

I AM THE URBAN LEAGUE



***Empowering Communities.
Changing Lives.***



2009 Annual Report

*“Support the strong,
give courage to the timid,
remind the indifferent,
and warn the opposed.”*

~ Whitney M. Young Jr.
1921-1971



**Knoxville Area
Urban League**

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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 non-partisan 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 2 million people nationwide through programs, advocacy and research.

The Knoxville Area Urban League, a civil rights, economic development and social service organization, was founded in 1968 at the height of the Civil Rights movement to promote equal employment opportunities for African-Americans in Knoxville, Tennessee. Today, the Knoxville Area Urban League is a non-profit, non-partisan, interracial community-based organization, serving a diverse client base in Knox, Blount and Anderson counties.

Our Vision

The vision of the Urban League is to become the recognized leader and premier non-profit organization in the greater Knoxville area promoting economic and social equality for all citizens. The support of our members, contributors and volunteers is vital in helping us accomplish this goal.

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 National Urban League movement's strong commitment to equality for all people. The design and style have changed over the years, but the basic symbolism has not. The equal sign within the circle serves as a graphic reminder of the Urban League's commitment to equality.



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Who is The Urban League? I'm Phyllis Nichols. I am the Urban League.

As president and chief executive officer of the Knoxville Area Urban League, I meet and engage with many people in this community, in our state, and across the country. I often hear, "I've heard of the Urban League, but I'm not sure what you do." Our intent is to make sure that we tell the life-changing stories of the people of the Urban League.

Who is The Urban League? We are the children in an early childhood literacy program; the middle school student who attends the Digital Academy; the high school scholar who as a National Achiever prepares for college. We are the job seeker, looking for the opportunity to take care of my family and my obligations, to be self sufficient. We are the homeowner who faced foreclosure squarely in the eye and managed to keep our family home. We are the entrepreneur whose dream of owning a business has come true. Who is The Urban League? We are the people.

Like so many nonprofits in America, the Urban League has been impacted by the downturn in the economy. As funding streams slowed and decreased, the demand for assistance has steadily increased.

The need for the Urban League has never been greater, with people losing jobs and homes and others struggling to complete an education, find a new job or acquire retraining. Even with the increased demand, our staff and community partners continue to provide exceptional support and opportunities for those who come to us for help. We remain strong and steadfast in our ability to serve.

Who is the Urban League? Our dedicated board of directors is fully engaged in our strategic planning and fiscal oversight. These highly respected members of the community meet monthly and participate in committees that provide program direction and assistance. The Urban League is our talented and committed staff who works tirelessly to meet client needs and respond to the expectations of funders.

The Urban League support is as diverse as the people we serve – local and federal sources, United Way of Greater Knoxville, foundations, business and corporate partners, and individuals.

Are you the Urban League? Membership information is included in this booklet. Won't you join us? When the question is asked, "Who is the Urban League?" You can proudly say, "I am!"



Yours in the Movement,

Phyllis Y. Nichols
President & CEO





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I'm Peyton T. Hairston Jr., and I am the Urban League.

On behalf of our outstanding board of directors of the Knoxville Area Urban League (KAUL), I want to welcome you to our 2009 Equal Opportunity Awards Gala. This is a celebration of the award winners, which could not happen without your support. Additionally, your being here gives the Urban League an opportunity to continue programs that have proven their worth by making a positive change in the lives of those we serve.

Our Board of Directors represents the community we serve, and we are working to realize our vision of seeing the Urban League become the recognized leader in promoting economic and social equality in our area. Tonight you will hear about our programs and our impact on the community. Without the support you provide by celebrating the achievements of our award winners, the work would not be done.

You can be proud that your investment in this evening could ensure that a family stays in their home, a young person learns the value of an education, a displaced worker gains new skills to find a better job, a child went to school with new shoes, or even a preschooler has a new book and an opportunity to learn to read. So, on behalf of our Board of Directors, thank you for being here, and please enjoy yourselves.



With our appreciation,

Peyton T. Hairston Jr.

KAUL Chairman of the Board



Marc H. Morial
President and CEO

120 Wall Street
New York NY 10005

P 212 558 5300
F 212 344 5188

www.nul.org
presidentoffice@nul.org

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October 15, 2009

Knoxville Area Urban League
1514 East Fifth Avenue
Knoxville, TN 37917

Dear Friends:

It is my honor to extend to you my heartfelt greetings and salutations as the Knoxville Area Urban League gathers to celebrate its 2009 Equal Opportunity Awards Gala.

My hat is off to your President and CEO, Phyllis Nichols, the Urban League staff, and to the outstanding board for their continued faithful commitment to the mission and spirit of the Urban League movement.

In today's economic climate, more people than ever need the services that the Urban League offers, particularly in the areas of employment and homeownership. We are proud to have an affiliate such as the Knoxville Area Urban League, which is doing much to meet that need.

This year, the National Urban League designated the Knoxville Area Urban League as a Gold Star Homeownership Center in recognition of their 37 years of experience and stellar performance as a HUD certified Housing Counseling Agency. Only eight of our more than 100 affiliates received the designation.

I also extend my congratulations to the awardees – Comcast (Corporate Leadership), Jones Kirkpatrick & Associates (Minority Business), and Eric and Jamia Stokes (Volunteers of the Year). I salute all of you for your steadfastness and commitment to the Urban League mission of empowering communities and changing lives.

As I close, I encourage those of you attending this evening to join us in membership. Together, we can make a difference.

Congratulations again and best wishes to all.

Warmest regards,

Marc H. Morial
President and Chief Executive Officer
National Urban League





You've heard of the Urban League... but what does the Urban League do?

We:

- Donated nearly 1,000 pairs of new shoes and school supplies to kids most in need.
- Inducted 125 minority youth into National Achievers Honor Society.
- Provided employment counseling to more than 700 people and skills training to 225 people, resulting in 72 job placements and 55 internships.
- Provided housing counseling to 449 people, foreclosure prevention and mortgage default assistance to 149 people, and helped 33 people purchase their first homes, adding nearly \$4.3 million to property tax rolls.
- Made small business loans totaling \$500,000, creating 20 new jobs.

...and the year's not even over yet!

The Knoxville Area Urban League serves more than 6,000 people from all socioeconomic and racial backgrounds each year, and that number continues to grow.

Make a difference – Join the Knoxville Area Urban League!



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865-524-5511 • www.thekaul.org



Opportunity to Thrive: Education

- Every child in America deserves to live a life free of poverty that includes a safe home environment, adequate nutrition and affordable, quality health care.
- Every child in America deserves a quality education that will prepare them to compete in an increasingly global marketplace.



I AM a senior at Austin East High School and have been a member of the National Achievers Honor Society since I was a sophomore. National Achievers has given me self-respect and boosted my self-confidence, and it's helpful for me to be with other students who are excited about learning and going on to college. The induction ceremony is also special and always makes me feel better about myself. Though National Achievers, I've performed community service, attended etiquette and financial aid workshops, gone on college tours, and more.

I've narrowed down my college choices to four, with Berklee Music Institute in Boston as my first choice. I'm excited about my future, and I appreciate the Knoxville Area Urban League for providing the experience of being in National Achievers.

- Marquis

CORE PROGRAMS:

- READ & RISE
- The Digital Academy
- NULITES (National Urban League Incentives to Excel and Succeed)
- National Achievers Honor Society

We Are THE URBAN LEAGUE

We're invested in youth of all ages throughout our community. **READ & RISE** reaches our youngest citizens with early literacy and pre-reading skills. **Digital Academy** introduces middle school students to high-tech careers and gets them excited about learning. **NULITES** and **National Achievers** instill high school students with leadership and social development skills and offer initiatives that enhance their cultural, academic and college preparatory experience.



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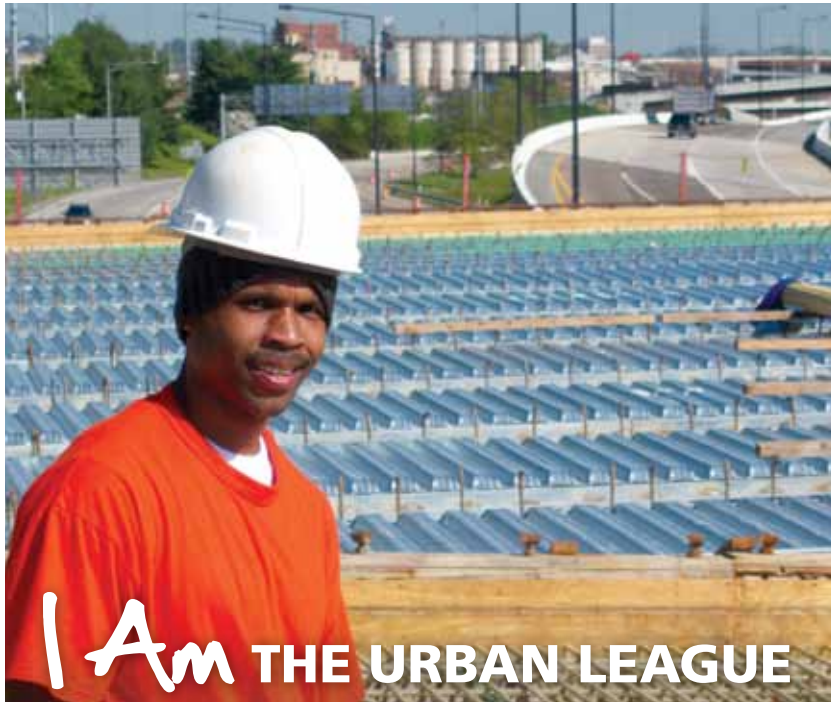
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Opportunity to Earn: Workforce Development and Training

- Every willing adult in America should have a job that allows them to earn a decent wage and provide a reasonable standard of living for themselves and their families.
- Every adult in America should have equal access to the resources that enhance employability and job mobility, including post-secondary education and other investments in human capital.



I AM a man who made some bad choices in my younger days and ended up spending time in prison. When I got out and was ready to turn my life around, it was tough to find anyone willing to give me a chance. I found my second chance at the Urban League. First, I completed their Basic Skills Computer Class, where I learned much needed computer skills. I then took part in an internship that they arranged. Today, I'm thriving in the University of Tennessee Apprenticeship Program, where I'm gaining the skills and knowledge to be a licensed heating and air conditioning technician.

- Eugene

CORE PROGRAMS:

- Assessments
- Computer training
- Employment readiness
- Workforce counseling and job placement
- Urban Youth Empowerment Program
- Internships
- Apprenticeships

We Are THE URBAN LEAGUE

We've experienced a dramatic increase in the demand for services over the last year. In the down economy, more people are competing in a very challenging job market. We are focused on identifying employment partners and serving as a source for quality applicants for existing employment opportunities. We also work to ensure that our clients have access to the resources they need to maintain a competitive edge in this market.



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Opportunity to Own: Housing Services and Community Development

- Adequate and affordable housing is a primary need for economic stability.
- Every adult in America should have access to the financial security that comes from owning a home.



I AM the single mother of four children. Even though I had a full-time job, I found myself in severe financial straits because of problems getting child support. I filed bankruptcy so that we wouldn't lose our family home – the first house I had ever bought on my own.

After filing bankruptcy, my house payments went up three different times, and I couldn't make the payments. We ended up with foreclosure proceedings against us, and I didn't know what to do. I was afraid they'd come evict us and I didn't want to put my kids through that, so we left our beloved home.

We had been living away for three and a half months when someone referred us to the Knoxville Area Urban League. Aaron Kyle worked with our lender and found a way for us to keep our home. Today, my family and I are home, and we owe it all to the Urban League.

- Jana and family

CORE PROGRAMS:

- Homebuyer Education Classes
- Foreclosure Prevention and Loss Mitigation Counseling
- Post-Foreclosure Counseling
- Budget and Credit Counseling

We Are THE URBAN LEAGUE

We were one of the first non-profits in the state to become a HUD-certified housing counseling agency. Today our counseling program is well recognized throughout the state of Tennessee for the quality of the work we do and the outcomes we achieve. Last year, we were one of 24 nonprofit agencies selected by the Tennessee Housing Development Agency to participate in the federally funded National Foreclosure Mitigation Counseling program which was enacted by Congress to provide counseling to homeowners facing foreclosure.



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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.



I AM the owner of Saleem & Son Barber Shop, a business started by my uncle as part of his dream to have a business where his family could work. When my uncle died, I took over running the shop. I ran it for five years not knowing that my uncle never owned the property where the business was located. The property owners offered to sell the property to me, but the price was too high.

Meanwhile, on the recommendation of a friend, I enrolled in an entrepreneur class at the Knoxville Area Urban League so that I could learn more about running a business. The class taught me a lot of things I needed to know as a businessman, and it also helped me network with a lot of people I wouldn't have met otherwise.

While taking the class, I learned about the Urban League's small business loan program and decided to take a loan so that I could purchase the building that housed my barbershop and the beauty shop next door. Now, my cousin is a beautician in the beauty shop.

The Urban League helped me get on my feet and be a success. Now, I'm turning the dream my uncle started into a fairy tale.

- Rocky

CORE PROGRAMS:

- Training and Technical Assistance
- Entrepreneurship Courses
- Empowerment Zone (EZ) Small Business Loan Program
- Urban League Micro-Lending Program

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In the first three quarters of 2009, we have made small business loans totaling \$500,000, creating 20 new jobs. Through the EZ Loan Program, we make loans in amounts up to \$50,000 to business owners who live, work, and/or are interested in locating businesses within the Empowerment Zone. Through our Micro-Lending Program, we work to create and expand business opportunities for socially and economically disadvantaged people in Knoxville and the surrounding area.



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Knoxville Area Urban League Young Professionals

The Knoxville Area Urban League Young Professionals is the local affiliate of the National Urban League Young Professionals (NULYP), which has chapters across the country. Young Professionals is a network of individuals between the ages of 21 and 40 who are committed to empowering their communities by investing in their own personal and professional development.



CORE PROGRAMS:

- Voter Registration
- Community Service Projects
- Personal and Professional Development
- Educational Empowerment
- Economic Empowerment

To learn more about the Knoxville Area Urban League Young Professionals, please visit <http://kaulyp.org>.

Left: Chris Jones, Y'Londa Byrd, Tierney Bates and Quiana Hardy at the 2009 National Urban League Conference in Chicago



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Above: The Young Professionals gather for their monthly meeting. The group meets on the first Monday of each month at the Knoxville Area Urban League.





We Are THE URBAN LEAGUE

Officers

Peyton T. Hairston Jr., Chairman

Senior Vice President
Tennessee Valley Authority

Cynthia Moxley, Vice Chair

Chief Executive Officer
Moxley Carmichael

Frank Rothermel, Treasurer

President
Denark Construction

Annette Winston, Immediate Past Chairman

University of Tennessee

Rosalyn Tillman, Secretary

Dean, Magnolia Avenue Campus
Pellissippi State Community College

Phyllis Y. Nichols, President & CEO

Knoxville Area Urban League

Members

Tierney Bates

Assistant Director of Development
U.T. College of Engineering

Julia Bentley

Senior Vice President
Saks Incorporated

Gwendolyn Brown

President
Brown Pearman Russell, LLC

Russell Byrd

Director of Government & Community Affairs
Comcast Cable Communication

Tom Catani

Vice President – East Operations
U.S. Cellular

Alan Chesney

Executive Director of Human Resources
University of Tennessee

Rita Geier

Associate to the Chancellor
University of Tennessee

Christopher Jackson

Location Manager, Tennessee Operation
ALCOA Rigid Packaging

Members continued

Lonnie Jones

Principal
Allstate Insurance of Farragut

Tammy Jurinsky

Manager of Compensation, Benefits,
and General Administration
DENSO Manufacturing – Tennessee Inc.

John Lansing

President
Scripps Networks

Sylvia Peters

Community Volunteer

Al Pirie

Vice President of Human Resources
Uster Technologies

Rhonda Rice

Executive Vice President
Knoxville Chamber of Commerce

Frank Robinson

Community Volunteer

Jonida Robinson

Community Volunteer

Tim Romero

Regional Vice President
Enterprise Rent-A-Car

Drew Starke

Dealer Operations Manager
Nissan North America

Deborah Stevens

Shareholder
Lewis, King, Krieg & Waldrop

Bryan Stubblefield

Vice President Regional Manager
First Tennessee

Dennis Upton

Vice President
Knoxville Utilities Board

Debi Welch

Director of Human Resources
Knoxville News Sentinel

Avis Young

Operations Supervisor
UPS



We Are THE URBAN LEAGUE

Phyllis Y. Nichols

President and CEO

Michelle Henry

Executive Assistant

Brenda Roper

Business Manager

Jackie Robinson

Certified Rehab Counselor

Aaron Kyle

Director of Housing &
Community Development

Bill Meyers

Workforce Development
Counselor

Felix Harris

Director of Lending

Joyce Armstrong

Receptionist

Donna Worthy

Director of Education
and Youth Services

Norma Thaxton

Senior Aide



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Knoxville Area Urban League
1514 E. Fifth Ave. • Knoxville, TN 37917
865.524.5511 • Fax: 865.525.5154
www.thekaul.org • E-mail: info@thekaul.org



**United Way
of Greater Knoxville**





KNOXVILLE AREA URBAN LEAGUE, INC.
STATEMENT OF FINANCIAL POSITION

For year ending June 30, 2009

Audit available for review

ASSETS

CURRENT ASSETS

Cash in bank:	
Operating	171,699
Certificates of Deposit	131,475
Savings	9,237
Investments	15,000
Accounts receivable	113,276
Inventory	
Prepaid expenses	<u>15,718</u>
TOTAL CURRENT ASSETS	456,405

RESTRICTED ASSETS

Cash in bank	245,620	
Loan receivable	<u>1,424,592</u>	1,670,212

PROPERTY AND EQUIPMENT

LAND	30000	
Buildings and improvements	168988	
Furniture and equipment	369387	
	<u>568375</u>	
Accumulated depreciation	-391216	
		<u>177159</u>

2,312,704

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES







Accounts payable	5,758
Accrued expenses	15,821
Deferred revenue	<u>38,300</u>
TOTAL CURRENT LIABILITIES	59,879

LOAN RESERVE 1,670,212

NET ASSETS
 Unrestricted 582,612

2,312,704

REVENUE SOURCES

	Public Grants
	United Way of Knoxville
	Foundations
	Membership & Contributions
	Corporate Donations
	Other Resources








% of Total

47%
20%
22%
1%
9%
1%

TOTAL REVENUE

100%

EXPENDITURES

	EZ Loan Program
	Workforce Development
	Administration
	Youth
	Urban Youth Empowerment
	Housing
	Fundraising

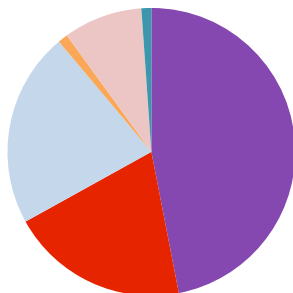
% of Total

21%
23%
12%
9%
14%
17%
4%

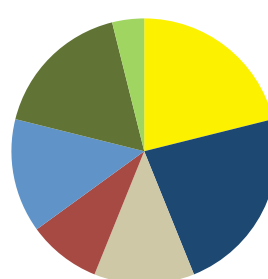
TOTAL EXPENDITURES

100%

2009 REVENUE SOURCES



2009 EXPENDITURES





Grants

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

Foundations

Bank of America
Clayton Family Foundation
Comcast Foundation
Cornerstone Foundation
East Tennessee Foundation
First Tennessee Foundation
Gene and Florence Monday Foundation
Haslam Family Foundation
James A. Haslam II
Pilot Foundation
Rotary Foundation of Knoxville
Scripps Howard Foundation
U.S. Cellular Community Programs

Donations

Allstate Insurance Company
Cherokee Distributing Company
Comcast
Mike and Susan Edwards
Equality Coalition
Rita Geier
Kramer Rayson LLP
The LAMP Foundation
Sylvia Peters
Pinnacle Financial Partners
Costa Regas
Finbarr Saunders
SunTrust Bank
Dr. Bedford Waters

Platinum Sponsors

Pilot Travel Centers, LLC
Scripps Networks, Inc
U.S. Cellular

Gold Sponsors

Allstate Insurance Company
AT&T
Comcast
DENSO Manufacturing Tennessee, Inc.
First Tennessee Bank

Gold Sponsors continued

Knoxville News Sentinel
Knoxville Utilities Board
Tennessee Valley Authority

Silver Sponsors

ALCOA
Clayton Bank & Trust Company
Clayton Homes
Denark Construction
Enterprise Rent-A-Car Foundation
Food Lion
Mercy Health Partners
Moxley Carmichael
Rural/Metro Corporation

Supporters

AAA East Tennessee
B&W Y-12 LLC
Barge Waggoner Sumner & Cannon Inc.
Julia and Gary Bentley
BlueCross BlueShield of Tennessee
Brown Pearman Russell, LLC
City of Knoxville Community Develop. Department
Covenant Health
DENSO Manufacturing Tennessee, Inc.
Home Federal Bank
Office of Knox County Mayor
Lewis, King, Krieg & Waldrop
Messer Construction Company
Metropolitan Knoxville Airport Authority
Moxley Carmichael
Nissan North America
Oak Ridge Associated Universities
Pellissippi State Community College
Pepsi Bottling Group
Regions Bank
Frank D. Robinson
State Farm
SunTrust Bank, East Tennessee
Tennessee Human Rights Commission
Tennessee Valley Authority
TIS Insurance Services, Inc.
UT College of Business Administration
UT College of Equity and Diversity
UT College of Law
Walters State Community College
Workforce 2000 Staffing Inc.
Avis Young





Family Memberships

Donna Hardy
Jim & Phyllis Nichols
Tammy Strader
Nathaniel & Monica Ware

Individual Memberships

Aaron Aundre Kyle
Alan Chesney, PhD
Alicia Cottrell
Allan Pirie Jr.
Andrea Woods
Annette E. Winston
Anthony Ingram
Aubrey Pearson
Avis Young
Bill Myers
Brenda Roper
Bryan Stubblefield
Brittney Anthony
Charlane Oliver
Charles Sanderfur
Christian Sims
Christopher H. Jackson
Christopher Jones
Clarence Vaughn
Cynthia M. Moxley
Dalphania Vaughn
Damon Rawls
Debra A. Welch
Debra Stevens
Dennis R. Upton
Donna Worthy
Doug Minter
Drew Starke
Erica C. Clark
Felix Harris
Ginger Quarles
Gwendolyn W. Brown
Jackie L. Robinson
James Johnson
James McBride
James Woroniecki
Jason Woodle
John Lansing
John Phelps
Johnny Taylor
Jonida Robinson
Joyce Armstrong

Individual Memberships continued

Juanita Cannon
Julia A. Bentley
Karla M. McKanders
Kimberly McCarley
Leshuan D. Oliver
Lonnie Jones, Jr.
Marcus Wheeler
Michelle Henry
Nicholas Jones
Peyton T. Hairston Jr.
Renita Griskel
Rhonda Rice
Rita Geier
Roberto Martinez
Roselyn Tillman
Russell Byrd
Sandra D. Cannon
Shaylinn Meredith
Sherman Jones
Sylvia L. Peters
Tammy Jurinsky
Thomas E. Darden Jr.
Thomas E. Strickland Jr.
Tiara Wilson
Tiffany Dellard
Tim Romero
Tom Catani
Tori Griffin
Tyson Davis
Tyson L. Jordan
William L. Johnson
Winifred Scruggs

Lifetime Memberships

Frank D. Robinson
Frank Rothermel
Leroy Thompson
Scott McDonald
US Foodservice

Corporate Memberships

Enterprise Rent-A-Car
Home Federal Bank
Mercy Health Partners
National Elevator
Premiere Building Maintenance
SunTrust Banks, Inc.
Verizon Wireless

