"Make a greater person of yourself, a greater nation of your country and a finer world to live in."

-Dr. Martin Luther King, Jr.

Empowering Communities.
Changing Lives.



2011 Annual Report

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 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 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 8,000 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.



Empowering Communities. Changing Lives.

Dear Friends and Supporters,

The Knoxville Area Urban League begins our 44th year of making a positive impact in our community. Since 1968, the Urban League has stood for social and economic equality. We continue to work daily to create opportunities and partnerships that help individuals needing assistance in employment, housing and homeownership, youth development and education, entrepreneurship and small business development, and diversity and inclusion. The effect of our impact in this community can be quantified by the success of the thousands of individuals we have worked with over the last 44 years.

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 2011, making a real impact in our community. To give a brief snapshot of some of our successes, in 2011:

- We inducted 136 high school honor students into National Achievers Society, and put 36 middle school students on track for college success through development of Individual College Development Plans.
- 354 clients met with a workforce counselor for a one-on-one counseling session, and 79 clients gained full- or part-time employment, equating to an economic impact of \$1.5 million.
- 170 clients completed a homebuyer education class, 59 of whom achieved their goal of homeownership, and 216 clients maintained their homeownership through our foreclosure prevention and default mortgage counseling, equating to an economic impact of \$7.5 million.
- Our Small Business Development program loaned \$200,000 in micro-lending loans and managed a small business loan portfolio of \$2.5 million.

As our nation continues along its slow path toward economic recovery, the Urban League remains as relevant and important as ever. It is only because of the continued financial support of our generous donors, the guidance of our Board of Directors, our community partners, our professional staff and the committed legion of volunteers that this is made possible.

We thank our business and community partners, our government leaders, our neighborhood residents and you for your part in supporting the important work of the Urban League. As we work toward serving this community for another 44 years, we ask for your continued help in promoting diversity and inclusion in all you do. "Empowering People. . . Changing Lives," is what we are all about. Let's make it happen together.

Sincerely,



Peyton T. Hairston, Jr.Board Chair





Statement of Financial Position

For year ending June 30, 2011 Audit available for review

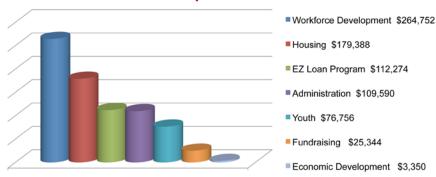
Assets

Cash and Cash Equivalents	\$	605,181
Accounts Receivable		39,385
Assets Related to Building and Equipment		142,644
Prepaid Expenses		11,819
Restricted Cash in Bank		401,378
Loans Receivable		2,111,702
Other Assets	_	26,334
Total Assets	\$	3,338,443

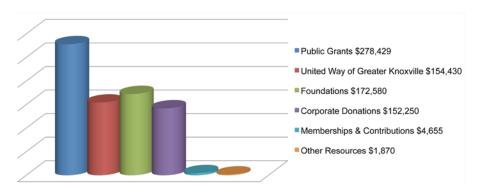
Liabilities and Net Assets

Accounts Payable and Accrued Expenses	\$	22,002
Deferred Revenue	_	40,959
Total Liabilities	\$	62,961
Net Assets		
Unrestricted	\$	762,402
Loan Reserve		2,513,080
Total Net Assets		3,275,482
Total Liabilities & Net Assets	\$	3,338,443

2011 Expenditures



2011 Revenue Sources



Investors and Community Partners

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

ALCOA Foundation

Allstate Foundation

Bank of America

BB&T

Clayton Family Foundation

Comcast Foundation

Cornerstone Foundation

East Tennessee Foundation

First Tennessee Foundation

Regions Foundation

State Farm Mutual Automobile

Insurance

Summit Medical Group

SunTrust Foundation

UPS Foundation, Inc.

U.S. Cellular Community Programs

Walmart Foundation

Donors and Supporters

AAA East Tennessee

Alan Pirie, Jr.

Alcoa

Alan L. Hill

Allstate Insurance Company

Alcoa Inc.

AMERESCO, Inc.

Aqua Chem

AT&T

Avis Young

B&W Y12 LLC

BlueCross BlueShield of Tennessee

BPV Wealth Management

Brown Pearman Russell, LLC

Captain Marcus Ray Alford, Sr.

Foundation

Charles J. Schiller

Christopher Jackson

Christopher Powell

City of Knoxville-Community Development Department

Clayton Homes, Inc.

Comcast

Covenant Health

CVS Caremark

Cynthia Moxley

Deborah C. Stevens

Debra Welch

Denark Construction, Inc.

DENSO Manufacturing

East Tennessee Children's Hospital

Edwin Anderson

Enterprise Holdings

First Tennessee Bank

Frank Rothermel

Georgiana Vines

Gwendolyn W. Brown

Healthy Life Clinic

KAUL Young Professionals

Knoxville Convention Center

Knoxville News Sentinel

Knoxville Utilities Board

L. Caesar Stair III

Legacy Resource Corporation

Lewis, King, Krieg & Waldrop

Lonnie Jones, Jr.

Lonsdale Market & Deli

Messer Construction Company

Metropolitian Knoxville Airport

Authority

Mike Brackett

Moxley Carmichael

Nissan

Oak Ridge Associated Universities

Oliver Thomas

Pellissippi State Community College

Pepsi Bottling Group

Peyton T. Hairston, Jr.

Pilot Flying J

Pinnacle Financial Partners

Premiere Building Maintenance

Prestige Cleaners

Regal Cinemas

Rita Geier

Robert Harvey

Rosa Mar

Rosalyn Tillman

Rural/Metro Corporation

Scripps Networks, Inc.

Sheldon Green

State Farm

SunTrust Banks, Inc.

Tennessee Human Rights Commission

Tennessee Valley Authority

Tennova Healthcare

The L.A.M.P Foundation

The University of Tennessee

Tim Romero

TIS Insurance Service, Inc.

U.S. Cellular

US Foodservice

UT College of Business

UT College of Law

Visionary Solutions, LLC

Walter State Community College

Wood Properties

Program Partners and Volunteers

Education and Youth Services

Alcoa Foundation **Enterprise Foundation** Project GRAD

City of Knoxville **Knox County** Second Harvest Food Bank **Comcast Foundation** Monday Foundation University of Tennessee

East Tennessee Foundation Pellissippi State Community College

Housing and Community Development

BB&T Lonnie Jones Allstate Insurance United Way of Greater Knoxville Company

Clayton Family Foundation Wells Fargo Home Mortgage **Regions Foundation** Calvin Whitaker First Tennessee Bank

Mike Simmons First Tennessee Foundation Mark Wolf Renee Sunday Nicholas Jones SunTrust Bank

Knox Housing Partnership U.S. Department of Housing **Knoxville Community Action** and Urban Development Committee

Workforce Development

Shelly Bell, News Sentinel Julie Glibbery, Brunswick Boats Alan Pirie, Uster Technology Anita Bright, Elavon Sherry Lisak, First Tennessee Tammy Strader, Denark Eric Clemons, U.S. Cellular Angie McMahan, Sun Trust Bank Nate Ware, U.S. Cellular

Denise Davis, First Tennessee Doug Minter, Knoxville Chamber United Way of Greater Knoxville

Ahnna Estes, Knoxville Chamber Colleen O'Neill, BB&T Walmart Foundation

Economic Development

Juanita Cannon

Chuck Christiansen SCORE Steve Kitts Joshalyn Hundley Chris Monroe SunTrust Bank Mark Isom Bill Murrah Luis Velazquez

National Achievers Honor Society

Rosalyn Tillman, Committee Rita Geier **Deborah Porter** Chairperson

J. Harvey Gillespie Tyvi Small Phyllis Y. Nichols Pat Hammonds **Eric Stokes** Ola Blackmon-McBride Carmen Hicks Jamia Stokes **Donna Worthy**

Harold Hicks Nichole Tillman **Brittany Anthony** Carl Wheeler Dasha Lundy

Kamesha Bowen-Jenkins Gwen McKenzie

Russell Byrd Walter Mencer

Memberships

Family Memberships

Bridges, David

Brown, Ron and Gwendolyn

Buttrey, Cindy

Cooper, Reginald

Davidson, John and Linda

Feld, Joyce

Glisson, Charles

Harris, Russell and Margaret

Hicks, Carmen and Harold

Jones, Korri

Lane, Anita

Nichols, Jim and Phyllis

Powell, Daniel

Revels, LarMonica

Rollins, Avon

Smith, Rufus and Patricia

Ware, Nathaniel and Monica

Winston, Barry and Annette

Individual Memberships

Applegate, Julianne

Armstrong, Rep. Joe

Becker, Betty

Blackmon-McBride, Ola

Bonner, Kenneth

Brackett, Mike

Brinson, LaTasha

Brown, La Kia

Byrd, Russell

Cannon, Charla

Cannon, Juanita

Casselberry, Deb

Catani, Tom

Chesney, Glenda

Childress, Tracy

Cobb, Linnie

Collins, Jimmy

Conner, Angela

Conner, Joyce

Cook, Jeremy

Coombs, John

Davidson, Annette

Davidson, Earnest

Davidson, Shirley

Davis, Pamela

Day, Valerie

Dixon, Julian

Edwards, Sheree

Essuman, Emmanuel

Fitch, Brad

Flack, Sr., Anthony

Foxx, Marla

Garner, Gloria

Geier, Rita

Gillum, Mary

Gilmore, Kim

Glibbery, Julie

Glover, Sandra

Graham, Gloria

Granger, Levern

Gray, Mary

Green, Sheldon

Hairston, Jr., Peyton

Harralson, Katherine

Harris, Felix

Hayes, Peggy

Henry, Michelle

Hensley, Sherry

nensiey, shen

Hill, Alan

Hill, Lauren

Holder, Jennifer

Huff, Elain

Hundley, Wendy

Jackson, Christopher

Johnson, Linda

Jones, Lonnie

Jones, Lonnin

Jones, Rex

Kelly, Lois

Krug, Eva

Kyle, Aaron

Kyle, Imogene

Lanphear, Michael

Lauderdale, Don

Leffall, Kimberly

Love, Shayna

Lundy, Rowena

Mar, Rosa

Martin, Jamie

B.A. 1' A

Martinez, Angel

Masengale, Kristy

McCanelley, Jr., Chip

McNeal, Connor

Meredith, Shaylynn

Middlebook, Lakenya

Moore, Gaylon

Mosby, Latisha

Moxley, Cynthia

Munroe, Twuanna

Myers, Ann

Myers, Bill

Mynatt, LeAnn

iviyilace, Lezailii

Newton, Reggie

Patterson, Bertha Pearman, Barbara

Pirie, Alan

Powell, Christopher

Powell, Constance

Powell, Fanesha

Powell, Tiffany

Rawls, Damon

Ray, Karen

Reid, Avice

Riser, Carol

Roberson, Jr., Fred

Robinson, Jackie

Rogero, Madeline

Romero, Tim

Roper, Brenda

Russell, Richard

Sanderfur, Deborah

Saunders, Finbarr

Schwartz, Rabbi Beth

Individual Memberships continued

Smith, Courtney Smith, Virginia

Starke, Drew

Stevens, Deborah

Stewart, Sharon

Stothard, Steven

Strickland, Thomas

Stubblefield, Bryan

Thomas, Oliver "Buzz"

Thompson, Adrianne

Thornill, Teresa

Tillman, Rosalyn

Treece, A. Dion

Underwood, Melissa

Upton, Dennis

Van Zant, Amy

Vargas, Martin

Vaughn, Clarence

Vaughn, Syreeta

Velazquez, Luis

Ware, Terrance

Washington, Crystal

Washington, Regina

Webb, Mark

Welch, Debi

Wheeler, Carl

Williams, Cheryl

Young, Avis

Zink, Mark

Zonar, Jen

Lifetime Memberships

21st Century Mortgage McDonald, Scott

Robinson, Frank Rothermel, Frank

Thompson, Leroy

US Foodservice

Corporate Memberships

ALCOA

Allstate

Alzheimer's Association

Agua Chem

AT&T

BlueCross Blueshield of Tennessee

Clayton Homes

Comcast

CVS Caremark

Denark Construction

DENSO Manufacturing

Enterprise Holdings

Knoxville News Sentinel

Legacy Resource Corporation

Moxley Carmichael

Nissan North America

Pilot Flying J

Prestige Cleaners

Scripps Networks

Tennova Healthcare

TVA

U.S. Cellular

UT Office of Equity & Diversity

UT College of Social Work





"The beautiful thing about learning is that nobody can take it away from you."

— B.B. King

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. Education reform and academic achievement are about much more than what happens in the classroom. At the Urban League, we have programs in place to engage students of all ages in out-of-school learning opportunities that we believe will help them perform better in the classroom, make them more likely to go to college, and in the process help our school district meet its performance goals.

Core Programs:

READ & RISE: Early literacy and pre-reading skills.

Digital Academy: Interactive, technology-related activities for middle school students.

Digital Connectors: Course instruction in software development, computer repair and media creation for students age 14-21.

National Achievers Society: Honor Society for youth of color in grades 10-12 with a 3.0 or higher cumulative grade point average.

Project Ready: Unique college access program for middle and high school students focused on academic development, social development and cultural and global awareness.



Education and Youth programs are funded in part by:

Alcoa Foundation

Comcast

Knox County

National Urban League

Scripps Networks Interactive

State Farm Foundation

Youth Endowment of East Tennessee Foundation

- 1,100 books distributed to preschool and elementary aged children
- 136 high school honor students inducted into National Achievers Society
- 36 middle school students put on track for college success through development of Individual College Development Plans
- 102 students participated in Academic Summit
- 78 students participated in a Service Learning Workshop on the relevance of community service to educational and career goals
- 11 students engaged in a nationally renowned program that includes coursework in software development, computer repair and networking, media creation and community service and leadership development
- 1,000 pairs of new shoes and school supplies distributed to area children

Shoes for School

Never doubt that a small group of thoughtful, committed people can change the world. Indeed it is the only thing that ever has.

— Margaret Mead

Shoes for School is an annual back-toschool event that provides new shoes and school supplies to more than 1,000 area children. Each spring, we work with other non-profit agencies to help us identify and register children age 5-12 who most need the help.





Purchasing shoes and school supplies for 1,000 children is a big undertaking, but seeing the delight on the kids' faces and knowing that providing these basic necessities helps them feel more comfortable and confident with their peers makes it all worthwhile.

Shoes for School by the numbers:

1,800 people at the park
30 organizations sponsoring booths
22 participating agencies
Over 200 volunteers

Digital Connectors

Digital Connectors – a nationally renowned program created by One Economy and Comcast geared to middle and high school students providing after-school coursework in these key areas:

Software Development
Computer Repair and Networking
Media Creation

Community Service and Leadership Development









"It is better to be prepared for an opportunity and not have one than to have an opportunity and not be prepared."

— Whitney M. Young, Jr., fourth executive director of the National Urban League

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 postsecondary education and other investments in human capital. The Urban League Job
Readiness and Employment
Assistance Program facilitates the process

by which individuals identify, prepare for, attain and maintain employment and self-sufficiency. The Program is geared toward the unemployed and underemployed. We also work with employers to identify employment opportunities, as well as identify and pre-screen employees.

Core Programs:

Career and Aptitude Assessments
Computer training
Customer Service training
Employment readiness

One-on-one counseling and job placement assistance Resume development

- 354 clients met with a workforce counselor for a one-on-one counseling session
- 177 clients increased their employability through individual and group instruction, attendance at workshops and use of our computer lab
- 176 clients developed up-to-date job search tools and were assisted with submitting online employment applications
- 354 clients had access to our partners and other employers seeking trained and motivated employees
- The Urban League Job Board included approximately 940 job postings from 433 employers
- 79 clients gained full- or part-time employment, equating to an economic impact of \$1.5 million

Workforce programs are funded in part by:

Knox County
Regions Foundation
United Way of
Greater Knoxville
UPS Foundation
Walmart Foundation

Opportunity to Own:

Housing Services
and Community
Development

"Nothing is tied more directly to the recognition of the dignity, worth and value of persons, nothing is a more basic right than the opportunity, regardless of income or class, to live in that kind of housing which supports the welfare of the family and community."

— The Massachusetts Diocese Episcopal City Mission

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

Housing programs are funded in part by:

Affordable Housing Trust Fund of East Tennessee Foundation with support from the City of Knoxville

Bank of America

Clayton Family Foundation

National Urban League

Tennessee Housing Development Agency (THDA)

United Way of Greater Knoxville

U.S. Department of Housing and Urban Development (HUD)

Wells-Fargo Home Mortgage

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.

Core Programs:

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

- 170 clients completed a homebuyers' education class, 59 of whom achieved their goal of homeownership
- 216 clients maintained their homeownership as a result of foreclosure prevention and default mortgage counseling and mortgage assistance programs
- Through our budget and credit counseling 48 clients learned how to create a household budget, build and repair credit, and make wise spending choices to save money and meet long-term goals, such as purchasing a home
- Financial impact of \$7.5 million through new home purchases and maintenance of homeownership

Economic Empowerment

and Small Business Development

"To accomplish great things, we must not only act but also dream, not only plan but also believe."

— Anatole France, Nobel Prize-winning author

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.

Our Small Business Development program provides business loans and training to help business owners succeed.
Our clientele is diverse, including thriving businesses on Market Square Mall, in East Knoxville, and throughout the Empowerment Zone. The program empowers low-income people and families to become economically self-sufficient and promotes revitalization of a distressed area.

Core Programs:

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

Small business development programs are funded in part by:

City of Knoxville SunTrust Foundation

- Provided in-depth entrepreneurship training to52 current or potential small business owners
- Micro-lending of \$197,544
- Managed a \$2.5 million small business loan portfolio



Knoxville Area Urban League

Going Professionals

"Don't be trapped by dogma – which is living with the results of other people's thinking. Don't let the noise of other's opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition."

— Steve Jobs

The Young Professionals of the Knoxville Area Urban League is an affiliate of the National Urban League Young Professionals (NULYP), a nationwide network of young professionals who provide leadership development, economic empowerment and community volunteer opportunities for other young professionals.

The Young Professionals are supported in part by: Cornerstone Foundation Scripps Networks Interactive Wells Fargo Advisors

Core Programs:

Civic Engagement
Community Service Projects
Personal and Professional Development
Educational Empowerment
Economic Empowerment



Coment Correct Cares

Tany-St Ing.

Tany-St

Top: A networking event at Sea Ray headquarters.

Left: Community service project "Comcast Cares" at the Boys and Girls Club Haslam Family Club.

KNOXVILLE AREA URBAN LEAGUE 2011 BOARD MEMBERS

Officers

Peyton T. Hairston Jr., Chairman

Senior Vice President, Tennessee Valley Authority

Cynthia Moxley, Chair-elect

Chief Executive Officer, Moxley Carmichael

Frank Rothermel, Treasurer

President, Denark Construction

Members

Mike Brackett

Senior Vice President and Treasurer DENSO Manufacturing

Russell Byrd

Sr. Director of Government and Community Affairs Comcast

Tom Catani

Vice President – East Operations U.S. Cellular

Rita Geier

Retired

University of Tennessee

Sheldon Green

Agency Field Executive State Farm

Alan Hill

Regional Director – External Affairs AT&T

Christopher Jackson

Location Manager, Tennessee Operations ALCOA Rigid Packaging

Lonnie Jones

Principal

Allstate Insurance

Rosa Mar

Global Resourcing Department Levi Strauss & Co.

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

Alan Pirie

Vice President of Human Resources Uster Technology

Chris Powell

Executive VP, Human Resources Scripps Networks

Damon Rawls

Owner Jani-King

Tim Romero

Regional Vice President Enterprise Holdings

Drew Starke

Dealer Operations Manager Nissan North America

Deborah Stevens

Shareholder 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

Ne Are THE URBAN LEAGUE

KNOXVILLE AREA URBAN LEAGUE STAFF

Phyllis Y. Nichols

President and CEO

Ola Blackman-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

Rowena Lundy

Program Assistant

Jackie Robinson

Certified Rehab Counselor

Bill Myers

Workforce Development Counselor

Retha Cobb

Receptionist

Jamie Bennett

Intern



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