



EMPOWERED

KNOXVILLE AREA URBAN LEAGUE



Knoxville Area
Urban League

*Empowering Communities.
Changing Lives.*

2010 Annual Report



2010 Annual Report

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

~ Whitney M. Young Jr.
1921-1971



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Changing Lives.



THE URBAN LEAGUE MOVEMENT

Our Mission

The mission of the Urban League movement is to enable African Americans and others who are 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.

About the Knoxville Area Urban League

Since 1968, the Knoxville Area Urban League has helped 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 8,000 people it touches each year. For more information, go to www.thekaul.org.

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.

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.



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February 16, 2011

Dear Friends and Supporters,

It seems like the past year has gone by in the blink of an eye. We are pleased to report that, during that "blink," the Knoxville Area Urban League has accomplished much in the areas of Education and Youth, Job Readiness and Employment Assistance, Housing Counseling and Home Ownership, and Small Business Development.

Thanks to the hard work of a committed staff, a dedicated Board of Directors and committed volunteers, the Urban League served more than 8,000 people in 2010, making a real impact in our community. To give a snapshot of some of our successes, we:

- Inducted 125 scholars into our National Achievers Honor Society, helping increase the probability of college enrollment for these gifted scholars, many of whom are at-risk and the first in their families to go on to post-secondary education.
- Provided new shoes and school supplies to 1,000 area children who most needed our help.
- Provided employment counseling to more than 900 people and skills training to more than 225, and placed 85 in employment, many of whom were hard to place, such as the previously adjudicated.
- Provided housing counseling to 449 people, foreclosure prevention and mortgage default assistance to 149 people, and helped 48 people purchase their first homes, adding nearly \$6.5 million to the tax rolls.
- Made small business loans totaling \$650,000, creating 20 new jobs.

The work that we do wouldn't be possible without the financial investment of government funding, foundations, corporate and individual supporters, and the United Way of Greater Knoxville.

As we enter a new year of service, there will be new challenges and opportunities. We are thankful for those who join us as we endeavor to empower communities and change lives.

In the words of Marc Morial, president and CEO of the National Urban League, "We've made great strides, opened many doors and created opportunities for many. But more work remains to be done, and we are guided by the spirit of determination and dedication that moved our founders."

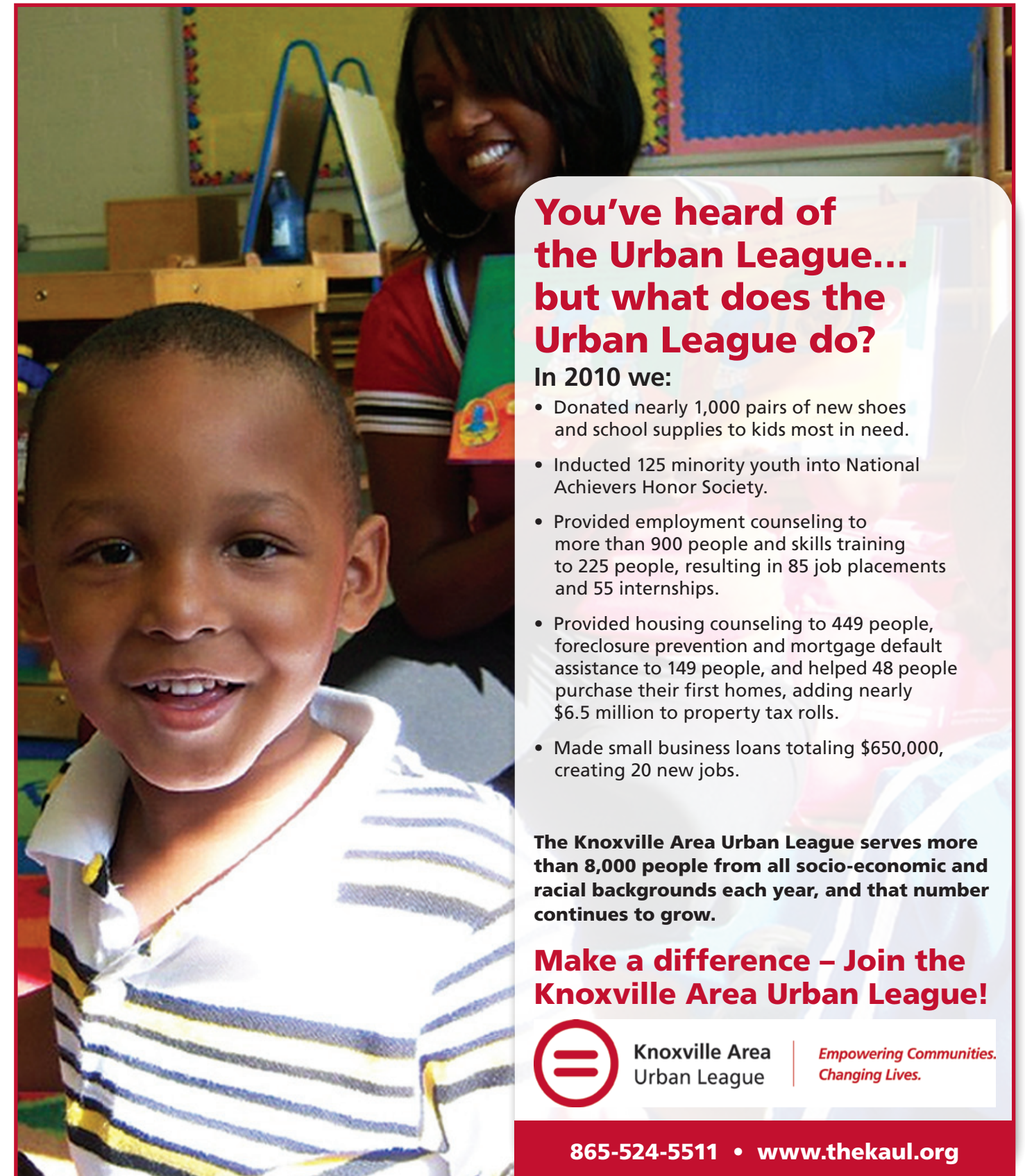
Sincerely,

Phyllis Y. Nichols

Phyllis Y. Nichols
President & CEO

Peyton T. Hairston, Jr.

Peyton T. Hairston, Jr.
KAUL Chairman of the Board




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

In 2010 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 900 people and skills training to 225 people, resulting in 85 job placements and 55 internships.
- Provided housing counseling to 449 people, foreclosure prevention and mortgage default assistance to 149 people, and helped 48 people purchase their first homes, adding nearly \$6.5 million to property tax rolls.
- Made small business loans totaling \$650,000, creating 20 new jobs.

The Knoxville Area Urban League serves more than 8,000 people from all socio-economic and racial backgrounds each year, and that number continues to grow.

**Make a difference – Join the
Knoxville Area Urban League!**



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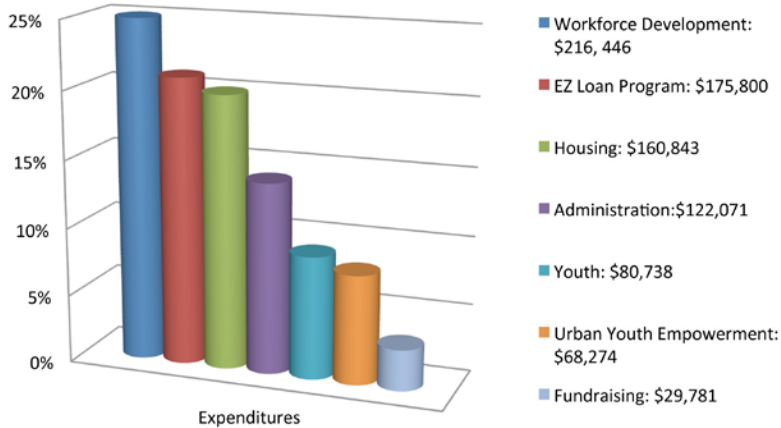
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Statement of Financial Position

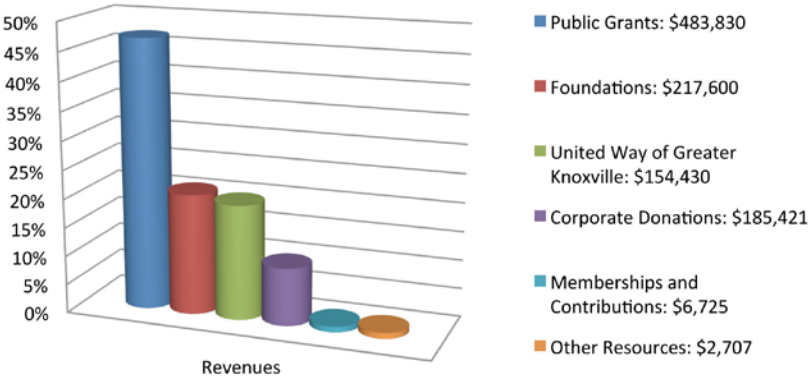
For year ending June 30, 2010
Audit available for review

Assets		Liabilities and Net Assets	
Cash and Cash Equivalents	\$ 540,682	Accounts Payable and Accrued Expenses	\$ 17,574
Investments	15,000	Deferred Revenue	61,000
Accounts Receivable	118,911	Total Liabilities	\$ 78,574
Assets Related to Building and Equipment	162,754	Net Assets	
Prepaid Expenses	10,846	Unrestricted	\$ 779,372
Restricted Cash in Bank	505,882	Loan Reserve	2,394,433
Loans Receivable	1,888,551	Total Net Assets	3,173,805
Other Assets	9,753	Total Liabilities & Net Assets	\$ 3,252,379
Total Assets	\$ 3,252,379		

2010 Expenditures



2010 Revenue Sources



Investors and Community Partners

Grants

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

Foundations

Allstate Foundation
Bank of America
BB&T
Clayton Family Foundation
Comcast Foundation
Cornerstone Foundation
East Tennessee Foundation
First Tennessee Foundation
Gene and Florence Monday
Foundation
Haslam Family Foundation
James Haslam II
Pilot Foundation
Regions Foundation
SunTrust Foundation
United Way Monday Foundation
U.S. Cellular Community Programs
Wells Fargo Foundation

Supporters

AAA East Tennessee
Absher, Mr. and Mrs. Harold
Akima Club
B&W Y12 LLC
Beers, Valorie
Blanc, Linda Gay
Brown Pearman Russell, LLC
Brown, Gwen
Carrasco, Leigh
Catani, Tom
City of Knoxville
Clark, Gary
Covenant Health
DENSO Manufacturing
Dix, John
East Tennessee Foundation
Food Lion
Geier, Rita
Hairston, Jr., Peyton T.
Houston, Alice
Jones, Lonnie
Jones, Lonnie
Keever, Merle
Knoxville Area Urban League
Young Professionals
Knoxville Convention Center
Lewis, King, Krieg & Waldrop
Lonnie Jones Agency
Mercy Health Partners
Messer Construction Company
Metropolitan Knoxville Airport
Authority
Moxley, Cynthia
Oak Ridge Associated Universities
Pearman, Joel and Barbara
Pellissippi State Community College
Pinnacle Financial Partners
Pirie, Al
Prestige Cleaners, Inc.
Ray, Karen
Rice, Rhonda
Riverview Missionary Baptist Church
Robinson, Jonida
Roddy, Marilyn
Rogerio, Madeline
Rothermel, Frank
Rural/Metro Corporation
Russell, Rick
State Farm
Stevens, Deborah
Tennessee Human Rights Commission
The Wright Group L-A, LLC
TIS Insurance Services, Inc.
UPS Foundation, Inc.
UT College of Architecture
UT College of Business
UT College of Equity & Diversity
UT College of Law
UT Howard Baker Center
Walter State Community College
Welch, Debi
Wirth, Alice
Young, Avis

Awards Gala Sponsors

Presenting Sponsor
Scripps Networks, Inc.

VIP Reception Sponsor
U.S. Cellular

Platinum Sponsor
Pilot Travel Centers, LLC

Gold Sponsors
Allstate Insurance Company
AT&T
Comcast
Denso Manufacturing
Enterprise Holdings
First Tennessee Bank
Knoxville News Sentinel
Tennessee Valley Authority

Silver Sponsors
Alcoa
BlueCross BlueShield of Tennessee
Clayton Bank & Trust Company
Clayton Homes, Inc.
CVS Caremark
Denark Construction, Inc.
Knoxville Utilities Board
Mercy Health Partners
Moxley Carmichael
Nissan North America

Memberships

Family Memberships

Absher, Harold and Linda
Bourne, Beale
McSwine, Mac and Nola
Nichols, Jim and Phyllis
Strader, Tammy
Velasquez, Luis and Loida
Ware, Nathaniel and Monica

Individual Memberships

Bennett, Freddie
Blackmon-McBride, Ola
Bourne, Beal
Brackett, Michael
Brown, Daniel
Brown, Gwendolyn
Brown, Katina
Bruce, Kristy
Byrd, Russell
Canty, Andre
Carter, Fanesha
Catani, Tom
Chesney, Glenda
Clark, Erica
Cobb, Retha
Cox, Pati
Davis, Pamela
Davis, Stephanie
Dukes, Collins Landon
Dulaney, Jeannie
Garner, Gloria
Geier, Rita
Graham, Gloria
Green, Sheldon
Griffin, Tori
Hairston, Peyton T., Jr.
Hardy, Donna
Harris, Felix
Henry, Amanda
Henry, Michelle
Hill, Alan

Hines, Jenny
Holder, Jennifer
Jackson, Christopher
Jackson, Shajai
Johnson, Roxanne
Jones, Christopher
Jones, Lonnie
Jones, Rex
Jordan, LaTonya
Kyle, Aaron
Lansing, John
Lauderdale, Don
Leffall, Kimberly
Love, Shana
Maize, Ezra
Manley, Carolyn
Manns, Jaleel
Mar, Rosa
McDermott, Kathryn
McKanders, Karla
Meredith, Shaylynn
Morton, Jamie
Mosby, Latisha
Moultry, Thomas
Moxley, Cynthia
Myers, Bill
Myles, Latoya
Oliver, Charlane
Oliver, Leshuan
Patterson, Cassie
Peters, Sylvia
Pirie, Al
Powell, Christopher
Powell, Constance
Rawls, Damon
Reid, Avice
Rice, Rhonda
Rigsby, Markeesa
Robinson, Jackie
Robinson, Jonida
Rollins, Avon

Romero, Tim
Roper, Brenda
Sanderfur, Deborah
Scruggs, Wendy
Starke, Drew
Stevens, Deborah
Strickland, Thomas
Stubblefield, Bryan
Taylor, Johnny
Thompson, Renee
Tillman, Rosalyn
Tolbert, George
Vargas, Martin
Vaughn, Clarence
Vaughn, Syreeta
Webber, Shirley
Welch, Debi
Wheeler, Carl
Williams, Robert
Woods, Andrea
Worthy, Donna
Young, Avis

Lifetime Memberships

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

Corporate Memberships

Girl Scouts of the
Southern Appalachians
Home Federal Bank of
East Tennessee
Knoxville's Community
Development Corporation
Moxley Carmichael

Program Partners and Volunteers

Education and Youth Services

City of Knoxville	Enterprise Foundation	Project GRAD
Comcast Foundation	Monday Foundation	Second Harvest Food Bank
Cornerstone Foundation	Petree's Florist	Scripps Howard Foundation
East Tennessee Foundation	Pellissippi State Community College	University of Tennessee

Housing and Community Development

BB&T	Knoxville's Community Development Corporation	SunTrust Bank
Clayton Family Foundation	Lonnie Jones Allstate Insurance Company	U.S. Department of Housing and Urban Development
Cynthia Cormany	Joe Maloy	University of Tennessee
First Tennessee Bank	Albert Nelson	Fred Washington
First Tennessee Foundation	Regions Foundation	Cecelia Waters
Nicholas Jones	Mike Simmons	Wells Fargo Home Mortgage
Knox Housing Partnership	Renee Sunday	Calvin Whitaker
Knoxville Community Action Committee		Mark Wolf

Workforce Development

Shelly Bell, News Sentinel	Alexis Goetz, Enterprise Holdings	Colleen O'Neill, BB&T
Becca Boyd, Sysco	Emily Hill, Enterprise Holdings	Alan Pirie, Uster Technology
Eric Clemons, U.S. Cellular	Sheri Lisa, First Tennessee Bank	Tammy Strader, Denark Construction
Denise Davis, First Tennessee Bank	Kathryn McDermott, Volunteer	Debi Welch, Knoxville News Sentinel

Economic Development

Chuck Christiansen	Steve Kitts	Bill Murrah
Joshalyn Hundley	George Lefler	Luis Velazquez
Mark Isom	Chris Monroe	

National Achievers Honor Society

Rosalyn Tillman, Committee Chairperson	Juanita Cannon	Walter Mencer
Phyllis Y. Nichols, President and CEO	Rita Geier	Deborah Porter
Donna Worthy, Director, Education and Youth Services	J. Harvey Gillespie	Tyvi Small
Brittany Anthony	Tori Griffin	Eric Stokes
Kamesha Bowen-Jenkins	Pat Hammonds	Jamia Stokes
Russell Byrd	Dasha Lundy	Candace Talley
	Gwen McKenzie	Carl Wheeler

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 retired engineer from Bechtel Jacobs with a more than 10-year history volunteering with the Knoxville Area Urban League. I work closely with Donna Worthy, the Director of Education and Youth, a lady whose passion for children and youth is inspiring.

I spend my Wednesdays volunteering at the Urban League, doing whatever needs to be done. Sometimes I'm busy with computer work; sometimes I help prepare for events like the National Achievers Honor Society Induction Ceremony or other events for the National Achievers. I've even helped clean out and organize closets.

My favorite thing about volunteering at the Urban League is working with the students. I really enjoy being around these bright and capable young people.

If you're thinking about volunteering at the Urban League, my advice to you is: Don't think about it. Do it!

- Carl Wheeler



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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.**

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 an Associate Relations Manager with U.S. Cellular and an active and engaged Knoxville Area Urban League volunteer.

At U.S. Cellular, the company motto is "Believe in Something Better." By volunteering at the Urban League, I am "believing in something better" for myself and helping others do the same.

My first exposure to the Urban League came through a Job Fair held in Atlanta. U.S. Cellular hired me at that Job Fair. Now, my experience is coming full circle as I seek to help others find jobs by sitting on the Urban League Workforce Advisory Committee; assisting with Job Readiness Courses; helping develop a customer service course curriculum; and doing anything needed to help the Urban League better serve their clients.

I love empowering people to make a better living for themselves and their families and helping them see beyond their current situation. There is no greater feeling than knowing you can make a difference in someone's life, and lives are definitely being changed at the Urban League.

- Nate Ware



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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.

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 a young professional committed to giving back. The Urban League provides an excellent outlet to do just that.

About once a month, I teach the insurance portion of classes the Urban League provides to first-time homebuyers and individuals working to understand more about their credit and developing a household budget. It is very fulfilling to me to provide this information because I know how important it is, particularly for first-time homebuyers.

I love volunteering at the Urban League because:

- The atmosphere at the Urban League is great, and the staff is always nice and helpful.
- The Urban League does so many things for so many different kinds of people. Their work has a true impact on our community.
- The Urban League strives to provide people with the best information possible. Knowledge is key, but it needs to come from people who are themselves knowledgeable.

If you're looking for a good environment and a place that you can enjoy being productive, the Urban League is the place for you.

— Nicholas Jones



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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. In 2008, 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.

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 a champion of small business development with a 25-year history volunteering locally and across the world to foster the growth of small businesses.

Over the course of my career, I have owned 10 or 15 small businesses and served as divisional manager for a Fortune 500 company, a background that has instilled in me a real passion for economic empowerment. Volunteering at the Urban League provides an excellent opportunity to funnel that passion in a very fruitful way.

As a volunteer, I review and critique business plans and help business owners fine tune them for presentation to the Loan Review Committee. I also sit on the Loan Review Committee, a group of about nine business and community leaders that meets at least monthly to review business plans and loan applications to determine their viability.

If you're thinking about volunteering at the Urban League, I highly recommend it. It's fun and rewarding, and the Urban League is a great place to help people.

— Chuck Christiansen

CORE PROGRAMS:

- Training and Technical Assistance
- Entrepreneurship Courses
- Urban League Micro-Lending Program

We Are THE URBAN LEAGUE

In the first three quarters of 2010, we have made small business loans totaling \$650,000, 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:**
- Civic engagement
 - Community Service Projects
 - Personal and Professional Development
 - Educational Empowerment
 - Economic Empowerment



Top: Community service event; Left: U.S. Cellular networking event; Lower left: A visit with Congressman Duncan on Capitol Hill; Lower right: YP Leadership – Deborah Sanderfur, Vice President, and Damon Rawls, President



KNOXVILLE AREA URBAN LEAGUE BOARD MEMBERS

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

- Gwendolyn Brown**
President
Brown Pearman Russell, LLC
- Russell Byrd**
Senior Director of Gov't and Community Affairs
Comcast
- Tom Catani**
Vice President - East Operations
U.S. Cellular
- Rita Geier**
Associate to the Chancellor
University of Tennessee
- Christopher Jackson**
Location Manager, Tennessee Operation
ALCOA Rigid Packaging
- Lonnie Jones**
Principal
Allstate Insurance
- Alan Pirie**
Vice President of Human Resources
Uster Technology
- Rhonda Rice**
Executive Vice President
Knoxville Chamber of Commerce
- Tim Romero**
Regional Vice President
Enterprise Holdings
- Drew Starke**
Dealer Operations Manager
Nissan North America
- Deborah Stevens**
Lewis, King, Krieg & Waldrop

- Bryan Stubblefield**
Vice President Regional Manager
First Tennessee
- Debi Welch**
Director of Human Resources
Knoxville News Sentinel
- Avis Young**
Operations Supervisor
United Parcel Service

Welcome New Members

- Mike Brackett**
Senior Vice President & Treasurer
DENSO Manufacturing
- Sheldon Green**
Agency Field Executive
State Farm
- Alan Hill**
Regional Director - External Affairs
AT&T
- Rosa Mar**
Manager, Global Sourcing Department
Levi Strauss & Co.
- Chris Powell**
Executive Vice President, Human Resources
Scripps Networks
- Damon Rawls**
Owner
Jani-King



We Are THE URBAN LEAGUE

KNOXVILLE AREA URBAN LEAGUE STAFF

Phyllis Y. Nichols

President and CEO

Ola Blackmon-McBride

Vice-President

Brenda Roper

Business Manager

Aaron Kyle

Director of Housing &
Community Development

Felix Harris

Director of Lending

Donna Worthy

Director of Education
and Youth Services

Michelle Henry

Executive Assistant

Jackie Robinson

Certified Rehab Counselor

Bill Myers

Workforce Development Counselor

Retha Cobb

Receptionist

Stephen Stothard

Intern



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www.thekaul.org • Email: info@thekaul.org



**United Way
of Greater Knoxville**