



Military Family
Advisory Network



2021

ANNUAL REPORT

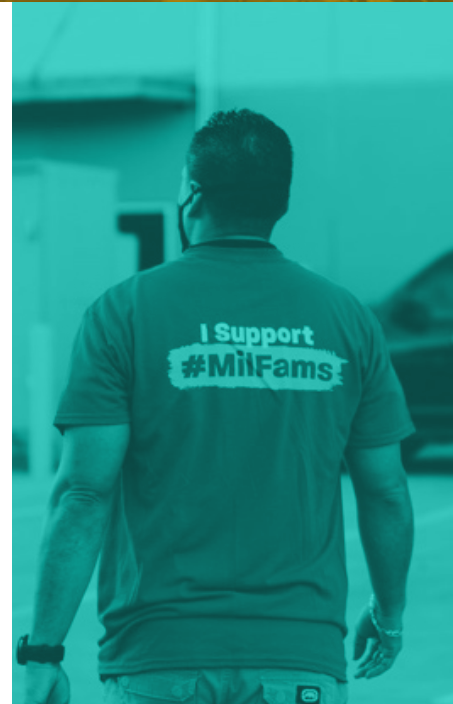




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A LETTER FROM THE PRESIDENT & EXECUTIVE DIRECTOR

Friends,

While the last year presented us with challenges, we also saw the best in many shine through. This was true of the MFAN team, our partners and supporters, and the remarkable military-connected families we serve.

We know that military families – from our research as well as the lived experiences we’ve been honored to learn from – are tough, full of grit, and incredibly committed to this life of service. But grit and the ability to overcome adversity doesn’t equal thriving. Service members, veterans, and their spouses steered our strategic focus by telling us about emerging trends in their community and vocalizing the issues that matter most to their family like food insecurity, access to housing, financial readiness, mental health, and healthcare, to name a few.

At MFAN, everything we do is grounded in data and each datapoint tells the story of someone we serve. It isn’t just a number to us. It’s a life. It’s an experience. It’s an opportunity for us to learn, and ultimately work together to make life and experiences better. This is what drives and motivates our team.

We have seen extraordinary growth in the past year – from staffing and resources to program delivery to awareness building – and have truly given the modern military family a seat at the table when decisions that affect the well-being of those we serve are made. It’s an honor that we take seriously.

The milestones made in 2021 have built great momentum and left an indelible mark on military communities across the globe. And we could not have accomplished such without your support. There is significant work ahead. And rest assured that we are up for the challenge.



Yours in service,

A handwritten signature in blue ink that reads "Shannon".

Shannon Razsadin

President & Executive Director



OUR APPROACH TO SUPPORTING MILITARY FAMILIES

1

RESEARCH

Use networks and qualitative research to identify the needs of military families.

2

EDUCATE

Understand, elevate, and advise on the data-informed needs of military families.

3

ACT

Catalyze outcome-driven solutions.

4

CONNECT

Bridge the gap between resources and the military community.

2021 HIGHLIGHTS

In 2021, MFAN continued our mission of serving as the voice of the modern military family. By expanding our board of directors, transitioning to a fifth advisory board cohort, conducting valuable research, convening coalitions around vital topics, and organizing the 1 Million Meals Challenge, MFAN continues to connect military families to the resources, people, and information they depend on. This continuous flow of listening to our military community, responding with agility to meet their needs through resources and education, and increasing awareness of important topics ensures lasting stability and constant improvements for military families. MFAN is honored to serve those who serve.

THE TEAM BEHIND THE MISSION

MFAN staff remains dedicated to supporting our nation's service members, veterans, and their families. We're honored to be the voice of military families and will continue to provide the necessary amplification, education, and resources for our military community.



BOARD OF DIRECTORS

The board of directors is a seasoned group of leaders in their industry who provide expert opinion and assume official fiduciary responsibility. Each member lends their unique background and experience to guide the organization's strategic vision, allowing MFAN to best serve the community. MFAN ushered in a new wave of leadership in 2021 by expanding the board of directors from seven to thirteen members.



ROSEMARY
WILLIAMS



CHARLENE
AUSTIN



JACK
BENSON



GREGORY
FREY



CATHERINE
HUNTER



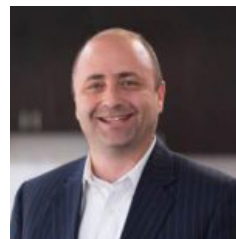
KIM
JOINER



DELORES
JOHNSON DAVIS



JOSEPH
KOPSER



KEVIN
MILLER



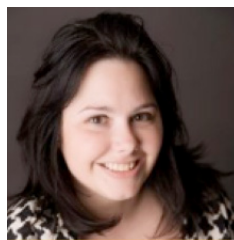
TAMMY
MOORE



JAMES
PASEUR



DANIEL
THODE



ERIN
WARD

These additions to our board of directors truly bolster our already extraordinary team. Each bring unique skill sets from their respective industries and will play a vital role in sharpening our focus on behalf of military families during a time of growth and innovation for our organization.

—Chairwoman Rosemary Williams

★ Learn more about MFAN's Board of Directors [here](#).

ADVISORY BOARD

The MFAN advisory board is a diverse group of military and veteran spouse leaders, changemakers, and champions for military families. They bring together years of military life experience and are dispersed throughout the country near military installations of all branches of service. These dedicated volunteers serve as ambassadors - representing their active duty, guard, reserve, and veteran communities. In 2021, MFAN welcomed our fifth cohort, consisting of 13 members who will serve a two-year term.

Through monthly convenings, the advisory board shares what they are hearing in their communities, giving MFAN a better understanding of the challenges facing military families and how to best serve them. This relay of information is crucial to fueling MFAN's research and paves the path forward for data-driven organizational programming and partnerships. In 2021, MFAN began providing monthly updates from our Advisory Board to Congress, the White House, and Department of Defense — a meaningful opportunity to connect those in the highest levels of government with the real-life experiences of those who count on them.



JOANNE
CODDINGTON



HEIDI
DINDIAL



JEN
GOODALE



JOANNA
GULDIN-NOLL



LAUREN
HOPE



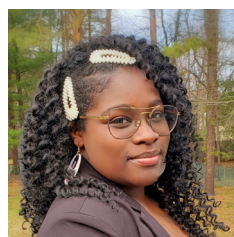
MAGGIE
VAN LIESHOUT



KYRA
MAILKI



CINDY
MEILI



MARY
MONROSE



RACHEL
MOYERS



HANA
ROMER



ALEXANDRA
SIMON



MYCHAE
WILLON

★ Learn more about MFAN's Advisory Board [here](#).



MFAN's data drives **CHANGE**

RESEARCH AND REACH

MFAN's research is the cornerstone of our work. We rely on data to drive our efforts and programming. In 2021, MFAN fielded the fourth Military Family Support Programming Survey, a highly qualitative research effort that learns directly from the lived experiences of service members, veterans, and their family members. This survey is a comprehensive review of military families' experiences and well-being, covering questions that will help us to better understand and ultimately address issues. The results of this survey will be released in summer 2022 and will be followed by a Solutions Summit: a convening that allows us to make data actionable immediately.

Topics Covered in the 2021 Military Family Support Programming Survey

- | | | |
|-----------------|-------------|-----------------|
| 1 HEALTH | 4 HOUSING | 6 RELATIONSHIPS |
| 2 FINANCES | 5 CHILDCARE | 7 EMPLOYMENT |
| 3 FOOD SECURITY | | |

In addition to the Military Family Support Programming Survey, MFAN is conducting much needed research on the causal factors for military and veteran families in the areas experiencing the highest levels of food insecurity. This research, conducted in Texas and Virginia, will help us to learn more about the root causes of food insecurity, while allowing us to inform others and work towards lasting solutions.

The findings from this research allow MFAN to bring together and inform nonprofit organizations, policymakers, armed forces leadership, and other stakeholders around key interests.

★ Learn more about MFAN's research [here](#).



IN THE NEWS

Through research, MFAN serves as a subject matter expert for important topics affecting our military community. In addition to having our research cited within pieces of legislation, 2021 provided many opportunities for us to expand our reach through the media. This allowed us to share our knowledge while amplifying the needs of military families. **You may have seen us on:**



[ABC News](#)



[CBS Evening News with Norah O'Donnell](#)



[NBC Nightly News](#)



[Associated Press \(AP\)](#)

★ View these stories and more [here](#).

COALITIONS

One of the most effective ways MFAN creates change for military families is through the convening of coalitions. Our coalitions bring together best-in-class partners in both the public and private sectors to share programs and resources, discuss emerging trends, and develop actionable recommendations for those in positions of leadership and influence.

In 2021, we targeted three areas of focus – financial readiness, food insecurity, and housing.

Military Family Financial Readiness Coalition (MFFRC)

Made possible by

WELLS FARGO

The MFFRC offers a collaborative forum for those committed to the financial wellness and stability of military and veteran families.

HIGHLIGHTS

- ★ Submitted a letter to the incoming administration with five key recommendations to improve the financial readiness of military families and the impact it has on force readiness and the strength of the future force.
- ★ Collected participant feedback on the Fiscal Year 2022 National Defense Authorization Act (NDAA) to inform congressional oversight hearings, Department of Defense personnel, and news media.
- ★ Banking and finance participants presented on topics like consumer education regarding responsible lending practices, military financial readiness surveys, and more.
- ★ Hosted Department of Defense Offices of the Under Secretary of Defense for Personnel and Readiness and Military Community and Family Policy to provide a situation update and share upcoming opportunities for service members and their families.
- ★ Convened joint session for Air Force Aid Society (AFAS), Army Emergency Relief (AER), Navy-Marine Corps Relief Society (NMCRS), and Coast Guard Mutual Assistance (CGMA) to better understand the reasons families are turning to military relief organizations and discover available emergency assistance, educational support, and community programs.

PARTICIPANTS INCLUDE

ADRA International, Air Force Aid Society, Air National Guard, American Armed Forces Mutual Aid Association (AAFMAA), American Bankers Association, American Financial Services Association Education Foundation, American Red Cross, Army Emergency Relief, Association for Financial Counseling & Planning Education (AFCPE), Association of Military Banks of America (AMBA), Bank of America, BBB Institute, Blue Star Families, Coast Guard Mutual Assistance, Consumer Financial Protection Bureau, Cybercrime Support Network, Defense Credit Union Council, Department of Army, Department of the Navy, Department of the Treasury, Department of Veterans Affairs (VA), Federal Deposit Insurance Corporation (FDIC), Federal Trade Commission, Financial Industry Regulatory Authority (FINRA), First Command Financial Services, Inc., Fort Sill National Bank (FSNB), Independent Bankers of America, Loyola University Chicago - Center for Veteran Protection and Advocacy, Military Family Advisory Network (MFAN), Military Officers Association of America (MOAA), Military Saves, Military Spouse Advocacy Network, National Foundation for Credit Counseling, National Guard Bureau, National Military Family Association (NMFA), Navy-Marine Corps Relief Society, PenFed Foundation, Prudential Financial, Inc., The Military Money Expert - Lacey Langford, The Motley Fool Foundation, Thrift Savings Plan, United Service Organizations (USO), USAA, U.S. Air Force, U.S. Army, U.S. Coast Guard, U.S. Marine Corps, U.S. Navy, U.S. Securities & Exchange Commission (SEC), Veterans of Foreign Wars (VFW), Wells Fargo, and Wounded Warrior Project

★ Learn more about the MFFRC [here](#).

Military Family Food Insecurity Coalition (MFFIC)

The MFFIC raises visibility of the issue of food insecurity and works to identify avenues to alleviate hunger among military and veteran families.

HIGHLIGHTS

- ★ Issued call to action to connect military families to support resources at the height of the COVID-19 pandemic, including the National School Lunch Program (NSLP), Pandemic Electronic Benefits Transfer (P-EBT), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and Supplemental Nutrition Assistance Program (SNAP).
- ★ Over 20 organizations authored a letter to Congress, Department of Defense, and current administration outlining recommendations around military and veteran food insecurity.
- ★ U.S. Representative Sanford Bishop (GA02) unveiled the Equal Access to the Right Nutrition for Military Families (EARN Act) to the coalition prior to its introduction in Congress.
- ★ U.S. Representative Jim McGovern (MA02) shared the House Rules Committee's Ending Hunger in America discussion series and collected feedback which helped lead to the White House's first conference on food, nutrition, hunger, and health in over 50 years.
- ★ Provided a written review of the Department of Defense's strategy and implementation roadmap for strengthening food security in the force, including Military OneSource's Military Leaders Economic Security Toolkit.

PARTICIPANTS INCLUDE

American Red Cross, Armed Services YMCA, Blue Star Families, Bob Woodruff Foundation, Capital Area Food Bank, Defense Commissary Agency (DeCA), Feeding America, Foodbank of SE Virginia and the Eastern Shore, Food Care Center Killeen, Food Lifeline, Food Research and Action Center (FRAC), MAZON: A Jewish Response to Hunger, Military Family Advisory Network (MFAN), Military Officers Association of America (MOAA), MJ Simon & Company, Mission Readiness, National Association of Counties, National Military Family Association (NMFA), National WIC Association, Northwest Harvest, Nourish Pierce County, San Antonio Food Bank, UNC Lineberger Comprehensive Cancer Center, Unite Us, United Way, United Service Organization (USO), Veterans of Foreign Wars (VFW), and Wounded Warrior Project

★ Learn more about the MFFIC [here](#).

Military Housing Roundtable (MHR)

Made possible by **WELLS FARGO**

The MHR serves as one of the primary mechanisms for convening those with a vested interest in ensuring affordable, equitable, and safe housing for military and veteran families.

HIGHLIGHTS

- ★ Hosted subject matter experts to share report findings, including:
 - Recommendations on how to improve the way Basic Allowance for Housing (BAH) rates are calculated, Government Accountability Office (GAO)
 - A shortage of affordable rental homes, National Low Income Housing Coalition
 - Emerging trends following the 2019 Housing Markets Study, National League of Cities
 - 2021 State of the Nation's Housing and America's Rental Housing 2022, Joint Center for Housing Studies of Harvard University
- ★ Identified Permanent Change of Station (PCS) recurring pain points and shared resources and tools for easing the burden for families going through a military move.
- ★ Published a letter to key leadership - including House and Senate Armed Services Committees, Secretary of Defense and armed forces leaders, and President of the United States - detailing on- and off-base housing recommendations.
- ★ Helped to inform the implementation of the Military Housing Privatization Initiative (MHPI) Tenant Bill of Rights, 18 provisions designed to provide military members and their families with safe, quality, and well-maintained housing.

PARTICIPANTS INCLUDE

Air Force Association (AFA), Air Force Sergeants Association, Association of Defense Communities, Association of the United States Army (AUSA), Association of the United States Navy, Blue Star Families, Caliber Military Spouse Council, Government Accountability Office, Habitat for Humanity International, Housing Assistance Council (HAC), Joint Center for Housing Studies at Harvard University, Manna Church, Military Family Advisory Network (MFAN), Military Housing Advocacy Network, Military Matters Foundation, Military Officers Association of America (MOAA), MILLIE, National Affordable Housing Management Association, National League of Cities (NLC), National Low Income Housing Coalition (NLIHC), National Military Family Association (NMFA), Navy Safe Harbor Foundation, Office of the Secretary of Defense, Operation Homefront, Opportunity Starts at Home, Safe Military Housing Initiative, The American Legion, U.S. Air Force, U.S. Army, U.S. Navy, Veterans United Home Loans, and Wells Fargo

★ Learn more about the MHR [here](#).



1 MILLION MEALS CHALLENGE

In 2019, MFAN's research revealed that one in eight national survey respondents were experiencing food insecurity. That number rose to one in five in 2021 during the COVID-19 pandemic. When military families shared that many in the community were struggling to put food on the table, MFAN acted swiftly.

In April 2021, MFAN designed and implemented the 1 Million Meals Challenge, a nationwide campaign to combat the upsetting trend of rising hunger rates in the military. The campaign promised to bring together key players – corporate sponsors, military families, food bank partners, elected officials, military leaders, and subject matter experts – to identify both immediate and long-term solutions to food insecurity. MFAN announced a three-pronged approach; hosting local food distributions in areas of the country where food support is needed most, connecting families to ongoing support and resources, and conducting research to understand and ultimately address underlying factors that lead to food insecurity among military families.

On December 18, 2021, with the help and support of generous partners and donors, MFAN officially distributed over one million meals to military families, surpassing this goal at a food distribution event in Fort Hood, Texas. **In total, MFAN has delivered real results and made a direct impact in the lives of military families through the 1 Million Meals Challenge, including:**

**DISTRIBUTED OVER
1,000,000 MEALS
TO MILITARY FAMILIES
IN 2021**



**HOSTED 12 FOOD
DISTRIBUTION EVENTS**
★ ★ ★ ★ ★ ★ ★ ★
★ ★ ★ ★



**EACH FAMILY
RECEIVED AN
AVERAGE OF
50 POUNDS
OF NUTRITIOUS
FOOD AT EVERY
DISTRIBUTION
AT NO COST**



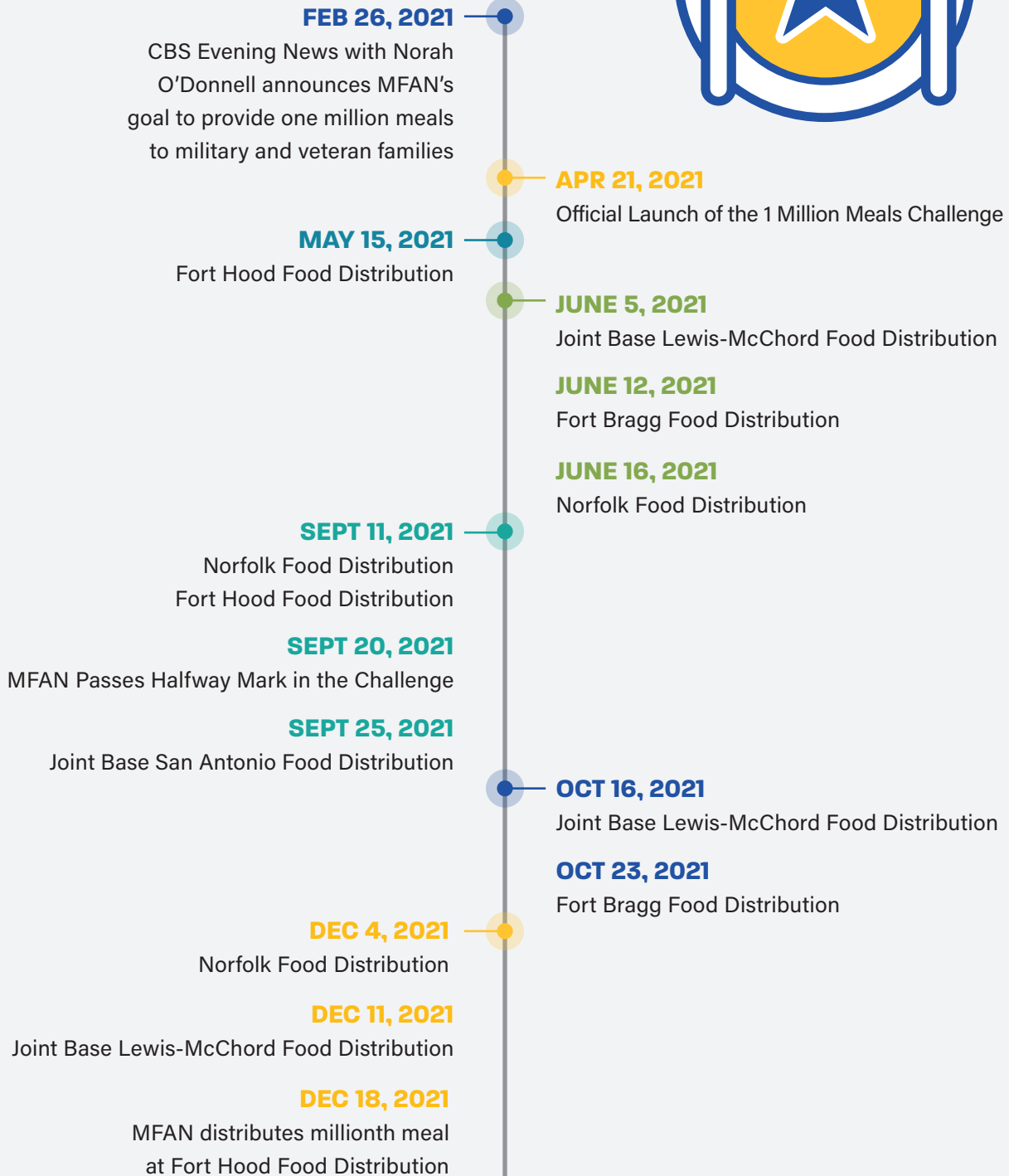
**TYSON FOODS
DONATED OVER
400,000 POUNDS
OF PRODUCT**

**SERVED OVER
6,700 MILITARY
FAMILIES LOCALLY WITHIN
THE SPAN OF FIVE MONTHS**



The 1 Million Meals Challenge has not only helped to feed America's military families but has been a powerful tool in elevating the issue of food insecurity to a national, mainstream audience while lessening the stigma and promoting help-seeking behavior.

HOW DID WE GET HERE?



2021 AUDITED FINANCIALS

STATEMENT OF FINANCIAL POSITION

Updated as of December 31, 2021

ASSETS

CURRENT ASSEST

2021

Cash and restricted cash	\$ 1,160,477
Accounts receivable	444,351
Prepaid expenses	47,697
TOTAL CURRENT ASSETS	\$ 1,652,525
TOTAL PROPERTY AND EQUIPMENT, at cost, net	6,409
TOTAL ASSETS	\$ 1,658,934

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES

2021

Accounts payable	\$ 51,267
Credit card payable	39,572
Deferred revenue	175,000
Accrued wages	-
TOTAL CURRENT LIABILITIES	265,839

NET ASSETS

2021

Without donor restrictions	1,276,255
With donor restrictions	116,840
TOTAL NET ASSETS	1,393,095
TOTAL LIABILITIES AND NET ASSETS	\$ 1,658,934

Continued on page 14

2021 AUDITED FINANCIALS

STATEMENT OF FINANCIAL POSITION

Updated as of December 31, 2021

SUPPORT AND REVENUE

SUPPORT AND REVENUE	2021
Contributions and sponsorships	\$ 2,584,524
Donated goods and services	2,429,500
Other income from loan forgiveness	93,507
Other income	4,541
Investment income	400
Net assets with donor restrictions released from restrictions	-
TOTAL SUPPORT AND REVENUE	5,112,472

EXPENSES	2021
Program	\$ 3,806,951
Management and general	200,900
Fundraising	99,214
TOTAL EXPENSES	4,107,065

CHANGE IN NET ASSETS	1,005,407
NET ASSETS, beginning of year	387,688
NET ASSETS, end of year	\$ 1,393,095



A LOOK AHEAD

MFAN created a strategic plan to guide our efforts in the most impactful manner. This will allow us to best serve military and veteran families in the coming year.

In 2022, MFAN will:

- ★ Maintain an uninterrupted and real-time connection to the military community through our Advisory Board and Alumni Ambassador Network.
- ★ Continue to deliver direct support and educational opportunities to military families.
- ★ Expand our efforts to alleviate hunger through eight additional food distribution events in four target locations.
- ★ Launch the Combat Military Hunger Task Force to identify the most efficient, scalable, and sustainable methods of getting food to military families in need.
- ★ Through research, identify and release the causal factors of military family food insecurity in Texas and Tidewater, Virginia.
- ★ Release our 2021 Military Family Support Programing Survey Results.
- ★ Through our Solutions Summit, develop solutions through facilitated discussions with our partners and Advisory Board.



PARTNERS & SPONSORS

If you are interested in discussing partnership opportunities with MFAN, contact us at info@mfan.org.

MFAN is proud to partner with so many organizations who are committed to supporting the advancement and well-being of our nation's service members, veterans, and their families. The generosity of these partners has allowed us to meet the needs of our military community and propel our mission forward.

MAJOR DONORS AND SPONSORS



PARTNERS





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