



Knoxville Area
Urban League

2021 ANNUAL REPORT

thekaul.org



PRESIDENT'S MESSAGE

Dear Friends of the Urban League,

Entering our 54th year as an organization, we report a past year of both great challenges and significant achievements. As our community and the country begin to emerge from the three pandemics – COVID-19, economic collapse and racial unrest – the Knoxville Area Urban League continued the fight for the “new normal” that is diverse, equitable and inclusive. Even during relocation and then returning to our newly renovated facility, we continued to empower thousands of individuals and families through service delivery, advocacy, effective collaborations and strategic programming.

As a trusted community resource, the Knoxville Area Urban League provides the people we serve with skills needed to navigate and overcome personal and professional obstacles. We are fully committed to investing in people, transforming lives and launching careers and businesses. With the continued support of partners like you, we are creating Pathways to Empowerment that put individuals and families on track to reach their goals. For some, it is buying that first home; for others, it is finding a respectable



job or starting their own business. For our students, it is an equal-opportunity education that will prepare them for college, career and life and help them achieve their full potential.

We are pleased to share our recent accomplishments in this annual report. The Knoxville Area Urban League has a dynamic board of directors, committed staff and resolute volunteers who always are willing to serve the community. Our impact and longevity are due, in large part, to the support of a diverse community of partnerships. Those efforts, combined with your investment, make the Urban League a viable institution as we head toward our next 50 years of service.

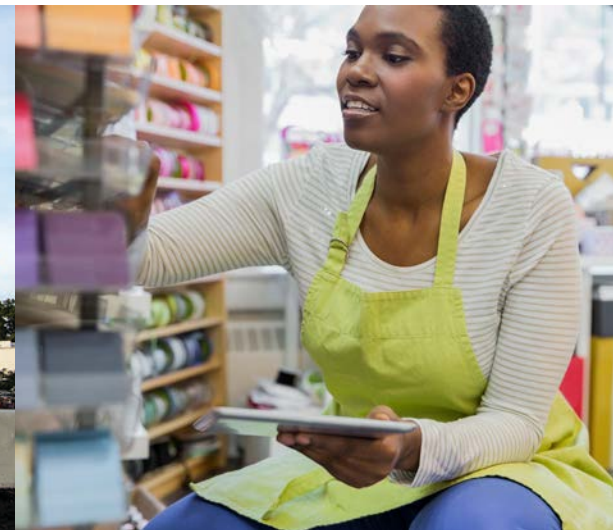
On behalf of all the people we have placed on Pathways to Empowerment, we thank you for your continued support and look forward to transforming more lives in partnership with you. It is our sincerest hope that 2022 brings a nation that is healthy, united and committed to positive change.

With gratitude,

A handwritten signature in black ink, reading "Phyllis Y. Nichols". The signature is fluid and cursive.

Phyllis Y. Nichols
President and Chief Executive Officer

ECONOMIC & BUSINESS DEVELOPMENT



IMPACT HIGHLIGHT

Ayman Alsarahneh applied for startup capital for his business. In February 2021, he opened his pizzeria in Gatlinburg.

In less than one year, he achieved more than \$1 million in sales and now employs 10 staff members.



Felix Harris, vice president, programs and community engagement; Ayman Alsarahneh, pizzeria owner; and Terrence Carter, vice president, business and economic development.



THE CHALLENGE

In 2021, 41% of minority-owned businesses closed and 50% saw a reduction of revenue due to the COVID-19 disruption across the country.

KNOXVILLE MULTI-USE STADIUM PROJECT

Our partnership with GEM Community Development Group ensures minority Disadvantaged Business Enterprise (DBE) participation in general contract and subcontract awards, employment opportunities for residents and opportunities to enhance growth of diverse local businesses; and special emphasis on Black-owned businesses and the East Knoxville community. In 2021, we held three “Seize the Opportunity” outreach and recruitment events attended by 242 people.

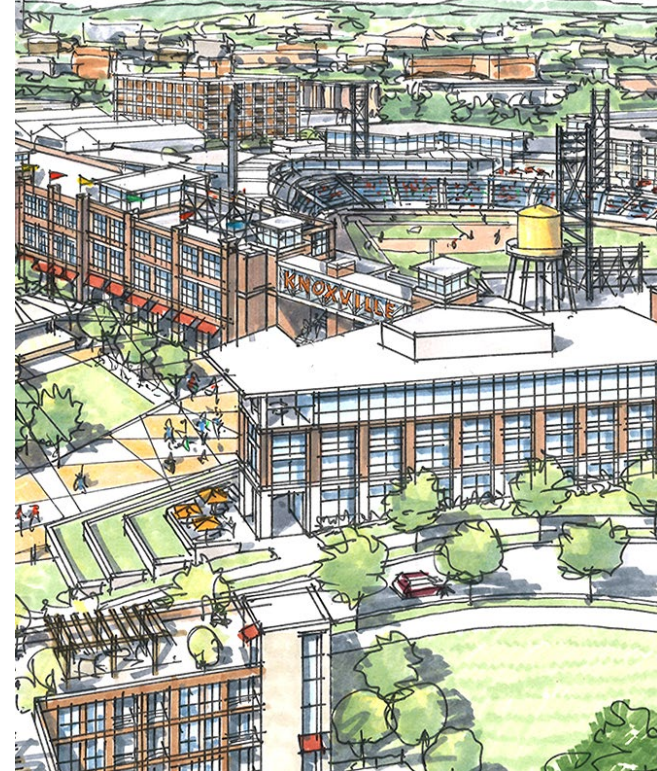
ENTREPRENEURSHIP AND SMALL BUSINESS DEVELOPMENT

CO.STARTERS Entrepreneurship Training

Our 10-week training program is for entrepreneurs at all stages, especially startups. Participants discuss business concepts, build and test small models and learn through a collaborative process with a small group of entrepreneurs and subject matter experts and other successful small business owners.

Next Level Business Growth Training

Next Level is a seven-month business development program that provides executive education designed specifically for small business owners who want to grow. Each participant leaves the program with a three-year growth plan that has been vetted by peers and business experts and is based on the individual's business situation and goals. Seven Knoxville business owners are in the first cohort class that started Aug. 18, 2021.



PROGRAMS

Knoxville Multi-Use
Stadium Project

Empowerment
Opportunity Loan Program

CO.STARTERS

Next Level

PROGRAMS ARE FUNDED IN PART BY:

U.S. Department of the
Treasury – CDFI Fund

City of Knoxville

Pinnacle Financial Partners

Tennessee Valley Authority

Truist Foundation

Pellissippi State
Community College



THE NUMBERS

\$30K of deployed capital provided to small business resulting in 10 jobs created.

\$5.4M small business loan portfolio being managed.

38 individuals received counseling or technical assistance.

12 training sessions conducted;
117 people attended the trainings.

EDUCATION & YOUTH





IMPACT HIGHLIGHT

The National Achievers Society (NAS) Class of 2021 earned more than \$1.2 million in scholarship funds toward their post-secondary education. The students also received new Dell laptops from our partner, Comcast.

THE CHALLENGE

Today's student continues to need out-of-school support and a wide range of competencies to succeed. Too many students of color still lack access and connectivity to help them prepare for college, career and life.

EDUCATION & YOUTH

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.



THE NUMBERS

- 97** scholars inducted into National Achievers Society (NAS) in 2021.
- 28** scholars graduated in spring 2021, with **96% of graduates** enrolling in post-secondary education. The remaining 4% entered workforce.
- 18** scholars participated in first-ever virtual Teen Summit, hosted by National Urban League. **Four scholars** formed a team to participate in the case competition and were recognized by the national organization's leadership for creative and insightful contribution.
- 1** NAS scholar selected for 2020-21 National Urban League Youth Council, gaining opportunity to be an ambassador for our affiliate, network with other youth Urban Leaguers across the country and plan student-led initiatives nationwide.

PROGRAMS

National Achievers Society (NAS)

Project Ready

PROGRAMS ARE FUNDED IN PART BY:

Comcast

State Farm Foundation

National Urban League

East Tennessee Foundation

SHOES FOR SCHOOL

Our 19th annual "Shoes for School" event presented by Covenant Health had a theme of "Happy and Healthy Start." More than 1,000 students received school supplies and more than 600 pairs of shoes were distributed.



HOUSING & COMMUNITY DEVELOPMENT





IMPACT HIGHLIGHT

In partnership with Knox Housing Assistance and other community partners, the Knoxville Area Urban League helped 135 clients maintain their home and pay utilities.

THE CHALLENGE

Due to lifting of the COVID-19 moratorium on evictions and utility shutoffs, the Knoxville Area Urban League has seen an unprecedented number of individuals applying for services.

HOUSING COUNSELING

Our housing counselors engage clients in goal setting, budgeting, credit building, negotiation of terms with agents and identification of emergency and financial assistance. As an affiliate of the National Urban League and a HUD-certified Housing Counseling Agency, we tailor our services to our community and work with a diverse group of public and private organizations to increase impact. Every adult in America should have access to the financial security that comes from owning a home.

FORECLOSURE PREVENTION

We help distressed homeowners understand, evaluate and navigate a financial crisis by providing specific action steps and, when possible, helping them avoid foreclosure by negotiating an affordable loan modification or terms of forbearance.

FINANCIAL CAPACITY BUILDING

As an organization, we focus on empowering people to earn more, manage and retain more of what they earn, reduce debt, enhance credit scores, increase savings and build assets.



PROGRAMS

Housing Assistance for those impacted by the COVID-19 pandemic

eHOME America

Foreclosure Workshop

Financial Empowerment Sessions

PROGRAMS ARE FUNDED IN PART BY:

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

Bank of America

Clayton Family Foundation

National Urban League

State Farm Foundation

Tennessee Housing Development Agency (THDA)

United Way of Greater Knoxville

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

Wells Fargo Home Mortgage



THE NUMBERS

353 clients served overall

133 clients completed homebuyer education

100 clients purchased homes

81 clients completed financial education

WORKFORCE DEVELOPMENT





Heather



IMPACT HIGHLIGHT

Heather, who is now working in counseling and focused on helping others, started our RISE Reentry program last March. She was released in May after 16 months of incarceration. Through her work with the staff, she was able to obtain full-time employment and received two promotions with pay increases within the year.

THE CHALLENGE

Employers were hindered in their ability to retain satisfactory numbers of employees.

WORKFORCE DEVELOPMENT

The Knoxville Area Urban League's Workforce Department strives each year to meet the needs of employers and job seekers. In 2021, individuals seeking employment had access to open positions because of the Urban League's strong partnerships with local employers. The Workforce Department expanded its Start Smart programs to include upskilling, reskilling, job preparedness and connecting individuals to community resources. The outreach of inclusion is especially important to a strong workforce, and every person in America should have equal and equitable access to sustainable employment, opportunities for advancement and the pursuit of post-secondary education and training. Employment gives opportunities for individuals to thrive and have a powerful sense of purpose.

Our Start Smart workforce program gives individuals the tools needed to acquire employment both in the workplace and in remote positions. We take an active role in providing case management to support individuals in preparing for job search, interviews (virtual or in-person) and sustainment of employment. Our prescreening and preparation of individuals for employment is paramount to the success of our workforce programs.

THE NUMBERS

187 employer contacts to provide recruiting and applicant pre-screening

9 educational facility contacts to access occupational training opportunities

71 individuals attended nine hiring fairs

56 individuals served through hosted Community Resource Services (Expungement Clinic/ Cherokee Health Systems Mobile Clinic)

256 agency contacts created to receive referrals for services

145 individuals served through enrollments, workshops and computer lab

49 clients obtained employment



PROGRAMS

Start Smart
Workforce Programs

CrossOver Program

RISE Reentry Program

Elevate and Stars Programs

Classes

Certificate
and Credentialing

PROGRAMS ARE FUNDED IN PART BY:

Knox County

Pellissippi State
Community College

Regions Foundation

United Way
of Greater Knoxville

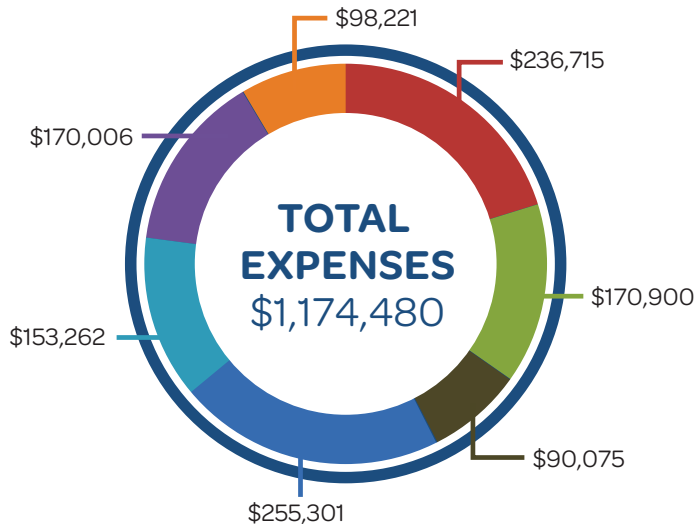
UPS Foundation

Walmart Foundation

2021 FINANCIAL HIGHLIGHTS

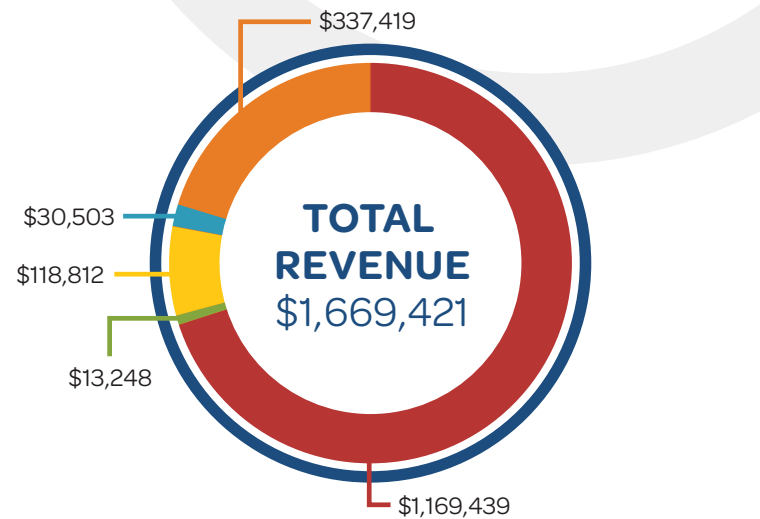
Statement of Financial Position for year ending June 30, 2021. Audit available for review.

EXPENDITURES



- Housing
- Workforce Development
- Fundraising
- Loan Program
- Education and Youth
- Total Expenses
- Economic Development
- Administration

REVENUE



- Fees and Grants
- Interest Income
- Memberships and Contributions
- Net Assets Released from Restriction
- Paycheck Protection Program
- Total Revenue

ASSETS

Cash and Cash Equivalents	\$1,596,724
Restricted Assets	\$2,396,969
Property and Equipment, Net	\$2,393,913
Other Assets	\$54,269
Total Assets	\$6,441,875

LIABILITIES AND NET ASSETS

Accounts Payable and Accrued Expenses	\$54,041
Deferred Revenue	\$17,500
Current portion of long-term debt	\$460,175
Total Liabilities	\$531,716
Paycheck Protection Program	\$40,521
Long-term Debt	\$1,351,365
Net Assets (<i>Unrestricted</i>)	\$4,385,210
Net Assets (<i>Temporarily Unrestricted</i>)	\$133,063
Total Net Assets	\$4,518,273
Total Liabilities and Net Assets	\$6,441,875

GRANTS AND FOUNDATIONS

GRANTS

City of Knoxville Community Development
Community Action Committee
Knox County
National Urban League
Tennessee Housing Development Agency
Tennessee Valley Authority
United Way of Greater Knoxville
U.S. Department of Housing & Urban Development

FOUNDATIONS

Bank of America	State Farm Mutual
Clayton Homes	Automobile Insurance
Foundation	Truist Foundation
Comcast Foundation	The Haslam Family
East Tennessee	Foundation
Foundation	The L.A.M.P. Foundation
First Horizon	US Bank Foundation
Foundation	Wells Fargo Foundation
Regions Foundation	

The Knoxville Area Urban League is grateful to the following organizations for their in-kind support received during the period of July 1, 2020 to June 30, 2021.

2021 BOARD OF DIRECTORS

OFFICERS

Board Chair

Jan Brown

Senior Manager &
Alternate Designated
Agency Ethics Official
Tennessee Valley
Authority

Vice Chair

Dr. Jim McIntyre

Director, Center
for Educational
Leadership University
of Tennessee

Treasurer

Rosa Mar

Community Volunteer
and Advocate

Secretary

Ursula Bailey

Attorney
Law Office of
Ursula Bailey

Immediate Past Chair

Cavanaugh Mims

President
Interstate Ventures

Phyllis Y. Nichols

President & CEO
Knoxville Area Urban
League

BOARD MEMBERS

Colin Anderson

CEO & President
ORNL Federal Credit
Union

Kiame Biandudi

Representative
KAUL Young
Professionals

Brian Bills

Senior Vice President
Truist

Gabriel Bolas II

CEO
Knoxville Utilities
Board

Bob Booker

Senior Manager
DENSO

Harry Boston

Founder & President
Boston Government
Services

Randy Boyd

President
University of
Tennessee

Tammi Campbell

Principal
Austin-East High
School

Andre Celedon

External Affairs
Manager
Comcast

David Colquitt

Owner, The Swag

Orlando Diaz

Vice President
Partners Development

Vincent Fusco

CFO, Clayton Supply

Alan Hill

Regional Director
External Affairs AT&T

Lonnie Jones

Principal
Allstate Insurance

Justin Maierhofer

Vice President
Tennessee Valley
Authority

Gwen McKenzie

Director, Legacy
Housing Foundation

Rev. Harold A. Middlebrook Sr.

Retired Pastor and
Advocate

Cynthia Moxley

CEO and Founder
Moxley Carmichael

Al Pirie

Retired Vice President
of Human Resources
Uster Technologies

Tim Romero

Regional Vice
President Enterprise
Holdings

Tyvi Small

Vice Chancellor
for Diversity and
Engagement
University of
Tennessee

Nikitia Thompson

Owner, Realty
Executives - Nikitia
Thompson Realty

Petie Wilson

Owner & Agent
State Farm

Dr. Anthony Wise

President, Pellissippi
State Community
College





**Knoxville Area
Urban League**

**1514 E. Fifth Ave. • Knoxville, TN 37917
865-524-5511 • thekaul.org**