

**2015**

**Annual Report**



Knoxville Area  
Urban League

*Empowering Communities.  
Changing Lives.*

## The Urban League Movement

### Our Mission

The mission of the Urban League movement is to enable African Americans and disadvantaged others to secure economic self-reliance, parity, power and civil rights.

### Our Movement

Established in 1910, The Urban League is the nation's oldest and largest community-based movement devoted to empowering African Americans to enter the economic and social mainstream. Today, the National Urban League, headquartered in New York City, spearheads the nonpartisan efforts of its local affiliates. There are more than 100 local affiliates of the National Urban League located in 35 states and the District of Columbia providing direct services to more than two million people nationwide through programs, advocacy and research.

### Knoxville Area Urban League

Since 1968, the Knoxville Area Urban League has assisted disadvantaged people attain social and economic stability and self-sufficiency through direct services and advocacy. The League works to provide a skilled and diverse workforce; to increase homeownership; to support economic and small business development; and to enhance education efforts for our youth. The Knoxville Area Urban League is a United Way partner agency and affiliate of the National Urban League. The League's

work and results are evident in the lives of the over 8,400 people it touches each year. For more information, go to [www.thekaul.org](http://www.thekaul.org).

### Our Vision

The vision of the Urban League is to become the recognized leader and premier nonprofit organization in the greater Knoxville area promoting economic and social equality for all citizens.

### Our Strategy

We believe that all Americans deserve an equal opportunity to achieve the American Dream, and we, along with other National Urban League affiliates, operate under the guidelines of The Opportunity Compact, a comprehensive set of principles and policies set forth by the National Urban League, focused on the following key areas:

- Opportunity to Thrive (Children)
- Opportunity to Earn (Jobs)
- Opportunity to Own (Housing)
- Opportunity to Prosper (Entrepreneurship)

### Our Logo

The circle with the equal sign represents the Urban League Movement's strong commitment to equality for all people.

Dear Friends of the Urban League,

The Knoxville Area Urban League has been at the forefront of economic, educational and social justice for African Americans and others for nearly 50 years. Each year, we empower thousands of individuals and families through advocacy, effective collaborations and strategic programming. Our impact and longevity are due, in large part, to the support of a diverse community of partners.

We provide the people we serve with the skills needed to navigate and overcome personal and professional obstacles. We are fully committed to investing in people, launching careers and businesses and transforming lives. With the continued support of partners like you, we are creating Pathways to Empowerment that put individuals and families on track to reach their goals.

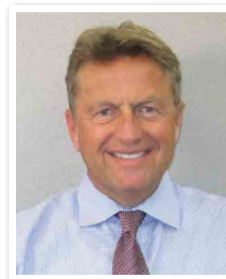
For some, it's buying that first home; for others, it's finding a good job or starting their own business. For our students, it's an equal-opportunity education that will prepare them for college, career and life and help them achieve their full potential.

We are pleased to share our recent accomplishments in this annual report.

The Knoxville Area Urban League has a dynamic board of directors, committed staff and dedicated volunteers who always are willing to serve the community. Their efforts, combined with your investment, make the Urban League a viable entity as we head towards our next year of service.

On behalf of all the people we have placed on pathways to empowerment, we thank you for your continued support and look forward to transforming more lives in partnership with you.

With gratitude from us both,



*Al Pirie*

Al Pirie, Board Chair  
Vice President of  
Human Resources  
Uster Technologies



*Phyllis Y. Nichols*

Phyllis Y. Nichols  
President & CEO

# Opportunity to THRIVE: EDUCATION

All children in America deserve a quality education that will prepare them for college, work and life.



Education reform and academic achievement are about much more than what happens in the classroom. Our Education and Youth programs work to improve educational opportunities for at-risk students to support their academic achievement, encourage civic involvement through service learning, and contribute to their cultural and emotional development. We work to ensure all students, regardless of ZIP code, income, race or ethnicity, are well-taught and held to the same high standards that align with college and work expectations, and that all students have access to high-quality educational content, support, resources and opportunities essential to ensure post-secondary success.

## THE ISSUE

For Tennessee to reach its goal of preparing all students for success in college and career and increasing the overall number of students with college degrees, education partners must place priority on supporting academic growth for students of color and students living in poverty.

## UL IMPACT

- 1,500 books distributed to preschool and elementary aged children
- 1,200 pairs of new shoes and school supplies distributed to over 3,000 area children
- 124 high school honor students inducted into National Achievers Society
- 109 students participated in college tours and behind-the-scenes business tours
- 98% of graduating seniors pursued post-secondary education, receiving scholarships averaging \$10,000 per student.

Major source of funding:  
Comcast Foundation,  
Cornerstone Foundation,  
East Tennessee Foundation  
Youth Endowment, Gene &  
Florence Monday Foundation,  
National Urban League,  
State Farm Foundation.



Preparing a Generation  
For Higher Education

Opportunity to EARN:

# WORKFORCE DEVELOPMENT AND EMPLOYMENT

Every adult in America should have equal access to resources that enhance employability and job mobility, including post-secondary education and training.

## THE ISSUE

Employment challenges are greater within a broader, more diverse sector of our community. Employers require cognitive (hard) skills and communication (soft) skills, as well as education credentials and job-related skills.

## UL IMPACT

- 408 clients met with a workforce counselor for one-on-one counseling
- 323 clients increased their employability skills through individual and group instruction, workshops and use of our computer labs
- 264 clients developed up-to-date job search tools and were assisted with resumes and submitting online employment applications
- 662 employers posted more than 1,300 positions on the Urban League job board
- 80 clients gained full-or part-time employment, equating to an economic impact of over \$2.1 million.

Work is empowering. Work gives purpose and dignity to life, provides families with economic and social stability and contributes to our community. Our Job Readiness and Employment Program facilitates the process by which individuals identify, prepare for, attain and maintain employment and self-sufficiency.

**Major sources of funding:** United Way of Greater Knoxville, Knox County and UPS Foundation



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# Opportunity to OWN: HOUSING SERVICES AND COMMUNITY DEVELOPMENT

Every adult in America should have access to the financial security that comes from owning a home.

The Urban League is a HUD-approved nonprofit counseling agency; in 1971 we became the first nonprofit agency in Tennessee to be so designated. Today, our counseling program is recognized throughout the state of Tennessee for the quality of work we do and the outcomes we achieve.

Our housing counseling program has a twofold strategy to address areas that are relevant in the current economy: 1) the foreclosure crisis; and 2) a housing market that is advantageous to buyers. Our Budget and Credit Courses help boost financial literacy; Homeownership Courses prepare first-time homebuyers to make the most of the favorable housing market; and foreclosure counseling helps homeowners stay in their homes.

**Major source of funding:** East Tennessee Foundation “Affordable Housing Trust Fund,” Tennessee Housing Development Agency, U.S. Department of Housing & Urban Development, United Way of Greater Knoxville, Bank of America and Clayton Foundation.

## THE ISSUE

Housing issues are no longer a problem of the poor; people are being confronted with this issue at every income level. Homeownership is still the American dream.

## UL IMPACT

- 139 clients completed a homebuyers’ education class
- 80 achieved their goal of homeownership
- 155 clients maintained homeownership as a result of foreclosure prevention, default mortgage counseling and other mortgage assistance programs
- \$9.7 million financial impact of new home purchases and maintaining homeownership
- 243 clients learned how to create a household budget, build and repair credit and make wise spending choices to save money and meet both short- and long-term goals, such as purchasing a home.



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# Opportunity to PROSPER: ECONOMIC EMPOWERMENT AND SMALL BUSINESS DEVELOPMENT



Every individual in America who possesses entrepreneurial vision, ingenuity, drive and desire should have access to resources needed to establish and grow a viable business enterprise.

## THE ISSUE

While more individuals are starting businesses, others are struggling to keep their small businesses afloat. Minority-owned businesses are less likely to receive loans than non-minority-owned businesses and when awarded, loans are at lesser amounts.

## UL IMPACT

- 70 entrepreneurs received one-on-one technical/business assistance
- 159 people attended three business “subject matter” workshops
- 7 business loans closed totaling \$549,310
- 150 new and/or retained jobs in low-to-moderate income communities as a result of capital investment
- \$25,000 awarded among four winners of the CO.STARTERS’ “Pitch Contest” program
- \$2 million in capital deployed in economically distressed communities for business owners that cannot qualify for conventional bank loans
- Increased business loan portfolio by \$1 million to \$3.43 million.



The Knoxville Area Urban League gained certification from the U.S. Department of Treasury to operate as a Community Development Financial Institution (CDFI) in 2013. Working with our partner, the Knoxville Entrepreneur Center, we are a licensed CO.STARTERS entrepreneurship training center.

The Urban League’s loans and technical assistance are strategic investments that will build strong economic ecosystems to support entrepreneurship and sustained business growth in economically disadvantaged communities.

**Major source of funding:** City of Knoxville, SunTrust Foundation and Pinnacle Financial Partners



**Knoxville Area  
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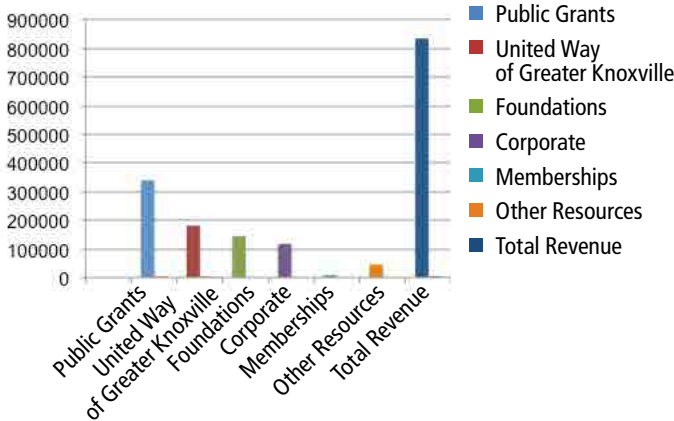
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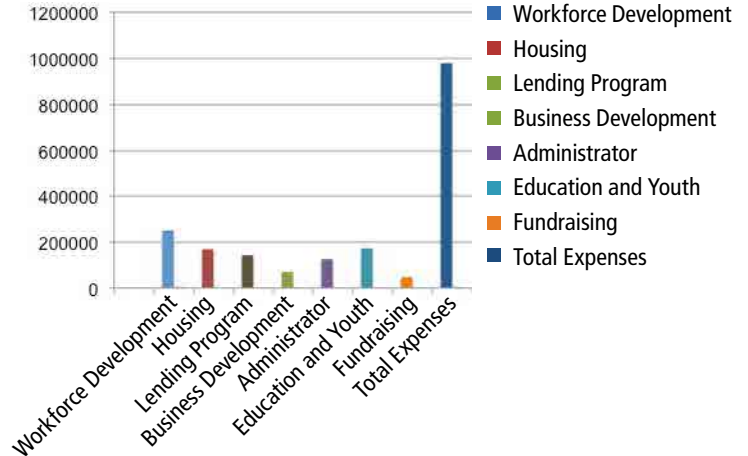
# 2015 FINANCIAL HIGHLIGHTS

Statement of Financial Position for year ending June 30, 2015. Audit available for review.

## REVENUE



## EXPENDITURES



## ASSETS

Cash and Cash Equivalents	\$738,390
Accounts Receivable	\$106,995
Assets Related to Building & Equipment	\$134,102
Prepaid Expenses	\$9,995
Restricted Cash in Bank	\$1,510,726
Loans Receivable	\$862,467
Other Assets	\$35,720
<b>Total Assets</b>	<b>\$3,398,395</b>

## LIABILITIES & NET ASSETS

Accounts Payable and Accrued Expenses	\$19,803
Deferred Revenue	\$59,450
Total Current Liabilities	\$79,253
Long-Term Debt	\$1,000,000
<b>Total Liabilities</b>	<b>\$1,079,253</b>

## NET ASSETS

Unrestricted	\$945,950
Loan Reserve	\$1,373,192
Total Net Assets	\$2,319,142
<b>Total Liabilities &amp; Nets Assets</b>	<b>\$3,398,395</b>

## Grants

City of Knoxville Community Development  
Knox County Development  
National Urban League  
Tennessee Housing Development Agency  
United Way of Greater Knoxville  
U.S. Dept. of Housing & Urban Development

## Foundations

Allstate Foundation  
Bank of America  
BB&T  
BlueCross BlueShield Foundation  
Clayton Family Foundation  
Comcast Foundation  
Cornerstone Foundation  
East Tennessee Foundation  
Enterprise Foundation  
First Tennessee Foundation  
State Farm Mutual Automobile Insurance  
SunTrust Foundation  
The Haslam Family Foundation  
U.S. Cellular Community Programs  
UPS Foundation, Inc.

## Donors and Supporters

21st Mortgage Corporation	Denark Construction	Partners	The University of Tennessee System
Alcoa, Inc.	DENSO Manufacturing Tennessee, Inc.	Pellissippi State Community College	Tennessee Valley Authority
American Apartment Management Company Inc.	East Tennessee Children's Hospital	Pilot Flying J	Tennessee Human Rights Commission
AT&T	Enterprise Holdings	Pinnacle Financial Partners	U.S. Cellular
BB&T	Fifth Third Bank	Provision Healthcare	UT College of Law
BlueCross BlueShield of Tennessee	First Tennessee Bank	Publix Super Markets	UT College of Social Work
BPR	Home Federal Bank	Regions Bank	UT Haslam College of Business
Clayton Bank & Trust	KAUL Young Professionals	Rosa Mar	UPS
Clayton Homes	Knoxville Convention Center	Scripps Networks Interactive	US Bank
Consolidated Nuclear Security, LLC	Knoxville News Sentinel	Summer School of the South	US Foods
Clayton Homes	Lonnie Jones Insurance Agency	Starbucks Coffee Company	Visionary Solutions LLC
Cornerstone Foundation of Knoxville	Messer Construction Co.	State Farm Insurance	Walters State Community College
Covenant Health	Metropolitan Knoxville Airport Authority	SunTrust Bank	
	Moxley Carmichael	Tennova Healthcare	

# KNOXVILLE AREA URBAN LEAGUE BOARD

## Officers

### Board Chair Al Pirie

Vice President of Human Resources  
Uster Technologies

### Treasurer Rosa Mar

CEO, Hispanic Chamber of Commerce  
East Tennessee

### Immediate Past Chair Cynthia Moxley

CEO, Moxley Carmichael

### Vice Chair Sheldon Green

Sales Leader, State Farm

### Secretary Jan Brown

Manager, Ethics & Employee Concerns  
and Deputy Designated Agency Ethics  
Official, Tennessee Valley Authority

### Phyllis Y. Nichols

President/CEO  
Knoxville Area Urban League

## Directors

### Gwendolyn Brown

President  
BPR, LLC

### Tamara "Tammy" Franklin

Executive Vice President, Digital  
Scripps Networks Interactive

### Dr. Jim McIntyre

Superintendent  
Knox County Schools

### Tyvi Small

Director of Diversity &  
Community Relations,  
Haslam College of Business  
University of Tennessee

### Stanford Williams

Vice President, Chief Inclusion  
& Diversity Officer  
Messer Construction Co.

### Russell Byrd

Senior Director of  
Government and  
Community Affairs  
Comcast

### Alan Hill

Regional Director  
External Affairs  
AT&T

### Gwen McKenzie

Senior Advisor, Client Relations  
CVS Caremark

### Honorable Deborah

### Stevens

Knox County  
Circuit Court Judge

### Avis Young

Operations Supervisor  
United Parcel Service

### Orlando Diaz

Vice President  
Partners

### Lonnie Jones

Principal  
Allstate Insurance

### Cavanaugh Mims

President  
Visionary Solutions

### Syreeta Vaughn

President  
KAUL Young Professionals

### Tim Young

CEO  
Summit Strategic Solutions

### Dr. Joe DiPietro

President  
University of Tennessee

### Dr. Ted Lewis

Vice President, Academic Affairs  
Pellissippi State Community  
College

### Alvin Nance

CEO, Development and  
Property Management  
LHP Capital

### Debi Welch

Vice President of Human  
Resources  
Covenant Health

### Dana D. Dorcas

Director of Business Sales,  
SE Region  
U.S. Cellular

### Andy Lorenz

Vice President, Administration  
Provision Health Partners

### Tim Romero

Regional Vice President  
Enterprise Holdings

# KNOXVILLE AREA URBAN LEAGUE STAFF

### Phyllis Y. Nichols

President & CEO

### Terrence Carter

Director of Economic &  
Business Development

### Bill Myers

Workforce Development  
Counselor

### Jackie Robinson

Workforce Development  
Specialist

### Karim Abdel-Alim

Facilities

### Ola Blackmon-McBride

Vice President

### Felix Harris

Director of Lending/  
Housing Counselor

### Ebony Petty

Program Assistant

### Hemal Tailor

Director of Development  
& Communications

### Brenda Roper

Director of Finance  
& Human Resources

# KNOXVILLE AREA URBAN LEAGUE MEMBERS

## FAMILY MEMBERSHIPS

Adolpus & Janda Brown  
Adrienne Anderson  
Allan & Linda Hill  
Allan & Lisa Pirie  
Allon Ferency  
Alvin & Jacquelyn Nance  
Bavy Lopez  
Brenda Szudcio  
Cavanaugh & Telicia Mims  
Celeste Herbert  
Cynthia Moxley & Alan Carmichael  
Dana & Daniela Dorcas  
Darryl Bonner  
Dr. Ted & Katherine Lewis  
Eric & Amber Smith  
Finbar Saunders, Jr & Ellen Bebb  
George & Deborah Stevens  
Gerald & Latoya Myles  
Gwendolyn & Ron Brown  
Harold & Carmen Hicks  
Hazel Baker  
James & Ola McBride  
Jared Brabson  
Jim & Phyllis Nichols  
Joyce Conner  
Joyce Feld & Charles Glisson  
Karen Sundback  
Kathy White

Lonnie & Judy Jones  
Mark & Gloria Deathridge  
Marshall W. Stair  
Melinda Meador  
Nathaniel & Monica Ware  
Oliver S. Thomas  
Orlando & Donna Diaz  
Osmonde & Jackie Robinson  
Petie Wilson  
Polly Matherly  
Rajesh & Hemal Tailor  
Riane Griffin  
Robert Arnett  
Robin Gibson  
Sheldon & Teresa Green  
Stanford & Kriste Williams, Jr  
Tamara Simpkins Franklin  
Terrence & Mary Carter  
Tuuanna Munroe  
Tyvi Small & Tammi Brown

## INDIVIDUAL MEMBERSHIPS

Alan Solomon  
Alissa White  
Andrew Lorenz  
Angela Conner  
Ariana Young  
Ashley Garth  
Avice Reid  
Avis Young  
Belton Watson

Beverly Watts  
Bill Myers  
Brea McConnell  
Breanne Yang  
Brenda Roper  
Brianna Greenlee  
Bridgette Jackson  
Brionco Hines  
Bruce Hairston  
Carol Maya Reeves  
Chelsy Johnson  
Christopher Barnes  
Christopher Hunter  
Cindy A. Doyle  
Clara Prinston  
Courtney Roach  
Crystal Washington  
Dalyssa Webb  
Dametraus Jagggers  
Daniel Lawhon  
Darryl Bonner  
Dashawndia Stripling  
David Byrd  
David Elias  
David Smith  
David Thomas  
DeAndra Thomas  
Deborah Porter  
Debra Welch  
Deloris Mabins-Adenekan  
Derick Bowers  
Deshaun Covington  
Dewey Roberts

Diamond Love  
Dr. Alpha Kindall  
Dr. James P. McIntyre, Jr  
Dwight Hill  
Erin Bennett  
Felix Harris  
Fred Roberson Jr  
Georginana Fry Vines  
Gregory Ethan Cage  
Gwen McKenzie  
Harley Sanches  
Henry Hung Yuan  
Jackie Myers  
Jada Bennett  
Jaden Stone  
Jalen Bayloch  
Jaliah Robinson  
Jamyic King  
Janece Neubert  
Jathan Arwine  
Jayla Chandler  
Jaylen Foster  
Jennifer Holder  
Jennifer Lukajic  
John Craig  
John Gusson  
Joseph A. DiPietro  
Joseph Ross  
Joshalyn Hundley  
Juanita Cannon  
Judith Bryant  
Julian Daniel  
Julie Brown

Julietta Mendez  
Karen Gonzalez  
Karla McKanders  
Kassandra Severiano  
Keely Ritchie  
Ken Easterly  
Kristen Blevins  
Kristina Brown  
LaTaaisha Skinner  
Laticia Cannon  
Leqoina Williams  
Les Fout  
Lisa Lancaster  
Makaja Stevens  
Malai Thornton  
Marche Kromah  
Marche Kromah  
Margaret Gaiter  
Margot Guy  
Maria Cornelius  
Marilyn Cobble  
Marilyn Woods  
Marlon Lucas  
Mary Shelen  
Mclayla Hartsell  
Mea Kinnon Reeves  
Megan Davis  
Miles Franklin  
Patricia Robledo  
Phil Claxton  
Princess Brown  
Rachel Shah  
Racquel Gomez

Regina Washington  
Renetta Farries  
Riane Griffin  
Ricky Hall  
Rita Williams Walker  
Robin Osborne -DeHart  
Ron Nesbitt  
Rosa Mar  
Ruby Miller  
Russell Byrd  
Russell Wilder  
Scott Broyles  
Scott Dykes  
Shania Payton  
Sherone Shavers Richie  
Shuntia Gill  
Souleymane Diallo  
Stanford T. Williams  
Stephanie Welch  
Stephanie Welch  
Sydney Fitzgerald  
Syreeta Vaughn  
Taija McClain  
Terryll Dodson  
Thomas E. Strickland, Jr.  
Tiffany Nichols  
Tim Chandler  
Tim Romero  
Tim Young  
Tyra Thomas  
Walter Siler  
William McDade  
William Summey

## CORPORATE MEMBERSHIPS

Tennessee Valley  
Authority  
Advance Auto Parts  
First Tennessee Bank

## NON-PROFIT MEMBERSHIPS

Emerald Youth  
Foundation  
Alzheimer's Association  
Knoxville TVA Employees  
Credit Union

## LIFETIME MEMBERSHIPS

McDonald, Scott  
Robinson, Frank  
Rothermel, Frank  
Thompson, Leroy  
William, Tim

## YOUNG PROFESSIONALS

Blount, Miriam  
Bonheur, Hardem  
Branam, Shavard  
Brawner, Vanya  
Brownfield, Alexandra  
Brownfield, Tezel  
Butler, Jennifer  
Caldwell, Gerrica  
Cook, Jeremy  
Croom, Jared  
Davis, Pamel  
Evans, Melvin

Fields, Quana  
Feeling, Stacy  
Gibson, Javon  
Gist, Tinaya  
Griffin, Tori  
Hamilton, Patrick  
Hardin, Brandon  
Harding, Michelle  
Jerome, Kevin  
Johnson, Jemeecia  
Johnson, Jessica  
Jones, Kierra  
Jones, Korri  
Love, Shana  
Lucas, Marlon  
McClary, Savaughnna  
McCoy, Lydia  
Moser, Jason  
Moten Quineka  
Olds, Anderson  
Parker, Hannah  
Peterson, Joshua  
Powell, Fanesha  
Rawls, Damon  
Reid, Brittany  
Russell, Brian  
Talley, Shamel  
Thompson, Taquiya  
Vaughn, Clarence  
Vaughn, Syreeta  
Wilson, Tiara-Lady