



2013 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 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 two 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 8,400 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 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.



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Dear Friends,

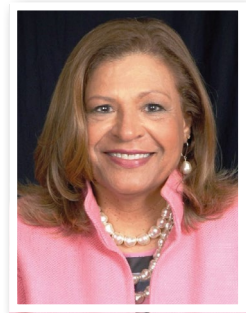
This past year marked a time of significant achievement for the Knoxville Area Urban League, including two prestigious awards from the National Urban League: the Women of Power Award and the Rising Star Award. The Women of Power Award recognizes influential women in the civil rights, government, entertainment, journalism, sports and corporate sectors. The Rising Star Award was given to our Housing department based on exceptional commitment to the Knoxville Area Urban League's mission.

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.

With our sincere appreciation,



Cynthia Moxley
Cynthia Moxley, Board Chair
Chief Executive Officer,
Moxley Carmichael



Phyllis Y. Nichols
Phyllis Y. Nichols
President & CEO,
Knoxville Area
Urban League

KNOXVILLE AREA URBAN LEAGUE BOARD

Officers

Cynthia Moxley, Board Chair
Chief Executive Officer, Moxley Carmichael

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President, Brown Pearman Russell d/b/a BPR

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Vice President of Human Resources
Uster Technologies

Rosalyn Tillman, Secretary
Dean, Magnolia Avenue Campus
Pellissippi State Community College

Peyton T. Hairston Jr., Immediate Past Chair
Senior Vice President, Tennessee Valley Authority

Phyllis Y. Nichols, President & CEO
Knoxville Area Urban League

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Diversity & Labor Relations,
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Community Affairs
Comcast

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National Business Channel
U.S. Cellular

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Vice President,
Director of Operations
Partners Development

Rita Geier
Retired, Associate
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Sheldon Green
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State Farm

Alan Hill
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External Affairs
AT&T

Lonnie Jones
Principal
Allstate Insurance

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Vice President
Messer Construction Co.

Rosa Mar
Retired, Manager,
Global Sourcing Department
Levi Strauss & Co.

Dr. James McIntyre
Superintendent
Knox County Schools

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CVS Caremark
Senior Advisor, Client Relations

Alvin Nance
Executive Director &
Chief Executive Officer
Knoxville's Community
Development Corporation

Damon Rawls
President
Knoxville Area Urban League
Young Professionals

Tim Romero
Regional Vice President
Enterprise Holdings

Jim Samples
President
International,
Scripps Networks Interactive

Tyvi Small
Director of Diversity &
Community Relations
College of Business
Administration
University of Tennessee

Drew Starke
Dealer Operations Manager
Nissan North America

Deborah C. Stevens
Knox County Circuit Court
Judge

Bryan Stubblefield
Vice President, Regional Manager
First Tennessee

Debi Welch
Director of Human Resources
Knoxville News Sentinel

Leigh White
General Sales Manager
WBIR-TV Channel 10

Avis Young
Operations Supervisor
United Parcel Service

Tim Young
Chief Executive Officer
Summit Medical Group

Opportunity to THRIVE: EDUCATION

Every child in America deserves a quality education that will prepare him or her for college, work and life.

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.



THE ISSUE

Today's student needs to be equipped with knowledge, esteem-building recognition and resources, leadership and character building skills to be an effective leader in the next generation.

UL IMPACT

Provided 1,100 pairs of shoes and 1,200 books to area children, 112 inductees into the National Achievers Society, 45 middle school students on track for college success through Individual Development plans, 67 Academic Summit participants and 78 students in Service Learning Workshops relating to community service, educational and career goals. Students completed Digital Connectors, a nationally renowned program targeting leadership and software development, computer repair/networking and media creation.

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 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.



THE ISSUE

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

UL IMPACT

Job counseling to 428 clients with a 60% increase in employability through workshops, individual and lab instruction, and 80% of clients assisted with developing job search tools and online applications. Access to 1,255 job postings from 647 employers with 20% of our clients becoming gainfully employed, equating to an economic impact of \$1.9 million.

Major source of funding: United Way of Greater Knoxville, Knox County Development, Green Mountain Coffee, 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 well 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.

THE ISSUE

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

UL IMPACT

67 clients attended our First Time Homebuyers seminars with 66% purchasing property, 150 avoided foreclosure or mortgage default through counseling and assistance programs, 84 clients received financial literacy counseling to manage budgets and credit.

Financial impact of \$7.6 million through new home purchases and avoided foreclosure.

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



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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 Urban League Small Business Program serves underserved populations and communities by providing loans and technical assistance to businesses that have been unable to secure loans through other conventional channels.

Eighty-six percent of our loan pool consists of loans made to underserved citizens, including individuals who are low-income, lack adequate access to capital and/or financial services and/or who reside or operate a business in economically distressed communities. Typically, this is the first business venture for these individuals.

We not only make loans, we also spend time through classes and one-on-one counseling to be sure that we equip these entrepreneurs with the knowledge and skills they need to succeed.



THE ISSUE

In today's economy, more people are starting businesses while others are struggling to keep their small businesses afloat.

UL IMPACT

In-depth entrepreneurship training to 28 current/potential small business owners, while managing a \$2.43 million small business portfolio.

Major source of funding: City of Knoxville and SunTrust Foundation.



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NATIONAL RECOGNITION FOR THE KNOXVILLE AREA URBAN LEAGUE IN 2013



Women of Power Award

Phyllis Y. Nichols was recognized by the National Urban League

as a 2013 Women of Power award winner. The award is presented to influential women in the civil rights, government, entertainment, journalism, sports and corporate sectors. This year's awardees also included Sheryl Lee Ralph, Actor; Michelle Ebanks, President, Essence Communications; and Xernona Clayton, Founder, President and CEO, Trumpet Awards Foundation.



Rising Star Award in Housing Counseling

At the 2013 Whitney M. Young Jr. Leadership Development Conference, the National Urban League

presented its Rising Star Award in Housing Counseling to Wokie Massaquoi-Wicks, Knoxville Area Urban League housing counselor. Massaquoi-Wicks has been with the Knoxville Area Urban League since June 2012. She was the only recipient of the award.

Knoxville Area Urban League YOUNG PROFESSIONALS

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



"EMPOWER OUR CHILDREN" OUTSTANDING AFFILIATE AWARD

Out of 100 Urban League affiliates, Knoxville was chosen as the "Outstanding Youth Affiliate" in recognition of excellence in the following youth programming categories: members served; parental involvement; community partnership; dedication to empowering children; and commitment to the I AM EMPOWERED pledge of "Every American Child ready for College, Work and Life."

"I AM EMPOWERED" YOUTH OF THE YEAR AWARD

Sherry Cunningham of Bearden High School, Knoxville, received the 2013 "I Am Empowered" Youth of the Year Award. Selected from Urban League affiliates across the country, Cunningham was recognized for her attitude, participation in activities, grades, community service and her ability to effectively demonstrate the impact of Urban League programs in helping her to be EMPOWERED. Sherry is a three-year member of the Knoxville National Achievers Society and a graduate of Bearden High School. She is now a freshman at the University of South Carolina.



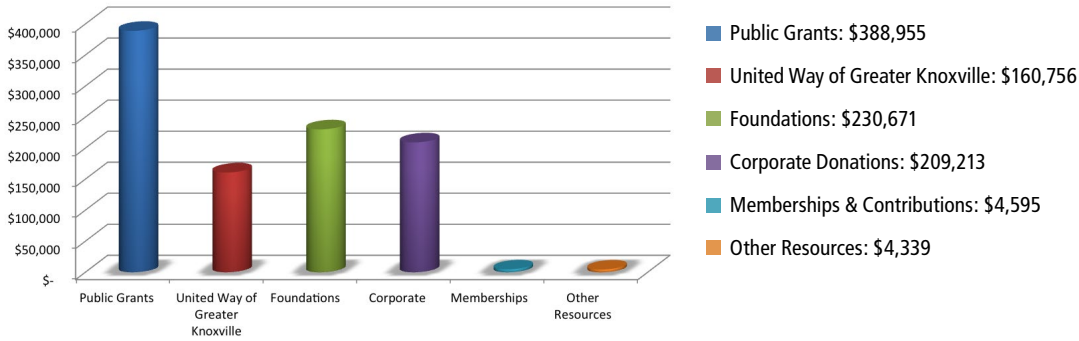
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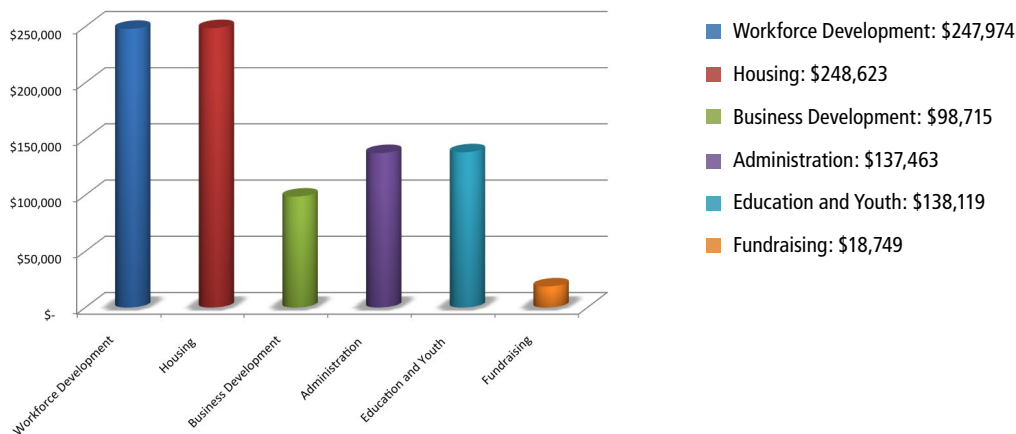
2013 FINANCIAL HIGHLIGHTS

Statement of Financial Position for fiscal year ending June 30, 2013. Audit available for review.

REVENUE



EXPENDITURES



ASSETS

Cash and Cash Equivalents	703,896
Accounts Receivable	10,628
Assets Related to Building and Equipment	144,086
Prepaid Expenses	23,299
Restricted Cash in Bank	757,770
Loans Receivable	1,332,237
Other Assets	31,760
Total Assets	\$3,003,676

Liabilities and Net Assets

Accounts Payable and Accrued Expenses	21,218
Deferred Revenue	47,000
Total Liabilities	\$68,218
Net Assets	
Unrestricted	845,451
Loan Reserve	2,090,007
Total Net Assets	2,935,458
Total Liabilities & Nets Assets	\$3,003,676

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
Blue Cross Blue Shield Foundation
Clayton Family Foundation
Comcast Foundation
Cornerstone Foundation
East Tennessee Foundation
Enterprise Foundation

First Tennessee Foundation
Gene and Florence Monday Foundation
State Farm Mutual Automobile Insurance
SunTrust Foundation
The Haslam Family Foundation
The L.A.M.P Foundation
Trinity Health Foundation
U.S. Cellular Community Programs
UPS Foundation, Inc.

Donors and Supporters

AAA Tennessee
Alcoa, Inc.
Aqua-Chem, Inc.
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Bearman, Caldwell
& Berkowitz, PC
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of Tennessee
Brown, Pearman,
Russell dba BPR
Bunstine, Watson
& Becker
Clayton Homes
Comcast
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CVS Caremark
Denark Construction
DENSO Manufacturing
Tennessee, Inc.

East Tennessee
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Enterprise Holdings
Fifth Third Bank
Fifth Third Bank
of Kentucky
First Citizens Bank
First Tennessee Bank
Georgiana Fry Vines
Home Federal Bank
KAUL Young
Professionals
Kenneth Moore
Knoxville
Convention Center
Knoxville News Sentinel
Knoxville Utilities Board
Lonnie Jones
Insurance Agency
Marshall W. Stair
Messer Construction
Company

Metropolitan Knoxville
Airport Authority
Moxley Carmichael
Nissan North
America, Inc.
ORAU
Partners Development
Patricia Robledo
Pellissippi State
Community College
Pilot Flying J
Pinnacle Financial
Partners
Priority Ambulance
Publix
Rebecca Ashford
Regions Bank
Rosa Mar
Scripps Networks
Interactive
State Farm Insurance

Summit Medical
Group, PLLC
SunTrust Bank
The University of
Tennessee System
Tennessee Valley
Authority
Tennessee Human
Rights Commission
U.S. Cellular
UT College of Business
UT College of Law
UT College of
Social Work
UPS
US Bank
US Foods
Walters State
Community College
WDW Warehouse
Properties

Family Memberships

Blackmon-McBride,
James & Ola
Brahams, Teri
Brown, Adolphus
& Janda
Brown, Jan
Craig, John
Diaz, Orlando & Donna
Dykes, Scott
Feld, Joyce
Green, Sheldon & Teresa
Harnish, Jerry & Dr.
Marsha D. Snapp
Hill, Alan
Johnson, Kate
Moxley, Cynthia & Alan
Carmichael
Nance, Alvin & Jacquelyn
Nichols, Jim & Phyllis
Saunders, Finbarr
& Ellen Bebb
Aenta, Shirley L.
Starke, Drew & Angela
Stevens, George &
Deborah
Thomas, Oliver & Lisa
Tillman, Sheadrick
& Rosalyn
Turner, John
Walston, Richard
Ware, Nathaniel
& Monica
White, Leigh & Gene
Rump
White, Tammy
Wirth, Michael & Alice

Individual Memberships

Andrews, Yvonne M.

Anthony, Brittney
Armstrong, Joe
Ashford, Rebecca
Becker, Betty
Berube, Rich
Brackett, Mike
Brewster, Josh
Brown, Gwendolyn W.
Byrd, Russell
Catani, Tom
Chandler, Vrondelia
Conner, Angela
Diaz, Orlando
Ensor, Cynthia M.
Geier, Rita
Gray, Mary B.
Green, Daryl
Hairston, Jr., Peyton
Hardy, Donna
Kellogg, Deryn
Harris, Douglas
Harris, Felix
Huff, K. Elaine
Huff, Robert
Jackson, Christopher H.
Jones, Lonnie
Kimble, Carla
Lauderale, Don
Lewis, Matt
Lorenz, Andrew
Lundy, Rowena
Mar, Rosa
McIntyre Jr., Dr. James
McKenzie, Gwen
Miller, Ruby
Moore, Kenneth
Morigne, Richard

Myers, Bill
Myles, Latoya
Pirie, Alan
Powers, Russell
Ray, Karen
Reid, Avice
Robledo, Patricia
Robinson, Jackie L.
Romero, Tim
Roper, Brenda
Samples, Jim
Small, Tyvi
Stair, Marshall W.
Stewart, Le'Sean
Stevens, Deborah
Stubblefield, Bryan
Tillman, Nichole
Townsend, Freddie Lee
Upton, Dennis R.
Welch, Debra A.
Wicks-Massaquoi, Wokie
Williams, Leqoina
Woods, Ron
Young, Avis
Young, Carol
Young, Tim

Student Memberships

Humphrey, Derrick
Humphrey, Leonard
Robinson II, Osmond E.
Simpson, Dmarkus
McKenzie

Young Professionals Memberships

Amuna, Heska
Branam, Shavard

Carlton, Wayne
Childress, Tracy
Clemons, Eric
Cooley, Robert
Daniel, Michele
Davis, Pamela
Essuman, Emmanuel
Gilliland, Felicia
Gilmore, Kim
Grant, Herbert
Hardin, Brandon
Hayman, Kristen
Jones, Korri A.
Jordan, Tyler
Lewis, Matt
Love, Shana
Lyons, Ruth
Meredith, Shaylynn
Middlebrook, LaKenya
Powell, Christopher
Powell, Fanesha
Rawls, Damon
Reid, Brittany
Riser, Carol
Satterwhite, Philippa
Tedder, Milicia
Thornhill, Teresa
Van Zant, Amy
Vaughn, Clarence
Vaughn, Syreeta
Ware, Lincoln Terrance
Washington, Regina
Webb, J. Mark
Weston, Troy
Williams, Cheryl



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Rendering of future Urban League facilities.

We Are **THE URBAN LEAGUE**

KNOXVILLE AREA URBAN LEAGUE STAFF

Phyllis Y. Nichols

President and CEO

Rowena Lundy

Housing Program Assistant

Jackie Robinson

Workforce Development
Specialist

Ola Blackmon-McBride

Vice President

Wokie Massaquoi-Wicks

Housing Counselor

Brenda Roper

Business Manager

Felix Harris

Director of Lending
Housing Counselor

Bill Myers

Workforce Development
Counselor

Nichole Tillman

Education and Youth
Counselor

Le'Sean Stewart

Executive Assistant

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