

Economic Empowerment

56%

"When we measure employment, wages, home and business ownership rates and net worth, the average black family's overall economic status is just 56% that of the average white family in America today.

"By improving the economic status of African American families through job training and employment, homeownership and its preservation, entrepreneurship and financial education programs, we can close that gap.

"Economic empowerment—it's the work of the National Urban League and its over 100 affiliates. It's the remaining work of the civil rights movement in the 21st century."

Marc H. Morial, President and CEO National Urban League



Michael J. Critelli Chairman of the Board



Marc H. Morial President and CEO



Message from the Chairman of the Board and President and CEO

2006 brought major achievements for the National Urban League and its 102 Urban League affiliates in our efforts to close the equality gaps that still exist in America more than four decades after the enactment of major civil rights laws.

Over the course of 97 years, our movement has changed the lives of millions of people nationwide, serving 800,020 people in 2006 alone. This year's annual report chronicles our program, advocacy and research efforts that combat inequality and provide opportunity everyday, especially in economics, education, health and quality of life.

Our economic programs helped nearly 270,000 people to find jobs, buy homes, expand their own businesses and save for retirement. The Urban Youth Empowerment Program (UYEP), supported by the U.S. Department of Labor, assisted over 1,100 at-risk, young men and women to attain GEDs, training and employment. In 2006, UYEP expanded to 27 Urban League affiliates, including six cities in the Gulf Coast region affected by Hurricane Katrina.

Urban Leagues placed over 1,200 low-income seniors on the path to full-time employment through the Senior Community Service Employment Program. Through our AT&T Digital Career Academies, we prepared individuals for technology careers and expanded to 16 communities.

Much of what we accomplished was through partnerships.

We partnered with the Homeownership Preservation Foundation to beef up foreclosure prevention counseling services. In three affiliate cities, the program prevented 417 families from losing their homes through foreclosure.

Financial Connections, our partnership with Citigroup Foundation, helped 1,200 people better understand their finances, and 300 people were educated through

Know Your Money, an advanced financial education program sponsored by Honda Financial Services.

A new partnership was formed with Nationwide to help identify qualified minorities and assist them in owning their own insurance agencies, and we continued financing more minority-owned businesses through our a new markets tax credit program.

From Head Start to college prep, our education programs and publications touched nearly 300,000 children and parents. Project Ready, a new college preparatory program funded by Time Warner, was launched, while our teen leadership initiative, NULITES, continued going strong.

Our advocacy efforts scored a major victory as we helped get the Voting Rights Act Reauthorization law passed after three years of tireless work. At our Legislative Policy Conference, over 200 Urban Leaguers met with key congressional leaders to advocate for job creation and educational funding for cities.

As we continue to confront the challenges of the 21st century, we must thank our generous supporters whose commitment and contributions allow us to do our work. Today, we are the driving force behind community change, a provider of direct services to millions and an advocate for the voiceless.

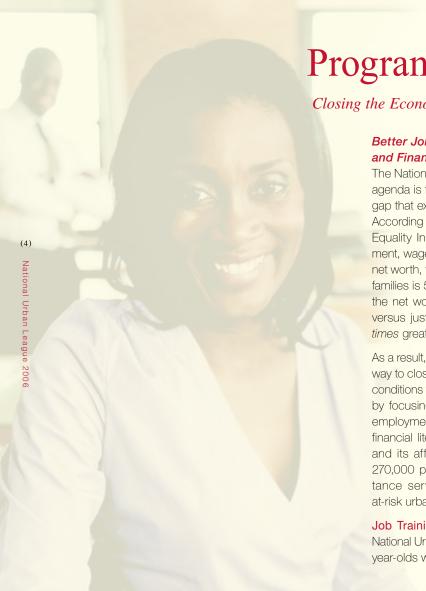
But our work is far from done. According to our *State* of *Black America 2006* report, the economic equality gap actually widened. That is why we must continue to be steadfast in our efforts to improve the economic conditions of African American families and the disadvantaged we serve, to create true equity, power and civil rights in America.

Sincerely,

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Michael. J. Critelli Chairman of the Board may (main

Marc H. Morial
President and CEO



Programs with Impact

Closing the Economic Gap

Better Jobs, Entrepreneurship, Homeownership and Financial Literacy

The National Urban League's Economic Empowerment agenda is focused on closing the significant economic gap that exists between blacks and whites in America. According to The State of Black America 2006 report's Equality Index, when comparing factors like employment, wages, home and business ownership rates and net worth, the overall economic status of average black families is 56% that of white families in America. In fact, the net worth is \$67,000 for the average white family versus just \$6,100 for the average black family—ten times greater!

As a result, the National Urban League believes the best way to close the economic gap is to improve economic conditions for African Americans and urban constituents by focusing programs in four key areas: job training/ employment, entrepreneurship, homeownership and financial literacy. In 2006, the National Urban League and its affiliates' economic programs served nearly 270,000 people. Our job training, employment assistance services helped over 100,000 people from at-risk urban teens to senior citizens.

Job Training for Those Most in Need In 2006, the National Urban League's premier program to help 18-24year-olds who were both out of work and out of school



Columbus Urban League's UYEP helped Syniqua Bell and Lorenzo Mason earn GEDs.

Syniqua Bell entered the Urban Youth Empowerment Program (UYEP) as a high school dropout with a 10th grade education. While working a seasonal job and overcoming personal struggles, the Columbus UYEP helped her pass her GED exam. She is now working as a home health aid and plans to take classes at Columbus State Community College. Lorenzo Mason enrolled in Columbus' UYEP program as a high school dropout with misdemeanor charges. He'd only completed the 11th grade, but through UYEP, he earned his GED and is now enrolling for HVAC certification.

Urban Youth Empowerment Program *Dominique McGee is a participant in the Urban Youth Empowerment Program (UYEP) at the Columbus Urban League.* At 20 years old, she enrolled in UYEP with a misdemeanor on her record. The program's work internship at the office of Byron L. Potts and Company law firm led her to employment as a receptionist at Premier Mortgage in Worthington, Ohio. Dominique is now taking classes at Columbus State Community College and will graduate this fall with an Associate's Degree in Paralegal Studies.



continued to produce major results. With a three-year commitment of \$29.3 million from the U.S. Department of Labor (DOL), the Urban Youth Empowerment Program (UYEP) operated in 27 affiliates including six in the Gulf Coast region affected by Hurricane Katrina. UYEP provided educational assistance, skills training, community service and job placements to an additional 1,000 young adults, bringing the total served to 2,244 people, including dropouts, ex-offenders and homeless young adults. This highly successful program has produced the following results to date:

- 80% of at-risk participants stayed with the program.
- 30% of those without high school diplomas earned their GEDs and/or diplomas.
- 45% of the participants increased their reading and math scores.
- Average earnings increased by 12% over the targeted goal of \$7.00 per hour.
- Recidivism rate for participants was 50% less than anticipated.

Jobs for Seniors The League won a national competitively bid grant from DOL in 2006 to reimplement its Senior Community Service Employment Program (SCSEP). Funded at \$8.7 million annualized, SCSEP served 1,220 low-income people in six affiliate sites who were 55 years of age and older, and had poor employment prospects. The program placed low-income participants in part-time community service positions to assist their transition to unsubsidized employment in the public and private sectors, thereby providing living wage positions and benefits that lead to economic independence.

Technology Training The AT&T Foundation grant was increased to \$1.6 million to expand the number of

Urban League affiliates operating digital academies from 11 to 16 in 2006. Participating youth received career information and technology training in video game programming, 3D animation and Internet radio programming. Adults received computer training and IT Administration training and certification.

The Workforce Investment Demonstration Project (WIDP), funded by the Wal-Mart Foundation, supports 10 affiliates in creating and enhancing employment opportunities for local residents through one stop career centers, job training, employment and procurement efforts through local Wal-Mart stores. In the first six months, 438 people were hired through Urban League affiliates in Greater Dallas and North Central Texas, Greater Washington, DC and Broward County, FL while 98 participants received job readiness and/or apprenticeships in San Diego and Greater Cleveland.

Urban Entrepreneurship

The Urban Entrepreneur Partnership (UEP) combines private, public and nonprofit sector resources and financing to assist minority and urban business owners through five "economic empowerment centers." Funded with the support of the Ewing Marion Kauffman Foundation, the Business Roundtable, the National Economic Council, the U.S. Small Business Administration (SBA) and the Minority Business Development Agency (MBDA) of the U.S. Department of Commerce, these centers provide management and technical assistance, business training, mentoring and coaching, access to financing and private and government contract opportunities. These centers, which are located in Atlanta, GA; Cincinnati, OH; Cleveland, OH; Jacksonville, FL and Kansas City, MO, provided business services to over 1,500 clients who were either starting or expanding their operations.

95% of homeowners who were assisted by the Urban League's intensive face-to-face counseling efforts were able to prevent foreclosure.

New Market Tax Credit Program The Stonehenge Capital/National Urban League Empowerment Fund encourages private investment in minority entrepreneurship and business development nationwide, thereby increasing access to capital in historically neglected and economically underserved communities. To date, entrepreneurs received \$73 million in new financing for projects that provided business facility expansion, new machinery and equipment and working capital geared toward business growth and increased employment opportunities.

Franchising/Ownership ExxonMobil and the National Urban League continued its multiyear collaboration that focuses on increasing the number of minority-owned and operated ExxonMobil service stations.

Nationwide In 2006, the National Urban League and Nationwide Insurance partnered to source qualified minority candidates to become Nationwide-affiliated independent insurance agents.

Social Entrepreneurship The National Urban League's Economic Opportunity Institute (EOI) empowers communities by promoting social entrepreneurship among nonprofit organizations as a strategy to achieve sustainable social change. In 2006, with continued support from the Prudential Foundation, EOI doubled the number of Urban League affiliates served and expanded its client base to include nonprofit executives outside of the Urban League. To date, more than 75 Urban League and other nonprofit executives have received training and technical assistance and have integrated entrepreneurial values into their operations to increase the reach and scope of their impact.

Homeownership and Financial Literacy

Homeownership is the most significant source for asset building and wealth in low-income and minority communities as well as being a family's source of stability and security. The League's housing counseling, homeownership and foreclosure prevention programs assisted over 31,268 in 2006.

HUD Comprehensive Housing Counseling Program For nine years, the U.S. Department of Housing and Urban Development (HUD) has supported Urban League affiliates' comprehensive housing counseling. Affiliates in 32 cities provide education and individual counseling on financial literacy and money management, credit management and repair, homeownership preparation, mortgage default and foreclosure prevention, reverse mortgages for seniors, fair housing issues and rental housing to approximately 40,000–50,000 clients each year.

Results for October 2005–September 30, 2006 included:

- 48,000 clients in 32 affiliates received intensive individual counseling and housing educational services.
- 4,500 households counseled for first-time homeownership. Almost 1,000 new homeowners and another 3,000 people will be ready to buy a home within a year.
- More than \$161.9 million in new mortgage investment.
- 2,100 homeowners counseled in mortgage default/ foreclosure prevention, approximately 1,000 home foreclosures prevented by year-end 2006 with another 1,000 in counseling.



Let's Party Discount Store is an African American-owned discount retailer of party supplies and related products. Founded by Wynn and Marissa Weaver of Milwaukee, the business received \$2.3 million to expand with the acquisition of a 28,000-square-foot building. A new retail store will now be more than a "boutique" store and place it on par with national party store chains. In addition to acquiring and renovating an existing commercial building, project proceeds will be used to procure additional inventory and fixtures, and provide operating capital. The project's senior debt of \$1,783,809 and the NMTC equity were provided by Legacy Bank, an African American female-owned Milwaukee based bank.

Two months behind on her mortgage, Carolyn Burns contacted the Houston Area Urban League for help. As a single mother of two, she'd become unable to pay her mortgage. League counselors worked directly with her lender to secure a partial claim via HUD's FHA Insurance Fund.

"The thought of losing my family's home was too much to conceive. The Urban League saved my home."



Homeownership Preservation NUL/HPF Foreclosure Prevention Program: With home mortgage foreclosures on the rise nationwide, especially in the African American and minority communities, NUL placed new focus on preventing foreclosures and reducing the number of delinquencies across the country in 2006 because it is critical to protecting a family's major economic asset. In partnership with the Homeownership Preservation Foundation (HPF), NUL began a three-year pilot program in three affiliates where foreclosures are significant and on the rise-Houston, St. Louis and Philadelphia. The program promoted HPF's free national Homeowner Hotline (1-888-995-HOPE) to reach more people and increase the capacity of affiliates to address this issue, help people get back on their feet and increase rather than decrease their net worth.

Results for 2006 included:

- 2,200 people were reached through the toll-free hotline and Urban League affiliates.
- Of the 2,046 calls to the hotline, 817 were counseled and 416 foreclosures were successfully prevented or stopped.
- Another 50% of these callers continued counseling or were referred for assistance.
- 106 foreclosures were prevented through intensive face-to-face counseling at two affiliates, and 100 more households were in ongoing counseling.
- The Urban League's intensive face-to-face counseling efforts resulted in a 95% foreclosure prevention rate.

Financial Literacy

Through a strong partnership with the Citigroup Foundation, Financial Connections was launched as a financial literacy education program in seven affiliates in 2004. Since that time, the program has added six additional affiliates for a total of 13, educating 3,200 people in the basics of banking, credit and money management.

- 1,142 educated through this program in 2006.
- Approximately 90% of participants increased their knowledge and confidence in understanding financial institutions and credit and managing their money. 50% began making changes in their money management practices.
- 100 Citigroup volunteers assisted the program, providing information and instruction.

Know Your Money (KYM) A more advanced level of financial education aimed at helping African American and Latino young professionals better manage their finances, Know Your Money is a highly successful program in its fifth year. Currently operating through 11 affiliates and implemented by the National Urban League Young Professionals auxiliary group, the program is supported by American Honda Finance Corporation (dba Honda Financial Services). In 2006, KYM was expanded to three additional cities including Birmingham, AL; Columbus, OH and Tucson, AZ.

Results for 2006:

- Since its inception, over 2,000 young adults have learned to understand their relationship to money, identify personal financial goals and modify their behaviors to increase their ability to build lasting wealth.
- In 2006, the program educated 300 people in six cities.
- Of the current participants surveyed, 97% reported that the KYM program helped them better identify their financial strengths and weaknesses and can significantly improve their money management skills; 100% stated they would highly recommend the course to others.
- 90% of participants reported starting to make positive changes in their personal money management as a result of the course.

Credit Smart NUL has continued its partnership with Freddie Mac to provide financial literacy, utilizing their award-winning curriculum in three new affiliates each year over a three-year period.

80,000 books were donated to schoolchildren as part of the Read and Rise program.

Education and Health

Improving educational achievement and the health and quality of life of African American families is essential to true economic empowerment. Increasing the level of educational attainment is directly related to higher earning power and employment opportunities. In addition, we know that improving the health and quality of lives of African American families results in greater worker productivity and financial stability.

In 2006, National Urban League and its affiliates' education programs touched more than 300,000 parents and students, from toddlers to teenagers, conducting Head Start, book distribution, childhood literacy, parental involvement, cultural enrichment, supplemental education services, and after-school and college preparatory programs. More than 80,000 books were distributed in 2006 through our partnership with Scholastic Inc., and more than 200,000 children participated in over 100 Read and Rise events, the League's early literacy initiative supported by UPS.

"Project Ready," a college access program funded by Time Warner and Goldman Sachs, operated in four Urban League affiliates: Rochester, NY; Cleveland, OH; Minneapolis, MN and Aurora, IL. During the past academic year, the League implemented and delivered a comprehensive curriculum to more than 150 students. The Project Ready College Preparation Curriculum is a unique and comprehensive approach to addressing the academic, personal and social needs of African American teens. The curriculum integrates academic preparation along with life-skills development and personal, global and cultural awareness to transition into post-secondary education.

National Urban League Incentive to Excel and Succeed (NULITES) Youth Leadership Initiative Serving more than 5,000 students in 62 cities each year, NULITES hosts a Youth Leadership Summit. The summit prepares students for college and the "world of work," through workshops, seminars, motivational speakers, talent camps and behind-the-business tours.

Black Male Commission A commission of internal and external working groups of community-based social services practitioners, policy workers, educators and creative thinkers works to improve the status, hopes and prospects of black men and boys and their families at every level in society. This year, the Commission partnered with the National Fatherhood Initiative to develop and implement the Inside/Out Dads Curriculum to serve incarcerated men and their children.

Health and Quality of Life The Health Division provides education and advocacy to close the disparities that exist in the health care system providing health related services to over 125,000 persons each year. Current key health initiatives include:

Remarkable That's You A national education program funded by the Eli Lilly Foundation, geared towards women. Through a series of workshops, women learn about preventing obesity and diabetes as well as chronic disease and stress. Participants become "health care champions" to pass along what they learn to their families and become advocates for themselves and the communities in which they live.

Walgreen's Wellness Tour Through the generosity of Walgreens, the health van tours across the country, providing on-site free screenings for obesity, diabetes, hypertension and osteoporosis.

Healthy Steps A health education and wellness program focused on decreasing one's caloric intake and increasing one's steps by 2000 per day. Funded by the PepsiCo Foundation, in partnership with American on The Move, this program has recorded over 80 million steps with 40 community partners in four Urban League communities.



Our education programs nationwide touched over 300,000 parents and students, from toddlers to teenagers, conducting Head Start, book distribution, childhood literacy, parental involvement, cultural enrichment, supplemental education services, and after-school and college preparatory programs.



Community Outreach

Community and Organizational Outreach The National Urban League hosts a variety of exciting conferences and events each year featuring America's most influential speakers from the worlds of business, academia, government and nonprofit sectors, including:

- NUL Annual Conference hosts 10,000 attendees, 80 sessions, a career fair and exhibit hall with over 300 companies.
- Equal Opportunity Day Dinner (EOD)—NUL's premiere fundraiser held annually in New York celebrated its 50th anniversary in 2006.
- Legislative Policy Conference (LPC)—Urban Leaguers meet with Congressional members for three advocacy days on Capitol Hill (see page 8).
- Black Executive Exchange Program (BEEP) Conference—Nearly 600 corporate leaders from across all industries and HBCU's students share experiences and training.
- Whitney M. Young, Jr. Urban Leadership Development Conference—Attended by Urban League affiliate staff, CEOs and other nonprofit leaders, this 500 person event includes workshops on strategic planning, leadership, fiscal management and resource development.

Volunteers We are indebted to the over 15,000 people who volunteer their time and money to the National Urban League and its 102 Urban League affiliates. Each group plays an essential part in the Urban League Movement:

- National Council of Urban League Guilds includes 4,000 members in 85 chapters who organize community service initiatives and fundraisers and is the League's first volunteer group.
- National Council of Board Chairs includes corporate and community leaders serving on affiliate boards who often secure public and private sector resources to assist local Urban Leagues.
- National Urban League Young Professionals (NULYP) includes 9,000 members in 58 chapters who donate their time to corporate, social and community activism.

Supporting Our Affiliates Through extensive training and compliance standards, our Affiliate Services Department supports the backbone of the Urban League movement: 102 Urban League affiliates. In 2006 alone, the department certified 12 new CEOs, saw improvement in 16 of 18 performance assessments, dispatched technical assistance and welcomed a new affiliate, the Anchorage Urban League (Anchorage, Alaska), into the movement.

In 2006, affiliate staff members received leadership, fundraising, marketing, fiscal management and social entrepreneurship training at the Whitney M. Young, Jr. Center for Urban Leadership. WMYCUL is a non-profit educational institute that exists to foster positive social and economic change through effective leadership development and is a division of the Affiliate Services Department.

The Black Executive Exchange Program (BEEP) is the National Urban League's oldest signature program. Established in 1969 through a grant from the Ford Foundation, BEEP was developed to expose black college students to role models in business and government, and enhance the curricula at Historically Black Colleges and Universities (HBCUs) by relating them more closely to the world of work. The program has served over 750,000 students since its inception.

In 2006, over 465 African American professionals shared knowledge, experience and expertise with students at 54 colleges and universities nationwide.

200 Urban Leaguers from across the country met with Congressional leaders to advocate for the reauthorization of the Voting Rights Reauthorization and Amendments Act in 2006.

Advocacy Efforts, Legislative Successes

National Urban League Policy Institute on the Forefront

Located in the nation's capital, the National Urban League Policy Institute (NULPI) is the research, policy and advocacy arm of the National Urban League. The Institute builds on the League's history of excellence in research, its prominence as an advocate and its record as a leading and respected voice on issues of importance to the African American community. The Institute's research and policy analysis efforts provide a solid foundation from which to advocate on behalf of African Americans and urban communities. Through interactions with Members of Congress and the Executive Branch, creation of public forums, development of influential coalitions and publication of relevant policy analysis and research studies, the Institute fosters dialogue and raises the profile of the National Urban League's initiatives and priorities in Washington and beyond.

2006 National Urban League Legislative Policy Conference (LPC) NULPI held its third annual Legislative Policy Conference on March 29-30, 2006 in Washington, DC. Over 200 members of the Urban League Movement participated with delegations that were led by Urban League affiliate presidents and comprised of affiliate Board Chairs and Board Members, Guild Presidents and members, Young Professional Chapter Presidents and members, NUL Trustees and NUL staff.

The two-day agenda opened with a press conference to release NUL's report on The State of Black America 2006 at the National Press Club. The event was carried



Through local and national community mobilization efforts, policy briefings, Congressional testimony, legislative bulletins, research, policy recommendations, as well as face-to-face meetings with Congressional leaders, the National Urban League not only advocated, but proposed key solutions to the critical issues facing urban constituencies across America.

(10)National Urban League 2006

Urban League delegations comprised of affiliate CEOs, local Board Chairs, Guild members, Young Professional members and NUL staff, met with their respective members of Congress in 157 meetings coordinated by the National Urban League Policy Institute. Bipartisan briefings were held with leaders of both the House and Senate, including Dennis Hastert (R-IL), Nancy Pelosi (D-CA), Chairman James Clyburn (D-SC), Rick Santorum (R-PA) and Richard Durbin (D-IL).



live on C-SPAN. As in the past two years, the Urban League delegations met with their respective members of Congress to address four key national policy issues: (1) the FY2007 Federal Budget, (2) extension and strengthening of the Voting Rights Act, (3) the Katrina Bill of Rights and (4) judicial nominations. NULPI staff scheduled a total of 157 congressional meetings, of which 102 were with Representatives and/or key staff, and 55 with Senators and/or key staff. NULPI staff prepared talking points on each of the four issue areas.

The LPC agenda included bipartisan briefings from leaders of both the House and Senate. Speaker of the House Dennis Hastert (R-IL) provided the Republican perspective, and House Minority Leader Nancy Pelosi (D-CA) and House Democratic Caucus Chairman James Clyburn (D-SC) provided the Democratic views. On the Senate side, Republican Conference Chair Rick Santorum (R-PA) outlined the GOP agenda, and Senate Minority Whip Richard Durbin (D-IL) provided the Democratic agenda. Throughout the two days, delegates could attend various forums between their congressional meetings, such as The 2006 Mid-Term Elections: What's in it for African Americans?; Domestic Spying: COINTELPRO Revisited?; Katrina, Race and Poverty; and Strengthening and Renewing the Voting Rights Act: What It Means and Why It Matters.

The LPC also included its annual bipartisan/bicameral NUL Congressional Leadership Awards Reception sponsored by Altria Group, Inc. The 2006 awardees were Senator Barack Obama (D-IL), Senator Susan Collins (R-ME), Representative Richard Baker (R-LA) and Representative Gregory Meeks (D-NY). Our annual Congressional Black Caucus (CBC) breakfast, honoring the work of the CBC, featured remarks by CBC Chairman Melvin Watt (D-NC), Representative William Jefferson (D-LA) and Delegate Donna Christensen (D-VI).

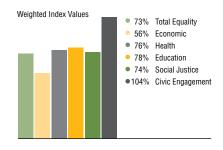
The Legislative Bulletin NULPI issued two editions of The Legislative Bulletin, a policy newsletter that provides Capitol Hill updates on various legislation of concern to the National Urban League and its affiliates, such as the federal budget, affordable housing, civil rights enforcement through the EEOC, the reauthorization of the Workforce Investment Act, Head Start and the Children's Health Insurance program, among others.

Legislative Initiatives

Enactment of the Voting Rights Act Reauthorization and Amendments Act of 2006 Through mobilization of local Urban League affiliates, legislative action alerts, letters to Congress, coordinating the civil rights community and even a candlelight vigil on Capitol Hill, the National Urban League was on the forefront in the fight to reauthorize the Voting Rights Act. Extensive advocacy culminated in congressional enactment of the Voting Rights Act reauthorization that was signed into law by President Bush on July 27, 2006.

Continuing the Fight to Raise the Minimum Wage Working with the Campaign for a Fair Minimum Wage and Senator Edward Kennedy (D-MA)—a long-standing champion for raising the minimum wage—the National Urban League Policy Institute played a major advocacy role in advocating for the Fair Minimum Wage Act. The bill was eventually passed in early 2007.

Working to Secure Voting Rights for Residents of the District of Columbia NULPI worked with the DC Vote coalition in advocating for the DC Voting Rights Act that would give DC residents a voting Representative in the U.S. House for the first time. Staff participated in a special Capitol Hill Day by leading a delegation of DC residents on visits with congressional members.



The State of Black America 2006 report's Equality Index is a statistical measurement of the disparities that exist between blacks and whites in economics, housing, education, health, social justice and civic engagement. Over 200 years ago, the authors of the U.S. Constitution counted African Americans as 3/5 or 60% of a white person for tax purposes. According to the overall Equality Index, the status of African Americans in 2006 was only 73% when compared to the conditions of their white counterparts.

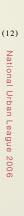
Insightful Research, Stellar Publications

Measuring and Documenting the Challenges

In 2006, the National Urban League Policy Institute (NULPI) revived its research activities with the additions of a Senior Resident Scholar, a Research Analyst and an Emerging Scholar. A research agenda was developed to serve as a roadmap for guiding the work of NULPI research activities, identifying key focus areas for the National Urban League and the relevant issues within each area to be analyzed and reported. In 2006, NULPI prepared seven monthly employment reports (May through December), summarizing the latest data from the Bureau of Labor Statistics on job creation and unemployment, both nationally and locally. NULPI staff also completed three research reports:

- Sunday Morning Apartheid (published in The State of Black America 2006)
- · Affirmative Action Under Attack: Myth v. Fact
- · Katrina: One Year Later

In addition, NULPI produced seven fact sheets that summarized key data releases and programs of interest to the African American community, including two on poverty, income, mortgage data, minority-owned businesses, incarceration rates and the Earned Income Tax Credit.



Opportunity Journal and Urban Influence are official magazines of the National Urban League. These publications reach a combined audience of 175,000 readers per issue. Stories feature the works of leading scholars and journalists as well as profiles on artists, business leaders, community activists and the Urban League, tackling contemporary issues both here and around the globe.



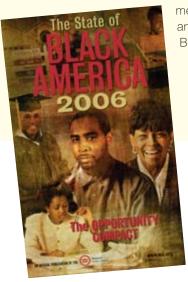
Publications

The State of Black America 2006 The Opportunity Compact was released in March 2006 at the National Press Club. The report focused on the National Urban League's Opportunity Compact, a prescription for addressing economic inequality. The Opportunity Compact lays the groundwork for the economic empowerment of African Americans in four areas: homeownership, jobs, entrepreneurship and our children.

Opportunity Journal Magazine (OJM) is the National Urban League's oldest official publication. First published in 1923, Opportunity Journal Magazine captured the thoughts and opinions of the leading artists, scholars, activists, historians and opinion makers of the day. Today, the magazine continues as one of the most highly anticipated publications in the civil rights movement, offering in-depth and scholarly analysis of the issues of the day. Two issues were published in 2006 and included 1) "Dying In Darfur" which focused on the crisis in Darfur and featured articles on blacks and immigration, expanding the

black middle class and memories of Katrina and 2) "Politics and Beyond," a story on the mid-term elections and the new black political leadership. The issue also discussed voting irregularities, economic empowerment and gentrification in the inner city and consumer debt.

Urban Influence Magazine Launched in July of 2004, Urban Influence Magazine (UIM) is also an official publication of the National Urban League and speaks to the needs of the young, professional, urban audience. Urban Influence Magazine links individual and community wealth with social responsibility, using a stylish and appealing format that is vibrant, uplifting and current. The editorial agenda of each bi-monthly issue includes business, lifestyle and community, providing practical tools, tips and trends as well as key information for creating social change in communities nationwide through the work of the National Urban League. In 2006, the magazine published six issues across a wide range of topics from health, economics, diversity and entertainment to men and women of influence. Those gracing the cover of UIM in 2006 included newsmakers Tavis Smiley, Rosa Parks, Mayor Cory Booker, Morgan Freeman, Queen Latifah, Dr. Dorothy Height, Cathy Hughes and Tara Banks among others.



The National Urban League's report on The State of Black America is one of America's most used and respected research publications chronicling the status and issues facing African Americans and urban communities nationwide. The report's Equality Index, a statistical measurement of disparities or equality gaps between blacks and whites, revealed that the economic status of African Americans is 56 percent that of white Americans, one percent worse than in 2005.

Donor Category Report 2006 Annual Report Listing (\$2,500 and Over)

\$1,000,000 (\$1.000.000+)

AT&T BP Foundation, Inc. Citigroup Prudential Foundation Shell Oil Company The Taylor Family and Enterprise Rent-A-Car Wal-Mart Stores, Inc.

\$500,000-\$999,999 (\$500,000+)

Eli Lilly and Company Nationwide Mutual Insurance Company PepsiCo, Inc. The UPS Foundation Wachovia Corporation

\$250,000-\$499,999 (\$250,000+)

Altria Group, Inc. American Legacy Foundation Bank of America Corporation Denny's Corporation Fannie Mae Foundation The Ford Foundation GMAC Insurance MetLife Foundation Microsoft Corporation Pitney Bowes, Inc. Verizon Foundation

\$100.000-\$249.999 (\$100,000+)

BP America Inc. Business Roundtable The Annie E. Casey Foundation The Coca-Cola Company Dell Computer Corporation Eastman Kodak Company Enterprise Rent-A-Car Company Executive Leadership Council and Foundation Ford Motor Company Fund General Motors Corporation Google Foundation

Heineken, U.S.A.

John D. and Catherine T. MacArthur Foundation The J. Willard and Alice S. Marriott Foundation Marriott International, Inc. Nissan North America, Inc. Office Depot, Inc. Pfizer, Inc. Residential Capital Corporation Sodexho. Inc. Sprint Nextel Corporation State Farm Insurance Companies

Stonehenge Capital Company, Inc.

Toyota Motor Sales, U.S.A., Inc.

\$50,000-\$99,999 (\$50,000)

Time Warner Inc.

American Express Foundation

Anheuser-Busch, Inc. Black Enterprise Magazine Chevron Corporation Michael J. Critelli DaimlerChrysler Corporation Fund Federated Department Stores GEICO Corporation General Mills, Inc. Intel Corporation Johnson & Johnson JPMorgan Chase Foundation Major League Baseball MGM Mirage Miller Brewing Company Philip Morris USA U.S. Department of Justice The Walt Disney Company The Xerox Foundation

\$25,000-\$49,999 (\$25,000+)

The Alcoa Foundation

Aetna ING

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National Urban League, Inc. Statement of Financial Position

December 31, 2006	Unrestricted	Temporarily Restricted	Permanently Restricted	2006 Total
Assets				
Cash and cash equivalents	\$ —	\$ 6,498,593	\$ 1,023,038	\$ 7,521,631
Investments	_	99,638	18,907,402	19,007,040
Interest receivable	63,650	665	_	64,315
Grants and pledges receivable, net	1,951,125	10,969,766	32,000	12,952,891
Affiliate dues receivable, net	535,344		_	535,344
Interfund (payable) receivable	(463,570)	463,570		<u> </u>
Other receivables	1,922,485	_	_	1,922,485
Prepaid expenses and other assets	492,514	_	_	492,514
Property and equipment—net of accumulated depreciation/amortization	1,961,198			1,961,198
Total assets	\$ 6,462,746	\$18,032,232	\$19,962,440	\$44,457,418
Liabilities and Net Assets				
Liabilities				
Accounts payable and accrued expenses	\$ 2,349,375	\$ —	\$ —	\$ 2,349,375
Accrued payroll and vacation benefits	413,847	_	_	413,847
Accrued pension benefit cost	2,528,192	_	_	2,528,192
Deferred rent credit	623,734	_	_	623,734
Contract advances and other deposits	1,224,530			1,224,530
Total liabilities	7,139,678	_	_	7,139,678
Net Assets				
Unrestricted	3,041,048	_	_	3,041,048
Temporarily restricted	_	18,032,232	_	18,032,232
Permanently restricted	_	_	19,962,440	19,962,440
	3,041,048	18,032,232	19,962,440	41,035,720
Deferred pension cost in excess of unrecognized prior service cost	(3,717,980)			(3,717,980)
Total net assets	(676,932)	18,032,232	19,962,440	37,317,740
Total liabilities and net assets	\$ 6,462,746	\$18,032,232	\$19,962,440	\$44,457,418

Statement of Activities				
For the year ended December 31, 2006	Unrestricted	Temporarily Restricted	Permanently Restricted	2006 Total
Operating Activities				
Revenue, Gains and Other Support				
Government grants and contracts	\$ 9,584,448	\$ —	\$ —	\$ 9,584,448
Donated materials and services	178,800	17 100 170	4.000	178,800
Contributions	4,213,413	17,102,173	4,000	21,319,586
Legacies and bequests Special events, net of expenses	38,944 1,043,775	_	_	38,944 1.043.775
Federated fund-raising agencies	52,307	_	_	52,307
Program service fees	5,263,535			5,263,535
Affiliate dues	1,037,000			1,037,000
Investment return designated for current operations	1,238,944	_	_	1,238,944
Sale of publications	173,916	_	_	173,916
Other	893,451	_	_	893,451
Net assets released from restriction:	, .			,
Satisfaction of restrictions	12,505,578	(12,502,578)	(3,000)	
Total revenue, gains and other support	36,224,111	4,599,595	1,000	40,824,706
Expenses				
Program services				
Economic Empowerment	16,567,506			16,567,506
Education and Youth Empowerment	3,486,627			3,486,627
Civic Engagement and Leadership Empowerment	6,474,591			6,474,591
Technical Assistance to Affiliates	1,169,477			1,169,477
Health and Quality of Life Empowerment	1,272,151			1,272,151
Civil Rights and Racial Justice Empowerment	226,540			226,540
Total program services	29,196,892	_	_	29,196,892
Supporting services Management and general	4.031.096			4,031,096
Fund raising	2,726,049			2,726,049
Total expenses	35,954,037			35,954,037
Change in net assets from operations Non-Operating Activities	270,074	4,599,595	1,000	4,870,669
Investment return net of amount designated for current operations	591,897	_	_	591,897
Change in net assets	861,971	4.599.595	1.000	5,462,566
Net assets at beginning of year	2,179,077	13,432,637	19,961,440	35,573,154
Net assets at end of year before deferred pension cost	\$ 3,041,048	\$18,032,232	\$19,962,440	\$41,035,720

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