

Soldiers Helping Soldiers

AER

2015 Annual Report



FORWARD

Charter

Army Emergency Relief (AER) was incorporated as a private nonprofit organization on 5 February 1942 under the laws of the District of Columbia for the purpose of collecting and holding funds to relieve financial distress of members of the U.S. Army and their dependents.

AER assumed the Army Relief Society (ARS) mission of providing financial assistance to widows/widowers and orphans of deceased Regular Army personnel upon the merger of ARS with AER on 2 July 1976.

Mission

The primary mission of Army Emergency Relief is to provide financial assistance to Soldiers, active and retired, and their Families.

Army Emergency Relief Core Values

CARING

- We treat everyone with respect and dignity. We have deep compassion for Soldiers and Families in financial distress.
- We commit to privacy and information security by protecting Soldier and Family member PII and PHI.
- We provide stewardship of Soldier donations by allocating funds in accordance with the AER mission.
- We educate and inform Soldiers, Families, and Army leaders on AER benefits.

INTEGRITY

- We do the right thing.
- We achieve the highest standards of moral and ethical behavior.
- We are candid and forthright in all of our business transactions.
- We avoid even the perception of a conflict of interest.
- We do not engage in equivocation.
- We are fully committed to corporate strength of character.

EXCELLENCE

- We continuously assess Soldier and Family financial needs.
- We ensure a prompt and professional response to requests for assistance.
- We apply prudence and due diligence to our fiduciary responsibilities.
- We develop lasting relationships built upon trust, confidence, and caring.

SUSTAINABILITY

- We ensure the financial stability of AER through quality investments providing both safety and growth.
- We remain relevant to the Soldiers and their Families.
- We maintain an integrated and proactive relationship with the Army through Installation Management Command.
- We plan and implement requirements in support of the Department of Defense Authority to Operate.

ADAPTABILITY

- We embrace innovation and creativity.
- We leverage technology and the digital space to remain relevant in changing environments.
- We accommodate the unique needs of various client categories focusing on Soldiers, Retirees, Family members, and medically retired Wounded Warriors.

Dollar amounts have been rounded and may not add up to 100%.

All photos courtesy of U.S. Army unless otherwise noted.

FORWARD

Eligibility

- Active duty Soldiers, single or married, their Spouses and authorized dependent children.
- Army National Guard and Army Reserve Soldiers on continuous active duty under Title 10, U.S.C. for more than 30 consecutive days, and their authorized dependents.
- Soldiers retired from active duty and their authorized dependents.
- Surviving Spouses and orphans of active and retired Soldiers.
- Retired Army National Guard and Army Reserve Soldiers who are receiving retired military pay and their authorized dependents.

Assistance Programs

Emergency financial assistance is provided as an interest-free loan, a grant or a combination loan and grant, based on a valid need. Broad categories of assistance include emergency travel, car repair, rent, utilities, medical/dental expenses, funerals, relocation funds, HVAC repair, repair or replacement of stoves and refrigerators, car seats, cranial helmets, dependent dental care, basic furniture needs, rental cars and replacement vehicles.

The Major General James Ursano Scholarship Program is a needs-based program providing scholarships to unmarried dependent children of Soldiers - active, retired and deceased. The Spouse Education Assistance Program provides scholarships to dependent Spouses and widows of active duty or retired Soldiers for undergraduate degrees or for vocational training.

Contributions

AER is supported by voluntary contributions from active and retired Soldiers during the Army's annual AER campaign. Unsolicited contributions are accepted at any time from individuals or organizations. Contributions can also be made as a memorial honoring deceased Soldiers or Family members.

Contributions to AER are fully deductible under section 170(b)(1)(a) of the Internal Revenue Code. AER is tax exempt under section 501(c)(3) of the Code.

Contributions can be sent to Army Emergency Relief, Attention: Donations, 200 Stovall Street, Alexandria, Virginia 22332-0600, or by credit card on-line at www.aerhq.org.

BOARD OF MANAGERS

AS OF 31 DECEMBER 2015

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MRS. ERIC K. SHINSEKI

MRS. MARK A. MILLEY

MR. FRANCIS A. FINELLI, CHAIRMAN, FINANCE COMMITTEE

LTG THOMAS P. CARNEY, U.S. ARMY RETIRED, VICE PRESIDENT FOR
ADMINISTRATION

LTG RICHARD G. TREFRY, U.S. ARMY RETIRED

MRS. DANIEL A. DAILEY

MG PATRICIA P. HICKERSON, U.S. ARMY RETIRED

LTG ROBERT F. FOLEY, U.S. ARMY RETIRED, DIRECTOR

ACTIVE DUTY MEMBERS

GEN DANIEL B. ALLYN, VICE CHIEF OF STAFF, U.S. ARMY

LTG JAMES C. McCONVILLE, DEPUTY CHIEF OF STAFF, G-1, U.S. ARMY

LTG KEVIN W. MANGUM, DEPUTY COMMANDING GENERAL/CHIEF OF STAFF,
U.S. ARMY TRAINING AND DOCTRINE COMMAND

LTG DAVID E. QUANTOCK, THE INSPECTOR GENERAL

LTG LARRY WYCHE, DEPUTY COMMANDING GENERAL/CHIEF OF STAFF, U.S.
ARMY MATERIEL COMMAND

MG WILLIAM K. GAYLER, DEPUTY COMMANDING GENERAL, USAREUR AND
COMMANDER, U.S. ARMY NATO

MG BARRY E. PRICE, DEPUTY CHIEF OF STAFF, G-1, U.S. ARMY FORCES
COMMAND

BG DANIEL G. MITCHELL, DEPUTY COMMANDING GENERAL FOR SUPPORT,
INSTALLATION MANAGEMENT COMMAND

COL RICHARD J. NIEBERDING, JR., COMMANDER, U.S. ARMY SOLDIER
SUPPORT INSTITUTE

SMA DANIEL A. DAILEY, SERGEANT MAJOR OF THE ARMY

CSM SCOTT C. SCHROEDER, COMMAND SERGEANT MAJOR, U.S. ARMY
FORCES COMMAND

CSM DENNIS DEFREESE, COMMANDANT, U.S. ARMY SERGEANTS MAJOR
ACADEMY

BOARD OF ADVISORS

AS OF 31 DECEMBER 2015

ACTIVE DUTY MEMBERS

GEN MARK A. MILLEY, CHIEF OF STAFF, U.S. ARMY, *Chairman*

GEN DAVID G. PERKINS, COMMANDING GENERAL, U.S. ARMY TRAINING AND DOCTRINE COMMAND

GEN DENNIS L. VIA, COMMANDING GENERAL, U.S. ARMY MATERIEL COMMAND

GEN CURTIS M. SCAPAROTTI, COMMANDER, UNC/COMBINED FORCES COMMAND/U.S. FORCES, KOREA

GEN ROBERT B. ABRAMS, COMMANDING GENERAL, U.S. ARMY FORCES COMMAND

GEN VINCENT K. BROOKS, COMMANDING GENERAL, U.S. ARMY PACIFIC

LTG THOMAS P. BOSTICK, CHIEF OF ENGINEERS/COMMANDING GENERAL, U.S. ARMY CORPS OF ENGINEERS

LTG FREDERICK B. HODGES, COMMANDING GENERAL, U.S. ARMY EUROPE AND SEVENTH ARMY

LTG PATRICIA D. HOROHO, COMMANDING GENERAL, U.S. ARMY MEDICAL COMMAND/THE SURGEON GENERAL

MG BRADLEY A. BECKER, COMMANDING GENERAL, U.S. ARMY MILITARY DISTRICT OF WASHINGTON/COMMANDER, JOINT FORCE HEADQUARTERS-NATIONAL CAPITAL REGION

MG GEORGE J. FRANZ, III, COMMANDING GENERAL, U.S. ARMY INTELLIGENCE AND SECURITY COMMAND

MG SUSAN A. DAVIDSON, COMMANDING GENERAL, MILITARY SURFACE DEPLOYMENT AND DISTRIBUTION COMMAND

MG MARK S. INCH, PROVOST MARSHAL/COMMANDING GENERAL, U.S. ARMY CRIMINAL INVESTIGATION COMMAND

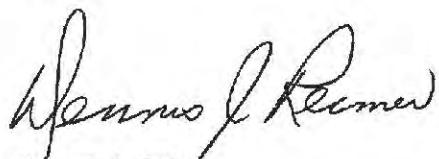
MESSAGE FROM THE PRESIDENT

During WWII the founders of Army Emergency Relief recognized the need for an agency within the US Army that could provide financial assistance to the Families at home while Soldiers were fighting and dying in the European and Pacific Theaters. AER met that initial need and for almost 75 years AER has exemplified the words of the Army song "When we were needed, we were there."

During peace and war including the Korean Conflict, the War in Vietnam and again in Operations Desert Shield and Desert Storm, AER was there. Over the past more than twelve years during multiple deployments to Iraq and Afghanistan AER was also there - providing an average of \$75 million dollars each year to Soldiers and their Families.

As we look to an uncertain future and increased cybersecurity threats and fundraising expenses we continue to focus on a strategic outlook that insures the proper balance between maximum distribution of assistance dollars each year and long term AER financial viability. Active participation by leaders at all levels will be required during AER Annual Campaigns to create a greater awareness of AER benefits and to insure that every Soldier is afforded the opportunity to donate to an organization that truly makes a difference by relieving Soldier financial distress and fulfilling the solemn promise of "Soldiers Helping Soldiers."

We remain committed to our sacred charter; "To help the Army take care of its own" and continue to embrace innovation, technology and adaptability in order to provide the best possible support to those who have served our nation with such distinction yesterday, today and tomorrow. They deserve nothing less!



Dennis J. Reimer
General, U.S. Army Retired
President, Army Emergency Relief



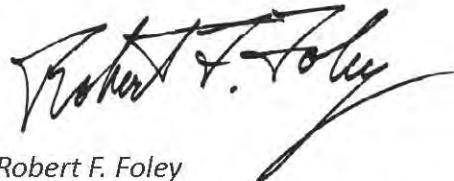
VIEW FROM THE DIRECTOR

During the past seven years, Army Emergency Relief has provided an average of \$77M annually in interest free loans and grants to active duty Soldiers, Retirees and their Families in support of a wide range of financial needs to include emergency assistance and scholarships as well as grants to medically retired Wounded Warriors and surviving spouses. During that same period of time, in response to requests from Commanders in the field, AER grants increased by 30%.

Unfortunately, over the past three years there has been a 30% decline in donations. In 2015, only 12% of the active force donated to AER. It is essential that we generate an increase in donations during future Annual Campaigns in order that grants for emergency assistance and grant producing programs such as \$500 debit cards for Soldiers medically evacuated from a theater of combat as well as support to medically retired Wounded Warriors and surviving spouses can continue to be properly supported.

As we focus on the 2016 AER Fundraising Campaign theme of "Never Leave a Soldier In Need" and our enduring charter of better meeting the financial needs of Soldiers and Families, we intend to reinforce the new policy of allowing all Soldiers, regardless of rank, direct access to AER by implementing a six step process for initiating on-line requests for assistance. This will allow Soldiers and Family members to use smart phones, iPads, laptop or desk top computers to expedite their requests for financial assistance.

For almost 75 years, Army Emergency Relief has been a constant in a time of uncertainty and an oasis of hope in a time of need and after well over a decade of multiple deployments Soldiers and their Families have peace of mind that they can continue to count on Army Emergency Relief to provide the kind of relief from financial distress that truly makes a difference.



Robert F. Foley
Lieutenant General, U.S. Army, Retired
Director, Army Emergency Relief



SECRETARY OF THE ARMY

Since 1942, Army Emergency Relief has been “Helping the Army Take Care of Its Own.” Thanks to the generous support of our Soldiers in the past, AER has been able to help Soldiers and Families in financial need with emergency grants and loans, children and spouse scholarships and grants to widows and Wounded Warriors.

Last year, AER answered the call for assistance requests from more than 48,000 Soldiers and their Families, providing more than \$70 million in emergency grants, loans and scholarships. That support not only ensures financial relief for those in need, but also allows Soldiers to focus on their mission. Such an extraordinary accomplishment is not sustainable year after year without active duty and retired Soldier donations.

AER continues almost 75 years of “Soldiers helping Soldiers” with this year’s campaign theme, “Never Leave a Soldier in Need.” Through our support of Army Emergency Relief, the financial assistance provided to so many Soldiers and Army Families over the years will continue to enhance the readiness of our Army.



Patrick J. Murphy
Acting Secretary of the Army



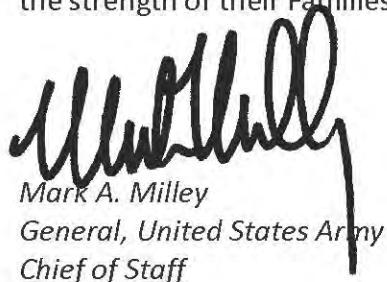
“That support not only ensures financial relief for those in need, but also allows Soldiers to focus on their mission.”

CHIEF OF STAFF

Over the past 241 years, the U.S. Army has consistently proven to be the strength of our Nation. At the center of our force structure is the American Soldier who has repeatedly displayed bravery and unsurpassed dedication in responding to national security requirements and to fight our nation's wars.

AER is an organization that has always provided timely financial support and has been a preeminent example of the kind of cohesion, synergy and strong values that reflect the essence of Army life. By making a donation, we can realize the 2016 Annual Campaign theme "Never leave a Soldier in Need." It is essential that Army leaders at all levels continue to create a greater awareness of AER benefits as well as encourage Soldiers to help their fellow Soldiers through contributions to Army Emergency Relief.

AER enhances the foundation of our profession by reinforcing trust among Soldiers, leaders and the U.S. Army as an institution. This unwavering assurance of individual and unit financial readiness clearly makes a difference by enhancing the morale and welfare of our Soldiers as well as sustaining the strength of their Families.



Mark A. Milley
General, United States Army
Chief of Staff



"AER enhances the foundation of our profession by reinforcing trust among Soldiers, leaders and the U.S. Army as an institution."

SERGEANT MAJOR OF THE ARMY

As Sergeant Major of the Army I am honored to sit on the Army Emergency Relief Board of Managers. Being an AER Board member gives me the opportunity to see the positive impact AER has on our Army every Day. Since 1942, it has been imbedded in our culture, and rightly so, for who better to help a Soldier in need than a fellow Soldier?

AER has a proud history in responding to the needs of generations of Soldiers and Family members. I personally appreciate the unprecedeted expansion in categories of assistance, new programs and changes in policy that are going a long way in meeting the needs of today's Soldiers.

I encourage the Noncommissioned Officer Corps to continue their efforts in creating a greater awareness of AER benefits as well as promoting the importance of making a donation to an organization that truly makes a difference in providing relief from financial distress.

We should constantly promote the Army Emergency Relief programs and categories of assistance as well as emphasize the benefits to be gained through the availability of interest free loans and grants. I want to personally thank everyone involved in the AER process and extend my personal appreciation for their hard work in helping Soldiers and Families solve financial problems.



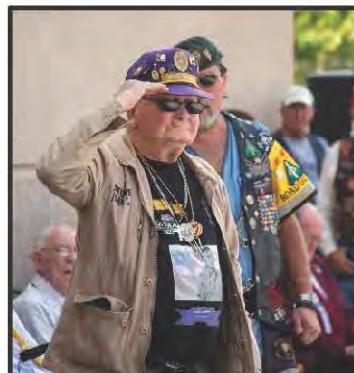
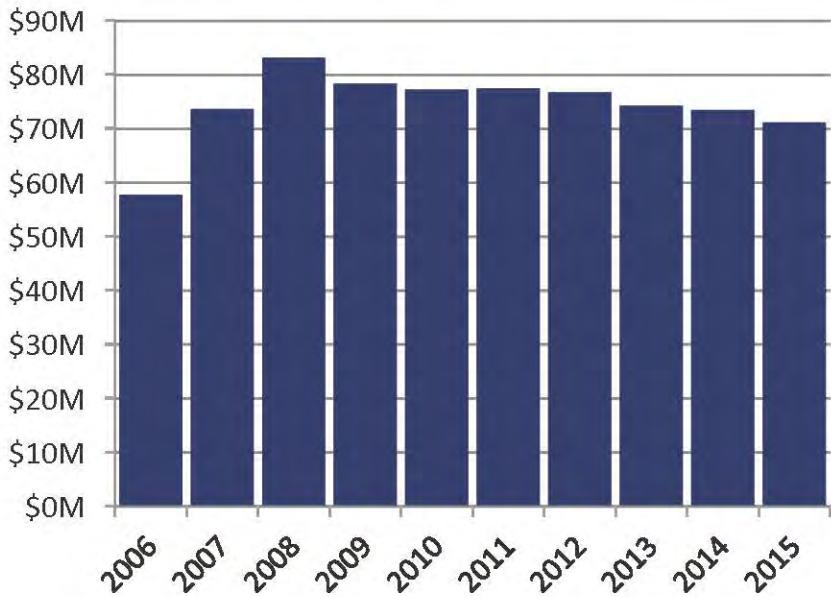
SMA Daniel A. Dailey
Sergeant Major of the Army



"I encourage the Noncommissioned Officer Corps to continue their efforts in creating a greater awareness of AER benefits..."

SOLDIERS HELPING SOLDIERS

AER Total Annual Assistance



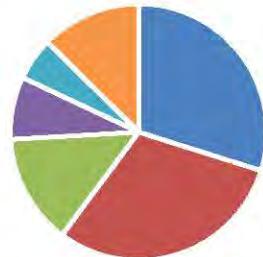
Since its beginning in 1942, AER has provided more than \$1.7 billion to 3.7 million Soldiers and their Families. In 2015, we provided \$62.3 million in no-interest loans and grants to 42,743 Soldiers and their Families. This includes \$1.1 million of assistance to 624 Army Reserve Soldiers, more than \$739,000 in assistance to 466 Army National Guard Soldiers and \$14.5 million in assistance to 8,206 Retirees and their Families. AER also provided 1,277 surviving Spouses and orphans with more than \$1.7 million in grants. With scholarships, total assistance came to \$70.9 million.

CATEGORIES OF ASSISTANCE

In 2015, AER provided more than \$62.3 million in no-interest loans and grants to 42,743 Soldiers and Families.

The most used category was vehicles (\$19.2 million) followed by housing (\$18.9 million), travel expenses (\$8.9 million) and utilities (\$4.9 million). These four categories accounted for nearly 91% of all AER assistance.

How We Help



- Housing
- Vehicles
- Travel
- Utilities
- Food
- Other



In July 2015, AER added “minor home repairs” as an approved category for assistance. The nine categories of assistance added over the last five years continue to grow in dollar value. Last year, 3,887 Soldiers and Families received \$3.2 million in assistance because of the addition of these categories.

For the 25 babies who received cranial helmets, it was truly life changing. There are 578 Family members who can smile because of assistance for needed dental care. There were 118 Soldiers who didn’t have to worry about heating their homes through the winter because HVAC repair is a recognized category. In every case, AER made a difference in the lives of Soldiers and Families.

While many common categories of assistance have been identified, AER realizes that life does not always fit into an established “box.” Because of this, AER routinely considers “exceptions to policy” from the field. Often these “exceptions to policy” lead to the implementation of additional approved categories assistance.

Categories of Assistance

- Rent
- Travel Expenses
- Auto Repair
- Utilities
- Food
- Mortgage
- Funeral Expenses
- Dependent Dental
- Repair of HVAC
- Furniture
- Medical Expenses
- Replacement Car
- Relocation-Travel
- Appliances Repair/Purchase
- Wounded Warrior Grants
- Cranial Helmets
- Car Seats
- Home Repair

COMMANDER'S REFERRAL PROGRAM

Commander's Referral Program

The Commander's Referral Program was established in 2005. This highly successful program streamlines the assistance process, allowing the Company Commander or First Sergeant to quickly approve a no-interest loan of up to \$1,500, allowing commanders the ability to directly and immediately take care of their Soldiers' immediate financial problems.

The Commander's Referral Program quickly became a highly effective tool in the commander's "tool kit" for taking care of Soldiers and their Families accounting for nearly 43% of Commander's Referral eligible assistance cases for active duty Soldiers. Even with the implementation of "direct access," the Commander's Referral Program remains the fastest way to obtain assistance.

In 2015, \$10.6 million was provided to 9,685 Soldiers through this expedited process.



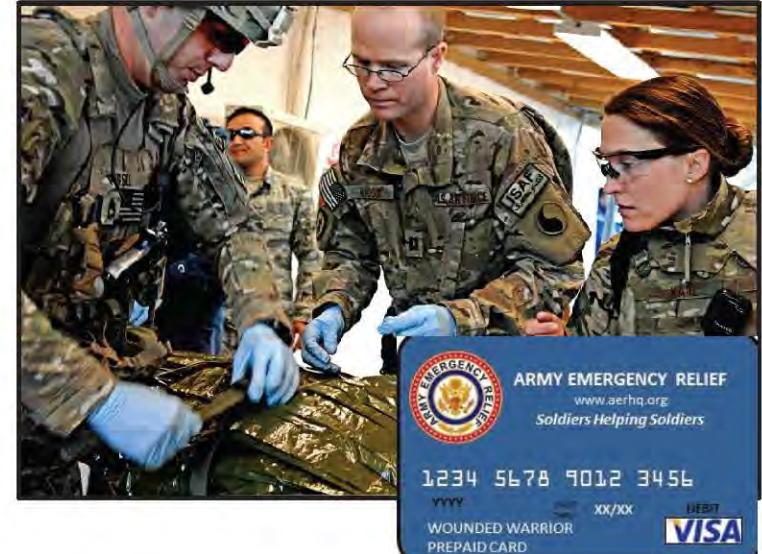
HELPING OUR WOUNDED WARRIORS

Wounded Warrior Comfort Grants

In 2003, AER identified a critical need for our Wounded Warriors. When our Soldiers were medically evacuated from theater, many were transported with just the clothes on their backs, without cash or credit cards.

AER stepped in and developed a system which provided Wounded Warriors immediate assistance. Today, every Soldier medically evacuated from a theater of combat for inpatient care is provided a \$500 comfort grant. This grant has no restrictions. It is intended for the purchase of toiletries, magazines, warm-up suits, or anything else that could make a Soldier's recovery more comfortable while minimizing the concern for immediate cash needs.

In 2015, AER provided Wounded Warrior grants to 36 Soldiers totaling more than \$17,000. Since the program began, AER has provided \$3.7 million to more than 15,000 Wounded Warriors.



Wounded Warrior Special Access Program

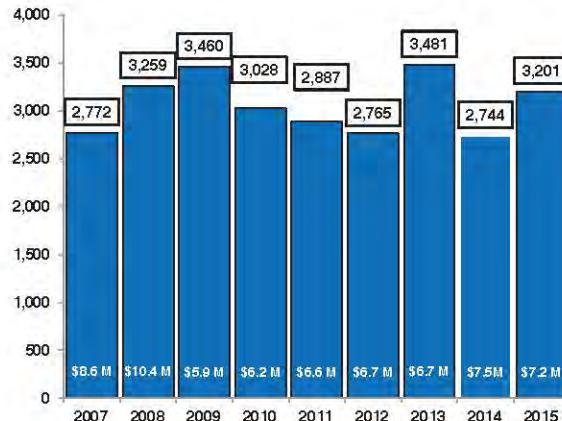
AER established the AW2 Special Access Program in 2012. Army Wounded Warriors (AW2) are Soldiers who have suffered severe wounds or injuries that normally result in their medical retirement. A key focus of this program is to ensure that their financial needs are met as they transition between the Army pay system and their VA benefits.

AER's Special Access Program enables medically retired AW2 Soldiers to request assistance directly through a team established at AER Headquarters. A significant number of these Soldiers retire to geographic areas which are not close to any military installation.

In 2015, AER provided \$3.1 million in assistance to 1,230 AW2 Soldiers. This was an increase of 112 Soldiers since last year.

SCHOLARSHIPS

MG James Ursano Scholarship Program



Courtesy Photo From Student

"You guys are making my dreams, along with a lot of other student's dreams become realities."

Ursano Scholarship Recipient

"Thanks to your generous support, my dream of obtaining a nursing degree is moving forward."

Spouse Scholarship Recipient

In 2015, Army Emergency Relief awarded 3,201 scholarships, totaling \$7.2 million to dependent children under the MG James Ursano Scholarship Program. This program provides scholarships for up to four years of full-time study for children of Soldiers on active duty, retired or deceased active and retired Soldiers.

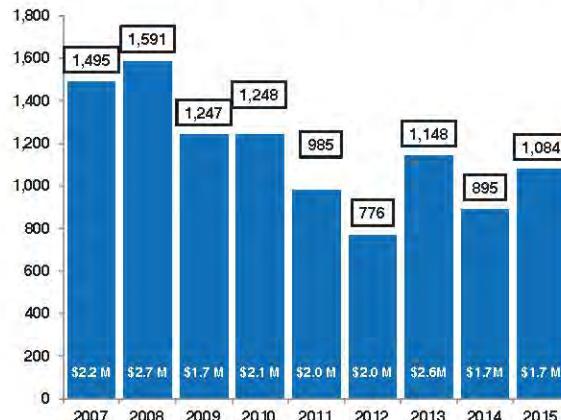
Scholarships were awarded based on financial need. In 2015, the average Ursano Scholarship award was \$2,616. The children of Soldiers who died while on active duty are automatically granted the maximum award which was \$3,300 in 2015-2016.

In calendar year 2015, AER awarded 1,084 full-time and part-time scholarships under the Spouse Education Assistance Program. These scholarships totaling \$1.7 million were awarded to Spouses located both in the U.S. and overseas. The average Spouse Scholarship award was \$1,897.

AER also awarded seven scholarships totaling \$285,590 under the Pentagon Victims' Scholarship Fund which was established to provide undergraduate education assistance for children of Soldiers killed or severely wounded in the terrorist attack on the Pentagon on September 11, 2001.

**Numbers may vary based on academic year vs calendar year and scholarships awarded vs scholarships disbursed.*

Spouse Scholarship Program



"Going back to school after 30+ years is a challenging endeavor, not to mention financially taxing. This scholarship will definitely relieve some of the burden that my educational journey will incur!"

Spouse Scholarship Recipient

"Because of your scholarship I have been able to concentrate on my studies and not have any financial worries."

Ursano Scholarship Recipient

FINANCIAL HIGHLIGHTS

SOURCES OF FUNDS

Army Emergency Relief is all about “*Soldiers Helping Soldiers*,” so it is not a surprise that the major source of AER funds is the repayment of no-interest loans. In 2015, Soldiers repaid \$51.2 million in loans. As Soldiers make payments, other Soldiers receive benefits.

Donations are a primary source of new revenue and fall into two classifications. The annual AER campaign, with its primary focus of ensuring that every eligible Soldier, Retiree and Family member is aware of the benefits of AER, also provides Soldiers the opportunity to donate and continue the tradition of “*Soldiers Helping Soldiers*.” In addition, AER receives unsolicited donations from private individuals, corporations, foundations, memorials and bequests. In 2015, AER received \$9.1 million in donations from all sources.

Finally, AER leveraged its investment capital drawing on \$19 million in investment income to supplement its funding needs. AER’s investment capital provides the organizational financial stability necessary to ensure Soldiers and their Families receive the financial assistance needed.



Sources of Funds to provide assistance include revenues from donations and investment income plus loan repayments on existing no-interest loans.

FINANCIAL HIGHLIGHTS



- **1% FUNDRAISING**
- **4% MANAGEMENT EXPENSES**
- **13% OTHER PROGRAM EXPENSES**
- **10% SCHOLARSHIPS**
- **10% ASSISTANCE GRANTS**
- **62% ASSISTANCE LOANS**

Army Emergency Relief takes pride in the compassionate and effective manner in which the 333 AER Officers provided assistance to 42,743 individual cases in 2015. Each request for assistance is judged on a case-by-case basis by highly qualified professionals who focus on the individual needs of the Soldier or Family member.

In 2015, \$53.7 million representing 62 cents of each dollar disbursed went to providing no-interest loans and \$8.3 million, or 10 cents, went to grants. These no-interest loans allowed Soldiers and their Families to save an estimated \$20.6 million in interest and other fees.

Another 10 cents of every dollar, or \$8.6 million, was provided to children and Spouses of Soldiers in the form of 4,260 scholarships.

General management and fundraising expenses represented 4 and 1 cents on the dollar or \$3.2 million and \$1 million dollars respectively.

USES OF FUNDS



Note: Uses of Funds includes operational expenses and disbursements for financial assistance loans.

HIGHLIGHTS



AER Implements Direct Access for All Soldiers

On Sept. 9th, AER announced a major policy change that allows all Soldiers - regardless of rank - direct access to AER.

Research over the past several years has shown that Soldiers have been reluctant to request financial assistance through Army Emergency Relief due to the perception of a time consuming and intimidating review process involving the chain of command. As a result, many young Soldiers have gone to non-bank lenders to respond to their emergency financial needs. These organizations often charge excessive fees and interest rates causing Soldiers to take on debt that they will be stuck with for years.

However, Soldiers in Basic Training, AIT, and Soldiers with less than one year time in service must still use their chain of command.

The Jack Ritchie Distinguished Service Award

The recipient of the 2015 Jack Ritchie Distinguished Service Award is Mr. Roy Lundgren, Deputy Director, Army CIO/G6 Cybersecurity Directorate.

During the past several years, Mr. Lundgren mentored AER Headquarters as it integrated into the Defense Information Assurance Certification and Accreditation Process, ensuring that AER had continued access to various DoD and Army systems which are required to efficiently take care of Soldiers and their Families.

Mr. Lundgren made extraordinary contributions to AER information systems, improved the ability to protect Soldier and Family PII and PHI, ensured continued access to Army and DoD personnel data, and greatly enhanced the process for providing financial assistance to Soldiers and Families.

Mr. C. Jackson Ritchie, Jr. retired in 2014 after serving more than 43 years as AER's Vice President for Finance and Chairman of the Finance Committee. The AER Board of Managers established the Jack Ritchie Distinguished Service Award to be presented annually to the individual or organization that best exemplifies Jack Ritchie's outstanding spirit, dedication and extraordinary service to Army Emergency Relief.



2015 ANNUAL CAMPAIGN



MEASURES OF EFFICIENCY

The litmus test for non-profit efficiency has traditionally centered around the donor question "How much of my donation actually goes to those you help?" Due to AER's unique business model, the answer is "every penny donated and then some" goes to Soldiers and Families. In 2015, AER received \$9.1 million in donations. AER distributed \$70.9 million in total assistance with those donations, supplemented by loan repayments and investment income. *This measurement of return on donations means that for every dollar donated, AER provided \$7.79 in direct assistance.*



Another relevant measure of efficiency is the percent of AER expenses that actually goes to program expenses. In 2015, \$32.7 million of total expenses covered three functional categories - program, general management and fundraising. Program expenses accounted for \$28.4 million or 86.9%, general management and fundraising accounted for 9.9% and 3.2%, respectively. *This measurement of return on donations means that AER provided \$3.12 in program services for every dollar donated.*

STATEMENT OF FINANCIAL POSITION

(AS OF 31 DECEMBER 2015) (\$000)

ASSETS

CASH AND CASH EQUIVALENTS	\$ 12,110
PLEDGES RECEIVABLE LESS ALLOWANCE	1,792
RECEIVABLE FROM SALE OF INVESTMENTS	116
INVESTMENTS AND ACCRUED INTEREST:	
CORPORATE BONDS AND NOTES	
US TREASURY & FEDERAL AGENCIES	13,732
PRIVATE EQUITY	17,215
HEDGE FUNDS	29050
COMMITMENTS TO HEDGE FUNDS	20676
EQUITIES	137,127
REAL ESTATE	3,079
ACCRUED INVESTMENT INCOME	843
TOTAL INVESTMENTS AND ACCRUED INCOME	<u>256,430</u>
LOANS RECEIVABLE	51,802
LESS: ALLOWANCE FOR UNCOLLECTIBLES	(6,715)
NET LOANS RECEIVABLE	<u>45,087</u>
PREPAID CHARGES AND OTHER ASSETS	298
OFFICE AND COMPUTER EQUIPMENT	11,805
LESS ACCUMULATED DEPRECIATION	(4,364)
NET O & E EQUIPMENT	<u>7,441</u>
TOTAL ASSETS	<u>\$ 323,275</u>

Independent Audit: Army Emergency Relief's Financial Statements for the year ended 31 December 2015 were audited by independent auditors from the firm Deloitte & Touche L.L.P. Copies of the audit report are available on Army Emergency Relief's website www.aerhq.org or upon request by contacting the Chief Financial Officer at 200 Stovall St, Suite 5S33, Alexandria, VA 22332.

LIABILITIES AND NET ASSETS

ACCOUNTS PAYABLE AND ACCRUED LIABILITIES	\$ 1,194
PAYABLE FOR PURCHASE OF INVESTMENTS	<u>67</u>
TOTAL LIABILITIES	<u>1,262</u>
NET ASSETS:	
UNRESTRICTED:	
NET UNRESTRICTED	309,791
TEMPORARILY RESTRICTED:	
ANNUAL CAMPAIGN CONTRIBUTIONS PLEDGED	1,792
MAJ HUGH BOYD CASEY MEMORIAL AWARD	24
PENTAGON SCHOLARSHIP FUND	8,607
PERMANENTLY RESTRICTED:	
ANNE A. FOSTER FUND	74
EMMA HARBORD MEMORIAL FUND	19
GEN JOHN WILLIAMS MORGAN MEMORIAL FUND	12
2LT. CHADWILL COLT ROBINSON MEMORIAL FUND	12
MILITARY SERVICE INSTITUTION SCHOLARSHIP FUND	8
BG JOSEPH J. O'HARE MEMORIAL SCHOLARSHIP FUND	41
BEATRICE PATTON WATERS MEMORIAL SCHOLARSHIP FUND	49
MG JOSEPH D. PATCH, RICHARD KING PATCH, JOSEPH D. PATCH, JR., AND JOSEPH D. PATCH, III MEMORIAL SCHOLARSHIP FUND	89
MSG ALFRED H. CARNOT MEMORIAL SCHOLARSHIP FUND	7
COL JOSEPH J. IMHOFF MEMORIAL FUND	1,206
COL ANTHONY DiLORENZO MEMORIAL FUND	22
SCHOLARSHIP FOR CHILDREN OF ARMY PERSONNEL FUND	<u>261</u>
TOTAL NET ASSETS	<u>322,014</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 323,275</u>

**SUMMARY OF OPERATIONS
FOR THE YEAR ENDING 31 DECEMBER 2015
(\$'000)**

BEGINNING NET ASSETS	\$ 343,619
REVENUE AND LOSSES	
CONTRIBUTIONS	8,842
INVESTMENT INCOME	6,752
REALIZED GAINS (LOSSES)	7,162
UNREALIZED GAINS (LOSSES)	(12,381)
MISCELLANEOUS	<u>729</u>
TOTAL REVENUES	11,103
EXPENSES	
PROGRAM	28,444
ADMINISTRATIVE	3,226
FUNDRAISING	<u>1,038</u>
TOTAL EXPENSES	32,709
REVENUE LESS EXPENSES	(21,606)
CHANGE IN NET ASSETS	<u>(21,606)</u>
ENDING NET ASSETS	<u>\$ 322,014</u>

Independent Audit: Army Emergency Relief's Financial Statements for the year ended 31 December 2015 were audited by independent auditors from the firm Deloitte & Touche L.L.P. Copies of the audit report are available on Army Emergency Relief's website www.aerhq.org or upon request by contacting the Chief Financial Officer at 200 Stovall St, Suite 5533, Alexandria, VA 22332.

**STATEMENT OF CASH FLOWS
(As of 31 December 2015)
(\$'000)**

CASH FLOW FROM OPERATING ACTIVITIES	
CASH RECEIPTS FROM:	
LOAN REPAYMENTS	\$ 51,200
ANNUAL FUND CAMPAIGN	9,047
UNSOLICITED CONTRIBUTIONS	
AND BEQUESTS	53
INTEREST INCOME	3,825
DIVIDENDS	<u>3,144</u>
TOTAL CASH RECEIPTS	67,269
 CASH DISBURSEMENTS FOR:	
LOANS	(53,727)
GRANTS AND SCHOLARSHIPS	(16,904)
PENTAGON VICTIM GRANTS	(286)
ADMINISTRATIVE EXPENSES	(8,131)
INVESTMENT EXPENSES	<u>(1,228)</u>
TOTAL CASH DISBURSEMENTS	(80,275)
 NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES	(13,006)
 CASH FLOWS FROM INVESTING ACTIVITIES:	
NET CASH PROVIDED (USED) IN INVESTING ACTIVITIES	10,085
 CASH FLOWS FROM FINANCING ACTIVITIES:	
NET CASH (USED) IN FINANCING ACTIVITIES	<u>0</u>
 NET INCREASE (DECREASE) IN CASH	<u>\$ (2,921)</u>

ASSISTANCE BY LOCATION

Each request is carefully evaluated by an experienced case manager.

AER SECTION	CASES	DOLLARS
Aberdeen Proving Ground	161	\$251,184
Anniston Army Depot	14	\$19,374
Ansbach, GE	139	\$201,131
Baumholder, GE	180	\$281,503
Brussels	5	\$7,818
Camp Carroll Korea	28	\$34,082
Camp Casey Korea	185	\$283,222
Camp Humphreys Korea	253	\$301,598
Camp Zama Japan	14	\$18,100
Carlisle Barracks	56	\$83,146
Dugway Proving Ground	13	\$28,212
FT Belvoir	317	\$654,725
FT Benning	1,664	\$2,815,388
FT Bliss	3,343	\$4,529,110
FT Bragg	3,141	\$4,470,745
FT Buchanan	43	\$69,694
FT Campbell	2,536	\$3,328,451
FT Carson	1,456	\$2,274,157
FT Detrick	95	\$127,389
FT Devens	46	\$83,816
FT Dix	155	\$265,325
FT Drum	1,552	\$1,958,532
FT Eustis	408	\$628,058
FT Gordon	709	\$903,236
FT Hamilton	186	\$482,691
FT Hood	3,692	\$5,038,281

AER SECTION	CASES	DOLLARS
Ft Huachuca	263	\$362,161
FT Hunter Liggett	43	\$98,068
FT Irwin	450	\$597,167
FT Jackson	709	\$960,520
FT Knox	317	\$405,246
FT Leavenworth	227	\$304,807
FT Lee	746	\$991,288
FT Leonard Wood	466	\$646,769
FT McCoy	49	\$67,640
FT Meade	425	\$679,803
FT Myer	99	\$172,193
FT Polk	539	\$690,976
FT Richardson	163	\$269,405
FT Riley	937	\$1,125,750
FT Rucker	194	\$270,248
FT Sam Houston	468	\$689,604
FT Sill	481	\$630,217
FT Stewart	2,429	\$3,273,424
FT Wainwright	379	\$628,962
Garmisch, GE	6	\$8,188
Grafenwoehr, GE	44	\$50,950
Hohenfels, GE	78	\$135,080
HQ	5,741	\$8,106,618
HQ AW2 Assistance	1,240	\$3,169,703
HQ Cont. Assistance	128	\$33,058
Hunter Army Air Field	601	\$826,398
JB Lewis-McChord	2,010	\$2,874,057

AER SECTION	CASES	DOLLARS
Kaiserslautern, GE	179	\$285,088
Livorno, Italy	5	\$7,058
Miami	94	\$177,496
Natick	6	\$12,699
Okinawa Japan	25	\$35,151
Picatinny Arsenal	16	\$40,803
Pine Bluff Arsenal	35	\$54,962
Presidio of Monterey	175	\$248,165
Red River Army Depot	8	\$18,337
Redstone Arsenal	92	\$148,221
Rock Island Arsenal	39	\$89,816
Schinnen, NL	15	\$33,280
Schofield Barracks	1,261	\$2,164,009
SHAPE	20	\$45,094
Stuttgart, GE	46	\$69,392
Taegu, Korea	110	\$152,170
Tobyhanna Army Depot	36	\$70,068
USAG Detroit Arsenal	62	\$115,265
Vicenza Italy	98	\$154,789
Vilseck, GE	268	\$312,886
West Point	76	\$132,041
White Sands	56	\$78,557
Wiesbaden, GE	123	\$171,960
WRNMMC Bethesda	93	\$170,479
Yongsan Korea	158	\$243,905
Yuma Proving Ground	8	\$15,983

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