

KNOXVILLE AREA URBAN LEAGUE BOARD

Officers

Cynthia M. Moxley, Board Chair Chief Executive Officer, Moxley Carmichael	Alan Pirie, Treasurer Vice President of Human Resources Uster Technologies	Peyton T. Hairston Jr., Immediate Past Chair Retired
Gwendolyn Brown, Vice Chair President, BPR, LLC	Rosalyn Tillman, Secretary Dean, Magnolia Avenue Campus Pellissippi State Community College	Phyllis Y. Nichols, President & CEO Knoxville Area Urban League

Directors

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Janda Brown Senior Advisor, Diversity & Labor Relations, Tennessee Valley Authority	Rita Geier Retired, Associate to Chancellor, University of Tennessee	Rosa Mar CEO, Hispanic Chamber of Commerce of East Tennessee	Tim Romero Regional Vice President, Enterprise Holdings	Leigh White General Sales Manager, WBIR-TV Channel 10
Russell Byrd Senior Director of Gov't & Community Affairs, Comcast	Sheldon Green Agency Field Executive, State Farm	Dr. James McIntyre Superintendent, Knox County Schools	Jim Samples President, International, Scripps Networks Interactive	Debi Welch Director of Human Resources, Knoxville News Sentinel
Tom Catani Vice President, National Business Channel, U.S. Cellular	Alan Hill Regional Director - External Affairs, AT&T	Gwen McKenzie Senior Advisor, Client Relations CVS Caremark	Tyvi Small Director of Diversity & Community Relations, Haslam College of Business, University of Tennessee	Avis Young Operations Supervisor, United Parcel Service
Orlando Diaz Vice President, Partners Development	Lonnie Jones Principal, Allstate Insurance	Alvin Nance Executive Director & CEO, Knoxville's Community Development Corporation	Deborah F. Stevens Knox County Circuit Court Judge	Tim Young CEO, Summit Medical Group

KNOXVILLE AREA URBAN LEAGUE STAFF

Phyllis Y. Nichols President & CEO	Rhonda Campbell Director of Development	Bill Myers Workforce Development Counselor
Ola Blackmon-McBride Vice President	Terrence Carter Director of Economic & Business Development	Jackie Robinson Workforce Development Specialist
Le'Sean Stewart Executive Assistant	Felix Harris Director of Lending/Housing Counselor	Brenda Roper Director of Finance & Human Resources
Jay Butler Education & Youth Coordinator	Renski Davis-Buckley Housing Counselor	Ebony Petty Receptionist

KNOXVILLE AREA URBAN LEAGUE MEMBERS

FAMILY MEMBERSHIPS	Hudson, Pat	Bennett, Sherry				
Askew, Robyn	McBride, James & Ola	Bowers, Derrick	Geier, Rita	Myers, Bill	Vines, Georgiana	Fields, Quana
Battle, Julia	McCrae, Laura	Brackett, Mike	Gist, DeeDee	Parks, James	Walker, Rita	Hardin, Brandon
Beatty, ReShanta	Moxley, Cynthia & Alan Carmichael	Brown, Charles A.	Gude, Eboni	Petty, Ebony	Wallace, George C.	Harding, Michelle
Berube, Richard	Munroe Ward, Tvwuanna	Brown, Daniel	Haigler, Erica	Pirie, Alan	Washington, Regina	Hester, Robert
Bourne, Beal	Myles, Gerald & LaToya	Brown, Princes	Hallman, Evelyn R.	Pitt, Carmen	Welch, Debi	Johnson, Jessica
Bourne, Michael & Leah	Nance, Alvin & Jacquelyn	Broyles, Scott	Hamilton, Lashelle	Porter, Deborah	White, Leigh	Jordan, LaTonya
Bowers, Derrick	Nichols, Jim & Phyllis	Butler, David	Hardy, Donna	Qualls, Christopher	Williams, Leqoina	Love, Shana
Brown, Adolphus & Janda	Riser, Carol	Butler, Rev. Donna	Harris, Felix	Reid, Avice Evans	Williams, Naomi	Lyons, Ruth
Brown, G. W.	Roach, Mintha	Butler, Rev. Dr. John A.	Harris, Margaret R.	Reid, Linda	Williams, Sherry	McCoy, Lydia
Brown, Gwendolyn & Ron	Rollins, Avon & Cheryl	Byrd, Russell	Harris, Russell	Ritchie, Keely	Young, Avis	McKanders, Karla
Campbell-Clay, Rhonda	Saunders, Jr., J.F	Cannon, Juanita	Hill, Dwight	Robinson, Jackie	Young, Tim	Meredith, Shaylynn
Carter, Terrence	Smith, Amber & Eric	Catani, Tom	Holloway, Kimberly J.	Robledo, Patricia	LIFETIME MEMBERSHIPS	Middlebrook, LaKenya
Chandler, Tim & Vrondelia	Stevens, George & Deborah	Chandler, Tim	Huff, Elaine	Romero, Tim	McDonald, Scott	Mosley, Clinton
Conner, Joyce	Sundback, Karen	Chavies, Jacke	Huff, Robert	Roper, Brenda	Robinson, Frank	Parker, Hannah
Feinbaum, Ron	Tillman, Sheadrick & Rosalyn	Cherry, Gussie	Jackson, Bridgette	Samples, Jim	Rothermel, Frank	Powell, Christopher
Feld, Joyce	Vance, Dean	Clark, Andrew	Jones, Korri	Selden, Mary	Thompson, Leroy	Powell, Fanesha
Ferguson, Teresa	Ware, Nathaniel & Monica	Cole, Michael Shawn	Jones, Lonnie	Shouse, Ed	Williams, Tim	Powell, Tiffany
Glasgow, James W.	Wilson, Petie	Connelly, Rebekah	Jones, Marie	Small, Tyvi	YOUNG PROFESSIONALS	Rawls, Damon
Green, Sheldon, Teresa & Cole	Wirth, Michael	Conner, Angela	Kellogg, Alice A.	Solomon, Alan	Alize, Daniel	Ray, Karen
Harnish, Jerry & Snapp, Dr. M. Duree	Wright, Donna	Curry, Sandra	Kellogg, Deryn D.	Staples, Rick	Amuna, Heska	Reid, Brittany
Hazelbaker, ReShanta	INDIVIDUAL MEMBERSHIPS	Davis-Buckley, Renski	Lauderdale, Don	Stewart, Le'Sean	Bishop, Stephanie	Stuart, Cassandra
Hicks, Harold & Carmen	Armstrong, Joe	Diaz, Orlando	Lorenz, Andrew	Strader, Tammy	Branam, Shavard	Talley, Shamel
Hill, Alan and Linda	Becker, Jackie	DiPietro, Joe	Mar, Rosa	Strickland, Thomas "Tank"	Butler, Jay	Tedder, Milicia
		Edwards, Stephanie	McIntyre, Jim	Stubblefield, Bryan	Cook, Jeremy	Vaughn, Clarence
		Elais, David	McKenzie, Gwen	Taylor, Stephanie	Cooley, Robert	Vaughn, Syreeta
		Ely, Sheryl	Melton, Jeanie Turner	Tillman, Nichole	Davis, Pamela	
		Ensor, Cynthia	Middlebrook, Chris	Turner, Clevonne & John B.	Emert, Jason	
		Gaines, Wilford Jr.	Moore, Kenneth L.			
		Gamble, Gary	Mooreland, Johnetta J.			



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 nonpartisan 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.

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.



Opportunity to THRIVE: EDUCATION

All children in America deserve a quality education that will prepare them 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.

Dear Friends of the Urban League,

This past year marked another year of significant achievement for the Knoxville Area Urban League, as we implemented programs and services to more than 8,400 individuals and families in the greater Knoxville area. We've remained committed to our mission by staying focused on four core service areas: Education and Youth; Workforce Development and Employment Assistance; Housing Counseling; and Entrepreneurship and Small Business Development. Our accomplishments also represent our impactful outreach and advocacy on behalf of the African American community.

The true measure of our impact is seen in the significant life transition of clients – bringing each closer to economic self-reliance, parity, power and civil rights. When you develop a family, you change a neighborhood, you transform communities, and you make the entire region a vibrant place for everyone.

The Urban League has a strong foundation and culture, deeply rooted in the belief that **we can** and **we do** make a difference. We could not do it without your support. We thank you for your steadfast commitment to the Urban League and look forward to strengthening our relationship with you.

With gratitude,



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



Phyllis Y. Nichols
Phyllis Y. Nichols
President & CEO

THE ISSUE

To be an effective leader in the next generation, students need to excel academically, avoid at-risk behavior and obtain esteem-building recognition and resources, leadership and character-building skills.

UL IMPACT

Provided 1,200 pairs of shoes and 1,400 books to area children; 125 inductees into the National Achievers Society; 25 youth honored by National Urban League with 2014 "I Am Empowered" Champion Award based on Historical & Cultural Literacy project; 88 students participated in the Fall College Tours; and nine Project Ready Mentors attended NUL Youth Leadership Summit.

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	UL IMPACT
Employment challenges are greater within a broader, more diverse sector of our community.	Job counseling to 327 clients with a 62% increase in employability through workshops, individual and lab instruction, and 81% of clients assisted with developing job search tools and online applications. Access to 1,285 job postings from 659 employers, equating to an economic impact of almost \$2 million with client placement equating to an economic impact.

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



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	UL IMPACT
Housing issues are no longer a problem of the poor; people are being confronted with this issue at every income and education level.	85 clients completed our First Time Homebuyers seminars with 67% purchasing property, 75 avoided foreclosure or mortgage default through counseling and assistance programs, and 108 clients received financial literacy counseling to manage budgets and credit. Financial impact of \$7.1 million through new home purchases and avoidance of foreclosure.

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



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 is the first Knoxville Agency to receive Community Development Financial Institution Certification from the United States Department of Treasury. We're a licensed CO.Starters entrepreneurship training partner with the Knoxville Entrepreneur Center.

The league's loans and technical assistance are strategic investments which will build strong economic ecosystems that will support entrepreneurship and business growth in economically disadvantaged communities.

THE ISSUE	UL IMPACT
Minority-owned business are less likely to receive loans than nonminority-owned businesses and when awarded, loans are at lesser amounts.	Provided direct services to over 70 business owners, deployed over \$2 million dollars in capital to start and/or expand businesses creating/retaining over 150 jobs, increased business loan portfolio by \$1 million to \$3.43 million.

Major source of funding: City of Knoxville, SunTrust Foundation and Pinnacle Financial Partners



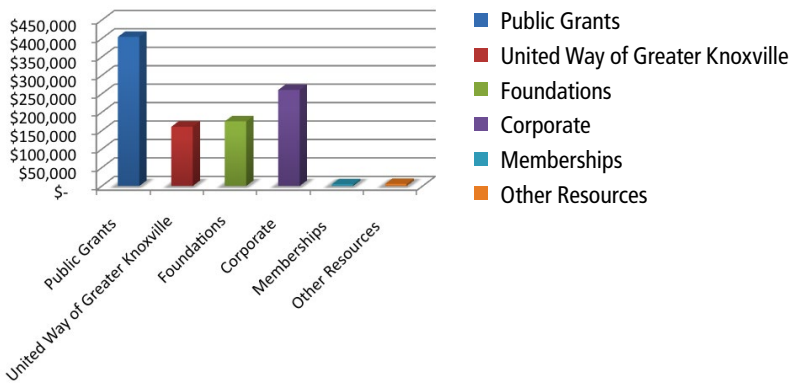
Empowering Communities.
Changing Lives.



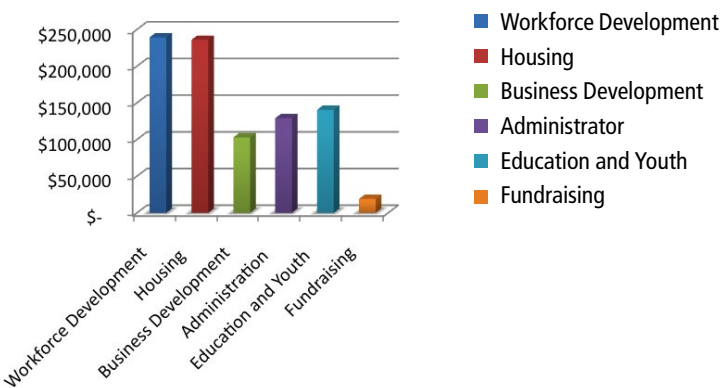
2014 FINANCIAL HIGHLIGHTS

Statement of Financial Position for year ending June 30, 2014. Audit available for review.

REVENUE



EXPENDITURES



ASSETS

Cash and Cash Equivalents	801,786
Accounts Receivable	65,807
Assets Related to Building & Equipment	140,894
Prepaid Expenses	9,934
Restricted Cash in Bank	867,073
Loans Receivable	606,377
Other Assets	35,720
Total Assets	\$2,527,591

Liabilities & Net Assets

Accounts Payable and Accrued Expenses	26,296
Deferred Revenue	36,900
Total Liabilities	\$63,196

Net Assets

Unrestricted	990,945
Loan Reserve	1,473,450
Total Net Assets	2,464,395
Total Liabilities & Nets Assets	\$2,527,591

Donors and Supporters

AAA East Tennessee	Enterprise Foundation	Messer Construction Company	SunTrust Bank, East Tennessee
Alcoa, Inc.	Enterprise Holdings	Metropolitan Knoxville Airport Authority	SunTrust Foundation
Allstate Foundation	Felicia Hoehne	Michael McNair	Tennessee Housing Development Agency
Aqua-Chem, Inc.	Fifth Third Bank	MLK Commission	Tennessee Human Rights Commission
AT&T	First Citizens Bank	Moxley Carmichael	Tennessee Valley Authority
Baker, Donelson, Bearman & Caldwell	First Peoples Bank of TN	National Urban League	Tennova Healthcare
Bank of America Charitable Foundation	First Tennessee Foundation	Northwestern Mutual	The Haslam Family Foundation
BlueCross BlueShield of Tennessee	Gene & Florence Monday Foundation	Oak Ridge Associated Universities	The L.A.M.P. Foundation
Boys & Girls Club of TN	Georgiana Fry Vines	ORNL Federal Credit Union	The University of Tennessee System
BPR, LLC	Great Schools Partnership	Partners Development	Theotis & Jonida Robinson, Jr.
Camille Matlock	Green Mountain Coffee	Pathway Lending	Trinity Health Foundation
Cherokee Distributing Company, Inc.	Gwen McKenzie	Pellissippi State Community College Foundation	U. S. Dept. of Housing & Urban Development
Cindy Doyle State Farm Agency	Helen Ross McNabb	Pershing Yoakley & Associates/Realty Trust Group	U.S. Bank
City of Knoxville - Community Development	Home Federal Bank	Pilot Travel Centers	U.S. Cellular
Clayton Foundation	Karen Sundback	Pinnacle Financial Partners	U.S. Cellular Community Programs
Clayton Homes	Karen Williamson	Premiere Building Maintenance Corporation	United Way of Greater Knoxville
Comcast Foundation	Katherine Pearson Criss	Priority Ambulance	UPS Foundation, Inc.
Consolidated Nuclear Security	Knox County Development	Provision Health Alliance	US Foods
Cornerstone Foundation of Knoxville	Knoxville Area Urban League Young Professionals	Publix Supermarkets	Uster Technologies
CVS Caremark	Knoxville Community Development Corporation	Regions Bank	UT College of Agriculture
Denark Construction	Knoxville Convention Center	Scripps Networks	UT College of Law
DENSO Manufacturing TN, Inc.	Knoxville News Sentinel	State Farm Foundation	UT Haslam College of Business
Dessa Edith Blair	Knoxville Utilities Board	State Farm Insurance (Sheldon Green)	Walmart Foundation
Dow Chemical Foundation	Lonnie Jones Insurance	State Farm Mutual Automobile Insurance	Walters State Community College
East Tennessee Children's Hospital	Lula Powell	Summit Medical Group	WBIR-TV
East Tennessee Foundation	Rosa Mar		WDW Warehouse Properties
Edwina Harvey			