



VETERANS SUPPORT FOUNDATION



2017

ANNUAL REPORT



OUR ORGANIZATION

Established in 1991, Veterans Support Foundation was founded by and for veterans. We are committed to serving the unmet needs of veterans of all services, conflicts, and eras, and their families.

OUR PROGRAMS

Supportive Housing Program: provided shelter and support for 67 homeless veterans during 2017.

Service Officer Programs: provided \$200,000 to Service Officer Programs in 12 states. These programs secure more than \$100 million annually in medical and financial compensation for veterans.

Discretionary Grants: provided \$151,840 to 11 local nonprofits across the United States working to improve the lives of veterans and their families.

TOTAL PROGRAM EXPENDITURES

Expenditures for 2017: \$875,259

VSF STAFF

2 full-time; 4 part-time; 1 volunteer

OUR MISSION

Veterans Support Foundation is a 501 (c) (3) nonprofit humanitarian and educational organization founded to improve the quality of life for deserving veterans and their families. The main objectives of the Foundation are:

- ▶ To help fund nonprofit organizations in support of veteran-related projects throughout the United States;
- ▶ To assist disabled veterans and their qualifying dependents and family members;
- ▶ To assist and provide transitional and permanent housing for homeless and at-risk veterans;
- ▶ To enrich the lives of all veterans and their families.

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To help Veterans Support Foundation continue its important work, please check box #11324 on your Combined Federal Campaign donation form.





VETERANS SUPPORT FOUNDATION BOARD OF DIRECTORS

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Letter from the | President

DEAR FRIENDS AND SUPPORTERS,

The sacrifices that veterans make while serving their country often have lasting impacts: physical, mental and emotional disabilities that can overwhelm veterans and their families. Moreover, the skills they gain through serving their country do not always translate readily into civilian jobs. Whether obvious or hidden to others, these issues affect veterans' lives every day. VSF was founded to help veterans and their families cope—and thrive—in the face of such challenges. During 2017, our programs provided housing for homeless veterans, won compensation for those who have served, and supported local programs that address the individual needs of veterans and their families.

Each year we help support Service Officer programs sponsored by Vietnam Veterans of America (VVA) state councils. These vitally important programs provide veterans with trained advocates—free of charge—who help them secure the pensions and benefits they've earned through their service. During 2017, VSF provided \$200,000 to 12 VVA Service Officer programs across the nation, resulting in millions of dollars in compensation for veterans. In Arizona, one such program helped an 86-year-old win disability compensation for his service in Korea, a battle he had been waging alone since 1953. A Michigan veteran wrote to his Service Officer: “My wife and I cannot thank you enough for the hard work that you have done. I received a back pay for 100% disability. It has changed our lives.” Providing veterans with life-changing assistance is its own reward; that's why so many VVA Service Officers work for free. VSF helps them pay expenses: office supplies, computers, phones, postage and transportation costs that are so vital to the work that they do.

Our Supportive Housing Program has provided shelter and rehabilitative support to homeless veterans since 1993. During 2017, VSF housed 67 veterans and helped 23 of those to find—and move into—permanent homes. We also helped 11 veterans secure permanent jobs. And, in accord with VA guidelines, we relaxed our requirements for entry into our program, knowing that more veterans—even those struggling with criminal backgrounds and substance abuse—deserve a second chance.

Our discretionary grant program provided \$151,840 to 11 innovative local programs during the year. We help fund these programs because we know that veterans need support, not just from the VA, but in their homes and communities, too. We helped the California nonprofit Veterans 4 Veterans provide art therapy to individuals experiencing the effects of combat trauma. We helped cover laboratory costs for a program called “D-DENT,” which provides dental care to veterans free of charge. This Oklahoma City-based program enlists volunteer dentists to perform comprehensive exams and dental restorations for veterans, regardless of how many appointments it takes. You'll learn about more of the inspiring programs that we helped support in the pages that follow.

VSF is fortunate to be part of a diverse team that includes individual donors, foundation and corporate supporters, community organizations, schools, and small businesses. Each of you has helped us to be there for veterans when it counts the most. Thank you for your support during 2017, and please stand with us in the year to come. Together, we can help America's veterans, regardless of when, where, or how long they have served, to achieve the quality of life they so richly deserve.

**SINCERELY,
KEITH KING, PRESIDENT**



PHOTO COURTESY U.S. DEPARTMENT OF DEFENSE

VSF Supportive Housing Program for Homeless Veterans

Housing

During 2017, the U.S. Department of Veterans Affairs (VA) completely re-vamped its housing models for homeless veterans. This brought about a sea-change for VSF's transitional housing program, forcing us to reapply for federal grants that serve as our program's foundation. Fortunately, VSF received funding sufficient to support 22 beds: 15 for veterans who have found permanent housing but can't move in right away, and seven for those who need slightly longer-term shelter and intensive support for rehabilitation.

Our housing program served 67 formerly homeless veterans during 2017: 59 through transitional housing and eight at our permanent residence. Of the 59 transitional residents, 20 remain with us, working to secure their own homes and stable sources of income, recovering from drug or alcohol abuse, and rebuilding relationships with family members and others. Our program participants ranged in age from 29-73 and represented each of the five branches of service. Their average length of stay in a VSF house was seven months.

Of the 59 veterans in our transitional program, 36 were discharged, 23 were successful at finding permanent homes, and 13 were unsuccessful. Our success rate for placing veterans in permanent homes was 63%, significantly lower than the 70% or better that we have achieved in years past. In part, this is because the VA asked us to lower barriers to accommodate more veterans, including those still struggling with substance abuse and others just released from prison or on probation. Naturally, this population makes securing permanent housing and stable lives more challenging, but these high-risk veterans are equally deserving of our time and efforts.

Five of our veterans moved on to senior housing; six received VA-subsidized housing; eight found their own non-subsidized apartments; three veterans moved back in with family or friends; and one veteran purchased his own home!

Unfortunately, not all of our veterans succeeded. Seven violated probation or parole and had to return to prison. Five had relapses into substance abuse, and two veterans went to the hospital.



Staffing

In October, VSF hired Susan Booth, LCSW to join the Supportive Housing Program team. She began as a part-time case manager and is moving into full-time. Susan is a former VSF volunteer, so she is familiar with our program.

VSF also hired a formerly homeless veteran to serve as house manager at Dinda House in Manchester. Having staff on-site 24 hours a day, seven days a week allows us to address important issues promptly and ensure that each veteran complies with program rules.

Employment

Our employment specialist worked one-on-one with veterans to find jobs suited to their needs and abilities. Through job fairs, workshops, meetings, conferences and on-site visits, VSF residents reached out to 197 potential employers during 2017. Of the 19 veterans who sought jobs, 12—or 61%—were successful.

In accord with VA guidelines, VSF has lowered its requirements for admission. As a result, some of our veterans faced significant barriers to employment.

Several, for example, had criminal histories or recent incarcerations. Others didn't have the means of getting to a regular job. For most, a car is essential to getting to work, but a job is essential to being able to buy a car. Having to find jobs located on bus routes severely limits veterans' options.

Regardless of whether they found jobs right away or not, all veteran residents benefited from trainings in setting up email, searching internet job boards, and filling out online applications. Now that veterans no longer reside with us for long periods, VSF trains them for independence: making sure they know how and where to find job openings, how to write a good résumé, and how to present themselves in job interviews.

Recreation

VSF staff also arranged recreational outings for the veterans who reside with us. This year, they participated in several Take-A-Vet fishing trips, attended local high school and college football and basketball games, and a luncheon sponsored by the local Elks Club.

VSF SUCCESS STORY

DAVE B. | A WORK IN PROGRESS

Just before Christmas, VSF staff received an urgent call from a shelter director in New London, CT. A veteran staying at the shelter was struggling; he needed isolation and was battling severe night terrors. The shelter manager knew that the veteran needed more help than the shelter could provide. So he called VSF, and Dave B. came to stay at our Union Avenue house just in time for Christmas.

Dave served on an aircraft carrier, where he witnessed many accidents and much death. As a result, he suffers from severe PTSD. Once he left the service, he turned to drugs and alcohol to try and keep the night terrors at bay. He held several jobs, married and had a child, but the marriage—and the jobs—fell through. He walked all over the country looking for the help he needed to get his life back on track.

Today he has no family. He has been in and out of 17 rehabs, none of which helped him to stay sober for long. During one of his homeless stints, he met a case worker with whom he developed a rapport. When he asked her to help him get into another rehab, she said “No.” She knew that rehab wasn’t the answer. Instead, she helped him find

a PTSD recovery program where he began treatment with psychotropic drugs to keep his demons at bay. He has gone to several such programs, but is still struggling to adjust and to find a place to call home.

As soon as Dave arrived at Union Avenue, the resident veterans took him under their wings. They welcomed him and made him part of their Christmas holiday plans. He is constantly amazed at the kindness of the other veterans in the house and the staff at the local VA hospital.

Since he arrived at Union Avenue, Dave has worked tirelessly to get his treatment plans in order. He feels that he is not ready for therapy groups yet, and though he proudly announces that he is 22 months sober, he is not ready to attend Alcoholics Anonymous or Narcotics Anonymous meetings.

Although David B. is improving daily, he’s still a work in progress. VSF is pleased to be helping Dave on his long road back. He is on his way to proper treatment, and he has a safe and secure place to live while working on getting his life in order. “It’s no mistake that I landed here,” says Dave of VSF, “I am just very grateful that I did.”

VSF SUCCESS STORY

JOHN G. | OVERCOMING FEAR AND DEPRESSION

John G. served three tours of duty in Iraq, where he saw and experienced things that haunt him. He came to VSF with a severe case of PTSD that left him wanting to avoid others altogether. When he arrived, he was considered 70% disabled by the VA; his goal was to increase his disability rating to 100% so that he wouldn’t have to “bother with the outside world.”

John had been living in his van and drinking heavily. He knew he was depressed, but he was not sure why. When he first arrived at Bassett Court, he was embarrassed to be a formerly homeless veteran, and he wasn’t ready to trust anyone. He avoided conversation because he didn’t want to compete with other veterans about wartime experiences. He simply wanted to forget.

Slowly, John began to engage in the required groups and house meetings at Bassett Court. But then he had a relapse with alcohol, just when he was beginning to see the positive effects of treatment. He apologized for his mistake to all his clinicians and case workers. And after his case worker told him that his slip-up wouldn’t disqualify him from the program (especially since he was making steady progress otherwise), he relaxed and rededicated himself to staying sober.

John continued to open up at house meetings and even made friends—good friends—with several of the other veterans at Bassett Court. When he was offered a part-time job in the mail room of the nearby VA hospital, he surprised everyone by accepting it. Despite some anxiety, he worked his first week and loved it.

In the meantime, John’s service-related disability was increased to 100%. But now that he has experienced the independence that comes with working, he is reluctant to return to sitting in the dark waiting for the worst to happen.

Living at Bassett Court has provided John with the time and sense of security he needed to recover. Now, instead of keeping to his room, he talks about where he would like to live after leaving Bassett Court, what he would like to do to keep himself busy and productive, and where he might be able to obtain the support he has found here. He smiles much more now, engages others in conversation, and even gives other veterans rides to appointments.

Several months ago, all that would have been impossible. But because of the encouragement offered by VSF, the kindness of others, and the strength of his spirit and will, John is beginning to experience life without fear and depression. His is more than a success story; it’s a near miracle!

Veterans Support Foundation and Vietnam Veterans of America Service Officer Program

Veterans are often afflicted with health conditions unique to their military service. Agent Orange caused an increase in type II diabetes and prostate cancer among Vietnam veterans; Gulf War Illness still affects many who served in Iraq and Kuwait in 1990-91; and many who served in Iraq and Afghanistan suffer from post-traumatic stress disorder (PTSD), traumatic brain injury (TBI), amputations, and paraplegic injuries. Without someone to advocate for them, these veterans may not receive the health care and other compensation they are entitled to by law. Only certified individuals can represent veterans before the Department of Veterans Affairs.

Through Vietnam Veterans of America accredited Service Officer programs, a small cadre of well-trained appellate attorneys help veterans to receive the compensation they've earned, free of charge. During FY 2017, VSF provided \$200,000 in grant funds for 12 state programs. Together, these programs earned more than \$31 million dollars in monthly benefits for veterans and their family members. VSF and VVA are committed to zealously advocating for thousands of veterans and family members every day, helping them to obtain the benefits they've earned in serving their country.

Alaska State Council Service Officer Program

Alaska comprises 663,300 square miles, three time zones, more coastline than the lower 48 states combined, and a population of some 750,000 people. To assist veterans and family members, our Service Officers must travel far, sometimes to locations that have neither hotels nor running water. Frequently, extreme weather closes areas to air travel for several days. Nevertheless, our program is committed to meeting with veterans in Alaska's most remote areas. The percentage of veterans battling PTSD in Alaska, coupled with the high suicide rate compared to other states, affirms the urgent need for the services we provide.



PHOTO COURTESY U.S. DEPARTMENT OF DEFENSE

Our senior Service Officer is located in Anchorage. His 32 years of experience with the Department of Veterans Affairs (VA) serves veterans well. Another officer covers southeast Alaska. During 2017, she traveled over 10,100 air miles. VSF funding was critical in supporting these rural outreach visits to veterans, widows, and dependents. A third Service Officer is stationed in Fairbanks and covers central Alaska and the Arctic region.

During 2018, we hope to place an additional Service Officer on the campus of the University of Alaska, Fairbanks; 46% of all students on this campus are active service members, veterans, or family members. We also hope to add a fourth Service Officer in Mat-Su Valley, one of the fastest growing municipalities in America. VetVillageAK, a supportive housing project for veterans in Anchorage, will have a full-time Service Officer supported by the State of Alaska and the VVA Alaska State Council.

An Alaskan Veteran's Story By Christopher Brent Wiley

Last year I came to see Service Officer Walter E. Crary with a stack of medical records under my arm. I had heard that his review process was lengthy, and that he was thorough. Walter asked me for a preliminary list of conditions and a copy of all relevant documents.

After some time, Walter asked me to come see him. It was clear that he had read every page of my medical records for the last 20 years and found more than 15 conditions that I hadn't realized were relevant to my claim.

I then waited for my appointment with the VA. Walter instructed me to bring a copy of my 21-526EZ form, which lists all the disabilities I was claiming.

At my appointment, the doctor and I talked about two conditions. Then she asked, "Is there anything else that you want to add?" I handed the 21-526EZ form to the doctor and we discussed every item listed. The doctor was very grateful that I had brought the paperwork; she didn't have copies of my medical records nor any of the documents that I had submitted to the VA. At that moment, I realized that Walter's guidance had saved me!

It took just under 50 days from that appointment to receive a rating. I was rated at 100% totally and permanently disabled due to my service-connected disabilities. Had it not been for Walter's hard work and sternly enforced guidance, my rating would be based on only two or three conditions and significantly lower. When anyone I know needs the assistance of a Service Officer, I always send them Walter's way.

Arizona State Council Service Officer Program

The Arizona State Council thanks Veterans Support Foundation for helping to support its Service Officer program. While we have expanded across the state, we have a strong presence at the VA Regional Office in Phoenix, made possible by the VSF grant.

Our program is comprised of an all-volunteer team. Each Service Officer works independently and is responsible for most expenses. Grant funding, like that from VSF, helps to defray some of the costs of our work, including equipment, supplies, gas, and training. Several stories show the variety and urgency of the work we do on behalf of veterans.

Helping a WWII Veteran's Widow

Deana came to us requesting help for her aging mother, who is now in an assisting living facility. Deana's father, a WWII veteran, passed away almost 10 years ago. Since then, Deana struggled to pay her mother's monthly bills. So an Arizona Service Officer applied for Aid and Attendance on behalf of her mother Catherine. Catherine was awarded almost \$1,300 a month. Today, Deana can pay her mother's bills, and both have achieved peace of mind with the extra income.

An 86-Year-Old Veteran Finally Receives His Earned Benefits

Early this year, John, a veteran of Korea and Vietnam, came to me for help. He had been fighting with the VA for some time to recover his earned benefits. The Arizona program helped him to file claims, and shortly afterwards, he received a letter denying them. So we appealed the decision and were allowed to present his case before a judge. Shortly afterwards, John received a favorable decision dating back to 1953; his award included retroactive benefits. Although the money was helpful, the most important thing for John was closure after a decades-long battle with the VA.

A Military Widow Receives Benefits

Last November, a military widow stopped by our office. When I spoke to her, she told me about her husband: a Vietnam veteran who passed away in 2011 from lung cancer. When told she would be eligible to file for dependency and indemnity compensation (DIC), she didn't understand. But today she does; she has been receiving DIC since February of 2017.

A Veteran in Need Helps Others

A veteran came to my office asking for help with his claim. He was really depressed; he was self-medicating and was in a place of total despair. So I helped him file a claim, letting him know that it was both for him and his family. In under 90 days he received a 100% disability rating and turned his life around. He is now paying it forward by helping other veterans in need.

Connecticut State Council Service Officer Program

Connecticut's Service Officer program received a \$5,000 grant from VSF for FY 2017, helping us to represent veterans in their claims and appeals before the VA. The grant funds enabled us to purchase new office equipment and VA- and VVA-compatible software, allowing our Service Officers to work more efficiently and effectively.

During 2017, we compiled a success rate of 89% for all the claims and appeals we processed. Our return on investment (dollars awarded to veterans compared to



Connecticut Service Officers discuss their work.

our expenses used to obtain those awards) was \$150 to \$1. We've achieved these numbers with volunteer Service Officers who have generously dedicated their time to improving the lives of our veterans and their families.

We regularly visit VSF's Michael J. Dinda veterans' transitional housing facility in Manchester, offering assistance and representation to all resident veterans. When those veterans move into their own apartments, we maintain contact and assist them in their new lives. We also regularly visit veteran centers in Connecticut, with one officer working out of the Norwich center on a regular basis. Veteran center staff constantly refer veterans to us because we have a well-known success rate in winning claims and appeals for our veterans.

A Navy Veteran Secures Help for Hearing Loss

Our Service Officer helped a retired Navy veteran, exposed to auditory trauma throughout his service, to receive disability compensation for his hearing loss and tinnitus. The veteran had tried to obtain hearing aids from sources other than the VA, since his income prevented him from enrolling in VA health care. After helping the veteran gain the service connection that he deserved, he sent us a thank you note for our efforts.

Dear Connecticut State Council
Service Officer Program,

I have been through the various steps as you have very skillfully recommended. I am very pleased to tell you that I now have hearing aids that work quite well for me. The VA did a good and thorough evaluation and provided the right devices for my needs! My wife has been delivered from (my) hearing hell. We both owe you a great deal of appreciation for your time and direction in this matter. You are truly giving back to the many veterans in this community.

—Thank you

A Wounded Marine Earns the Maximum Benefit

After running on the VA appeals system “hamster wheel” for nearly seven years, a Marine veteran finally succeeded, thanks to a Connecticut Service Officer. Although the VA initially disagreed with our argument, the veterans’ law judge realized that our Service Officer was correct in interpreting the VA regulation on gunshot wounds of the shoulder. The veteran’s rating for his shoulder injury was increased from 20 to 40 percent, and his overall rating increased from 70 to 80 percent. The veteran sincerely thanked us for our expert advice and tireless efforts.

California State Council Service Officer Program

The California State Council Service Officer program is a valued resource for all California veterans. Veterans from every era, including WWII, have relied on our program and our Service Officers for advice and counsel that is accurate, timely, and sympathetic to each veteran’s specific needs.

We currently have four Service Officers: two employees and two volunteers. Our two employees work in the Los Angeles area, where 45% of the state’s veteran population lives. One of our volunteers serves the San Diego area, and the other serves the San Francisco Bay area.

Grant funding from VSF has helped us to meet payroll and to keep Service Officers’ training current with VA requirements. Here are a few examples of our successes during 2017.

A Vietnam Veteran Finally Wins His Claim

A Vietnam veteran came to our offices to check on the progress of his claim; he was service-connected at 20% for hearing loss. Our Service Officer saw his airborne cap and Vietnam service ribbon, so she asked him how he lost his hearing. The veteran had seen major combat, but his PTSD had been denied years ago. The Service Officer took the veteran’s power of attorney and put in a claim for PTSD. In October 2017, we looked up his claim together to check on its status, and saw that the VA had deposited over \$73,000 into the veteran’s account! The veteran now participates regularly in PTSD groups, plays bass guitar in a band, and is getting married!

Veteran Wins PTSD Claim

We submitted a PTSD claim related to military sexual trauma (MST) for a veteran. Soon thereafter, the VA sent notice that they were denying her claim, declaring that she was a willing participant and that there was insufficient evidence to prove her claim. We submitted a 21-4138 that detailed how their contentions were incorrect. Four days later, her claim was approved at 70%, and she received \$8,000 in back pay.

Iowa State Council Service Officer Program

The Iowa State Council’s Service Officer program continues to thrive; as of February 2017, we had a total of 204 active claims. Our program operates out of two offices: one at the Des Moines VA regional office and another at the Iowa City VA Medical Center. Three staff are stationed in Des Moines, and four at Iowa City. Only one of our Service Officers is a salaried employee; the rest of our team are enthusiastic volunteers.

Our Service Officers spend substantial time traveling the state to assist veterans and family members with their claims. One visits the domiciliary care facility at the Des Moines VA Medical Center to assist veterans there. Other officers serve as outside sponsors for several Iowa prisons, helping inmates submit claims and keeping them informed about veterans’ issues beyond prison walls. If an incarcerated veteran has a question about his or her claim, a designated contact in the prison can email one of our Service Officers for help. VSF funding has allowed us to reach out to veterans and their families throughout the state.



Iowa Service Officers and veterans discuss VA regulations.

A Third Appeal Succeeds

In August 2017, the Department of Veterans Affairs remanded an appeal back to the Iowa regional office for the second time. This claim, first filed in 2012, was for a veteran's individual unemployability (IU). The Iowa Service Officer represented the veteran at a hearing later that month, which resulted in a decision to grant the veteran's IU benefits back to the last day the veteran worked (December of 2007). In the end, the VA acknowledged that the veteran's military service had caused his disabilities and impacted his ability to work. He received a retroactive payment of \$149,819.

Massachusetts State Council Service Officer Program

Our highly trained and VA-accredited Service Officers work one-on-one with veterans and their families at veterans' outreach centers and at the VA regional office for the Commonwealth of Massachusetts. No veteran requesting help is turned away.

Our goal is to enhance the quality of life for veterans, particularly citizens of Massachusetts, by successfully prosecuting their claims with the U.S. Department of Veterans Affairs. We assist ailing veterans by filing paperwork with the appropriate medical center. We help homeless veterans by referring them to housing agencies and helping them to access Massachusetts Chapter 115 benefits. We monitor, and in some cases, even write, legislation to support veterans' benefits or medical care issues.

The Massachusetts Veterans Benefits Program is proud of our dedicated Service Officers and the extra effort they put into helping our veterans in need. Our chapter members continually demonstrate their commitment to veterans, families and communities. We believe that the statement "never again will one generation of veterans abandon another" is more than just words.

Three Veterans Earn Disability Benefits

Massachusetts Service Officers assisted a former Marine who was just too disabled to perform her duties at work any longer. When she came to us, she was considered 60% service-connected. Right away, we thought she would be a candidate for individual unemployability benefits. However, she needed another 10% to qualify. We worked a claim for her,



earned an increase to 80% service-connected, and then submitted a claim on her behalf for total disability individual unemployability (TDIU). After 120 days, she was justly awarded 100% TDIU.

We also helped a veteran who had relocated to our state from Puerto Rico, where he had made no headway with his VA claim. In fact, his claim had been twice denied even though he was working with an attorney. One of our Service Officers worked with him, and within eight months, the veteran was awarded 100% for PTSD.

A Vietnam veteran and Purple Heart recipient needed assistance obtaining a compensation upgrade. After substantiating with his doctors that his medical conditions were affecting his capacity to function, our Service Officers helped him earn increases in compensation: from 0% to 30% for radiation proctitis and from 30% to 100% for PTSD.

Michigan State Council Service Officer Program

The Michigan State Council Service Officer Program assists handles over 100 pending claims at any given time. This number does not include assistance we provide for non-service-connected claims, DIC claims, funeral benefits or other issues associated with veterans' benefits. We write and submit 50 to 125 new claims each month. During 2017, the Michigan program recovered over \$67 million dollars in VA benefits for veterans and their family members.

Our Service Officers cover the Detroit regional office, Detroit's VA hospital, southwestern Michigan and the Saginaw VA Hospital, conducting house calls and hospital visits. We also help incarcerated and formerly incarcerated veterans and the homeless. We visit veterans in three of Michigan's correctional facilities and in the federal prison at Milan, Michigan. We also reach out to individuals at Agent Orange town hall meetings and at veterans' events throughout the state.

Letter From a Grateful Veteran

Dear Phil,

My wife and I cannot thank you enough for the hard work that you have done. I received a back pay for 100% disability. It has changed our lives. The benefits that I have received were more that I could have hoped for.

Thank You!

Mr. Victor Veteran

Minnesota State Council Service Officer Program

Minnesota Department of Veterans Affairs (MDVA) staff devoted more than 2,217 hours to veterans at our office in the Henry Whipple Federal Building in Minneapolis. We filed 294 new powers of attorney with the VA, and continued to represent 58 active appeals for claimants at the Minneapolis Veterans Administration regional office.

During the year, staff also converted all historical paper files to a digital format and uploaded them to the VVA national case management system. We also began reaching out to all 3,000+ veterans who had paper files in our record system. We are delivering those files to each veteran and identifying those who may have additional claims.

In the coming months, MDVA will double its full-time staff at our VVA office. MDVA and VVA, Inc. have reached an agreement to extend VVA accreditation status to all Minnesota county Service Officers. Adding the county Service Officers to our network will expand our capacity to serve veterans in all counties in the state.

Chapter 317 Missouri Service Officer Program

Vietnam Veterans of America Chapter 317 Missouri Service Officer program operates through offices in Kansas City and Springfield. One of our Service Officers also travels monthly to Pittsburg, KS to file claims at the American Legion Post.

Today, veterans have so many tools available to them that you would think they might not need Service Officers. That is far from the truth; so many claims filed by individuals end up being denied because they make mistakes or submit insufficient documents and records.

Thanks to grant funds from Veterans Support Foundation, we are here to help those veterans who choose the traditional route. Here are some of our successes during 2017.

Formerly Incarcerated Veteran Receives the Help He Needs

Gary, a Vietnam veteran, started having problems shortly after discharge in 1974. Unable to keep a job, he was soon in trouble with the law and ended up in prison. After his release in 2003, the pattern began again, so he sought help at the VA. In December of 2015, Gary visited our offices. Our Service Officer sent in an Intent to File, and in November of 2016, filed a fully developed claim for PTSD and traumatic brain injury (TBI). In March of 2017, Gary received an award of 70% for PTSD and 30% for TBI. We then filed for individual unemployability, and in July 2017, Gary received a letter granting him IU.

A Second Claim for an Iraq Veteran

Arron was medically retired from the Army in 2009 because of injuries he incurred while stationed in Iraq. He filed a claim with the VA and received a 40% rating for various disabilities, but was denied for PTSD and headaches. Arron came to us in February 2017, and one of our Service Officers filed to reopen his claim for PTSD and migraine headaches. Two months later, Arron was awarded 70% for PTSD and 30% for headaches. That award raised him to 90% disabled, so we helped Arron file for individual unemployability and we are awaiting the results.

Afghanistan Veteran Earns Time to Heal

Benjamin was sent to Afghanistan in 2009, where he served as a heavy weapons specialist with a Quick Reaction Team. His QRT reinforced units coming under enemy fire, so he saw a lot of action. He married and had a daughter while in the service, but after his return from Afghanistan, he started having anger issues and they divorced. After leaving the service, he married and divorced again, and continued to have problems because of his anger. Benjamin has lost many jobs because he could not get along with co-workers or managers. Finally, with no job, he

became homeless. He moved into his parents' home, where his father insisted he contact the VA for counseling. His VA doctor recommended he contact our program to file a claim. Benjamin started working with our-VVA trained Service Officer on a stressor letter, and in January, our office helped him file a claim for PTSD. In August, Benjamin received a rating of 100% for PTSD with an effective date of October 2016. Although the monetary award does not cure his PTSD, it takes the pressure off, so he can spend his time healing.

A Veteran with Cancer Receives a Timely Award

One of our volunteer Service Officers has breakfast with several VFW members every week. At one of these breakfasts, the officer mentioned that a Vietnam vet friend of his, Danny, had been diagnosed with stage four lung cancer. Danny lived in a small town 2½ hours north of Kansas City and was trying to survive on a small Social Security check. He had no idea he could file for benefits and no idea where to go to do so. Thanks to grant money from VSF, our Service Officers can travel to visit veterans, so they went to visit Danny. After taking Danny's claim on a laptop, the Service Officer faxed everything to Janesville, WI and Danny was awarded a 100% rating within the week!



New Jersey Service Officers discuss a case.

New Jersey State Council Service Officer Program

For the past 30 years, the VVA New Jersey State Council has housed a Service Officer at the VA regional office in Newark. This office covers the 21 counties of New Jersey and parts of Pennsylvania. With the closing of the VVA Service Officer program in New York City, our workload and operational expenses have increased. Without support from VVA and VSF, we would have to close our doors as others have done. We know our work is valuable; each month we receive letters from veterans and their spouses, thanking our chief Service Officer for assisting them in their disability claims and helping to enhance their lives.

Service Officer Assists Two Veterans With Cancer

Thanks to the diligent work of a New Jersey Service Officer, in February 2017, a veteran received an award for 100% permanent and total disability for his lung cancer. Unfortunately, he died from his service-connected disability in July 2017. But such diseases can impact family members well after the veteran is gone. So the Service Officer immediately began working with the veteran's spouse to help her obtain dependency and indemnity compensation.

A New Jersey Service Officer was also asked to assist a Marine veteran from New York. The veteran, who suffered from multiple myeloma—or cancer of the white blood cells—knew nothing about the VA or any entitlements he was eligible for. By helping him file his case, the Service Officer was able to obtain 100% permanent and total disability for the veteran.

Buckeye State Council Service Officer Program

Ohio is home to over 800,000 veterans, the sixth largest population of veterans among U.S. states. The Buckeye State Council-sponsored Ohio Service Officer Program provides more than \$5 million in annual benefits to Ohio's veterans. We maintain two offices: one at the VA regional office in Cleveland and another in Columbus.

Our professionally trained Service Officers are in constant contact with Ohio's 88 County veterans service offices and the Ohio Department of Veterans Services. Our goal is to ensure that no veteran goes without needed services or benefits.

An Expedited Claim for ALS

In late September 2017, a senior national Service Officer submitted an initial application for disability compensation for a veteran recently diagnosed with ALS (amyotrophic lateral sclerosis). Given the nature and severity of this disease and the lengthy claims process, the Service Officer hand-delivered the claim to the regional VA office. The Service Officer was able to get the veteran's claim adjudicated within days of the initial filing. This resulted in an award of 100% service-connected disability, along with special monthly compensation to include regular aid and attendance, specially adapted housing, and entitlement to automobile and adaptive equipment. The Service Officer's hard work helped to ease the pain and burden of this horrible disease for the veteran and his family.

Helping a Veteran's Widow

A Buckeye State Service Officer had a jacket that needed some patches sown on the sleeves. His wife referred him to a woman who could do the work. Upon meeting and chatting with the woman, the Service Officer learned that she was on a fixed income and that her husband, a Korean War veteran, had passed away many years ago. Thinking that he might be able to help her, the Service Officer arranged for her to meet with a county Service Officer and assisted her in gathering her husband's discharge papers, death certificate, and a certified copy of their marriage license. The woman kept her appointment, filed a claim, and five months later, she was awarded a widow's pension, which changed her life.

Vermont State Council Service Officer Program

During 2017, the former chief Service Officer of the Vermont State Council resigned. Fortunately, we were able to find a newly certified individual to take his place. The new director is a 20-year Navy enlisted man who is certified by both the VA and VVA. He has begun representing veterans requesting



Ohio Service Officer and veteran's widow: the beneficiary of his hard work.

compensation, and has also taken on the task of receiving, inspecting, organizing and filing all the inactive and active VA veterans' folders sent from the Keene, NH office to the Veteran Outreach Center in Bennington, VT.

A Service Officer's First Win

In April 2017, two months after being accredited by the VA, I was contacted by a person who had submitted a claim for an Agent Orange presumptive service-connected disability. He reached out to me because he had not heard anything about his claim since June 2016, when it was submitted. This was the first case I was going to be working on as a Service Officer. After doing some research, I learned that the veteran's claim had never been submitted. I was appalled. I contacted the veteran and asked for copies of his records to verify that we had everything we needed to file a claim. I then submitted the package to the VA, and called to verify that it had been received. Because the veteran had relocated to Florida, it took a little more time to complete his evaluation. Finally, less than a month after that evaluation, the veteran received a letter from the VA stating that he was 30% service connected due to an Agent Orange presumptive disease.

Veterans Support Foundation Discretionary Grants Program

Each year, Veterans Support Foundation provides discretionary grants to organizations across the United States who assist veterans. These programs enhance the quality of life for active-duty military, veterans and their families by supporting education, health care, housing, counseling, recreation and emergency funding needs. Often small, locally focused, and innovative, these programs bring much-needed services to deserving veterans and military families where they live and work. During 2017, VSF provided \$151,840 to help fund 11 local nonprofits. Here are a few of those to whom we offered support.

Operation Purple Healing Adventures Hunt, TX

The National Military Family Association held Operation Purple Healing Adventures from August 19-21, 2017 at the YMCA Camp Flaming Arrow in Hunt, Texas. Veterans Support Foundation funds enabled 11 wounded or ill service men and women and their families to experience this lifechanging weekend retreat for free.

The Healing Adventures retreat allows military families to re-connect after a recent deployment, illness or injury. This year, families came together at Camp Flaming Arrow to connect with nature, make new memories, and strengthen family bonds. They enjoyed hiking, canoeing, campfires, horseback riding, arts and crafts, and swimming. But for many, the highlight of the three-day retreat was sliding down a giant waterslide into the Guadalupe River. At meals and during free time, families worked on communicating and teamwork.

The retreat incorporates the resiliency-building program called FOCUS (Families Overcoming Under Stress) designed specifically for military parents and children grappling with multiple deployments. FOCUS provides structured activities to help promote family growth. Parents and children worked together to strengthen their relationships through activities promoting problem solving, goal setting, and

enhanced communication. Military family life counselors provided additional support for families.

The Healing Adventures retreat was a positive experience for the families who attended. Attendees' surveys stated that the event helped them reconnect, and that FOCUS activities enhanced their communication skills and ability to support one another. Many adults stated that they learned new strategies for being effective parents, and both parents and children said they felt much closer.

D-DENT Oklahoma City, OK

D-DENT is unlike most low-cost dental clinics. Such clinics typically charge fees based on individuals' income, but fees—even reduced ones—prohibit many veterans from accessing dental care. D-DENT provides dental care to veterans free of charge.

D-DENT's Restorative Program starts by assessing a veteran's eligibility based on income, insurance, and certificate of discharge or DD214. Veterans who

qualify are then given appointments at regular dental offices. D-DENT volunteer dentists start with a full comprehensive exam and commit to providing the veteran with full dental restoration, regardless of how many appointments it takes. Where necessary, veterans even complete their treatment with a specialist.

Volunteer dentists provide their time free of charge. Two of our volunteer dentists, Dr. Chris Pilgrim and Dr. Rodney Shivers, are veterans themselves. D-DENT commits to paying laboratory and other fees for items such as dentures, partials, bridges, and crowns. During 2017, Veterans Support Foundation funding helped to pay laboratory bills, enabling D-DENT to provide 15 veterans with free dental care. D-DENT raised a match for the VSF grant from our annual golf tournament, held on October 23, 2017. This event allowed 15 additional veterans to access free dental care. All told, D-DENT has helped 76 veterans so far.

We look forward to exceeding expectations in the year to come and sharing our volunteers' achievements. We appreciate VSF's support!



Some of the enthusiastic participants at Camp Flaming Arrow Healing Adventures.



Dr. Chris Pilgrim and Angela Craig, RDH, perform dental restoration on a veteran.

Lone Star Veterans Association Warrior for Life Luncheon Series Houston, TX

Lone Star Veterans Association creates a network for veterans across Texas that advances careers and strengthens families. Our flagship career program is our Warrior for Life luncheon series. This program provides a unique and intimate platform for introducing veteran job seekers to potential employers. Employers and veterans alike benefit from the program’s distinctive format. While fewer than 10% of veteran attendees at typical job fairs are hired, the Warrior for Life program more than doubles those results. We average 35 attendees (veterans and their spouses) at our events: 28% of those receive interviews, and 50% of those interviewed receive job offers.

The Warrior for Life program gives veterans access to a network of employers from the Houston area, and an opportunity to learn about a wide variety of careers. At the luncheons, veterans practice their networking skills, which will serve them throughout their careers. Employers have the chance to meet and interview potential employees.

This year, Lone Star Veterans began to offer luncheons targeted to specific industries like information technology, construction trades, and real estate.

We have also created an Energy Professional Affinity Group that unites veterans working in the energy and oil & gas industry. We’ve even had a professional networking event recently at the private residence of the consul general of India, where our members networked with business owners from the Indo-American community.

Advancing the careers of veterans and their spouses creates force multipliers; our veterans become leaders and resources for their community beyond the workplace. We are proud to serve Houston veterans and look forward to expanding this one-of-a-kind program statewide.

“The Warrior for Life IT Careers luncheon was without question more beneficial than any job fair I have ever been to. I was able to speak directly with recruiters and hiring managers. At this event, I feel I made better contacts and received more honest and actionable information than I have in the last six months working with a recruiter or constantly filling out applications.”

– Barron McKeon, Veteran

ARVets Little Rock, AR

Many vets are challenged to find gainful employment. With funding from VSF, ARVets supports Arkansas veterans and their families during and after military service in several ways. We connect veterans and their families with industry leaders who specialize in job readiness trainings, mock interviews, and résumé assistance. We provide career coaches, clothing for job interviews, and support for veterans who are employed but are experiencing difficulties on the job.

To help veterans find—and hang onto—jobs, ARVets provides a holistic assessment for each veteran. We identify barriers to getting hired, and we address other areas of concern, including mental and behavioral health, community and family services, job training and career development, and homelessness prevention.

ARVets also hosts PTSD support groups for veterans and their families. With the assistance of trained mental health professionals, we offer our clients the emotional support they need on the job, while looking for a job, or in their everyday life, at no cost to them. We also educate hiring managers and human resource personnel on the importance of hiring veterans and how to help veterans who have been diagnosed with PTSD.

Veteran Student Mentorship Program Oklahoma State University Oklahoma City, OK

Funding from Veterans Support Foundation launched the Veteran Student Mentorship Program at Oklahoma State University-Oklahoma City (OSU-OKC). Through this student-based mentoring program, veterans starting college were paired with fellow veterans who were more advanced in their studies. OSU-OKC selected ten deserving veterans.

The mentors were assigned to work with other veteran students who had little to no college experience or were at risk academically. By the spring 2017 semester, we expanded the program to incorporate all students using the GI Bill for the first time, including spouses and dependents of 100% disabled or deceased veterans. We did so only after determining that a larger mentee-to-mentor ratio would not hamper mentors’ ability to provide sound guidance. As a result, we increased the number of mentees from 15 to 35, resulting in more veterans served.



ARVets provides many forms of job assistance for Arkansas veterans.

The students selected as mentors were grateful to receive financial assistance with their tuition and books, and enjoyed sharing relatable stories and first-hand experiences with other veterans. Mentees enjoyed the camaraderie and guidance offered them in the challenging transition to university life. They learned about campus services and educational benefits specifically designed for veterans.

OSU-OKC is grateful for VSF's continued funding for its Veteran Student Mentorship Program. Thanks to VSF support, veterans at OSU-OKC are now part of a social community where they feel safe, secure, and understood. We believe that the program will give veteran students the impetus and support they need to succeed in college and beyond.

Art as Healing Veterans 4 Veterans Antelope Valley, CA

During 2017, Veterans Support Foundation funds allowed Veterans 4 Veterans to provide art therapy to veterans experiencing the effects of combat trauma. During Art as Healing Group sessions, trained therapists encouraged and assisted veterans to express themselves through painting. The creative process allows veterans who suffer from PTSD and the effects of combat to express themselves through creative media, improving veterans' interactions with their spouses, families, and others.

Veterans 4 Veterans held 32 two-hour art therapy sessions during the year. Each session was facilitated by two professional artists, both Vietnam combat veterans. One facilitator is also a licensed marriage and family therapist, who operates a private practice specializing in treating combat trauma. Eight veterans on average attended each two-hour session; the small group setting is important to the therapeutic process. Though small, sessions have had a large impact: providing over 500 hours of therapy to veterans suffering the wounds of war.

Veterans' response to the program was outstandingly positive. Several never missed a session, and all are producing art and sharing it with others. One veteran never admitted openly that she suffered with PTSD until she participated in Art as Healing. Only then did she feel safe enough to share her experience. Gerry Rice, another participant, told Los Angeles television station ABC7 that the therapy has "helped me find expres-



Veteran Charles Taylor and his family now have a permanent home, thanks to Project Journey for Men.

sion for things. Trauma kind of resides in our short-term memory area, and so when you're trying to hone a new skill or introduce new activities, it occupies that short-term memory space."

The Art as Healing program has also been featured on KABC Talk Radio and the Creative Exchange, a web platform for sharing stories about the impact of art on people and communities. Given the interest from veterans and support from the community, Veterans 4 Veterans plans to start an additional Art as Healing group in the coming year.

National Foundation for Veterans & Families, Inc. Chattanooga, TN

The National Foundation for Veterans & Families, Inc. (NFVF) received a grant from Veterans Support Foundation to reprint *The Paper Safe*. This useful booklet assists veterans and their families with end-of-life planning and organization. Since the booklet was created in 2002, over 60,000 copies have been distributed.

The Paper Safe includes guidelines for survivors' benefits, burial benefits and reimbursement, and dependents' education benefits. Specific pages are set aside allowing veterans and family members to record estate information, estate administration, and assets. The booklet lists other important documents that should be included so that all information is easily accessible to veterans' family members.

Veterans can access *The Paper Safe* through their county veteran Service Officers, and by contacting Associates of Vietnam Veterans of America. NVFV is grateful to VSF for helping us to support veterans and their families and uphold our motto: *Together Always*.

Project Journey for Men Veterans Leadership Program of Western Pennsylvania, Inc. Pittsburgh, PA

Veterans Leadership Program of Western Pennsylvania, Inc. (VLP) is grateful for Veterans Support Foundation grant funding for our Project Journey for Men. Thanks to a grant of \$17,800, VLP assisted two homeless veterans with dependents, providing them with emergency shelter and intensive case management services, launching them back on the road to independent living.

After Charles Taylor lost his job, he and his family were forced to live in their car. VLP secured an emergency apartment for the family, where Charles was able to rest, regroup and get back on his feet. With the help of our case managers, he found a new job, and in only four months, was able to move his family into their own apartment. "This program has made a world of difference for me and my family," said Charles. "We now have a roof over our heads and even a way to get to and from work. I don't know where we'd be right now without the help we've gotten from this program."

Jeff Logan and his 14-year-old daughter lost their apartment after a fire left them homeless. Jeff looked for other housing, but simply couldn't find anything in his price range in Allegheny County. Jeff enrolled in Project Journey for Men, whose case managers helped him apply for housing assistance and find a job with a living wage. VLP staff also helped enroll Jeff's daughter in a local school, where she achieved a 4.0 average. "My experience with VLP has been nothing less than stellar," said Jeff, "from my intake interview and every day since. The staff is extremely helpful, guiding you through the process of finding a good home and job."

VLP is grateful to VSF for its partnership and for the opportunity to serve veterans in need.



Independent Auditors' Report

The Board of Directors
Veterans Support Foundation
Silver Spring, Maryland

Report on the Financial Statements

We have audited the accompanying statement of financial position of Veterans Support Foundation (the "Foundation") as of September 30, 2017, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Foundation's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Foundation's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Veterans Support Foundation as of September 30, 2017, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Bethesda, Maryland
November 28, 2017

Certified Public Accountants

STATEMENT OF FINANCIAL POSITION

Veterans Support Foundation

September 30, 2017

(With Comparative Totals As of September 30, 2016)

ASSETS	2017	2016
Current Assets		
Cash	\$ 605,631	\$ 488,626
Per Diem Grants Receivable	27,347	25,505
Unconditional Promises to Give (Net of Allowance for Uncollectible Promises to Give of \$15,199)	40,230	52,061
Prepaid Expenses	19,370	16,130
Fixed Index Annuities	<u>841,487</u>	<u>687,912</u>
Total Current Assets	<u>1,534,065</u>	<u>1,270,234</u>
Property and Equipment - Net	<u>479,070</u>	<u>526,055</u>
Total Assets	<u>\$ 2,013,135</u>	<u>\$ 1,796,289</u>
LIABILITIES AND NET ASSETS	2017	2016
Current Liabilities		
Accounts Payable and Accrued Expenses	\$ 66,590	\$ 88,028
Grants Payable	<u>420,246</u>	<u>348,703</u>
Total Current Liabilities - Total Liabilities	<u>486,836</u>	<u>436,731</u>
Net Assets		
Unrestricted	1,486,069	1,307,497
Temporarily Restricted	<u>40,230</u>	<u>52,061</u>
Total Net Assets	<u>1,526,299</u>	<u>1,359,558</u>
Total Liabilities and Net Assets	<u>\$ 2,013,135</u>	<u>\$ 1,796,289</u>

See Accompanying Notes to Financial Statements

STATEMENT OF ACTIVITIES

Veterans Support Foundation

For the Year Ended September 30, 2017

(With Comparative Totals For the Year Ended September 30, 2016)

	Unrestricted	Temporarily Restricted	2017 Total	2016 Total
SUPPORT AND REVENUES				
Contributions	\$ 4,532,861	\$ 81,044	\$ 4,613,905	\$ 4,188,958
Per Diem Grants	317,912	-	317,912	262,364
Veterans Housing	47,038	-	47,038	40,834
Miscellaneous	64	-	64	1,784
Unrealized Gains	22,786	-	22,786	4,050
Net Assets Released from Restrictions	<u>92,875</u>	<u>(92,875)</u>	<u>-</u>	<u>-</u>
Total Support and Revenues	<u>5,013,536</u>	<u>(11,831)</u>	<u>5,001,705</u>	<u>4,497,990</u>
EXPENSES				
Program Services				
Transitional Housing	478,306	-	478,306	414,744
Veterans Support	<u>396,953</u>	<u>-</u>	<u>396,953</u>	<u>342,800</u>
Total Program Services	<u>875,259</u>	<u>-</u>	<u>875,259</u>	<u>757,544</u>
Supporting Services				
General and Administrative	1,443,340	-	1,443,340	1,301,169
Fund-Raising	<u>2,516,365</u>	<u>-</u>	<u>2,516,365</u>	<u>2,234,061</u>
Total Supporting Services	<u>3,959,705</u>	<u>-</u>	<u>3,959,705</u>	<u>3,535,230</u>
Total Expenses	<u>4,834,964</u>	<u>-</u>	<u>4,834,964</u>	<u>4,292,774</u>
Increase (Decrease) in Net Assets	178,572	(11,831)	166,741	205,216
Net Assets - Beginning of Year	<u>1,307,497</u>	<u>52,061</u>	<u>1,359,558</u>	<u>1,154,342</u>
Net Assets - End of Year	<u>\$ 1,486,069</u>	<u>\$ 40,230</u>	<u>\$ 1,526,299</u>	<u>\$ 1,359,558</u>

See Accompanying Notes to Financial Statements

STATEMENT OF FUNCTIONAL EXPENSES

Veterans Support Foundation

For the Year Ended September 30, 2017

(With Comparative Totals For the Year Ended September 30, 2016)

	Supporting Services			2017 Total	2016 Total
	Program Services	General and Administrative	Fund- Raising		
EXPENSES					
Salaries and Benefits	\$ 192,655	\$ -	\$ -	\$ 192,655	\$ 186,364
Grants and Donations	396,953	-	-	396,953	342,800
Professional Fees	26,767	1,427,605	2,493,856	3,948,228	3,523,416
Marketing	-	3,000	-	3,000	15,835
Utilities	38,885	-	-	38,885	41,590
Repairs and Maintenance	92,667	-	-	92,667	38,286
Bank Fees	3	122	22,509	22,634	20,360
Travel	16,285	-	-	16,285	11,531
Depreciation	46,985	-	-	46,985	43,790
Insurance	33,368	2,458	-	35,826	34,042
Telephone	12,769	-	-	12,769	12,767
Taxes, Licenses, Etc.	3,719	7,145	-	10,864	4,960
Office Supplies	5,354	705	-	6,059	4,614
Printing	37	981	-	1,018	1,642
Miscellaneous	901	31	-	932	2,060
Postage and Shipping	1,105	1,293	-	2,398	1,259
Furniture and Equipment	6,806	-	-	6,806	7,458
Total Functional Expenses	<u>\$ 875,259</u>	<u>\$ 1,443,340</u>	<u>\$ 2,516,365</u>	<u>\$ 4,834,964</u>	<u>\$ 4,292,774</u>

See Accompanying Notes to Financial Statements

STATEMENT OF CASH FLOWS

Veterans Support Foundation

For the Year Ended September 30, 2017

(With Comparative Totals For the Year Ended September 30, 2016)

CASH FLOWS FROM OPERATING ACTIVITIES	2017	2016
Increase (Decrease) in Net Assets	\$ 166,741	\$ 205,216
Adjustments to Reconcile Increase (Decrease) in Net Assets to Net Cash Provided by (Used in) Operating Activities		
Depreciation	46,985	43,790
Gain on Fixed Index Annuities	(33,575)	(4,050)
(Increase) Decrease in Assets		
Per Diem Grants Receivable	(1,842)	436
Unconditional Promises to Give	11,831	1,175
Prepaid Expenses	(3,240)	(1,224)
Increase (Decrease) in Liabilities		
Accounts Payable and Accrued Expenses	(21,438)	(16,859)
Grants Payable	<u>71,543</u>	<u>121,511</u>
Net Cash Provided by (Used in) Operating Activities	<u>237,005</u>	<u>349,995</u>
CASH FLOWS FROM INVESTING ACTIVITIES	2017	2016
Purchase of Property and Equipment	-	(15,649)
Purchases of Fixed Index Annuities	<u>(120,000)</u>	<u>(30,000)</u>
Net Cash Provided by (Used) in Investing Activities	<u>(120,000)</u>	<u>(45,649)</u>
Net Increase (Decrease) in Cash	117,005	304,346
Cash, Beginning of Year	<u>488,626</u>	<u>184,280</u>
Cash, End of Year	<u>\$ 605,631</u>	<u>\$ 488,626</u>

See Accompanying Notes to Financial Statements

NOTES TO FINANCIAL STATEMENTS

September 30, 2017

1. ORGANIZATION

Veterans Support Foundation (the "Foundation") is a nonprofit organization headquartered in Silver Spring, Maryland. Its dual functions are providing funds to selected nonprofit organizations to support community-based, veteran-related projects throughout the United States and running several houses as transitional and permanent residences for homeless veterans.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The Foundation uses the accrual method of accounting. Under this method, revenues are recognized when earned rather than when received and expenses are recognized when incurred rather than when paid.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Comparative Information

The financial statements include certain prior-year summarized comparative information in total, but not by net asset class or functional expense category. Such information does not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America. Accordingly, such information should be read in conjunction with the Foundation's financial statements for the year ended September 30, 2016, from which the summarized information was derived.

Per Diem Grants Receivable

Per diem grants receivable are stated at their outstanding balances in accordance with accounting principles generally accepted in the United States of America. Per diem grants are expected to be collected within three months as these grants are paid by the Federal Government's Department of Veterans Affairs Grant and Per Diem Program. In management's judgment, no valuation allowance is considered necessary for per diem grants receivable because there has never been collection issues with these types of receivables.

Promises to Give

Promises to give are stated at their outstanding balances, net of an allowance for doubtful accounts and the Combined Federal Campaign administrative fees, in accordance with accounting principles generally accepted in the United States of America.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Promises to Give (Continued)

Promises to give are expected to be collected within one year. Management provides for possible uncollectible amounts for prior year's unpaid promises to give through a provision for bad debt expense and a valuation allowance based on a historical analysis of the collections and accounts written-off. Balances that are still outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance and a credit to promises to give.

Property and Equipment

Property and equipment in excess of \$2,000 are recorded at cost. Buildings, improvements and vehicles are depreciated under the straight-line method over their estimated economic useful lives. Buildings and improvements are depreciated over useful lives of 23 to 30 years and vehicles are depreciated over five years.

Fixed Index Annuities

Fixed index annuities are contracts with insurance companies that provide a guaranteed annual interest rate and earnings potential linked to the S&P 500 Index. Realized and unrealized gains and losses are included in the statement of activities. Investment income is allocated to the Foundation based on minimums and caps as specified in the contracts. Investment income is allocated to the contract on the anniversary date. Income accrued, but not yet allocated to the Foundation is not material.

Income Taxes and Uncertain Tax Positions

The Foundation is a tax-exempt organization under the provisions of Section 501(c)(3) of the Internal Revenue Code.

The Foundation follows the Financial Accounting Standards Board Accounting Standards Codification (FASB ASC), which provides guidance on accounting for uncertainty in income taxes recognized in the Foundation's financial statements. The guidance prescribes a recognition threshold and measurement attribute for the financial statement recognition and measurement of a tax position taken or expected to be taken in a tax return, and also provides guidance on derecognition, classification, interest and penalties, accounting in interim periods, disclosure, and transition. As of September 30, 2017, the Foundation had no uncertain tax positions that qualify for either recognition or disclosure in its financial statements.

The Foundation's policy is to recognize interest and penalties on tax positions related to its unrecognized tax benefits in income tax expense in the financial statements. No interest and penalties were recorded during the year ended September 30, 2017.

Generally, the tax years before 2013 are no longer subject to examination by federal, state, or local taxing authorities.

Subsequent Events

The Foundation has evaluated subsequent events through November 28, 2017, the date on which the financial statements were available to be issued. There were no subsequent events that meet the criteria for disclosure.

(Continued next page)

NOTES TO FINANCIAL STATEMENTS

September 30, 2017

3. CONCENTRATION OF CREDIT RISK

The Foundation maintains its cash in accounts with financial institutions that are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per institution. As of September 30, 2017, the Foundation's bank deposits exceeded the FDIC coverage by approximately \$184,000.

4. FIXED INDEX ANNUITIES

The cost basis and contract value are summarized below:

	Cost	Fair Value
Indexed Annuity Contracts	<u>\$ 736,000</u>	<u>\$ 841,487</u>

The cash surrender value of both funds as of September 30, 2017, is \$766,864.

The Foundation has two indexed annuity contracts. Investment income is allocated to the Foundation based on income crediting strategies stated in the contracts. Both indexed annuities are allocated 10%, 55%, and 35% to the fixed rate strategy, point-to-point cap index strategy and monthly cap index strategy, respectively.

The guaranteed investment income minimums and caps are shown below:

	7 Year		10 Year	
	Minimum Guarantee	Maximum Cap	Minimum Guarantee	Maximum Cap
Fixed Rate	1.00%	1.50%	1.00%	1.35%
Point-to-Point	0.00%	4.25%	0.00%	3.10%
Monthly Cap Index	0.00%	1.90%	0.00%	1.45%

5. VETERANS HOUSING

The Foundation owns and operates four residential properties located in West Haven and Manchester, Connecticut. Three of the four houses comprise the Foundation's Transitional Housing Program, which provides up to twenty-four homeless veterans the opportunity to live in a secure, supported environment while each works on his individual recovery. One of the residences provides permanent housing to six veterans. The veterans remain in active treatment with the U.S. Department of Veterans Affairs (VA) while they reside in the houses.

6. PROPERTY AND EQUIPMENT

Property and equipment at September 30, 2017, were as follows:

	Cost	Accumulated Depreciation	Net Book Value
Land	\$ 80,000	\$ -	\$ 80,000
Buildings	403,221	(257,341)	145,880
Improvements	619,230	(383,397)	235,833
Vehicles	45,375	(28,018)	17,357
	<u>\$ 1,147,826</u>	<u>\$ (668,756)</u>	<u>\$ 479,070</u>

Depreciation expense was \$46,985 for the year ended September 30, 2017.

7. RELATED PARTY TRANSACTIONS

Vietnam Veterans of America, Inc., (V VA) is a related party because of common members of administrative management.

The Foundation granted \$235,795 in fiscal year 2017 to V VA, which is included in program services expense. These funds are subsequently used by V VA to help administer the nationwide V VA service officer program. Any previously awarded grants that are not used are credited to program services expense. Total grants payable to V VA were \$224,344 as of September 30, 2017.

During 2013, the Foundation agreed to pay V V A \$50,000 annually for the financial and accounting assistance provided by V V A to the Foundation and the personnel providing those services. Total management fees paid to V V A during 2017 were \$50,000. This amount is allocated 54% and 46% to program service expense and general and administrative expense, respectively.

8. TEMPORARILY RESTRICTED NET ASSETS

Net assets represents time restrictions that fully expire in the fiscal year ending September 30, 2017 and purpose restrictions for the repair and maintenance of the transitional houses. The restricted activity is as follows:

	Oct. 1	Contributions	Releases	Sept. 30
Time Restrictions	<u>\$ 52,061</u>	<u>\$ 65,951</u>	<u>\$ (77,782)</u>	<u>\$ 40,230</u>
Transitional Houses	<u>-</u>	<u>15,093</u>	<u>(15,093)</u>	<u>-</u>
	<u>\$ 52,061</u>	<u>\$ 81,044</u>	<u>\$ (92,875)</u>	<u>\$ 40,230</u>

9. PER DIEM GRANT REVENUE

The Foundation participates in the VA's homeless grant and per diem program to support the housing of homeless veterans on a per diem basis. The VA pays the Foundation a portion of the cost associated with housing veterans referred by the VA or for those for whom the VA authorizes the provision of supportive housing or supportive services. Total per diem grant revenue associated with this program was \$317,912 for the year ended September 30, 2017.

10. VETERANS SUPPORT

The Foundation, as part of its ongoing service to veterans, provides funding in the form of grants to veteran-related projects throughout the United States. The Foundation gives priority to matching funds projects. The Foundation provides funding solely for scientific, charitable, and educational purposes. These grants are scheduled for a one-year period.



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