



National
Urban League



National Urban League
2007 Annual Report

Get. Grow. Go!

Empowering Communities. Changing Lives.



www.nul.org

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Page 15: Legislative Policy Conference Photo Captions

Row 1, left: U.S. Sen. John Warner (R-VA) confers with NUL President and CEO Marc H. Morial; Row 1, right: U.S. House Democratic Caucus Chairman James Clyburn (D-SC) engages Urban League leader in dialogue;

Row 2, left: CNN White House Correspondent Suzanne Malveaux moderates panel; Row 2, center: U.S. Rep. Charles Rangel (D-NY) receives Congressional Leadership Award 2007; Row 2, right: U.S. Senate Majority Leader Harry Reid (D-NV) addresses LPC delegation;

Bottom right: Urban Leaguers in Capital Building for visits with Members of Congress.



Message from the Chairman of the Board and President and CEO

The National Urban League rose to a new level of excellence and achievement in 2007.

Our programs, policy initiatives and publications touched more than 80 million men, women and children nationwide. Our work helped more than 1.3 million people find jobs, save homes from foreclosure, expand their businesses, and begin college, among other things. And our operating expenditures increased by 20 percent. We did this by changing the conversation with our nation's leaders; by moving beyond pronouncements to providing substantive prescriptions for change; and by taking a seat at the decision-making tables of power in America. We had success in 2007 because we were proactive and strategic, focused and determined, and we spoke with a clear, urgent and trusted voice.

In 2007 the National Urban League did **get** the intelligence and innovative ideas we needed to **grow** the organization's human and financial resources necessary to **go** into the communities of America and drive positive social and economic change. So the theme of this annual report is **"Get. Grow. Go!"**

"Get. Grow. Go!" is a call to action for all of the people we serve; it is rooted in the four cornerstones of *The Opportunity Compact: Thrive, Earn, Own, and Prosper*. We are calling on African Americans and other people of color who are marginalized by the social and economic systems of this country to **get** the educational and economic tools essential to **grow** the resources required to **go** obtain the jobs necessary to buy and keep their homes, start and sustain their businesses, and provide quality education and comprehensive health care for their children.

The Opportunity Compact: Blueprint for Economic Equality was unveiled at our 2007 Annual Conference in St. Louis, Missouri. Along

with our new five-year strategic operating plan, *The Opportunity Compact* is a primary instrument directing the way we work and effect change in America. *The Opportunity Compact*, based on solid, in-depth research, is a set of principles and policy recommendations designed to empower all Americans to be full participants in the economic and social mainstream. Recommendations are outlined in four major areas: *Opportunity to Thrive* (children's welfare), *Opportunity to Earn* (jobs), *Opportunity to Own* (homeownership), and *the Opportunity to Prosper* (entrepreneurship). In the following pages we highlight work in each area.

From campaigning to fix the *No Child Left Behind Act* to fighting childhood obesity; from raising the minimum wage to issuing the *Homebuyer's Bill of Rights* and saving more than 1,500 homes from foreclosure; from helping to start and sustain 2,000 minority-owned businesses to providing new business opportunities in the Gulf Coast, the National Urban League has been bridging the economic and social gap between Black and White Americans.

A tremendous challenge comes with being the *largest, historic civil rights*, community-based movement devoted to empowering African Americans. We are challenged to remain relevant in this changing world; to be effective despite diminishing resources; and to stay committed to our founding core values. In 2007 we met this tremendous challenge with success. With your unyielding support we will continue to succeed.

Sincerely,

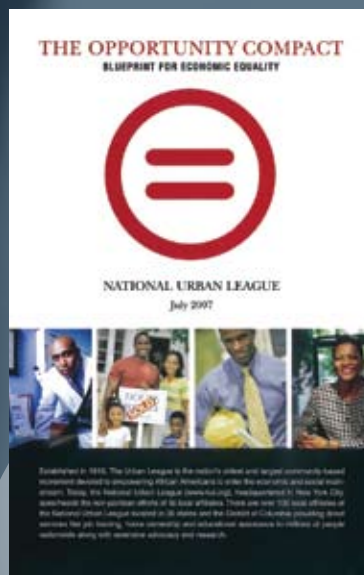
John D. Hofmeister
Chairman of the Board

Marc H. Morial
President and CEO



Marc H. Morial
*National Urban League
President and CEO*

The Opportunity Compact Thrive • Earn • Own • Prosper



“We’re broadening our mission from just providing programs to becoming the voice of advocacy for urban America in Washington, D.C. That is why we have developed *The Opportunity Compact* – to give our future president concrete prescriptions for a stronger and more prosperous urban America...”

With a clear directive from President and CEO Marc H. Morial, the National Urban League Policy Institute (NULPI) developed and delivered *The Opportunity Compact: Blueprint for Economic Equality* – a solid research-based document meant to prompt action, not sit on a desk and collect dust.

The Opportunity Compact, issued at the National Urban League's 2007 Annual Conference after months of extensive research and policy analysis, is based on the input of dozens of policy experts from academia, public policy think tanks, nonprofit service and advocacy organizations, the business sector, and the Urban League movement. It is an agreement between interested parties to take actions that will improve the chances for advancement and progress of those

living in America's cities. *The Compact* concentrates on four major areas important to achieving the American dream: *the opportunity to thrive* (children's welfare), *the opportunity to earn* (jobs), *the opportunity to own* (housing), and *the opportunity to prosper* (entrepreneurship). *The Compact* offers the National Urban League's top-10 legislative recommendations addressing these areas, which are intended to bridge the gap between conceptualization and realization of the American dream.

TOP TEN POLICY PRIORITIES OF THE OPPORTUNITY COMPACT

Opportunity to Thrive (Children)

1. Commit to mandatory early childhood education beginning at age three as well as guarantee access to college for all.
2. Close the gaps in the health insurance system to ensure universal healthcare for all children.
3. Establish policies that provide tools for working families to become economically self-sufficient.

Opportunity to Earn (Jobs)

4. Create an urban infrastructure bank to fund reinvestment in urban communities (e.g. parks, schools, roads).
5. Increase economic self-sufficiency by indexing the minimum wage to the rate of inflation and expanding the Earned Income Tax Credit to benefit more working families.
6. Expand "second chance" programs for high school drop outs, ex-offenders and at-risk youth to secure GEDs, job training and employment.

Opportunity to Own (Housing)

7. Adopt the *Homebuyer's Bill of Rights* as recommended by the National Urban League.
8. Reform public housing to assure continuing national commitment to low-income families.

Opportunity to Prosper (Entrepreneurship)

9. Strongly enforce federal minority business opportunity goals to ensure greater minority participation in government contracting.
10. Build capacity of minority business through expansion of micro-financing, equity financing and the development of strategic alliances with major corporations.

The Opportunity Compact has received positive feedback from several presidential candidates in attendance at the 2007 Annual Conference, other key policy makers and the public. *The Compact* has been embraced by the National Urban League Board of Trustees and by our more than 100 Urban League affiliates across the nation.



“Every child in America deserves a quality education that will prepare them to compete in an increasingly global marketplace.”

– The Opportunity Compact

Opportunity to Thrive: Children’s Welfare

Scalability* was the byword in 2007 and remains a top priority for the National Urban League as we continue to make our programs more robust and extend their reach throughout the nation. Our efforts to grow programs that enable our African-American children to thrive were particularly vigorous. In the areas of education and health care we formed new partnerships, conducted provocative field research, heightened public awareness and laid the groundwork for continued innovation and advancement.

EDUCATION

Project Ready

Project Ready is a college preparatory program for high-achieving 9th and 10th grade African-American youth. The program creates a safe space for college-bound students to convene with their peers, *get* insight into the higher learning process, *grow* in their thinking of self and others and stretch to reach their full potential in school and life. In 2007, *Project Ready*, a National Urban League Signature Program, grew from three to eight sites in the U.S., and served nearly 300 young Black boys and girls who refused to allow challenging urban circumstances to circumvent their goals.

Complete with a formal curriculum and user’s guide, *Project Ready* has three main components: 1) Academic support – SAT and ACT test preparation, tutoring, study skills, and lessons in reading comprehension and mathematics; 2) Life Skills workshops – drug and alcohol awareness, communication skills, public speaking, and violence prevention; and 3) Cultural enrichment. All participants are expected to achieve a 3.0 GPA; qualify as Urban League Black Scholars by their senior year; achieve above 90-percent school attendance, take the PSAT, SAT and ACT; and make regular progress on their Individual College Development Plans.

Read and Rise®

Another Signature Program, *Read and Rise*, is designed

to help African-American and Latino parents teach their infants to nine-year-old children the joy of reading. In 2007, our sixth year of operation in collaboration with Scholastic, Inc., 69 Urban League affiliates participated in the *Read and Rise* initiative. Ninety-five thousand Scholastic Book Award books were distributed, reaching more than 100,000 parents and children. Since *Read and Rise* began in 2001, 500,000 children and parents have been served, with more than two million *Read and Rise: Preparing Our Children For a Lifetime of Success* literacy guides and *Read and Rise* magazines being distributed through Urban League affiliates.

NULITES Program – National Urban League Incentives to Excel & Succeed

At 18, NULITES is our longest ongoing youth initiative. In 2007, we began the process of re-energizing and rebranding this innovative program to better reflect its importance to and impact on our nation’s African-American youth. We completed phase one of a two-phase process to develop a comprehensive youth development curriculum. We now have a solid framework for NULITES curriculum. The League is poised to develop actual courses that will fit within the new framework as soon as essential funding is received. There are 57 official NULITES chapters in 26 states and the District of Columbia.

*Taking a National Urban League program to scale means that it operates in at least 20 affiliate sites

“Every child in America deserves to live a life free of poverty that includes a safe home environment, adequate nutrition, and affordable quality health care.”

– The Opportunity Compact

HEALTH & QUALITY OF LIFE

Childhood Obesity and Ward 8

The League’s health-care work in 2007 focused on the childhood obesity epidemic. We conducted an alarming field study in Washington, D.C.’s Ward 8 – just two miles from the Capitol Building – which showed that childhood obesity is caused in large measure by the environment. Lack of nutrition and physical activity are the leading causes of childhood obesity according to this Ward 8 study released in September 2007. The study reports that 81 percent of the food vendors in Ward 8 were either convenience stores or fast-food outlets. Until a new Giant supermarket opened in December as the only full-service grocery in a ward of 70,000 residents, the sole source of fresh produce was a long bus ride away. Youngsters were rarely able to go run and play outside, because they feared gang violence. The Urban League study showed that 60 percent of the residents lived within two blocks of a public park, but only 44 percent of the parents would allow their children to play outdoors, mostly because of safety concerns.

Farm Bill

In 2007, we worked successfully to reinstate funding for Community Food Projects in the 2007 Farm Bill. The funding, which totaled about \$50 million, would have facilitated the opening of Farmer’s Markets in underserved areas and would have given incentives to neighborhood stores to stock fresh fruits and vegetables, and make it easier for customers receiving federal assistance to use electronic funds transfer methods of purchasing the food. Unfortunately, the bill was ultimately vetoed by President Bush in 2008.

Remarkable Woman: That’s You

This national health education program funded by the Eli Lilly and Company Foundation was in four affiliate sites in 2007: Greater Philadelphia, Indianapolis, Sacramento, and Broward County. The *Remarkable Woman: That’s You* program has taught more than 200 women to reduce the risk of obesity and diabetes within themselves and their families by eating healthy foods and exercising. According to program surveys, 85 percent of the participants said they did learn something useful and 85 percent said they now yearn for even more information.





Marcus Bowens
 Project Ready participant
 Urban League of Rochester

“I’m a better person. I respect others more and myself more, and I’m able to speak with more confidence because of Project Ready.”

THRIVE: Opportunity in Action

Eighteen-year-old high-school senior **Marcus Bowens** knows that the road to college for young African-American males is often paved with broken glass, dangerous detours and dead ends. That is why he seized the opportunity to participate in the National Urban League’s signature program *Project Ready*.

“I wanted to give myself every advantage to be victorious in an environment where the odds are stacked against me,” says Bowens. “When I joined *Project Ready* two years ago I was a good student, college bound, with solid values instilled by my parents, but I knew I could always be better and stronger.

“*Project Ready* sharpened my critical thinking skills, improved my study habits, and gave me new tools to avoid succumbing to peer pressure.”

Bowens entered *Project Ready* at the Urban League of Rochester in New York with a 3.57 grade point average. He was a 16-year-old sophomore at Wilson Magnet High School in inner-city Rochester. The impact of *Project Ready* was swift and measurable. By the next marking period Bowens had a 4.0 GPA that he sustained throughout his junior year. It is an achievement of which he is most proud.

“It was *my* goal to earn straight A’s,” says Bowens. “*Project Ready* helped me understand that this is my time to shine and I cannot let anyone dim my light.”

When schoolmates would try to distract Bowens in class he

would say, “You can talk to me after class, not in class. I’m trying to learn.” Bowens adds, “This happened many times. After awhile they got it and left me alone.”

Bowens is definitely a star according to Sheila James, vice president of Program Planning and Evaluation at the Urban League of Rochester: “Marcus has been an exceptional student in the program. He is a natural leader who is very focused and motivated to succeed. The other young men in the program look up to him.”

Project Ready makes sure that the Marcus Bowenses of America stay motivated to succeed – stay motivated to graduate from high school and go on to college. *Project Ready* provides the extra coat of armor high-achieving young African-American men and women need to brave the naysayers who discourage them from living up to their full potential.

“It might seem like a small thing, but because of *Project Ready* I can go to school dressed in a shirt and tie with a nice pair of slacks and shoes – the whole nine – and not be worried about what others think,” says Bowens. “Being able to do this says I’ve established a better mindset for myself. I’m able to keep my self-esteem high. It shows that I’m ready for success in the real world.”

Bowens is an Urban League Black Scholar and graduated from Wilson High in June 2008. He will attend Polytechnic University in Brooklyn in the fall. He aspires to be an electrical engineer.

“Every willing adult in America should have a job that allows them to earn a decent wage and provide a reasonable standard of living for themselves and their families.”

– The Opportunity Compact

Opportunity to Earn: Jobs

No matter how much we do, more is needed. With this in mind, the National Urban League’s Workforce Development Team pursued an ambitious agenda to create real jobs for African Americans and increase their employability. The team’s work resulted in some of the biggest successes in 30 years. Full funding was renewed for three out of four employment development programs, while a fourth program earned an additional year’s commitment from the U.S. Department of Labor (DOL). Indeed, last year we became the DOL’s largest grantee, receiving nearly \$20 million to fund both our *Mature Worker Program* and our *Urban Youth Empowerment Program*.

2007 was also a year of diversification. We learned that it is always best to have numerous funding sources for our programs to ensure longevity and continuity of service to urban communities across the U.S. We strengthened existing and forged new partnerships. Our work in 2007 brought in \$23 million in total funding, which helped train 3,600 men, women and teens, and put 2,200 of them to work.

Urban Youth Employment Program (UYEP)

Our *Urban Youth Empowerment Program* (UYEP) continued to touch young African-American lives and change them for the better in 2007. Funded for a fifth year by the DOL, UYEP operated at 27 sites in 20 cities across the country. This career-preparation initiative for at-risk, out-of-school and adjudicated young men and women between 18 and 24 delivered the educational assistance, job training, employment experience, and personal development coaching essential for building successful careers. UYEP, which was implemented in partnership with community and faith-based organizations, provided comprehensive services for young men and women to enter full-time, private sector employment. Since the program began in 2004 more than 3,800 people have received the help they needed to help themselves.

Bush/Clinton Katrina Fund

The Bush/Clinton Katrina Fund provided a \$400,000 grant to expand the service offerings at the New Orleans-based

UYEP site to include college preparation and community college tuition assistance. This added program depth increases the UYEP participants’ earning potential.

Mature Worker Program

The *Mature Worker Program*, which began as a nine-month pilot in 2006, was awarded a full 12-month operating grant of \$9.6 million by the DOL in 2007. The *Mature Worker Program* helps low-income seniors, 55 and older, get the training, counseling and work experience they need to overcome barriers to employment and find quality jobs in their local communities. Funded under Title V of the Older Americans Act, the *Mature Worker Program* enabled the National Urban League to help close to 1,200 men and women last year.

Digital Career Academies

The Workforce Development Team negotiated a seven-month extension, from October 2007 to May 2008, of the \$1.6 million AT&T Foundation AccessAll grant, which launched five new Digital Career Academies that provided technology-career development opportunities for African Americans. The grant, which was originally awarded in July 2006, is part of the three-year \$100 million AT&T AccessAll initiative to provide technology access to underserved communities.



Taneka Davis

UYEP participant

Urban League of Greater Pittsburgh

“There are great caring people at UYEP. They help shape and mold you. If your parents are out doing what they’re doing, UYEP gives you the upbringing your parents can’t. UYEP is more than a program; that’s why I don’t want to see it go.”

EARN: Opportunity in Action

Urban Youth Empowerment Program

It began as a normal school day in June 2002 for 15-year-old **Taneka Davis**. But by noon the day had gone horribly wrong. Bullying by another student turned violent and what would usually be classified a school fight was escalated to an aggravated assault charge against Davis. As if life were not hard enough with two drug-addicted parents, Davis had to manage a bully and now cope with an arrest record and the specter of juvenile detention. Fortunately, she served no time and was given four years probation.

Fast forward to 2007: Davis is 20, in college and still fighting. This time it is not the schoolyard bully; Davis is fighting the scars of childhood, the stain of an arrest record, and the unfair stereotypes society uses to limit the growth and prosperity of African-American youth from inner cities across this nation. To triumph over these obstacles, Davis seeks help from the Urban League of Greater Pittsburgh.

“I’m getting away from the stereotype that if you’re from a certain area, you have to be a certain way,” says Davis who was raised in the projects of Pittsburgh’s Hill District. She is now a participant in the *Urban Youth Empowerment Program* (UYEP) administered by Urban League of Greater Pittsburgh.

UYEP is a career-preparation initiative for at-risk, out-of-school and adjudicated young men and women between 18 and 24. UYEP delivers the educational assistance, job training, employment experience, and personal development coaching essential for building successful careers.

Davis’ first order of business at UYEP was to have that 2002

incident expunged from the record. “My UYEP counselor was vital in helping me obtain my expungement,” says Davis. “Without the expungement, I wouldn’t be able to move forward with my life.”

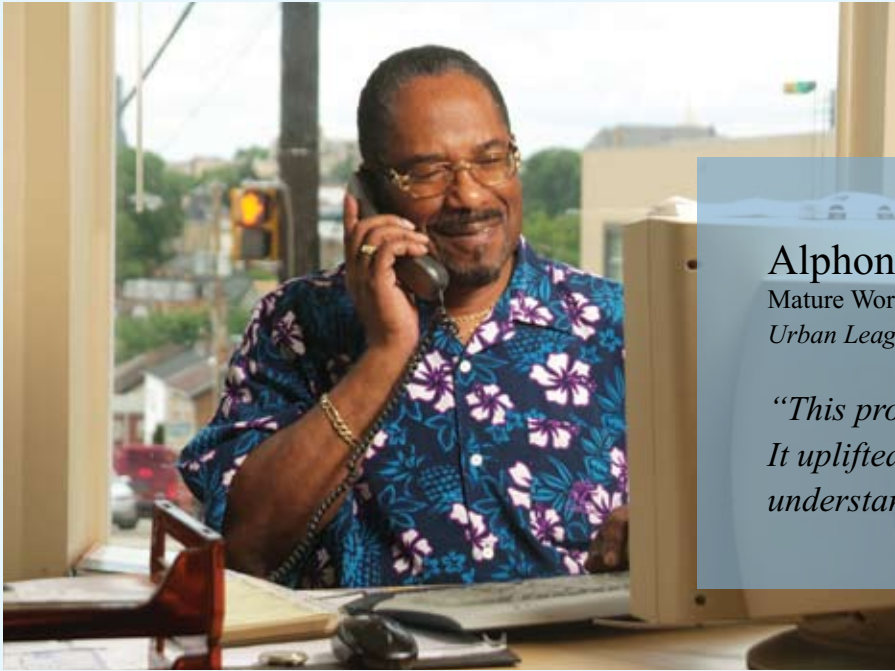
For Davis moving forward means graduating with a bachelor’s degree in criminal justice from Point Park University where she is a junior; and then earning her master’s degree and a juris doctor. Davis ultimately wants to become a juvenile court judge.

“Before I came to UYEP I was confused and didn’t know what I wanted to do, and I was kind of immature. I needed guidance,” recalls Davis. “Now I’m more into my school-work, I have more self-confidence and I’m getting to know people.”

Davis is the first in her family to attend college. With no one at home to demonstrate how to succeed in higher education, UYEP’s tutoring program has been critical to her academic advancement.

“The UYEP tutors are more caring,” says Davis. “I really needed help in algebra. The UYEP tutor took his time with me; because he did I got a ‘B’ in the course.”

Davis excelled so quickly at UYEP that she was tapped in early 2008 to become a certified mentor. She also works as a nurse’s aide at University of Pittsburgh Medical Center. Davis still has a long journey ahead, but now she is steadfastly on the right road. And her parents are doing better, too. They are recovering addicts, sober for four years.



Alphonso Randolph

Mature Worker Program

Urban League of Greater Pittsburgh

“This program helps you help yourself. It uplifted my spirits, and gave me patience, understanding and determination.”

EARN: Opportunity in Action

Mature Worker Program

Fifty-three-year-old **Alphonso Randolph** saw the end coming but he could do nothing about it. The roaring train of Pittsburgh redevelopment was speeding down the track and Randolph's successful four-year-old convenience store, *Wood Street News*, would be hit – hard.

“They started tearing up downtown and they closed Wood Street,” Randolph remembers painfully. “People stopped coming by. I tried to keep the business going as long as I could.”

Randolph shuttered his business in 1999 after Wood Street had been closed off to traffic for six weeks. By the twelfth week, Lazarus Department Store across from Randolph's business also closed, never to reopen.

Randolph turned his convenience store into a convenience stand elsewhere downtown, and kept it going for two years before the constant threat of thieving youngsters made him give up. For the next five years he worked intermittently as a jitney driver. Finally at the end of his rope, 61-year-old Randolph applied to the *Mature Worker Program* at the Urban League of Greater Pittsburgh

“When I arrived at the *Mature Worker Program* I was cocky, mad, down and depressed,” says Randolph. “Mr. Brown listened to me carefully. Then he told me something I'll never forget: ‘It's hard to accept change, but when you accept it, you move on.’ ...He was right.”

Rodney Brown, director of the *Mature Worker Program* at the Urban League of Greater Pittsburgh, made a difference. “Mr. Brown genuinely cares,” says Randolph. “Sometimes you

can tell if a person is *just doing their job* or if they are doing their job to *help you*. Mr. Brown *helped me*.”

Once in the *Mature Worker Program*, Randolph was sent to Bidwell Training Center for a year to learn office and computer skills. He uses those skills today as the administrative assistant at the Mt. Washington Community Development Corporation (MWDCD), where he earns \$9 an hour and has full medical benefits. Randolph also manages the energy assistance programs at MWDCD.

Randolph is now a full-time staff member at MWDCD. He began working there, however, in March 2007 as a part-time *Mature Worker* limited to 20 hours a week and minimum wage. This was yet another test for Randolph who had been feeling extremely uneasy about depending on his wife and mother for financial support.

“When you're used to having your own business with no limit to the amount of money you can make, it is pretty hard to work for someone else at minimum wage,” declares Randolph. “I was always an independent person. I had always taken care of others – my family and myself.”

In time and with counseling from Mr. Brown and the benefit of other *Mature Worker Program* services, Randolph's outlook on his life changed.

“This program helps you help yourself. It uplifted my spirits, and gave me patience, understanding and determination,” says Randolph. “I appreciate the stability of my job. The work we do at Mt. Washington is important. I'm a part of helping make this community better. That makes me happy.”

“Every adult in America should have access to the financial security that comes from owning a home.”

– The Opportunity Compact

Opportunity to Own: Housing

In 2007, our Housing and Community Development Team continued taking steps necessary to go from good to great in designing and delivering services that enable African Americans to attain and sustain homeownership. The League developed new standards of operational excellence, increased efficiencies, streamlined its program portfolio and began to concentrate on its core competencies. According to NUL Vice President of Housing and Community Development Cy Richardson, “We were a mile wide and an inch deep. In 2007, we worked to give our financial literacy and homeownership counseling programs more depth with greater impact on our clients.”

Housing team expenditures doubled from \$2 million to \$4 million. These additional resources resulted in the hiring of new talented staff, increased technical assistance training for affiliates and created a rescue fund for homeowners facing foreclosure. While we wanted to focus on helping African Americans get homes, most of our efforts in 2007 went toward helping our clients keep their homes.

COMPREHENSIVE HOUSING PROGRAM

The Comprehensive Housing Program is the National Urban League’s largest program. In 2007 the funding from Housing and Urban Development (HUD) increased by 40 percent over 2006. This was largely as a result of an extensive program and process evaluation undertaken by NUL.

The National Urban League Foreclosure Prevention and Education Program

The current home mortgage crisis, which has led to historic levels of foreclosures nationwide, came as no surprise to the National Urban League. Leadership saw clear signs of trouble, particularly for the African-American community, early last year and immediately sounded the alarm. In February 2007 at the National Press Club in Washington, D.C., Marc H. Morial declared a “homeownership state of emergency” and issued the *Homebuyer’s Bill of Rights*, calling for swift and specific action to diminish, if not completely avoid, the

pain felt today by millions of Americans who are losing their homes and their financial security. Since that time, the National Urban League Policy Institute has been actively engaged in an all-out effort to get Congress to adopt the recommendations.

Meanwhile, through the *National Urban League Foreclosure Prevention and Education Program*, which operates in 30 cities across the U.S., our counselors had a 40-percent home foreclosure save rate in 2007. This success rate is attributed to trust and timing; the more people trust the League, the more quickly they turn to us for help. This rate could have been higher if we had more resources and if financially strapped homeowners had sought help sooner. Much like cancer, where early detection and treatment can often prevent death, early detection of mortgage distress followed by financial counseling and intervention can often prevent home loss.

The National Urban League Foreclosure Prevention and Education Program is part of a partnership in which the Homeownership Preservation Foundation is providing up to \$1.2 million over a 3-year period to help local affiliates provide free foreclosure prevention counseling and education to African-American homeowners in Philadelphia, St. Louis and Houston, where foreclosure rates are hitting new heights. The program includes mortgage default counseling, post-purchase education and a toll-free homeowner helpline (888-995-HOPE).



Pearl Thomason

*Home saved from foreclosure
Urban League of the Upstate, Inc., Greenville, S.C.*

“I was going to lose my home if I didn’t do something. But I was too embarrassed to ask for help. ... Pride takes over, but pride has to go aside because pride doesn’t pay any bills.”

OWN: Opportunity in Action

Pearl Thomason, a single mother in Greenville, South Carolina, has long lived by the words of the 1941 Billie Holiday song, God Bless the Child:

*Them that’s got shall get
Them that’s not shall lose
So the Bible says and it still is news
Mama may have, papa may have
But God bless the child who’s got his own*

For nearly two decades Thomason had her own home with little fear of losing it. She had always been a smart, hard working woman with a good job, and she knew how to make ends meet. But Thomason’s world came crashing down on her and her 19-year-old son Stedman in April 2007 when she received a foreclosure notice for her three-bedroom, one-and-a-half bathroom brick abode in the South Forest Estates on the outskirts of Greenville County. She was two months behind on her \$619 mortgage payment.

“I was devastated. I felt hopeless. There were lots of tears,” Thomason remembers. “When you’ve been used to keeping things going and all of a sudden you find yourself on the other side you’re devastated.”

Thomason started a two-and-a-half-year skid to an empty bank account and limited income options when her health failed. The pressures of life – being a single mother, the sole breadwinner, and the go-to person on an extremely stressful and demanding job – took their toll just after the close of business on August 30, 2004. She was so busy caring for others she neglected herself.

“One day I just couldn’t breathe,” recalls Thomason who was an Elderly Specialist for the Greenville Housing Authority. “It was after work. I was in the office and the cleaning lady said, ‘Miss Pearl, you don’t look too good. Are you okay?’ I said yes I’m okay. Then I collapsed.”

Family medical leave became long-term disability and then she lost her job. With no disability payments and still unable to work, Thomason depleted her savings. Bills mounted. Paralyzed by pride, Thomason went months without asking for help from the one place where she knew she could get it: the Urban League of the Upstate.

“I had worked with Miss Vernon, UL Director of Housing Services, and others in my capacity at the Greenville Housing Authority and as manager for the Urban League’s senior apartment complex, *Gandy Allmon Manor*,” says Thomason. “I had seen how they helped others in my situation, but I couldn’t let them know I was in trouble.”

Thomason sought aid from other agencies first, but they could only give her \$50 here, \$100 there. Eventually she went to the Urban League, which paid one month’s mortgage through its *Foreclosure Prevention and Education Program* and then negotiated a new payment plan with the bank.

“They were great to me. It was not a degrading experience at all,” she recalls. “Miss Vernon did tell me some things I didn’t want to hear. ... In the long run it gave me the energy to get up and get out and do what I needed to do to make sure I kept my home.”

“Every individual in America who possesses entrepreneurial vision, ingenuity, drive and desire should have access to the resources needed to establish and grow a viable business enterprise.”

– The Opportunity Compact

Opportunity to Prosper: Entrepreneurship

Opening your own business is no simple fete; keeping it open can be even more difficult. The entrepreneurial journey was made easier, however, for more than 2,000 minority small business owners in America who took advantage of the National Urban League's *Entrepreneurship Center Program* in 2007. The Economic Empowerment Team boasts this program as one of several major wins in 2007. This program combined with other team efforts accounted for several new businesses, many new jobs and nearly \$200 million in financing to companies in low-income communities across the United States.

Entrepreneurship Center Program

The *Entrepreneurship Center Program* more than doubled its impact last year, going from serving 800 existing and aspiring minority small business owners in 2006 to more than 2,000 in 2007. The *Entrepreneurship Center Program* provided clients with 4,011 hours of individualized management counseling and 4,273 hours of group business training services to develop and grow their enterprises; and helped clients receive more than \$7 million in new financing. We opened our newest *Entrepreneurship Center* in Kansas City, bringing the number of centers to five; the other four are in Atlanta, Jacksonville, Cleveland and Cincinnati. Our goal is to open two to three new centers each year, targeting large cities, as we strive to bring this extremely effective program to scale. Our *Entrepreneurship Centers* are designed to increase our clients' business acumen, company profitability and market share, and enable them to offer living-wage employment to area residents.

Gulf Coast Economic Empowerment Program

In its first full year of operation, the *Gulf Coast Economic Empowerment Program* registered 406 companies; 91 percent were minority-owned businesses. More than 200 of these companies got technical assistance to make their operations more efficient and effective, and received help locating prime and subcontractor opportunities. To date, clients have received \$1.6 million in commercial contract

opportunities toward the redevelopment of the Gulf Coast region. The National Urban League and BP, the world's third largest global energy company, launched the *Gulf Coast Economic Empowerment Program* in December 2006 to empower small, minority-owned firms by guiding participants toward public and private sector contracting opportunities in the Gulf Coast region, offering technical assistance and providing business management support services.

The National Urban League/Stonehenge Capital Empowerment Fund

Six firms received investment capital through *The National Urban League/Stonehenge Capital Empowerment Fund* in 2007 totaling approximately \$90.4 million. Approximately \$200 million has been awarded to 14 firms since the fund began. *The National Urban League/Stonehenge Capital Empowerment Fund* is a partnership between the League and Stonehenge Community Development, LLC ("SCD"). It was created using Stonehenge's \$127.5 million allocation awarded in 2004 under the Treasury Department's New Markets Tax Credit ("NMTC") Program. An additional \$75 million NMTC allocation was awarded in 2006. SCD received one of the largest business financing allocations granted and utilizes these funds to provide non-conventional debt and equity financing to small businesses in low-income communities nationwide.



David Patel

Owner, *Alpine Nursing Care, Inc.*
Cleveland, Ohio

"I'm a go-getter. ... I go after what I want. I do my research and work hard and I don't take no for an answer."

PROSPER: Opportunity in Action

Four years ago **David Patel** had a big idea and little else when it came to the knowledge and capital needed to start a home health care business. But that did not stop him from going after his dream with all the determination, drive and diligence he could muster. Because Patel refused to take "no" for an answer and would not let setbacks quench the fire in his belly, today he owns *Alpine Nursing Care, Inc.*, which recorded \$800,000 in sales in 2007 and grew from three employees to nearly 30 nurses, physical and occupational therapists.

"I couldn't have done it without the Urban League," says Patel. "They laid out every step I needed to take and then helped me walk through each one. ... Whenever I was stuck they were there to help me. They were the fuel feeding my fire."

Patel turned to the *Entrepreneurship Center* at the Urban League of Greater Cleveland after an experienced family friend took a sizeable consulting fee and then reneged on a promise to teach him about the home health care business. Patel immediately began researching other resources that would provide the intelligence, guidance and encouragement he needed to start his business. Patel's research led him to an Urban League class taught by a Small Business Administration representative. That class began 18 months of intensive learning and growing.

"I took virtually every class the Urban League offered, and they offered many different classes," Patel recalls. "They

were always updating course offerings and often the new courses were a direct response to participant feedback."

Among the many services provided counselors helped develop Patel's business plan, identify funding sources, apply for financing, and hire personnel. The Cleveland *Entrepreneurship Center* also identified a reputable home health care consultant who would give Patel industry specific advice, and unlike the family friend, would not quit.

To be sure that he could manage a home health care business Patel became a State Tested Nursing Assistant (STNA). With STNA certification Patel worked undercover as an entry-level aide for three competitors. For six months he bathed and clothed patients and changed their diapers. Afterward Patel knew home health care was for him.

Knowledge and desire still were not enough to get his business going. Even with the Urban League's help, Patel remembers that he could not obtain working capital. "No matter how hard we tried no bank would lend me the money. So I turned to family for loans totaling about \$180,000."

The first two quarters of 2006 *Alpine Nursing Care* still was not profitable. His family told him to give it up and return to the family hotel business. Just when Patel was about to give up his company received its first Medicare and Medicaid payments. By year-end, *Alpine* earned \$450,000 in sales, which nearly doubled in 2007.

“We’re not just doing advocacy from 10,000 feet. We’re sitting at the decision-making table and influencing the formulation of legislation.”

– Stephanie Jones, Executive Director
National Urban League Policy Institute

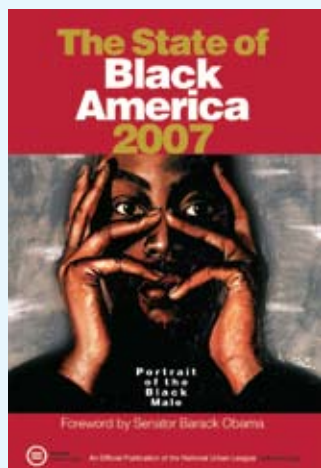
LEGISLATIVE OPPORTUNITY: Progress & Victories

Last year, the National Urban League raised the bar for its legislative advocacy and public policy analysis on behalf of the nation’s disadvantaged. Responding to Marc Morial’s call for intensified, strategic proactivity, the Washington, D.C.-based National Urban League Policy Institute (NULPI) executed an aggressive two-pronged agenda that delivered movement-advancing research and influenced the development and passage of key federal legislation.

RESEARCH AGENDA

The Opportunity Compact: Blueprint for Economic Equality was the cornerstone of the NULPI research agenda for 2007. Issued in July 2007, *The Opportunity Compact* was the culmination of extensive research and policy analysis based on the input of dozens of policy experts from academia, public policy think tanks, nonprofit service and advocacy organizations, the business sector, and the Urban League movement. *The Compact* now serves as a foundation and a springboard for substantive discourse and persuasive arguments with key decision-makers about the value and effectiveness of Urban League policies, existing programs and proposed initiatives.

The State of Black America 2007: Portrait of the Black Male



For 35 years, the National Urban League has released its annual *State of Black America*® (SOBA) report, a barometer of conditions facing the African-American community in the United States. 2007 marked the first year SOBA was released through major bookstores across the nation. *The State of Black America 2007: Portrait of the Black Male* features a foreword written by presumptive Democratic Presidential

Nominee, Illinois Sen. Barack Obama, and essays written by Marian Wright Edelman and Eric Michael Dyson among others.

According to the League’s Equality Index, as reported in SOBA, African-American men are more than twice as likely to be unemployed as white males and make only 75 percent as much a year. Black men are nearly seven times more likely to be incarcerated, and their average jail sentences are 10 months longer than those of White men. Additionally, young Black males between the ages of 15 and 34 years are nine times more likely to die of homicide than their White counterparts and nearly seven times as likely to suffer from AIDS.

LEGISLATIVE AGENDA

DC Voting Rights Act

In 2007 the long, arduous fight for voting representation in Congress for residents of our nation’s capital took major strides toward victory. As a result of concerted advocacy from NULPI, the *DC Vote* coalition, the Greater Washington Urban League and the entire Urban League movement, the *DC Voting Rights Act* passed the House of Representatives and came only three votes short in the Senate. This was the first time in a generation that the House passed a bill that would bring voting representation to the nearly 600,000 Americans living in Washington, D.C. The stage is now set for ultimate passage of the bill by both the House and Senate.

Homebuyer’s Bill of Rights

Under the direction of Marc Morial, NULPI and the National Urban League Housing and Community Development Division developed the *Homebuyer’s Bill of Rights*. This set of significant, immediately actionable recommendations to forestall the looming foreclosure and subprime mortgage crisis was unveiled in February 2007 at the National Press Club in Washington. Marc H. Morial declared a “homeownership state of emergency.” Since that time, NULPI



has been actively engaged in an all out effort to get Congress to adopt the recommendations. To date, the Policy Institute has partnered with Congresswoman Maxine Waters (D-CA) and Congressman Barney Frank (D-MA) among others, to make sure that the American dream of homeownership remains a reasonable reality.

Increased Minimum Wage

A relentless fight to raise the minimum wage finally ended triumphantly in 2007. Congress passed and the President signed into law the first minimum-wage increase in nearly 10 years – boosting the hourly rate from \$5.15 to \$7.25 in increments over two years. The NULPI joined forces with the Campaign for a Fair Minimum Wage and Senator Edward Kennedy (D-MA), and mobilized the Urban League movement to push for passage of this critical legislation in the House and Senate. NULPI wrote newspaper opinion pieces and spearheaded a letter-writing campaign to Congress. NULPI also urged lawmakers to take the next step and index the minimum wage to inflation.

Legislative Policy Conference (LPC)

Washington, D.C., was host to more than 185 Affiliate and National Urban League staff, board members, trustees, Guild members, and Young Professionals for the 4th Annual Legislative Policy Conference in April 2007. Conference delegates presented their views to their respective Representatives and Senators on action Congress should take to address four primary policy areas: investing in training and jobs for African-American men; expanding homeownership through the National Urban League *Homebuyer's Bill of Rights*; enforcing our civil rights; and bringing voting rights to the District of Columbia. While the LPC is a time for the delegates to go to the

lawmakers, it is also a time when the lawmakers come to them. In 2007, Senate Majority Leader Harry Reid (D-NV) and House Democratic Caucus Chairman James Clyburn (D-SC) were among the leaders who formally addressed the Urban League constituency and eagerly engaged in constructive discourse with Urban League delegates.

No Child Left Behind (NCLB)

NULPI developed the National Urban League's comprehensive recommendations for the reauthorization of the *No Child Left Behind* law that governs public elementary and secondary education; advocated its NCLB position in both the House and Senate; testified before the House Education and Labor Committee; met with the President to advance its position; and included its NCLB recommendations in NUL's Opportunity Journal.

NULPI's efforts in 2007 substantially expanded and enhanced the Urban League's solid presence and credibility on Capitol Hill.



National Urban League

Donor Category Report

2007 Annual Report Listing (\$2,500 and Over)

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\$25,000.00 - \$49,999.99

(\$25,000.00 +)

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(\$10,000.00 +)

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 Renee DuJean
 Rodney E. Slater
 Saint Louis Symphony Orchestra
 Sumitomo Corporation of America Foundation
 SUPERVALU Stores, Inc.
 Turner Construction Company
 Wyeth Pharmaceuticals

2007 Legacies and Bequests

The Estate of Sadie Donaldson
 The Estate of Laura Holland
 Estate Of Ruth B. Jaynes
 The Estate of Sinclair Lewis

National Urban League, Inc.

Statement of Financial Position

As of December 31, 2007

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
ASSETS				
Cash and cash equivalents	\$ 281,550	\$ 11,023,051	\$ 1,001,968	\$ 12,306,569
Investments	978,473	99,638	18,953,397	20,031,508
Interest receivable	53,615	477	-	54,092
Grants and pledges receivable, net	1,359,811	9,443,169	15,000	10,817,980
Franchise fees receivable, net	490,498	-	-	490,498
Other receivables	2,165,865	-	-	2,165,865
Prepaid expenses and other assets	402,362	-	-	402,362
Property and equipment - net of accumulated depreciation/amortization	1,721,565	-	-	1,721,565
Total assets	<u>\$ 7,453,739</u>	<u>\$ 20,566,335</u>	<u>\$ 19,970,365</u>	<u>\$ 47,990,439</u>
LIABILITIES AND NET ASSETS				
Liabilities:				
Accounts payable and accrued expenses	\$ 2,142,075	\$ -	\$ -	\$ 2,142,075
Accrued payroll and vacation benefits	661,458	-	-	661,458
Accrued pension benefit cost	2,106,051	-	-	2,106,051
Deferred rent credit	563,615	-	-	563,615
Contract advances and other deposits	1,860,707	-	-	1,860,707
Total liabilities	<u>7,333,906</u>	<u>-</u>	<u>-</u>	<u>7,333,906</u>
Net Assets:				
Unrestricted -				
Undesignated	1,600,095	-	-	1,600,095
Board designated	300,000	-	-	300,000
Temporarily restricted	-	20,566,335	-	20,566,335
Permanently restricted	-	-	19,970,365	19,970,365
	<u>1,900,095</u>	<u>20,566,335</u>	<u>19,970,365</u>	<u>42,436,795</u>
Deferred pension cost in excess of unrecognized prior service cost	(1,780,262)	-	-	(1,780,262)
Total net assets	<u>119,833</u>	<u>20,566,335</u>	<u>19,970,365</u>	<u>40,656,533</u>
Total liabilities and net assets	<u>\$7,453,739</u>	<u>\$ 20,566,335</u>	<u>\$ 19,970,365</u>	<u>\$ 47,990,439</u>

National Urban League, Inc.

Statement of Activities
For the Year December 31, 2007

	Temporarily Unrestricted	Permanently Restricted	Restricted	Total
OPERATING ACTIVITIES				
Revenue, Gains, and Other Support:				
Government grants and contracts	\$ 17,802,669	\$ -	\$ -	\$ 17,802,669
Donated materials and services	174,155	-	-	174,155
Contributions	5,349,450	13,257,393	7,925	18,614,768
Legacies and bequests	138,609	-	-	138,609
Special events, net of expenses	1,483,380	-	-	1,483,380
Federated fund-raising agencies	29,210	-	-	29,210
Program service fees	5,615,350	-	-	5,615,350
Franchise fees	1,031,500	-	-	1,031,500
Investment return designated for current operations	1,049,436	-	-	1,049,436
Sale of publications	246,791	-	-	246,791
Other	331,874	-	-	331,874
Net assets released from restriction: Satisfaction of restrictions	10,723,290	(10,723,290)	-	-
Total revenue, gains, and other support	<u>43,975,714</u>	<u>2,534,103</u>	<u>7,925</u>	<u>46,517,742</u>
OPERATING EXPENSES				
Program Services:				
Economic empowerment	22,982,331			22,982,331
Education and youth empowerment	2,850,326			2,850,326
Civic engagement and leadership empowerment	7,181,687			7,181,687
Technical assistance to affiliates	1,232,582			1,232,582
Health and quality of life empowerment	1,540,819			1,540,819
Civil rights and racial justice empowerment	254,824	-	-	254,824
Total program services	36,042,569	-	-	36,042,569
Supporting Services:				
Management and general	4,644,670			4,644,670
Fund raising	2,597,037			2,597,037
Total expenses	<u>43,284,276</u>			<u>43,284,276</u>
Change in net assets from operations	691,438	2,534,103	7,925	3,233,466
NON-OPERATING ACTIVITIES				
Effect of adoption of FASB Statement No. 158	(2,281,221)			(2,281,221)
Investment return net of amount designated for current operations	448,830	-	-	448,830
Change in net assets	(1,140,953)	2,534,103	7,925	1,401,075
Net assets at beginning of year	3,041,048	18,032,232	19,962,440	41,035,720
Net assets at end of year before deferred pension cost	<u>\$1,900,095</u>	<u>\$20,566,335</u>	<u>\$19,970,365</u>	<u>\$42,436,795</u>

National Urban League Constituents

National Urban League Association of Executives

Brenda W. McDuffie
President

National Urban League Young Professionals

Cassye D. Cook
President

National Council of Urban League Guilds

Michelle Crockett
President

National Council of Board Chairpersons

Michael L. Sourie
President

Black Executive Exchange Program

Executive Advisory Council
Myron A. Gray
Chairperson

Affiliates

AKRON, OHIO

Bernett Williams
President & CEO
Akron Community Service Center
and Urban League
440 Vernon Odom Blvd
Akron, OH 44307-2108
330-434-6995
330-434-6062 fax
ulbernett@aol.com
www.akronnul.org

ALEXANDRIA, VIRGINIA

Lavern Chatman
President & CEO
Northern Virginia Urban League
1315 Duke Street
Alexandria, VA 22314-3508
703-836-2858
703-836-8948 fax
chatmanlj@aol.com
www.nvul.org

ALTON, ILLINOIS

Brenda Walker McCain
President & CEO
Madison County Urban League
210 William Street
Alton, IL 62002-6146
618-463-1906
618-463-9021 fax
bkwm51@aol.com
www.monomuzik.net/mcul

ANCHORAGE, ALASKA

Roz Woodhouse
Interim President & CEO
Anchorage Urban League
P.O. Box 242733
Anchorage, AL 99524-2733
907-276-0390
907-279-2757 fax
ry@nul-anchorage.org
www.nul-anchorage.org

ANDERSON, INDIANA

William Raymore
President & CEO
Urban League of Madison County
1210 West 10th Street
Anderson, IN 46016-2912
765-649-7126
765-644-6809 fax
wraymore@sbcglobal.net

ATLANTA, GEORGIA

Ron Frieson
Interim President & CEO
Atlanta Urban League
100 Edgewood Avenue, N.E.
Suite 600
Atlanta, GA 30303-3070
404-659-1150
404-659-5771 fax
ronfrieson@bellsouth.net
www.atlul.org

AURORA, ILLINOIS

Theodia Gillespie
President & CEO
Quad County Urban League
808 E. Galena Blvd., Suite B
Aurora, IL 60505-4582
630-851-2203
630-851-2703 fax
theodia@aol.com
www.qcul.org

AUSTIN, TEXAS

Jeffrey Richard
President & CEO
Austin Area Urban League
1033 La Posada Drive, Suite 150
Austin, TX 78752-3829
512-478-7176
512-478-3609 fax
jeffrey_richard@aaul.org
www.aaul.org

BALTIMORE, MARYLAND

J. Howard Henderson
President & CEO
Greater Baltimore Urban League
512 Orchard Street
Baltimore, MD 21201-1947
410-523-8150
410-523-4022 fax
JHH985@aol.com
www.bul.org

BATTLE CREEK, MICHIGAN

Carl Word
President & CEO
Southwestern Michigan Urban League
172 West Van Buren
Battle Creek, MI 49017-3005
269-962-5553
269-962-2228 fax
wordul@ulbc.org
www.ulbc.org

BINGHAMTON, NEW YORK

Jennifer Lesko
President & CEO
Broome County Urban League
43-45 Carroll Street
Binghamton, NY 13901-3908
607-723-7303
607-723-5827 fax
jlesko@bcul.org
www.bcul.org

BIRMINGHAM, ALABAMA

Elaine S. Jackson
President & CEO
Birmingham Urban League
1229 3rd Avenue, North
Birmingham, AL 35203-1628
205-326-0162
205-521-6951 fax
burbanleag@aol.com
www.birminghamurbanleague.net

BOSTON, MASSACHUSETTS

Darnell L. Williams
President & CEO
Urban League of Eastern Massachusetts
88 Warren Street
Roxbury, MA 02119-3208
617-442-4519
617-442-9813 fax
dwilliams@ulem.org
www.ulem.org

BUFFALO, NEW YORK

Brenda McDuffie
President & CEO
Buffalo Urban League
15 East Genesee Street
Buffalo, NY 14203-1405
716-854-7625
716-854-8960 fax
bmcduffie@buffalourbanleague.org
www.buffalourbanleague.org

CANTON, OHIO

Steven Jenkins
President & CEO
Greater Stark County Urban League, Inc.
1400 Sherrick Road, S.E.
Canton, OH 44707-3533
330-456-3479
330-456-3307 fax
steveljenkins@gmail.com
www.cantonul.org

CHAMPAIGN, ILLINOIS

Sandra Jones
Interim President & CEO
Urban League of Champaign County
314 South Neil
Champaign, IL 61820
217-363-3333
217-356-1310 fax
sjones@bringithome.com
www.urbanleague.net

CHARLESTON, SOUTH CAROLINA

Otha Meadows
President & CEO
Charleston Trident Urban League
476 Meeting Street, Suite E
Charleston, SC 29403-4841
843-965-4037
843-965-4039 fax
omeadows_tul@bellsouth.net
www.ctul.org

CHARLOTTE, NORTH CAROLINA

Patrick C. Graham, Ph.D.
President & CEO
Urban League of Central Carolinas, Inc.
740 West 5th Street
Charlotte, NC 28202-1408
704-373-2256
704-373-2262 fax
pgraham@urbanleaguecc.org
www.urbanleaguecc.org

CHATTANOOGA, TENNESSEE

Warren E. Logan, Jr.
President & CEO
Urban League of Greater Chattanooga, Inc.
730 Martin Luther King Boulevard
Chattanooga, TN 37403
423-756-1762
423-756-7255 fax
wloga13028@aol.com
www.ulchatt.net

CHICAGO, ILLINOIS

Cheryle R. Jackson
President & CEO
Chicago Urban League
4510 South Michigan Avenue
Chicago, IL 60653-3816
773-285-5800
773-285-7772 fax
cjackson@cul-chicago.org
www.thechicagourbanleague.org

CINCINNATI, OHIO

Donna Jones Baker
President & CEO
Urban League of Greater Cincinnati
3458 Reading Road
Cincinnati, OH 45229
513-281-9955
513-281-0455 fax
djstanley@gcul.org
www.gcul.org

CLEVELAND, OHIO

Jonathan M. Hollifield
President & CEO
Urban League of Greater Cleveland
2930 Prospect Avenue
Cleveland, OH 44115
216-622-0999
216-622-0997 fax
ulceo@ulcleveland.org
www.ulcleveland.org

COLORADO SPRINGS, COLORADO

Denise M. Wisdom, MPA
Interim President & CEO
Urban League of Pikes Peak Region
125 North Parkside Drive
Colorado Springs, CO 80909-6097
719-634-1525
719-634-3357 fax
dwisdom@ulcolospgs.org
www.springsurbanleague.org

COLUMBIA, SOUTH CAROLINA

James T. McLawhorn, Jr.
President & CEO
Columbia Urban League
1400 Barnwell Street
P.O. Box 50125
Columbia, SC 29250-1250
803-799-8150
803-254-6052 fax
culsc@aol.com
www.columbiaurbanleague.org

COLUMBUS, GEORGIA

Reginald Pugh
President & CEO
Urban League of Greater Columbus, Inc.
802 First Avenue
Columbus, GA 31901-2702
706-323-3687
706-596-2144 fax
ceo@columbusurbanleague.org
www.columbusurbanleague.org

COLUMBUS, OHIO

William "Eddie" Harrell, Jr.
President & CEO
Columbus Urban League
788 Mount Vernon Avenue
Columbus, OH 43203-1408
614-257-6300
614-257-6327 fax
eharrell@cul.org
www.cul.org

DALLAS, TEXAS

Beverly K. Mitchell-Brooks, Ph.D.
President & CEO
Urban League of Greater Dallas and North Central Texas
4315 South Lancaster, Suite 700
Dallas, TX 75216-7105
214-915-4600
214-915-4651 fax
bmb@ulgdncctx.com
www.ulgdncctx.com

DAYTON, OHIO

Willie F. Walker
President & CEO
Dayton Urban League
907 West Fifth Street
Dayton, OH 45402-8372
937-220-6650
937-220-6666 fax
williewalker@earthlink.net
www.daytonurbanleague.org

DENVER, COLORADO

Sharon Alexander-Holt
President & CEO
Urban League of Metropolitan Denver
5900 East 39th Avenue
Denver, CO 80207-1232
303-388-5861
303-321-1245 fax
sholt@denverurbanleague.org
www.denverurbanleague.org

DETROIT, MICHIGAN

N. Charles Anderson
President & CEO
Detroit Urban League
208 Mack Avenue
Detroit, MI 48201-2418
313-832-4600, ext. 118
313-832-3222 fax
ncanderson@deturbanleague.org
www.detroiturbanleague.org

ELIZABETH, NEW JERSEY

Ella S. Teal
President & CEO
Urban League of Union County
272 North Broad Street
Elizabeth, NJ 07207
908-351-7200
908-527-9881 fax
ulunioncty@aol.com

ELYRIA, OHIO

Fred Wright
President & CEO
Lorain County Urban League
401 Broad Street, Suite B
Elyria, OH 44035-5581
440-323-3364
440-323-5299 fax
fwright@lcul.org
www.lcul.org

ENGLEWOOD, NEW JERSEY

Peter Sylver
Interim President & CEO
Urban League for Bergen County
106 Palisade Avenue
Englewood, NJ 07631
201-568-4988
201-568-3192 fax
petersylver@aol.com
www.urbanleaguebc.org

FARRELL, PENNSYLVANIA

Michael L. Wright
President & CEO
Urban League of Shenango Valley
601 Indiana Avenue
Farrell, PA 16121-1759
724-981-5310
724-981-1544 fax
mlwright@delphia.net

FLINT, MICHIGAN

Lorna Latham
President & CEO
Urban League of Flint
5005 Cloverlawn Drive
Flint, MI 48504-2067
810-789-7611
810-787-4518 fax
llatham@ulflint.org
www.ulflint.org

FORT LAUDERDALE, FLORIDA

Germaine Smith Baugh, Ph.D.
President & CEO
Urban League of Broward County
11 N.W. 36th Avenue
Fort Lauderdale, FL 33311-8330
954-584-0777
954-584-4413 fax
gsgbaugh@ulbclf.org
www.ulbclf.org

FORT WAYNE, INDIANA

Jonathan Ray
President & CEO
Fort Wayne Urban League
2135 S. Hanna Street
Fort Wayne, IN 46803-2401
260-745-3100
260-745-0405 fax
jray@fwurbanleague.org
www.fwurbanleague.org

GARY, INDIANA

Eloise Gentry
President & CEO
Urban League of Northwest Indiana, Inc.
3101 Broadway
Gary, IN 46409-1006
219-887-9621
219-887-0020 fax
jbonita@sbcglobal.net

GRAND RAPIDS, MICHIGAN

Walter M. Brame, Ed.D.
President & CEO
Grand Rapids Urban League
745 Eastern Avenue, S.E.
Grand Rapids, MI 49503-5544
616-245-2207
616-245-6510 fax
wbrame@grurbanleague.org
www.grurbanleague.org

National Urban League Affiliates *(continued)*

GREENVILLE, SOUTH CAROLINA

Johnny Mickler, Sr.
President & CEO
The Urban League of the Upstate
15 Regency Hill Drive
Greenville, SC 29607-1230
864-244-3862
864-244-6134 fax
ulupstate@aol.com
www.urbanleagueoftheupstate.org

HARTFORD, CONNECTICUT

James E. Willingham, Sr.
President & CEO
Urban League of Greater Hartford
140 Woodland Avenue
P.O. Box 320590
Hartford, CT 06105-1210
860-527-0147, ext. 112
860-249-1563 fax
jwillingham@ulgh.org
www.ulgh.org

HOUSTON, TEXAS

Judson W. Robinson III
President & CEO
Houston Area Urban League
1301 Texas Avenue
Houston, TX 77002-3508
713-393-8700
713-393-8787 fax
judrob@haul.org
www.haul.org

INDIANAPOLIS, INDIANA

Joseph A. Slash
President & CEO
Indianapolis Urban League
777 Indiana Avenue
Indianapolis, IN 46202-3101
317-693-7603
317-693-7613 fax
jslash@indplsul.org
www.indplsul.org

JACKSON, MISSISSIPPI

Willie Cole
Executive Director
Urban League of Greater Jackson
2310 Highway 80 - Suite E
Jackson MS 39204-2354
601-714-4600
601-714-4040 fax
willie.cole@gmail.com

JACKSONVILLE, FLORIDA

Richard D. Danford, Jr., Ph.D.
President & CEO
Jacksonville Urban League
903 West Union Street
Jacksonville, FL 32204-1161
904-356-8336
904-356-8369 fax
r.danford@jaxul.org
www.jaxul.org

JERSEY CITY, NEW JERSEY

Elnora Watson
President & CEO
Urban League of Hudson County
253 Martin Luther King Drive
Jersey City, NJ 07305-3427
201-451-8888
201-451-4158 fax
ewatson@ulohc.org
www.ulohc.org

KANSAS CITY, MISSOURI

Gwen Grant
President & CEO
Urban League of Kansas City
1710 Paseo Boulevard
Kansas City, MO 64108-1624
816-471-0550
816-471-3064 fax
ggrant@ulkc.org
www.ulkc.org

KNOXVILLE, TENNESSEE

Phyllis Y. Nichols
President & CEO
Knoxville Area Urban League
1514 E. 5th Avenue
P.O. Box 1911
Knoxville, TN 37917-1911
865-524-5511
865-525-5154 fax
pynichols@thekaul.org
www.thekaul.org

LANCASTER, PENNSYLVANIA

Phyllis L. Campbell
President & CEO
Urban League of Lancaster County
502 South Duke Street
Lancaster, PA 17602
717-394-1966
717-295-5044 fax
ullcplc@aol.com
www.volunteersolutions.org/lancaster/org

LAS VEGAS, NEVADA

Raymond Clarke
President & CEO
Las Vegas- Clark County Urban League
930 West Owens
Las Vegas, NV 89106-2516
702-636-3949
702-636-9240 fax
rclarke@lvccul.org
www.lvccul.org

LEXINGTON, KENTUCKY

Porter G. Peeples
President & CEO
Urban League of Lexington-Fayette County
148 DeWeese Street
Lexington, KY 40507-1921
859-233-1561
859-233-7260 fax
pg@ullexfay.org

LONG ISLAND, NEW YORK

Theresa Sanders
President & CEO
Urban League of Long Island
219 Carleton Avenue
Central Islip, NY 11722-4501
631-232-2482
631-232-3849 fax
Tsanders@urbanleaguelongisland.org
www.UrbanLeagueLongisland.org

LOS ANGELES, CALIFORNIA

Blair H. Taylor
President & CEO
Los Angeles Urban League
3450 Mount Vernon Drive
Los Angeles, CA 90008-4936
323-299-9660
323-299-0618 fax
btaylor@laul.org
www.laul.org

LOUISVILLE, KENTUCKY

Benjamin K. Richmond
President & CEO
Louisville Urban League
1535 West Broadway
Louisville, KY 40203-3515
502-585-4622
502-585-2335 fax
brichmond@lul.org
www.lul.org

MADISON, WISCONSIN

Scott Gray
President & CEO
Urban League of Greater Madison
151 East Gorham Street
Madison, WI 53703-2129
608-251-8550
608-251-0944 fax
sgray@ulgm.org
www.ulgm.org

MEMPHIS, TENNESSEE

Tomeka Hart
President & CEO
Memphis Urban League
413 N. Cleveland Street
Memphis, TN 38104-7012
901-272-2491
901-278-3602 fax
thart@mphsurbanleague.org
www.mphsurbanleague.org

MIAMI, FLORIDA

T. Willard Fair
President & CEO
Urban League of Greater Miami, Inc.
8500 N.W. 25th Avenue
Miami, FL 33147-4177
305-696-4450
305-696-4455 fax
twfair@bellsouth.net
www.urbanleaguemiami.org

MILWAUKEE, WISCONSIN

Ralph Hollmon
President & CEO
Milwaukee Urban League
435 West North Avenue
Milwaukee, WI 53212-3146
414-374-5850
414-562-8620 fax
rhollmon@tmul.org
www.tmul.org

MINNEAPOLIS, MINNESOTA

Clarence Hightower
President & CEO
Minneapolis Urban League
2100 Plymouth Avenue North
Minneapolis, MN 55411-3675
612-302-3101
612-521-1444 fax
mulhtower@aol.com
www.mul.org

MORRISTOWN, NEW JERSEY

William D. Primus
President & CEO
Morris County Urban League
300 Madison Avenue, Suite A
Morristown, NJ 07960
973-539-2121
973-644-9496 fax
wprimus@ulmcnj.org
www.ulmcnj.org

MUSKEGON, MICHIGAN

Melvin Lars
Interim President & CEO
Urban League of Greater Muskegon
26 E. Broadway Avenue
P.O. Box 4272
Muskegon, MI 49444-2150
231-726-6019
allprodads1@yahoo.com

NASHVILLE, TENNESSEE

Rosalyn Carpenter
President & CEO
Urban League of Middle Tennessee
2250 Rosa L. Parks Boulevard (formerly
Metro Center Blvd.)
Nashville, TN 37228-1306
615-254-0525
615-254-0636 fax
rcarpenter@urbanleagueofmidtn.org
www.urbanleagueofmidtn.org

NEW ORLEANS, LOUISIANA

Nolan V. Rollins
President & CEO
Urban League of Greater New Orleans
2322 Canal Street
New Orleans, LA 70119-6504
504-620-2332
504-620-9694 fax
nrollins@urbanleagueofneworleans.org
www.urbanleagueofneworleans.org

NEW YORK, NEW YORK

Darwin M. Davis
President & CEO
New York Urban League
204 West 136th Street
New York, NY 10030-2602
212-926-8000
212-283-4948 fax
ddavis@nyul.org
www.nyul.org

NEWARK, NEW JERSEY

Vivian Cox Fraser
President & CEO
Urban League of Essex County
508 Central Avenue
Newark, NJ 07107-1430
973-624-9535
973-624-9597 fax
vfraser@ulec.org
www.ulec.org

NORFOLK, VIRGINIA

Edith G. White
President & CEO
Urban League of Hampton Roads
3225 High Street
Portsmouth, VA 23707-3317
757-627-0864
757-627-8016 fax
ewhite@ulhr.org
www.ulhr.org

OKLAHOMA CITY, OKLAHOMA

Valerie Thompson, Ph.D.
President & CEO
Urban League of Oklahoma City
3900 N. Martin Luther King Avenue
Oklahoma City, OK 73111-5220
405-424-5243
405-424-3382 fax
vthompson@urbanleagueok.org
www.urbanleagueok.org

OMAHA, NEBRASKA

Thomas H. Warren, Sr.
President & CEO
Urban League of Nebraska
3040 Lake Street
Omaha, NE 68111-3700
402-453-9730
402-453-9676 fax
twarren@urbanleagueofne.org
www.urbanleagueofne.org

ORLANDO, FLORIDA

E. Lance McCarthy, Ph.D.
President & CEO
Metropolitan Orlando Urban League
2804 Belco Drive
Orlando, FL 32808-3557
407-841-7654, ext. 333
407-849-0440 fax emccarthy@metor-
landoul.org
www.metorlandoul.org

PEORIA, ILLINOIS

Laraine E. Bryson
President & CEO
Tri-County Urban League
317 South MacArthur Highway
Peoria, IL 61605-3875
309-673-7474
309-672-4366 fax
lebryson@tcpul.com
www.tcpul.com

PHILADELPHIA, PENNSYLVANIA

Patricia A. Coulter
President & CEO
Urban League of Philadelphia
121 S. Broad Street, 9th Floor
Philadelphia, PA 19107-4538
215-985-3220
215-985-3227 fax
pcoulter@urbanleaguephila.org
www.urbanleaguephila.org

PHOENIX, ARIZONA

George Dean
President & CEO
Phoenix Urban League
1402 South Seventh Avenue
Phoenix, AZ 85007-3902
602-254-5611
602-253-7359 fax
gdean@gphxul.org
www.gphxul.org

PITTSBURGH, PENNSYLVANIA

Esther L. Bush
President & CEO
Urban League of Greater Pittsburgh
One Smithfield Street, 3rd Floor
Pittsburgh, PA 15222-2222
412-227-4802
412-227-4803 fax
ebush@ulpgh.org
www.ulpgh.org

PORTLAND, OREGON

Marcus C. Mundy
President & CEO
Urban League of Portland
10 North Russell Street
Portland, OR 97227-1619
503-280-2600
503-281-2612 fax
mmundy@ulpdx.org
www.ulpdx.org

PROVIDENCE, RHODE ISLAND

Dennis B. Langley
President & CEO
Urban League of Rhode Island
246 Prairie Avenue
Providence, RI 02905-2333
401-351-5000
401-454-1946 fax
mj@ulri.org
www.ulri.org

RACINE, WISCONSIN

Yolando Santos Adams
Interim President & CEO
Urban League of Racine & Kenosha, Inc.
718-22 N. Memorial Drive
Racine, WI 53404-3299
262-637-8532
262-637-8634 fax
yadams2006@yahoo.com

RALEIGH, NORTH CAROLINA

Vacant
Triangle Urban League
150 Fayetteville Street Mall, Suite 425
Raleigh, NC 27601-2955
919-834-7252
919-834-5717 fax

RICHMOND, VIRGINIA

Thomas A. Victory
President & CEO
Urban League of Greater Richmond, Inc.
511 W. Grace Street
Richmond, VA 23220-4911
804-649-8407
804-649-1745 fax
tvictory@urbanleaguerrichmond.org
www.urbanleaguerrichmond.org

ROCHESTER, NEW YORK

William G. Clark
President & CEO
Urban League of Rochester
265 N. Clinton Avenue
Rochester, NY 14605-1857
585-325-6530
585-325-4864 fax
wclark@ulr.org
www.ulr.org

SACRAMENTO, CALIFORNIA

James C. Shelby
President & CEO
Greater Sacramento Urban League
3725 Marysville Boulevard
Sacramento, CA 95838-3738
916-286-8600
916-286-8650 fax
jshelby@gsul.org
www.gsul.org

SAINT LOUIS, MISSOURI

James H. Buford
President & CEO
Urban League Metropolitan St. Louis
3701 Grandel Square
St. Louis, MO 63108-3627
314-615-3600
314-531-4849 fax
jbuford@urbanleague-stl.org
www.urbanleague-stl.org

National Urban League Affiliates *(continued)*

SAINT PAUL, MINNESOTA

Scott Selmer
Interim President & CEO
St. Paul Urban League
401 Selby Avenue
St. Paul, MN 55102-1724
651-224-5771
651-224-8009 fax
wmw@qwest.net

SAINT PETERSBURG, FLORIDA

Gregory Johnson
President & CEO
Pinellas County Urban League
333 31st Street
St. Petersburg, FL 33713-7603
727-327-2081
727-321-8349 fax
gjohnson@pcul.org
www.pcul.org

SAN DIEGO, CALIFORNIA

Ray King
President & CEO
Urban League of San Diego County
720 Gateway Center Drive
San Diego, CA 92102-4549
619-263-3115
619-263-3660 fax
ray.king@sdul.org
www.sandiego.urbanleague.us

SEATTLE, WASHINGTON

James Kelly
President & CEO
Urban League of Metropolitan Seattle
105 14th Avenue
Seattle, WA 98122-5569
206-461-3799
206-461-8425 fax
jkelly@urbanleague.org
www.urbanleague.org

SOUTH BEND, INDIANA

Vacant
Urban League of South Bend
and St. Joseph County
1555 West Western Avenue
South Bend, IN 46619-3742
574-287-2800
574-287-6073 fax

SPRINGFIELD, ILLINOIS

Nina M. Harris
President & CEO
Springfield Urban League, Inc.
100 North 11th Street
Springfield, IL 62703-1002
217-789-0830
217-789-9838 fax
nharris@springfieldul.org
www.springfieldul.org

SPRINGFIELD, MASSACHUSETTS

Henry M. Thomas III
President & CEO
Urban League of Springfield
765 State Street
Springfield, MA 01109-4109
413-739-7211
413-747-8668 fax
hmthomas@ulspringfield.org
www.ulspringfield.org

STAMFORD, CONNECTICUT

Valarie Shultz-Wilson
President & CEO
Urban League of Southern Connecticut,
Inc.
46 Atlantic Street
Stamford, CT 06901-2401
203-327-5810
203-356-7784 fax
vswilson@ulswc.org
www.ulswc.org

TACOMA, WASHINGTON

Dorothy Anderson, Ph.D.
President & CEO
Tacoma Urban League
2550 S. Yakima Avenue
Tacoma, WA 98405-3851
253-383-2007
253-383-4818 fax
d.anderson@tacomaurbanleague.org
www.tacomaurbanleague.org

TALLAHASSEE, FLORIDA

Reverend Ernest Ferrell
President & CEO
Tallahassee Urban League
923 Old Bainbridge Road
Tallahassee, FL 32301-6042
850-222-6111
850-561-8390 fax
turbanleague@yahoo.com
www.talul.org

TOLEDO, OHIO

John C. Jones
President & CEO
Greater Toledo Urban League
608 Madison Avenue, Suite 1525
Toledo, OH 43604-1164
419-243-3343
419-243-5445 fax
gtulceo@aol.com
www.gtul.org

TUCSON, ARIZONA

Kelly E. Langford
President & CEO
Tucson Urban League
2305 S. Park Avenue
Tucson, AZ 85713-3644
520-791-9522
520-623-9364 fax
klangford@tucsonurbanleague.org
www.tucsonurbanleague.net

TULSA, OKLAHOMA

Marla Mayberry
Interim President & CEO
Metropolitan Tulsa Urban League
240 E. Apache Street
Tulsa, OK 74106-3702
918-584-0001
918-584-0569 fax
mmayberry@mtul.org
www.mtul.org

WARREN, OHIO

Thomas S. Conley
President & CEO
Greater Warren-Youngstown Urban League
290 W. Market Street
Warren, OH 44481-1025

330-394-4316
330-393-5777 fax
tconleywtul@neo.rr.com

WASHINGTON, D.C.

Maudine R. Cooper
President & CEO
Greater Washington Urban League
2901 14th Street, N.W.
Washington, DC 20009-6839
202-265-8200
202-265-9878 fax
gwulmrc@aol.com
www.gwul.org

WEST PALM BEACH, FLORIDA

Patrick J. Franklin
President & CEO
Urban League of Palm Beach County, Inc.
1700 Australian Avenue
West Palm Beach, FL 33407-5347
561-833-1461
561-833-6050 fax
frankln@ulpbc.org
www.ulpbc.org

WHITE PLAINS, NEW YORK

Ernest S. Prince
President & CEO
Urban League of Westchester County
61 Mitchell Place
White Plains, NY 10601-4343
914-428-6300
914-328-9765 fax
ulwespa@aol.com

WICHITA, KANSAS

Chester A. Daniel
President & CEO
Urban League of Kansas, Inc.
1802 East 13th Street
Wichita, KS 67214-1704
316-262-2463
316-262-8841 fax
chester.daniel@kansasul.org
www.kansasul.org

WILMINGTON, DELAWARE

Deborah T. Wilson
President & CEO
Metropolitan Wilmington Urban League
100 West 10th Street, Suite 710
Wilmington, DE 19801
302-622-4300
302-622-4303 fax
dwilson@mwul.org
www.mwul.org

WINSTON-SALEM, NORTH CAROLINA

Keith Grandberry
President & CEO
Winston-Salem Urban League
201 West 5th Street
Winston-Salem, NC 27101
336-725-5614
336-722-5713 fax
kgrandberry@wsurban.org
www.wsurban.org

National Urban League Board of Trustees

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Founding Partner
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Executive Chairman
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Urban League Guilds

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Senior Vice President –
Marketing and Training
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Effenus Henderson

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Weyerhaeuser Company
and Western Regional Trustee

Harold R. Henderson

Executive Vice President
National Football League

Theresa Hopkins-Staten, Esq.

Director - Transmission Project
Community Relations
The Connecticut Light and Power Company
and Eastern Regional Trustee

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Executive Vice President and
Corporate Secretary
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Harry E. Johnson, Sr.

President and CEO
Washington, D.C.
Martin Luther King, Jr.
National Memorial Project
Foundation, Inc.

Gregory W. Jones

Senior Vice President
State Farm Insurance Companies

John F. Killian

President
Verizon Business

Michael K. Lee, Esq.

Chairman, President and CEO
Law Offices of Lee & Clark
and Central Regional Trustee

Dale LeFebvre

Managing Partner
AIC Caribbean

John W. Mack

President
Los Angeles Board of Police
Commissioners

Robert A. Malone

Chairman and President
BP America Inc.

Jonathan D. McBride

Co-Founder
Jungle Media Group

Brenda W. McDuffie

President and CEO
Buffalo Urban League
and President, Association
of Executives (AOE)

Liam E. McGee

President
Global Consumer and Small Business
Banking
Bank of America Corporation

Anne Nobles

Vice President, Compliance and Enterprise
Risk Management
Eli Lilly and Company

William F. Pickard, Ph.D.

Chairman and CEO
Global Automotive Alliance, LLC

Stephen S. Rasmussen

President and Chief Operating Officer
Property and Casualty Operations
Nationwide

Russell Simmons

Chairman, President and CEO
Rush Communications

The Honorable Rodney E. Slater

Partner, Public Policy
Patton Boggs

Michael Sourie

Employee Relations Manager
Red River District
United Parcel Service (UPS)
and President, Council of
Board Chairs

Gina Stikes

Director of Marketing
msnbc.com/NBC News

Andrew C. Taylor

Chairman and CEO
Enterprise Rent-A-Car

Nicole C. Whittington, Esq.

Associate
White and Williams LLP

Jim Winestock

Senior Vice President, U.S. Operations
United Parcel Service

B. Michael Young

Director, Account Management
Democracy Data and
Communications

Andrea Zopp

Senior Vice President and Chief
Human Resources Officer
Exelon Corporation

NUL Counsel

Charles J. Hamilton, Jr., Esq.

Senior Partner
Paul, Hastings, Janofsky
& Walker L.L.P.

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National Urban League
120 Wall Street, 8th Floor
New York, NY 10005-3904
Phone: 212-558-5300
Fax: 212-344-5332
www.nul.org
info@nul.org

National Urban League Policy Institute (NULPI)
1101 Connecticut Avenue, N.W., 8th Floor
Washington, D.C. 20036
Phone: 202-898-1604
Fax: 202-408-1965
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