

2017

Annual Report

50th Anniversary

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 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 9,000 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 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.

Dear friends of Urban League,

The work of the Knoxville Area Urban League couldn't be achieved without the tireless efforts of a dedicated staff, an engaged board, and considerable support from area businesses, institutions of higher learning, local government, and volunteers. The resources provided by these groups, both financial and non-financial, are an investment in people, clearly the most important resource our community has. Providing opportunities to participate in programs in the areas of education and youth, housing, entrepreneurship, and workforce development can open doors for individuals and their families – doors that otherwise may remain closed.

As our society continues along the path of greater automation and global competition, it's essential that all individuals have the opportunity to further develop their knowledge, skills and abilities so that they won't be left behind in our changing economy. Partnering with the KAUL provides access to programs that give individuals an opportunity to thrive in a changing economy and strengthen life skills that improve quality of life.

With gratitude from us both,



Al Pirie

Al Pirie, Board Chair
Vice President of
Human Resources
Uster Technologies



Phyllis Y. Nichols

Phyllis Y. Nichols
President & CEO

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. Our Education and Youth programs work to improve educational opportunities for at-risk students to support their academic achievement, encourage civic involvement through service learning, and contribute to their cultural and emotional development. We work to ensure all students, regardless of ZIP code, income, race or ethnicity, are well-taught and held to the same high standards that align with college and work expectations, and that all students have access to high-quality educational content, support, resources and opportunities essential to ensure post-secondary success.



THE ISSUE

For Tennessee to reach its goal of preparing all students for success in college and career and increasing the overall number of students with college degrees, education partners must place priority on supporting academic growth for students of color and students living in poverty.

UL IMPACT

- 1,050 books distributed to preschool and elementary aged children
- 1,300 pairs of new shoes and school supplies distributed to area children
- 153 high school scholars inducted into the National Achievers Society
- 98 scholars participated in college tours and behind-the-scenes tours.



Major source of funding: Comcast Foundation, Conexión Américas, East Tennessee Foundation Youth Endowment, National Urban League and 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 ISSUE

Employment challenges are greater within a broader, more diverse sector of our community. Employers require cognitive (hard) skills and communication (soft) skills, as well as education credentials and job-related skills.

UL IMPACT

- 278 clients received services through the workforce department
- 308 clients increased their employability through individual and group instruction, use of our computer lab and attendance at workshops and career fairs
- 281 clients developed up-to-date resumes and were assisted with submitting online and other applications
- 655 employers posted more than 1,075 jobs on the Urban League Job Board
- 42 clients gained full- or part-time employment, equating to an economic impact of more than \$873,600.

Work is empowering. Work gives purpose and dignity to life, provides families with economic and social stability and contributes to our community. Our Job Readiness and Employment Program facilitates the process by which individuals identify, prepare for, attain and maintain employment and self-sufficiency.

Major sources of funding: United Way of Greater Knoxville, Knox County and UPS Foundation



**Knoxville Area
Urban League**

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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 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.

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 and Bank of America.

THE ISSUE

Housing issues are no longer a problem of the poor; people are being confronted with this issue at every income level. Homeownership is still the American dream.

UL IMPACT

- 187 individuals received comprehensive housing counseling services
- 100 clients completed a homebuyer education class, 88 of whom achieved their goal of homeownership
- Financial impact of \$11 million through new home purchases and maintenance of homeownership
- 50 completed the resolving or preventing mortgage delinquency workshop that allowed them to maintain their homeownership.



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Opportunity to PROSPER: ECONOMIC EMPOWERMENT AND SMALL BUSINESS DEVELOPMENT

THE ISSUE

While more individuals are starting businesses, others are struggling to keep their small businesses afloat. Minority-owned businesses are less likely to receive loans than non-minority-owned businesses and when awarded, loans are at lesser amounts.

UL IMPACT

- 150 participants in business workshops, seminars and entrepreneurship training
- 18 businesses created
- Completion of two 10-week CO.STARTERS Entrepreneurship Training Cohorts
- \$405,000 in new capital secured for Empowerment Opportunity Loan Program
- Five loans closed for \$292,000.

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 Knoxville Area Urban League gained certification from the U.S. Department of Treasury to operate as a Community Development Financial Institution (CDFI) in 2013. Working with our partner, the Knoxville Entrepreneur Center, we are a licensed CO.STARTERS entrepreneurship training center. The Urban League's loans and technical assistance are strategic investments that will build strong economic ecosystems to support entrepreneurship and sustained business growth in economically disadvantaged communities.



Major source of funding: Atlantic Capital Bank, City of Knoxville, U.S. Department of Treasury CDFI Fund, Community Development Financial Institutions Fund, First Citizens Bank, SunTrust Foundation and Pinnacle Financial Partners.



Knoxville Area
Urban League

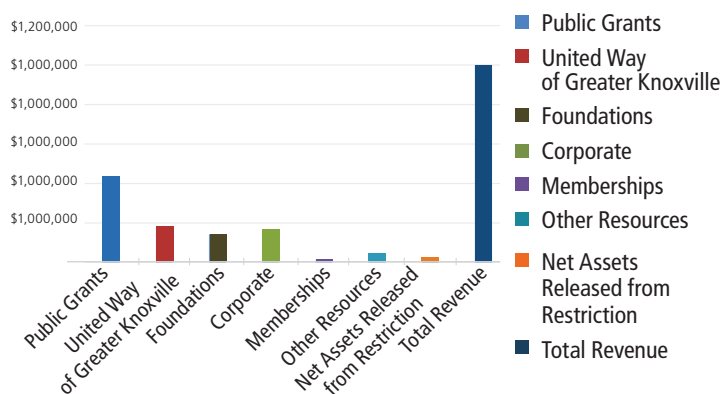
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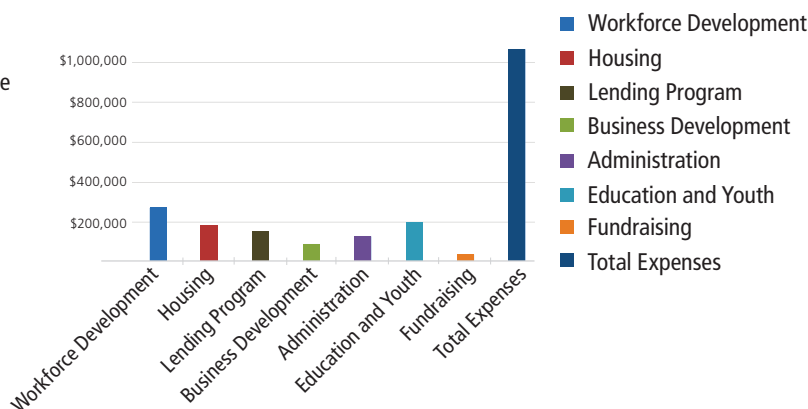
2017 FINANCIAL HIGHLIGHTS

Statement of Financial Position for year ending June 30, 2017. Audit available for review.

REVENUE



EXPENDITURES



ASSETS

Cash and Cash Equivalents	\$1,133,245
Accounts Receivable	\$71,379
Assets Related to Building & Equipment	\$194,271
Prepaid Expenses	\$25,737
Restricted Cash in Bank	\$1,414,010
Loans Receivable	\$886,694
Other Assets	\$37,874
Total Assets	\$4,004,116

LIABILITIES & NET ASSETS

Accounts Payable and Accrued Expenses	\$37,227
Deferred Revenue	\$52,650
Amounts held for others	\$6,540
Total Current Liabilities	\$96,417
Long-Term Debt	\$1,060,000
Total Liabilities	\$1,156,417

NET ASSETS

Unrestricted	\$976,229
Temporarily Restricted	\$630,767
Loan Reserve	\$1,240,703
Total Net Assets	\$2,847,699
Total Liabilities & Net Assets	\$4,004,116

Grants

City of Knoxville Community Development
 Conexión Américas
 Knox County
 National Urban League
 Tennessee Housing Development Agency
 United Way of Greater Knoxville
 U.S. Dept. of Housing & Urban Development
 Workforce Connections

Foundations

Allstate Foundation
 Bank of America
 BB&T
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 Charis Foundation, Inc.
 Clayton Family Foundation
 Comcast Foundation
 East Tennessee Foundation
 First Tennessee Foundation
 State Farm Mutual Automobile Insurance
 SunTrust Foundation
 The Haslam Family Foundation
 UPS Foundation, Inc.

The Knoxville Area Urban League is grateful to the following organizations for their in-kind support received during the period of July 1, 2016, to June 30, 2017.

Moxley Carmichael
Knoxville News Sentinel
Tennessee Valley Authority

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