR.
Board Member
Vice President,
Warrior Centric Health, LLC
Arlington, VA

RON STEPTOE
Board Member
CEO, Warrior Centric Health, LLC
Clarksville, MD

RON WILSON
Board Member
District Business Manager, Pfizer
Indianapolis, IN
SPOKESPEOPLE & AMBASSADORS

BRYAN ANDERSON
National Spokesperson, Veteran and Activist

ROBERT PATRICK LEWIS
National Spokesperson, Author and Green Beret Special Forces Medic

JAMES ROLLINS
National Spokesperson and New York Times Bestselling Author

JUSTIN CONSTANTINE
Senior Advisor at the U.S. Chamber of Commerce Foundation Leadership Consultant, Inspirational Speaker

KIM DODSON
Senior Vice President & Treasury Services Manager, Citizen Union Bank

DOUG FLYNN
Central Bank and Trust Co. Lexington, KY: Former Major League Baseball World Series Champion and Gold Glove Winner

HEATHER FRENCH HENRY
Miss America 2000, Heather French Foundation for Veterans, Inc. and Deputy Commissioner for Kentucky Department of Veterans Affairs

VAL N. NICHOLAS
VP/Creative Director NBC News at NBC Universal

BRADLEY ROY
Bassmaster Elite Angler, 2010 Bassmaster Elite Series Rookie of the Year

BEN RHODES
NASCAR Camping World Truck Series Driver

PHILIP SCOTT
Managing Partner, Scott Interest Limited Partnership

ERICA SHARP
Benefit Advisor, AssuredPartners NL
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