



Knoxville Area
Urban League

*Empowering Communities.
Changing Lives.*



Engaging, Encouraging, Empowering

2012 Annual Report

Theory of Change

Since the Knoxville Area Urban League was founded in 1968, we have been committed to empowering communities and changing lives. Our theory of change is simple: When you develop a family, you change a neighborhood. When you change a neighborhood, you transform a community. When you transform communities, you make the entire region a safe and vibrant place for everyone.

Our numbers alone are impressive, but the true measure of our impact is seen in the significant life transitions of clients – bringing each closer to economic self-reliance, parity, power and civil rights.

MISSION

To enable African Americans and others to secure economic self-reliance, parity, power and civil rights.



**Knoxville Area
Urban League**

1514 East 5th Avenue • Knoxville, TN 37917
(865) 524-5511 • www.thekaul.org

Founded 1968

EDUCATION

We value education as a key component for living a prosperous life. Our education and youth development programs provide young people with the critical skills they need to excel academically, avoid at-risk behavior and become engaged members of the community. Tutoring, college preparation and leadership development are some of the many educational advancement tools we offer.

THE ISSUE

Today's student needs out-of-school time support and a wide range of competencies to succeed.

UL IMPACT

Mentoring, academic support, leadership development and service learning to 214 students.

JOBS

We are committed to strengthening the family unit by promoting economic self-sufficiency. Through training, career building and job placement services, we help equip individuals with the tools they need to enter or reenter the workforce. We also serve as a bridge to a diverse workforce by working with area employers to identify opportunities, host job fairs, recruit and pre-screen employees.

THE ISSUE

In a tighter job market there are greater employment needs among a broader, more diverse sector of our community.

UL IMPACT

Job counseling to 462 individuals – from chronically unemployed, to college graduates, to mature workers reentering the job market – leading to 104 gaining employment.



HOUSING

We are dedicated to building thriving communities through strong economic infrastructure. Our housing programs offer families long-term, sustainable solutions that focus on building assets through savings and homeownership. Our wealth accumulation services include financial literacy education, budgeting, credit counseling, homeownership, foreclosure prevention and loan modification.

THE ISSUE

Once considered a problem of the poor, housing issues now confront people at every income level.

UL IMPACT

Foreclosure prevention and default mortgage counseling to 444 clients representing a broad cross-section of our community.

ENTREPRENEURSHIP

We agree with National Urban League President & CEO Marc Morial that, "Growing small and medium-sized minority owned businesses is one of the best ways to close the wealth gap in America." Our small business development program provides business loans and training to help business owners succeed, including those that do not have access to conventional loans.

THE ISSUE

In today's economy, more people are deciding to start a new business, while others are struggling to keep their small businesses afloat.

UL IMPACT

In-depth entrepreneurship training to 40 current or potential small business owners, while managing a \$2.3 million loan portfolio.

We seek more than a financial contribution. We work to build a strong partnership with our board members, donors, funders and corporate sponsors. This means understanding the daily realities of our clients and the impact we have on the community and being involved and engaged in our work.

Thank you for taking time to get to know the Urban League. If you're not already involved, we invite you to get engaged.

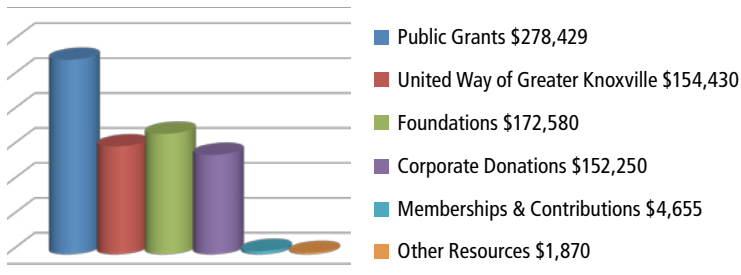


-President and CEO Phyllis Nichols

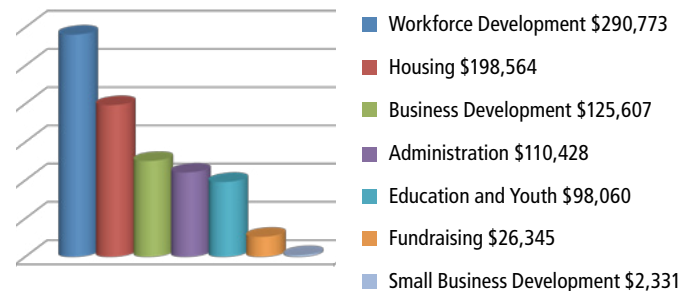
2012 FINANCIAL HIGHLIGHTS

Statement of Financial Position for year ending June 30, 2012. Audit available for review.

REVENUE



EXPENDITURES



ASSETS

| | |
|--|--------------------|
| Cash and Cash Equivalents | 579,418 |
| Deferred Revenue | 54,250 |
| Assets Related to Building and Equipment | 144,433 |
| Prepaid Expenses | 12,985 |
| Restricted Cash in Bank | 601,375 |
| Loans Receivable | 1,870,421 |
| Other Assets | 26,334 |
| Total Assets | \$3,284,447 |

Liabilities and Net Assets

| | |
|--|--------------------|
| Accounts Payable and Accrued Expenses | 21,836 |
| Deferred Revenue | 54,250 |
| Total Liabilities | \$76,086 |
| Net Assets | |
| Unrestricted | 736,565 |
| Loan Reserve | 2,471,796 |
| Total Net Assets | 3,208,361 |
| Total Liabilities & Nets Assets | \$3,284,447 |



Phyllis Y. Nichols
President and CEO



Cynthia Moxley
Board Chair

Dear Friends,

This past year marked a time of significant achievement for the Knoxville Area Urban League, including two prestigious awards from the National Urban League: the Affiliate of the Year Champion Award and the Education & Youth Development Champion Award.

The Affiliate of the Year Award recognizes Knoxville as one of the most accomplished affiliates in the country, leading by example with a 5 out of 5 on a rigorous performance review assessing organizational soundness, organizational vitality and implementation of mission. Only 10 affiliates have achieved the distinction of earning a perfect 5.

The Education & Youth Development Champion Award was presented in recognition of our affiliate's outstanding programming outcomes for our youth.

Another highlight for 2012 includes our newly launched National Retail Federation Certified Customer Service Training Program, which will help meet regional employer demand for qualified customer service professionals and add credentialed training to those completing the course.

We've remained committed to building the Urban League's legacy by staying focused on four core service areas: Education and Youth, Workforce Development and Employment Assistance, Housing, and Small Business Development. We're proud of our community impact over the past year.

The Urban League has a strong foundation and culture, deeply rooted in the belief that we can truly make a difference. We take pride in what we do every day and humbly accept the enormous responsibility that comes with being stewards of a national brand. But we can't do it without your support.

We thank our supporters and donors.

| | |
|--|--------------------------------------|
| 21st Mortgage | Lewis, King, Krieg & Waldrop, PC |
| ALCOA | Lonnie Jones Allstate Agency |
| Allstate Foundation | Monday Foundation |
| Amedisys Home Health | Moxley Carmichael |
| Anderson, Talyon | NAI Knoxville |
| Aqua Chem, Inc. | National Urban League |
| AT&T | Nissan North America |
| Baker, Donelson, Bearman, Caldwell & Berkowitz, PC | One Economy Corporation |
| Bank of America | ORNL Federal Credit Union |
| BlueCross BlueShield of Tennessee Community Trust | Petsafe/Radio Systems Corporation |
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| City of Knoxville | Powell, Christopher |
| Clayton Bank & Trust | Prestige Cleaners |
| Clayton Family Foundation | Romero, Tim |
| Clayton Homes | Rural/Metro Corporation |
| Comcast | Scripps Networks Interactive |
| Cornerstone Foundation | State Farm Foundation |
| CVS Caremark | State Farm Insurance |
| Denark Construction | Stevens, Debbie |
| DENSO Manufacturing Tennessee, Inc. | Summit Medical Group |
| East Tennessee Children's Hospital | SunTrust Foundation |
| East Tennessee Foundation | Sysco Knoxville, LLC |
| Enterprise Holdings | Tennessee Housing Development Agency |
| ES&H | The University of Tennessee System |
| Finn, Charles (Chip) | TVA |
| First Tennessee Foundation | U.S. Bank |
| Ford, Dawn and Richard | U.S. Cellular |
| Green Mountain Coffee Roasters | U.T. College of Business |
| Harvey, Dr. and Mrs. Robert | U.T. College of Social Work |
| Home Federal Bank | United Way of Greater Knoxville |
| KAUL Young Professionals | UPS Foundation |
| Knox County | Uster Technologies |
| Knoxville News Sentinel | Visionary Solutions, LLC |
| Kramer, Rayson, Leake, Rodgers & Morgan | Waters, Dr. Bedford |
| L.A.M.P. Foundation | Wells Fargo Foundation |

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Knoxville Area Urban League

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**Knoxville Area
Urban League**

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Please visit our website for more details about our programs and services: www.knoxurbanleague.org • www.thekaul.org