

NATIONAL URBAN LEAGUE
2008 ANNUAL REPORT

The Path to Power



National
Urban League
www.nul.org

Empowering Communities. Changing Lives.

We're moving forward

The path to power is never straight but by setting a clear course and staying together, we've demonstrated that we can overcome the obstacles and achieve more than we thought possible.

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CORPORATE MESSAGE



As the United States plunged deep into a recession, facing an economic tsunami of rising home foreclosures, plant closings, job losses, bank failures, and inflation, an unprecedented number of people turned to the National Urban League's programs for help. Thanks to the steadfast, dedicated support of our affiliates, donors, volunteers, staff members and corporate partners, we were prepared to provide life-altering assistance during 2008, a year of great need.

While we were making progress along the path to power for all Americans, the unpredictable and unprecedented challenges of 2008 caused many to lose their footing. For those struggling to save their homes, their jobs, their dreams, and build a secure future, we offered guidance and tangible help. We served more than 2 million Americans in 2008; there is no doubt that the National Urban League, on the cusp of our 100th Anniversary, is as needed and relevant as ever before.

In 2008 the National Urban League:

- Screened 16,740 people through the Take Care Health Tour;
- Provided 5,600 homeowners with emergency mitigation counseling and intervention assistance to prevent foreclosures;
- Placed more than 12,000 people in jobs ranging from entry level to senior level roles;
- Provided 59,000 out-of-school, adjudicated youth with case management, education, mentorship, internship, occupational skills, training services and unsubsidized employment.

As you will read in the following pages, we continued our efforts to pave the path to power through advocacy, education, research and training. Through the National Urban League Policy Institute, we enhanced our advocacy initiatives, providing a voice for the underserved by testifying before Congress, meeting with the

national political parties on platform development, and advising elected representatives, government officials and members of the new Obama administration. We spoke out about the Stimulus Bill, financial literacy programs, housing and lending reform, workforce development, equality, education and economic opportunity and access to health care.

We spotlighted the experiences and challenges of the African-American women in America with the release of 2008 *The State of Black America: In the Black Woman's Voice*. By uplifting black women, especially those struggling hardest to keep their families together and their dreams on track, we lift up every American community.

Also, we launched Save Our Sons, an innovative health education program centered on diabetes prevention among African American men.

We expanded our groundbreaking research into the attitudes of the American worker on diversity and inclusion with the development of a new longitudinal survey *Diversity Practices That Work: The American Worker Speaks, Vol. 2*.

As 2008 reminded us, now more than ever, it is our responsibility, our duty and our mission to lead, to speak up, to speak out, to advocate and enforce. The path to power is never straight but by setting a clear course and staying together, we have demonstrated that we can overcome the obstacles and achieve more than we thought possible. Please join with us and with our 100+ affiliates as we continue our important work, building the nation that President Obama has described as "worthy of our children's future."

Thank you for your support.

John D. Hofmeister
Chairman of the Board

Marc H. Morial
President and CEO

For nearly a century as the largest community-based movement devoted to empowering African-Americans to enter the social and economic mainstream, the National Urban League has earned the credentials and credibility to be at the center of national policymaking efforts to unblock the path to full civic and financial empowerment for people of color.

In 2008, the National Urban League Policy Institute, our respected research and legislative arm based in Washington, D.C., advanced its role in advising and advocating for the League's agenda with members of Congress, the Administration, policymakers, thought leaders and the public.



"We must understand our responsibilities are to lead, to speak up, to speak out, to advocate and to enforce."

Marc H. Morial
President & CEO

In connection with our 5th Annual Legislative Policy Conference in the nation's capital in March 2008, we arranged more than 240 congressional meetings for our affiliate delegations, met with the Speaker of the House and Senate and House leadership, saluted the Congressional Black Caucus with a breakfast meeting, presented the Congressional Leadership Awards and held panel discussions on Voting Rights, Health Insurance Gaps and The State of Black America..

Policy Initiatives

- In the wake of the nation's foreclosure crisis, we were victorious in inserting housing counseling services language and funding opportunity in the *Housing and Economic Recovery Act (Public Law 110-289)*. We counseled Congress on key housing-related topics including housing stabilization and homeownership retention, and initiatives to increase financial literacy.
- In the critical areas of job creation and minority business, we provided Congress with our recommendations in a written Statement for the Hearing Record on

legislation proposing a National Infrastructure Bank, consistent with NUL's proposals in *The Opportunity Compact*.

- During the 2008 national elections, we worked with the Republican and Democratic Platform Committees to include our key policy initiatives. The 2008 Democratic Platform included numerous NUL recommendations, including all 10 *Opportunity Compact* recommendations, our entire Homebuyer's Bill of Rights, most of our Katrina recommendations, and our proposal for the creation of a White House Office on Urban Policy.
- In the area of education reform, we continued efforts on the reauthorization of the No Child Left Behind law and, as one of the founding partners of the Campaign for High School Equity, we worked toward high school reform.
- The Policy Institute advised the incoming Obama administration, meeting in late 2008 with Senior Advisor Valerie Jarrett, Domestic Policy Advisor Melody Barnes and Economic Advisor Jason Furman.

The State of Black America 2008: In the Black Woman's Voice

The Policy Institute released *The State of Black America 2008: In the Black Woman's Voice* March 5, 2008, at the National Press Club in Washington, D.C. This is "a painstakingly researched yet uniquely inspirational reference tool for anyone seeking a deeper understanding of the issues, challenges, successes and beauty of the African-American woman and the communities she graces," according to editor-in-chief Stephanie Jones, executive director of the National Urban League Policy Institute.

The report explores topics affecting black women including social, economic, educational, health, and political issues that affect women in their roles as workers, homeowners, entrepreneurs, daughters, mothers and citizens.

The 2008 Equality Index, included in the book, provides a statistical measurement of the equality gaps between blacks and whites in America. Also included is a detailed report on *The Opportunity Compact*, a comprehensive set of principles and policy recommendations set forth by the National Urban League designed to empower all Americans to be full participants in the economic and social mainstream of this nation.

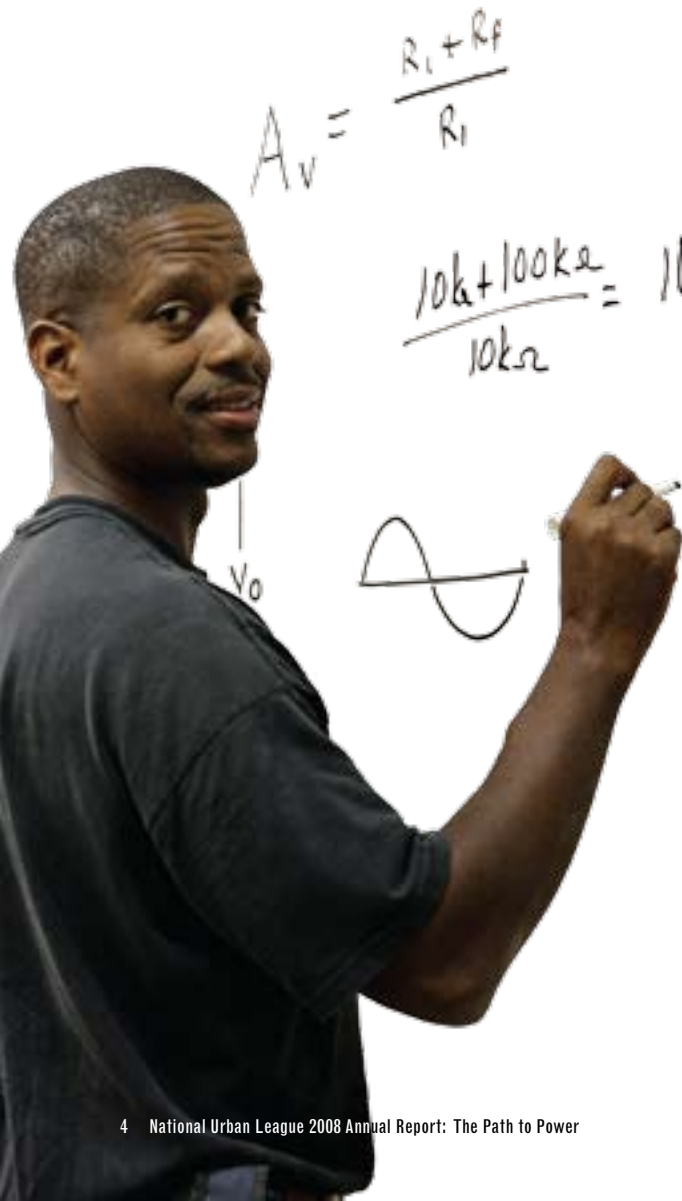


EDUCATION & YOUTH DEVELOPMENT

Turning Learning into Earning

In a challenging economy with rising unemployment, it's even more important to have a competitive advantage. Education and youth development programs, cornerstones of the National Urban League's mission, help deliver that competitive edge.

Believing that education provides a path to increased earning power, greater employment options and better job security, in 2008 we increased our investment in meaningful education programs to \$2.9 million.



Project Ready

Project Ready, now in its fourth year, prepares high school students for success in college by offering academic support and training in valuable life skills such as personal efficacy and persistence in pursuing goals.

In 2008, we expanded Project Ready with three national partnerships. With the support of Junior Achievement, Project Ready students participated in a job shadowing program. Payless ShoeSource provided competitive scholarships to 13 Project Ready high school seniors. And the Academy for Educational Development (AED) supplied valuable evaluation tools and reports.

In 2008, Project Ready served more than 670 students in 16 U.S. cities.

Project Ready has four main components:

- 1) The Individual College Development Plan (ICDP) serves as a personal set of goals for each student, directs his or her academic work and serves as a benchmark against which to measure progress;
- 2) Academic Development gives academic support for students taking advanced courses and preparing for college entrance exams;
- 3) Social Development enables students to explore their own abilities and to develop life skills;
- 4) Cultural and Global Awareness introduces students to various world cultures and provides insights into college life.

Policy

In 2008, we continued to build on our legacy of advocacy and policy development. While much of that policy work involves legislators and policymakers, the National Urban League has developed national collaborations and campaigns that further our agenda. These include a focus on youth in foster care, youth development, literacy, early childhood education, dropout prevention and educational reform. Our education reform work has a particular emphasis on secondary school reform through our role as a national partner in the Campaign for High School Equity.

We champion a specific set of recommendations that urge Congress and the Administration to support innovations for post-secondary success. A focus on readiness, persistence and success beyond high school requires new educational policies and additional investments in models that offer equitable, robust and multiple pathways to success. In addition, we urge Congress and the Administration to provide early childhood education, expand learning and improve educational funding.

Youth Development

Our new youth leadership development program debuted in 2008, created with a generous donation in 2007 from Sprint. The program helps children and youth build skills in three areas: Intellectual (literacy, numeracy, critical thinking); Social (community service) and Physical & Relational (health and wellness).

NULITES - National Urban League Incentives to Excel & Succeed

The Education and Youth Development Division hosted 300 attendees from 25 Urban League affiliates at its 19th annual NULITES Youth Leadership Summit on the campus of the University of Central Florida, July 27 – 30, 2008. With the theme *Got Dream? See It, Own It, Do It!*, the four-day event featured workshops, talent camps, business tours, guest speakers and national youth and staff awards.

Out of School Time

In 2008, we received a \$1.1 million, three-year Verizon Foundation grant to improve technology use after school hours and when school is out of session. VerizonThinkfinity.org provides more than 55,000 resources including lesson plans and interactive educational programs that give educators, parents and students cool tools to boost student performance and enhance learning by using the latest technology.

Adolescent Literacy Tool Box

With the support of Pitney-Bowes, in 2008 we launched in 100 affiliates our Adolescent Literacy "Tool Box," an innovative publication to improve adolescent literacy in African-American families, schools and communities. The "Tool Box" has community sensitive strategies that can be implemented through local Urban League affiliates.

Developed using the latest research, the "Tool Box" provides useful, field-tested approaches to: support adolescent literacy; encourage parental/guardian involvement; and aid collaboration with organizations and communities to advance youth literacy and academic achievement. NUL will track the usage of the "Tool Box" to measure its impact.

Read and Rise

Eight Reading Information Centers at Urban League affiliates use the Read and Rise model to promote early childhood literacy. The Read and Rise magazine and curriculum are used throughout the affiliate movement to increase literacy development among young children by encouraging and strengthening parental involvement. Using our Parent Intervention Curriculum, we work with parents and caregivers of preschool and elementary school children to help them engage their children's curiosity and foster a love of learning and reading.



HEALTH

Advancing Awareness & Access

In 2008, as we faced soaring health care costs, the erosion of medical benefits offered by employers, high unemployment and deepening lack of awareness and access to preventive care among the underserved, the National Urban League developed the Health Agenda. This operational framework supports our strategic approach to eliminate disparities in health care.

The importance we place on our health initiatives can be gauged in part by the 66% increase in investment we made in 2008, budgeting nearly \$2.5 million for health and quality of life programs. In our health programs, the path to power and wellness is lined with the stepping-stones of educational awareness, preventive services and access to affordable, quality health care.



Wellness Tour

The National Urban League, in partnership with Walgreens, provided wellness information and free health screenings for cholesterol, blood pressure, bone density, glucose and body mass index in 16 Urban League cities from Sacramento, California, to Jacksonville, Florida. With an average of 1,200 individuals screened at each site, the tour provided screenings, valued at \$115 each, to 16,740 people screened.



Community Health Workers

In 2008, we trained 14 people to act as coaches and guides for people in their communities who need assistance understanding and navigating the complex and often confusing health care system. The important service they provide is often considered to be the missing link on the health care team.



“It’s a trickle-down effect. I teach mine and he teaches his and so on and so forth.”

— SOS program participant



and sponsored by the New York State Health Foundation, the program has trained 80 women to serve as community health workers.

HIV and AIDS

After the Centers for Disease Control and Prevention named the National Urban League one of 14 national participants in a new HIV prevention campaign, in 2009 we will launch a 15 city wellness tour, promoting HIV testing among African-Americans and providing information about other infectious diseases. More than 1,200 people are expected at each location.

Save Our Sons – SOS

SOS, our innovative diabetes prevention and education program, helps African-American men to connect with a primary care physician. It also helps establish a medical home base which contributes to consistent treatment and avoidance of diabetic complications. It also provides an important catalyst for continuing healthy habits across generations. Says one participant, “It’s a trickle-down effect. I teach mine and he teaches his and so on and so forth.”

The program achieved a 90% completion rate, a 300% increase in the number of doctor visits by diabetic participants, and a 40% increase in those who carry health insurance.

Remarkable Woman – That’s You

This exceptional program has reached more than 300 working-age women of color in four Urban League cities in three years. It features workshops that encourage women to take personal inventory and control of their health and that of their families. Among the participants, 94% recorded improved quality of life scores. As one woman remarked, “It is effective because it is so simple and powerful. It’s the small steps that equal remarkable rewards.”

In 2008, the Remarkable Woman program expanded to include a Community Health Worker initiative, to help African-American women support one another in making healthy behavioral changes, gain access to quality care and provide information about diabetes, obesity and other chronic diseases. Launched in Buffalo, N.Y.,



In 2008, we expanded our experience in creating credible, statistically accurate research that provides significant insight into the critical issues that prevent African Americans from full and equal participation in modern society.

In terms of diversity and inclusion, we believed that times and attitudes had changed since the first survey was launched in 2002 and its results reported two years later. But we wanted fact-based data to prove the extent of change. In 2008, to increase its relevance, we reviewed the results and revised the methodology of our 2004 landmark research study *Diversity Practices That Work: The American Worker Speaks*.

To advance our knowledge and understanding of the most current issues confronting the American Worker, we crafted a new survey instrument using the 2002-04 research as the starting point. Our work in 2008 led to the deployment of a longitudinal investigation of how employee perceptions of diversity and inclusion initiatives have shifted since the original report. The new survey was deployed in March 2009 to 1,258 American Workers. We are grateful to our corporate sponsors Enterprise Rent-A-Car and Pacific Gas & Electric for helping to make this survey possible.

The Good News

The new report – introduced at our annual meeting in July 2009 – shows significant improvement in seven areas. Two of those – Inclusive Culture and Values, and Retaining Diverse Talent — are now rated by American workers as strengths in their companies. Five other areas showed statistically significant improvement: Advancing Diverse Talent; Recruiting Diverse Talent; Community/Supplier/Consumer Diversity; Career Development for Diverse Talent; and Employee Involvement.

The Challenges

Continuing to score very low are Leadership Commitment and Corporate Communications. A key aspect of any diversity and inclusion initiative is the level of leadership commitment. Our survey shows that overall, American Workers rate their business leaders low on their commitment to diversity and inclusion. They also report that the value of diversity is not clearly communicated within their companies. These two areas are identified as significant opportunities for improvement.

New Issues

Since 2004, two new trends in diversity and inclusion have emerged: the need for Global/Cultural Diversity and Generational Differences among American Workers.

As companies expand into markets outside the U.S., as imports increase and as the percentage increases of employees born outside the country, there is greater need for business to focus on global interactions and issues. The American Worker study shows that 82% of the participants say they have the opportunity to work with people of different cultural backgrounds and 73% of the participants believe their companies appreciate and value different cultures.

In general, the younger generations tended to respond more favorably, with 57% reporting that diversity is “very much a part” of their companies’ cultures, while less than 50% of older workers say diversity is a part of their business culture. Younger workers, 45 and younger, also tend to report a greater appreciation for customer and consumer diversity as compared to workers in their 50s and 60s.

There appears to be a general pattern of favorable responses from younger employees that will need to be explored further as the makeup of the American Workforce continues to change.

EMPLOYMENT NETWORK

Connections that Work

The Urban League Employment Network serves employers as a gateway to diversity talent, and job seekers as a central resource for gaining entry to the most diversity-conscious companies in the U.S. It is the only job board that gives employers double access to a talent pool of diversity candidates through both an online Web site and traditional workforce development programs. You might call it a digital path to power.



“Our ultimate goal is for the Urban League Employment Network to be the best online resource for diversity candidates anywhere.”

— Wanda Jackson, Senior Vice President
Human Resources, National Urban League

While the League has been in the workforce development and placement business for nearly 100 years, our Employment Network is a 21st century version of the original mission to connect skilled job seekers with employers needing qualified workers.

With our national headquarters in New York City as the hub, the Urban League Employment Network digitally links more than 15 local Urban League markets and major metropolitan centers including Philadelphia, Washington, D.C., Baltimore, Dallas, and Northern Virginia. “Timing couldn’t be better. As employers come to us, now we have a better tool to deliver candidates they need,” say Marc H. Morial, NUL president and CEO.

Currently there are more than 500 active job postings from companies including Kraft Foods and Travelers Insurance. Interested candidates are encouraged to post their resumes and apply for jobs online. The Urban League Employment Network not only includes the job board, it also manages a resume database, and offers career development services including resume and cover letter writing, career and executive coaching, behavioral assessments, negotiation coaching, Princeton Review test preparation services, and a large database of online career-related resources.

“Access to diverse job candidates helps human

resources professionals implement effective workforce diversity practices such as those outlined in the National Urban League’s *Diversity Practices That Work* study,” explains Morial. “The Employment Network helps us deliver this diverse pool of professional candidates more efficiently to corporate America and advances our goal of opening new employment opportunities to constituents nationwide.”

We are proud to report that in 2008, during one of the steepest economic downturns in recent memory, we placed 12,000 people into jobs that ranged from entry-level to senior-level positions. And during a time of rising unemployment, we provided critical job training and career counseling to 59,000 people through nationwide workforce development programs.

“Our ultimate goal is for the Urban League Employment Network to be the best online resource for diversity candidates anywhere,” says Wanda Jackson, Senior Vice President, Human Resources at the National Urban League. “This collaboration is an excellent opportunity for the National Urban League and local Urban Leagues to provide an important service to diversity-conscious employers and generate earned revenue via job advertising, which can, in turn, support critical local and national initiatives.”

NEED CAREER HELP?

To post a job or resume or to inquire about how we can help you, visit your local urban league or visit the National Urban League web site, www.nul.org. Job searching, resume posting and career development services are free to job seekers. Personalized career services, such as executive coaching, are available at below-market rates.

URBAN YOUTH EMPOWERMENT PROGRAM

An Equation for Success

The math doesn't always work if you take an unskilled, at-risk youth and just add an empowerment opportunity. In that equation, frustration and failure often follow the equal sign. The National Urban League's Urban Youth Empowerment Program, created in 2004 with the U.S. Department of Labor, adds critical elements to the equation to create a sum that equals success.



To prepare at-risk urban youth – dropouts, ex-offenders, the low-skilled and low-income between 18 and 24 – for a positive result, we offer a comprehensive program that adds case management, tutoring, mentoring, occupational skills training and personal development to enhance participants' personal employability. Then we multiply those basic skills with positive experiences in the workforce through private sector internships, paid community service with faith-based organizations, on-the-job training and unsubsidized employment. Because we also understand the realities that can subtract from success, we even provide support for transportation and clothing.

Program statistics demonstrate that this is a winning formula. Available in 27 affiliates in 20 states, the Urban Youth Empowerment Program has served nearly 4,000 clients between 2004 and 2008. With a 92% retention rate, the program's return on investment, as measured in wages earned by participants, is more than \$41 million. The recidivism rate among ex-offenders was 11%. Two-thirds of the participants either gained job placements and/or high school diplomas.

"I have attained skills that I will use throughout my life."

— Adrian D.
Sacramento, California



What a difference nine months can make in the life of a teenager fortunate to have the training and teaching, guidance and support from a parent and a program like the Urban Youth Empowerment Program of Greater Sacramento.

A high school dropout who had never held a job, Adrian D. was 18 when he accepted an offer to move in with his father and start on the road to empowerment and self-improvement. Even though his prospects at the time seemed bleak, Adrian worked hard to build a future, with the help of UYEP and a big helping of perseverance.

Because education and employability go hand-in-hand, Adrian's first step toward his future was to enroll in the Greater Sacramento Urban League's GED course. It was tough hitting the books. And it was rough when the inexperienced teen faced the reality of his first job as a janitor.

"I experienced a number of challenges," Adrian says, describing the demands of the classroom and the workplace. "I quickly realized that I wanted to be and do more."

Still, desire and doing are two different things and when the going got tough, Adrian's instinctive reaction was to drop out again. This time, the team at UYEP was there to guide him back on the path toward a productive future.

Adrian earned his GED while interning with the Sacramento Tree Foundation, learning how to install and test irrigation system, along with many life-long skills. "I have attained skills that I will use throughout my life such as resume development, interview techniques, employability skills, community service and on-the-job training," he says.

Adrian is planning a future in business. He's enrolled at Sacramento City College where he expects to study for two years before transferring to a four-year college.

"The Greater Sacramento Urban League provided me with the opportunity to meet a variety of people who have forever changed my life," Adrian says. "Without them, I might have dropped out of the program and would never have made it this far."

NATIONAL URBAN LEAGUE YOUNG PROFESSIONALS

Personal and Professional Development

Our nationwide network of young professionals, ages 21-40, work as volunteers to strengthen their communities and in so doing, receive valuable skills and make important connections that enhance their own personal and professional development.



In 2008, the League's Young Professionals held its 5th Annual National Day of Service, delivering financial education to young people between 12-18. Using materials developed by Fannie Mae and the Financial Literacy Foundation, they reached more than 1,900 young people in 45 cities on a Saturday in May. In 2009, the National Day of Service will move to a school day to reach even more students.

In their own communities, our young professionals continue their commitment by tutoring and mentoring, providing political action and leadership, and participating in other activities that support the League's Empowerment Agenda.

BY THE NUMBERS

NUL Young Professionals:

- 4,031 members in 63 chapters
- Volunteered 39,442 hours in 2008;
- Value of volunteer hours = \$769,513.

NATIONAL URBAN LEAGUE COUNCIL OF GUILD

Helping to Pave the Path to Power

The members of the National Urban League Council Guild, founded in 1942, are considered the heart and soul of the movement. Guilders contribute thousands of volunteer hours annually, play a pivotal role connecting the League to its communities, and raise funds that allow the League to deliver programs that help pave the path to power for its people.



2008 was a busy year for the Guild. Guilders across the U.S. hosted local events on diabetes prevention and treatment during the 3rd Annual National Healthy Awareness Project; hosted workshops on Empowerment of the Black Male during regional and national conferences on family empowerment; successfully supported the "Get out the vote" efforts of NUL affiliates, and held two regional conferences, in Baltimore for the Eastern and Southern regions, and in Las Vegas for the Central and Western regions.

BY THE NUMBERS

NUL Guild:

- Has 3000 members in 60 chapters;
- Volunteered over 400,000 hours in 2008;
- Raised over \$500,000 for affiliates in 2008.

ENTREPRENEURSHIP PROGRAMS

Accelerating Growth of Minority Businesses

While the number of minority-owned businesses has increased in the last three decades, they often are in low-growth sectors and lack the size, scale and capabilities to grasp breakout expansion opportunities.

The National Urban League recognizes that in order for these businesses to move into the financial mainstream – especially during times of economic uncertainty – their owners need access to the capital markets for financing and systematic business management assistance.

National Urban League programs made notable progress in helping to accelerate the growth of minority businesses in 2008.

Entrepreneurship Center Program

In 2008, the National Urban League launched an expanded operations model for its year-old entrepreneurial services effort with changes designed to include a broader mix of minority businesses in urban areas that wanted to start or expand.

Under the renamed National Urban League Entrepreneurship Center Program, we opened new centers in Philadelphia and Chicago; a third in Los Angeles is scheduled to open in the second quarter of 2009.

The goal of the Entrepreneurship Center Program is to provide business management skills that empower and enable minority entrepreneurs to seize new business opportunities and qualify for financing that lead to high-level business growth.

Entrepreneurs who qualify for the program receive both personalized management assistance and group training that are designed to expand their business expertise, help them to operate more profitably, increase their market share, and allow them to offer living wage employment opportunities to area residents.

While our current statistical measurements show the success of our outreach efforts and service delivery, we will be gathering data to measure the long-term effects that will provide a better

barometer of program success. These indicators include:

- Entrepreneurial success rates;
- Competitiveness improvement scores;
- Profitability improvement gains;
- Business survival rates;
- Number of new startups;
- Volume of market breakouts and service area expansions.

This important investment in entrepreneurial development not only helps the businesses and their owners, it holds the potential to positively impact their communities by creating jobs, expanding the tax base, and creating a spiral of positive momentum to power prosperity.

BY THE NUMBERS

Entrepreneurship Centers:

- Delivered 9,103 hours of individual counseling;
- Provided 9,428 hours of group business training services to 3,900 business owners;
- Received more than \$10 million in new business opportunities and financing.



Gulf Coast Economic Empowerment Program

In 2008, its second year in operation, the Gulf Coast Economic Empowerment Program continued to provide critical business support and services designed to restore the economic viability of the areas devastated by Hurricanes Katrina and Rita.

A joint effort of the National Urban League and BP America, the Gulf Coast Economic Empowerment Program has provided a combination of management and technical assistance ranging from back-office services to design-and-specification review, along with contract opportunity notification, all aimed at redeveloping commercial and residential property in the Gulf Coast region.

BY THE NUMBERS

Gulf Coast Economic Empowerment Program:

- Registered more than 500 small and minority businesses;
- Received \$33 million in redevelopment opportunities.

The National Urban League/ Stonehenge Capital Empowerment Fund

The National Urban League, in a strategic community alliance with Stonehenge Capital, had created the Empowerment Fund to spur business growth, increase utilization of minority businesses and develop new job opportunities by investing in businesses located in areas where there is low median income or high unemployment.

Created with an initial New Market Tax Credit allocation of \$127.5 million, the Fund subsequently expanded by a second allocation of \$75 million.

In 2008, the Fund provided much needed investment capital to firms that led to the development of new community facilities, increased employment opportunities and expanded local services in underserved communities. Building on 2008's successful results, the partnership's allocation will be directed to projects in underserved communities nationally that will provide the most community impact.



BY THE NUMBERS

Empowerment Fund:

- Invested \$44 million in 2008;
- Ensured continuation with \$85 million allotment for 2009.

**SERVICEMASTER CLEAN — SHANE BATTIER
FRANCHISE SCHOLARSHIP**

*Urban League of Greater Cleveland
Entrepreneurship Center*

In 2008, John and Amonica Davis of the Cleveland suburb of Beachwood, Ohio, received the fourth ServiceMaster Clean commercial cleaning franchise from the Shane Battier Franchise Scholarship, thanks, in part, to the matchmaking efforts of Stacey Banks-Houston, Director of the Entrepreneurship Center at the Urban League of Greater Cleveland.



“We wanted to work for ourselves, honor God in the process and help people reach beyond their ascribed potential.”

— John Davis
Cleveland, Ohio

A parole officer with a passion for helping young people in his community, John, along with his wife and business partner, Amonica Davis, had been researching franchise opportunities for some time. “We wanted to work for ourselves, honor God in the process and help people reach beyond their ascribed potential,” John explains.

After a meeting with John, Stacey subsequently was contacted by David Messenger, Vice President of Market Expansion for ServiceMaster Clean. He had identified Cleveland as a market ripe with opportunities for minority economic development. He told her about the Shane Battier Franchise Scholarship, named for the pro basketball star, which awards a franchise to a worthy applicant.

Stacey knew this would be a great fit with the service-oriented and career-minded Davises. She encouraged them to apply; the couple won the scholarship and is well on the way to successful careers as owner/operators of the Cleveland franchise of the well-known ServiceMaster Clean brand, the result of connections made through the Urban League of Greater Cleveland Entrepreneurship Center.

“I have a lot of big dreams and an entrepreneurial spirit so it’s difficult to stay focused,” says Nicole Gallagher. “With business coaching and planning strategies from the Economic Empowerment Center of the Urban League of Greater Cincinnati, instead of trying to do everything at once and scattering my energies, I am expanding my business by taking baby steps and my business is doing better and moving faster than ever.”

Nicole Gallagher wasn’t satisfied with owning and operating Salon Favor, a successful hair salon and spa in the Cincinnati suburb of West Chester. She envisioned a holistic business that not only would provide healthy and stylish hair care and hair weaves, fusion and wigs, but would also “recapture Black dollars” by selling beauty products, accessories and jewelry to people of color, and provide expert stylist training.

She attended an Urban League economic summit, where she networked, commiserated and strategized with other small business owners. She engaged an Urban League Business Coach, Shelia Mixon, and she learned that her big vision could be achieved by taking it step-by-step.

“It’s been absolutely awesome,” Nicole says of her experience with the Urban League’s African-American Business Development Program. “The connections I’ve made have been very helpful. The

“The Urban League is helping me achieve my dreams, a step at a time.”

— Nicole Gallagher
West Chester, Ohio



support of my business coach – we meet every two weeks – helps keep me encouraged and focused. The speakers have great ideas and advice.”

A critical piece of advice Nicole learned in the program is that you can’t do it all and do it well. “I was doing everything myself,” she explains. “I was too scattered to focus. So I hired a bookkeeper and that took a lot of baggage off my back.”

This single mother of three also learned that by planning and focusing on the strategic steps to grow her business, she has less stress, more balance in her life and a thriving business.

“If you’re trying to get to the next level, you need help,” says Nicole. “When you surround yourself with positivity and people like those in the Urban League business development program, good things happen.”

Preserving & Protecting Homeownership

In 2008, in the wake of the deepening foreclosure crisis, we needed to quickly shift our focus from efforts to develop new homeowners to emergency counseling for the increasing numbers of people at imminent risk of losing their homes. At the same time, in order to meet the growing demand, we expanded housing counseling and financial education programs, and intensified fundraising to support these critically needed efforts.

Our fundraising efforts helped increase the annual housing division budget by 50% to \$6 million with additional funds earmarked to continue this assistance in 2009. These funds have helped expand critically needed housing counseling services in more than 40 affiliates, and increased technical assistance and training for affiliate staff.

Foreclosure Prevention Program

In 2008, in 30 Urban League affiliates, staff members counseled more than 35,000 families. With approximately 24 of these affiliates providing foreclosure prevention and intervention counseling services in 2008, we counseled 5,600 homeowners, an increase of more than 55% from the previous year. In the past six months alone, we served nearly 5,000 homeowners in foreclosure prevention programs and estimate that by year end, more than 10,000 people will have received services, that's more than an 80% increase in a single year. Each of these homeowners received intensive one-on-one counseling that takes them through to a resolution, no matter how long it takes.

To provide this intensive counseling and expand operations to serve increasing numbers, the National Urban League sought funding from a variety of sources. We received \$1.5 million in 2008 from the National Foreclosure Mitigation Counseling Program (NFMC), a Congressional funds dedicated to emergency foreclosure prevention counseling. And as additional funding became available, the National Urban League was also successful in raising another \$6 million from NFMC and other sources to support 34 affiliates in this work in 2009.

Our counselors in the NUL Foreclosure Prevention Program are successful in preventing foreclosures at a rate between 40-50%. This success can be attributed to intensive individualized counseling and advocacy work with each client, greater operational efficiencies developed through NUL technical assistance, and extensive experience in dealing with foreclosure situations. In addition, our success rate also is the result of trust in our services, promotion of our programs, and timing. We recognize that many homeowners in default situations feel overwhelmed and sometimes paralyzed with fear. The more people know they can turn to the trusted National Urban League for qualified counseling, and the more they understand the importance of early intervention, the more homes we can save from foreclosure, resulting in a greater impact on preserving our communities at risk.

BY THE NUMBERS

Housing Programs:

- Counseled more than 5,600 homeowners at risk of foreclosure;
- Succeeded in preventing foreclosure in nearly 50% of cases;
- Received more than \$7.5 million in new funding.



Restore Our Homes Initiative

To combat misinformation and predatory marketing, in 2008 we began fundraising efforts to lay the groundwork for the National Urban League Restore Our Homes Initiative, a comprehensive platform to promote and highlight the efforts of eight National Urban League Comprehensive Homeownership Centers around the country. The initiative, to launch in 2009, is a collaboration with the Alliance for Stabilizing Our Communities, the National Council of La Raza, and the National Coalition of Asian Pacific American Community Development, and supported by Bank of America and other public and private sources.

Restore Our Homes is designed to provide direct counseling and intervention to thousands of homeowners previously unaware of Urban League services. However, the situation is

grave and needs extensive intervention in order to save many African-American and minority communities in almost every city in the nation. To significantly turn the tide on foreclosure and the growing devastation of our communities, the National Urban League will continue to raise funds for these important services; expand creative educational and promotional efforts to reach more people with our message; seek to enlist an expanding number of partners, collaborators, and supporters; and increase our policy advocacy work on Capitol Hill.



“The Urban League teaches you that you’re not powerless.”

— Gladys David
Plainfield, New Jersey

“I would be homeless, no question about it, without the Urban League,” says Gladys David. “I was in a complete pickle and didn’t know where to turn.”

It was January in New Jersey, and Gladys, a forensic auditor with a legal background, found herself in the emotional and economic equivalent of Siberia. She was out of work. Her business consultancy had dried up as she cared for her mother in the last months of her life. She was out of money. Her six months of savings had been depleted. She was out of power – literally and figuratively. Her utilities were being cut off. She felt helpless and hopeless.

This six-figure wage earner, this savvy accountant with a credit score of 800 who always paid her bills on time, was facing the unthinkable: foreclosure on her home and mounting debt.

Her mortgage lender wouldn’t listen. “They didn’t care my Mom had died, that I was trying to find

work, that I had never missed a payment before this,” Gladys says. “It’s a cold, cold world.”

She found a warm welcome at the Union County Urban League, where counselors gave her the knowledge, tools, guidance and support to powerfully negotiate with the people she calls “sharks” at the mortgage company.

“I felt so ashamed and low but the Urban League teaches you that you’re not powerless,” she says. “They give you exact guidance, specific tactics so you don’t have to be a victim. They give you hope. And they never asked for a dime.”

Putting into practice the Urban League lessons, Gladys stopped the sheriff’s sale of her home, restored heat and light to her home, and renegotiated a payment plan with her mortgage lender.

She’s now working, earning and contributing to her community once again. Without the Union County Urban League, she knows the ending might have been different.

“I’m very, very grateful,” Gladys says. “I’ve seen people put on the street, their homes padlocked. I was in a hole and going down, down, down. It can happen to anyone. Now, it’s all good.”

Donor Category Report

2008 Annual Report Listing (\$2,500 and Over)

\$1,000,000.00 - (\$1,000,000.00 +)

BP America Inc.
Citigroup
Microsoft Corporation
Shell Oil Company
The Comcast Corporation
The UPS Foundation
Walgreen Company
Wal-Mart Stores, Inc.

\$500,000.00 - \$999,999.99 (\$500,000.00 +)

Andrew C. Taylor
AT&T
Bank of America Corporation
Lilly USA
Fannie Mae
Freddie Mac
MetLife Foundation

\$250,000.00 - \$499,999.99 (\$250,000.00 +)

Best Buy
Bush-Clinton Katrina Fund
Casey Family Programs
Enterprise Rent-A-Car Company
Exxon Mobil Foundation
Homeownership Preservation Foundation
Nationwide Mutual Insurance Company
PepsiCo, Inc.
Pfizer, Inc.
Pitney Bowes, Inc.
Prudential Foundation
The Ford Foundation
Verizon Foundation

\$100,000.00 - \$249,999.99 (\$100,000.00 +)

Altria Group, Inc.
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AstraZeneca Pharmaceuticals LP
Carnegie Corporation of New York
Chrysler Financial
Countrywide Financial
Darden Restaurants Foundation
Dell Computer Corporation
Ford Motor Company Fund
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GEICO Corporation
GMAC Financial Services

Goldman Sachs Group, Inc.
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John D. and Catherine T. MacArthur Foundation
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New York State Health Foundation
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Sodexo, Inc.
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The Annie E. Casey Foundation
The Coca-Cola Company
The Robert Wood Johnson Foundation
The Rockefeller Foundation
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\$50,000.00 - \$99,999.99 (\$50,000.00 +)

Allstate Insurance Company
American Honda Foundation
Anheuser-Busch, Inc.
Capital One
Centene Corporation
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Eastman Kodak Company
Estate of Robert D. Butler
General Electric Company
General Mills, Inc.
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W.K. Kellogg Foundation
Kraft Foods
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Major League Baseball
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Target Foundation
The Bill & Melinda Gates Foundation
The Chrysler Foundation
The Xerox Foundation
Unilever United States, Inc.
United States Army
Wells Fargo & Company

\$25,000.00 - \$49,999.99 (\$25,000.00 +)

Alcoa Foundation
ARAMARK Corporation

Arbitron Inc.
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Bloomberg L.P.
Central Intelligence Agency
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ConAgra Foods, Inc.
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Leadership Conference on Civil Rights
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Novartis
Franklin D. Raines
Scripps Networks
The Bank of New York Mellon Corporation
The Hartford Financial Services Group, Inc.
The Home Depot, Inc.
United States Department of Agriculture
Washington Mutual Financial Group

\$10,000.00 - 24,999.99 (\$10,000.00 +)

American Family Mutual Insurance Company
Ariel Investments, LLC
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Financials

During 2008, while the League recorded an operating surplus of \$660,892, the downturn in the financial markets resulting from the nation's severe economic crisis caused its long-term reserves of nearly \$20 million to have a loss of slightly less than 20% of their value. This loss must be recorded in the "unrestricted" column in the Statement of Activities, thus reducing the League's unrestricted net assets on the Statement of Financial Position. Similarly, the investments in the League's Defined Benefit Pension Plan loss nearly 20% of their value, reducing the funded status of the Plan. This, along with FASB 158 requirements to recognize actuarial gains and losses, also is reported in both Statements.

Statement of Financial Position As of December 31, 2008

ASSETS	2008
Cash and cash equivalents	\$14,845,669
Investments	15,168,495
Interest receivable	52,146
Grants and pledges receivable, net	7,323,076
Franchise fees receivable, net	539,044
Other receivables	1,836,329
Prepaid expenses and other assets	483,140
Property and equipment - net of accumulated depreciation/amortization	1,731,292
Total assets	\$41,979,191
LIABILITIES AND NET ASSETS	
<i>Liabilities:</i>	
Accounts payable and accrued expenses	\$2,289,499
Accrued payroll and vacation benefits	765,594
Accrued pension benefit costs	4,949,395
Accrued defined contribution costs	305,820
Deferred rent credit	503,496
Contract advances and other deposits	1,994,838
Total liabilities	10,808,642
<i>Net Assets:</i>	
Unrestricted -	
Undesignated	633,337
Board designated	156,842
Pension related	(7,832,070)
Total unrestricted net assets	(7,041,891)
Temporarily restricted	18,301,000
Permanently restricted	19,911,440
Total net assets	31,170,549
Total liabilities and net assets	\$41,979,191

Note: A copy of the full audit report is available by writing to the National Urban League, 120 Wall Street, 8th Floor, New York, New York 10005.

Financials

Statement of Activities For the Year Ended December 31, 2008

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
OPERATING ACTIVITIES				
Revenue, Gains, and Other Support:				
Government grants and contracts	\$17,641,441	\$ -	\$ -	\$17,641,441
Donated materials and services	1,479,090	-	-	1,479,090
Contributions	4,330,916	11,095,329	-	15,426,245
Legacies and bequests	117,481	-	-	117,481
Special events, net of expenses	1,272,179	-	-	1,272,179
Federated fund-raising agencies	20,198	-	-	20,198
Program service fees	5,296,861	-	-	5,296,861
Franchise fees	1,022,500	-	-	1,022,500
Investment return designated for current operations	1,008,681	-	-	1,008,681
Sale of publications	162,156	-	-	162,156
Other	488,696	-	-	488,696
Net assets released from restriction:				
Satisfaction of restrictions	13,419,589	(13,360,664)	(58,925)	-
Total revenue, gains, and other support	46,259,788	(2,265,335)	(58,925)	43,935,528
OPERATING EXPENSES				
Program Services:				
Economic empowerment	23,007,225			23,007,225
Education and youth empowerment	2,903,856			2,903,856
Civic engagement and leadership empowerment	7,622,778			7,622,778
Technical assistance to affiliates	1,524,834			1,524,834
Health and quality of life empowerment	2,487,264			2,487,264
Civil rights and racial justice empowerment	227,299	-	-	227,299
Total program services	37,773,256	-	-	37,773,256
Supporting Services:				
Management and general	5,198,326			5,198,326
Fund raising	2,627,314			2,627,314
Total expenses	45,598,896			45,598,896
Change in net assets from operations	660,892	(2,265,335)	(58,925)	(1,663,368)
OTHER CHANGES IN UNRESTRICTED NET ASSETS				
Investment return net of amount designated for current operations	(4,052,029)			(4,052,029)
Pension-related changes other than net periodic pension costs	(3,770,587)	-	-	(3,770,587)
Change in net assets	(7,161,724)	(2,265,335)	(58,925)	(9,485,984)
Net assets at beginning of year	119,833	20,566,335	19,970,365	40,656,533
Net assets at end of year	\$(7,041,891)	\$18,301,000	\$19,911,440	\$31,170,549

Constituents

National Urban League Association of Executives

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President

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Cassye D. Cook
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President

Black Executive Exchange Program

Executive Advisory Council
Myron A. Gray
Chairperson

BOSTON, MA

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

BUFFALO, NY

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

CANTON, OH

Vince Watts
Interim President
Greater Stark County Urban League, Inc.
1400 Sherrick Road, S.E.
Canton, OH 44707-3533
330-456-3479
330-456-3307 Fax
vwatts@aol.com
www.starkcountyul.org

CHARLESTON, SC

Otha Meadows
President & CEO
Charleston Trident Urban League
476 Meeting Street- Suite E
Charleston, SC 29403
843-965-4037
843-965-4039 Fax
Otha.meadows@ctul.org
www.ctul.org

CHARLOTTE, NC

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

CHATTANOOGA, TN

Warren E. Logan, Jr.
President & CEO
Urban League 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, IL

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

CINCINNATI, OH

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, OH

Johnathan M. Holifield
President & CEO
Urban League of Greater Cleveland
2930 Prospect Avenue East
Cleveland, OH 44115
216-622-0999
216-622-0997 Fax
jholifield@ulcleveland.org
www.ulcleveland.org

COLORADO SPRINGS, CO

VACANT
Urban League of Pikes Peak Region
1322 N. Academy Blvd.
Suite 201
Colorado Springs, CO 80909
719-634-1525
719-634-3357 Fax
www.springsurbanleague.org

COLUMBIA, SC

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, GA

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

COLUMBUS, OH

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, TX

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

DAYTON, OH

Sheldon Mitchell
President & CEO
Dayton Urban League
907 West Fifth Street
Dayton, OH 45402
937-220-6650
937-220-6666 Fax
smitchell@earthlink.net
www.daytonurbanleague.org

Directory of Presidents

AKRON, OH

Bernett Williams
President & CEO
Akron Community Service Center
and Urban League
440 Vernon Odom Blvd
Akron, OH 44308
234-542-4132
330-434-6062 Fax
ulbernett@aol.com
www.akronnul.org

ALEXANDRIA, VA

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, IL

Brenda Walker McCain
President & CEO
Madison County Urban League
408 East Broadway Street
Alton, IL 62002
618-463-1906
618-463-9021 Fax
Bkwm51@aol.com
www.ulmadisonco.org

ANCHORAGE, AK

VACANT
Urban League of
Anchorage-Alaska
2627 C Street – Suite 100
Anchorage, AK 99503
907-276-0390
907-279-2757 Fax

ANDERSON, IN

William Raymore
President & CEO
Urban League of Madison
County, Inc.
1210 West 10th Street
Anderson, IN 46015
765-649-7126
765-644-6809 Fax
wraymore@sbcglobal.net

ATLANTA, GA

Nancy Flake-Johnson
President & CEO
Atlanta Urban League
100 Edgewood Avenue, N.E.
Suite 600
Atlanta, GA 30303
404-659-1150
404-659-5771 Fax
njohnson@atlul.org
www.atlul.org

AURORA, IL

Theodia Gillespie
President & CEO
Quad County Urban League
1685 N. Farnsworth Avenue
Aurora, IL 60505
630-851-2203
630-851-2703 Fax
theodia@aol.com
www.qcul.org

AUSTIN, TX

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

BALTIMORE, MD

J. Howard Henderson
President & CEO
Greater Baltimore Urban League
512 Orchard Street
Baltimore, MD 21201
410-523-8150
410-523-4022 Fax
Jhh985@aol.com
www.bul.org

BATTLE CREEK, MI

Kyra Sichinga
Interim President
Southwestern Michigan Urban League
172 West Van Buren Street
Battle Creek, MI 49017
269-962-5553
269-962-2228 Fax
kyraul@ulbc.org
www.ulbc.org
BINGHAMTON, NY
Jennifer Lesko
President & CEO
Broome County Urban League
43-45 Carroll Street
Binghamton, NY 13901
607- 723- 7303
607-723- 5827 Fax
jlesko@bcul.org
www.bcul.org

BIRMINGHAM, AL

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

Directory of Presidents (continued)

DENVER, CO

Landri Taylor
Interim President
Urban League of Metropolitan Denver
2015 York Street
Denver, CO 80205
303-377-2790
303-377-2794 Fax
ltaylor@denverurbanleague.org
www.denverurbanleague.org

DETROIT, MI

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

ELIZABETH, NJ

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 Board Street
Robinson Building, Suite 205
Elyria, OH 44035
440-323-3364/6085
440-323-5299 Fax
fwright@lcul.org
www.lcul.org

ENGLEWOOD, NJ

Peter Silver
Interim President
Urban League for Bergen County
40 North Burnt Street
Englewood, NJ 07631
201-568-4988
201-568-3192 Fax
www.urbanleaguebc.org

FARRELL, PA

Michael L. Wright
President & CEO
Urban League of Shenango Valley
601 Indiana Avenue
Farrell, PA 16121
724-981-5310
724-981-1544 Fax
m1w@neohio.twcbc.com
www.svul.org

FLINT, MICHIGAN

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

FORT LAUDERDALE, FL

Germaine Smith-Baugh
President & CEO
Urban League of Broward County
11 N.W. 36th Avenue
Fort Lauderdale, FL 33311
954-584-0777
954-584-4413 Fax
gubaugh@ulbcfl.org
www.ulbroward.org

FORT WAYNE, IN

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

GARY, IN

Eloise Gentry
President & CEO
Urban League of Northwest Indiana, Inc.
3101 Broadway
Gary, IN 46408
219-887-9621
219-887-0020 Fax
gibonitaj@aol.com
www.ulnwi-careerlane.net

GRAND RAPIDS, MI

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

GREENVILLE, SC

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

HARTFORD, CT

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

HOUSTON, TX

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, IN

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

JACKSON, MS

Willie Cole
Interim President
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, FL

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

JERSEY CITY, NJ

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

KANSAS CITY, MO

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

KNOXVILLE, TN

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, PA

Josh Dixon
President & CEO
Urban League of Lancaster County
502 South Duke Street
Lancaster, PA 17602
717-394-1966
717-295-5044 Fax
kent.trachte@fandmedu.com
www.urbanleagueofscpa.com

LAS VEGAS, NV

Morse Arberry
Interim President
Las Vegas- Clark County Urban League
930 West Owens
Las Vegas, NV 89106
702-636-3949
702-636-9240 Fax
marberry@lvcul.org
www.lvcul.org

LEXINGTON, KY

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

LONG ISLAND, NY

Theresa Sanders
President & CEO
Urban League of Long Island
50 Clinton Street
Central Islip, NY 11722
516-570-6645 (office)
631-232-2482
631-232-3849 Fax
there47530@aol.com
www.urbanleagueoflongisland.com

LOS ANGELES, CA

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

LOUISVILLE, KY

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

MADISON, WI

Ed Lee
Interim President
Urban League of Greater Madison
151 East Gorham
Madison, WI 53703
608-251-8550
608-251-0944 Fax
elee@ulgm.org
www.ulgm.org

MEMPHIS, TN

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, FL

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

MILWAUKEE, WI

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

Directory of Presidents (continued)

MINNEAPOLIS, MN

Scott Gray
President & CEO
Minneapolis Urban League
2100 Plymouth Avenue North
Minneapolis, MN 55411
612-302-3101
612-521-1444 Fax
sgray@mul.org
www.mul.org

MORRISTOWN, NJ

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, MI

Ed Gardner
Interim President
Urban League of Greater Muskegon
P.O. Box 4272
Muskegon Heights, MI 49444
231-726-6019
231-799-4999 Fax
egartner@muskegon.org

NASHVILLE, TN

Patricia Parrish Stokes
President & CEO
Urban League of Middle Tennessee
2550 Rosa L. Parks Boulevard
Nashville, TN 37228
615-254-0525
615-254-0636 Fax
pstokes@urbanleagueofmidtn.org
www.ulmt.org

NEW ORLEANS, LA

Nolan Rollins
President & CEO
Urban League of Greater New Orleans
2322 Canal Street
New Orleans, LA 70119
504-620-2332
504-620-9654 Fax
nrollins@urbanleagueofneworleans.org
www.urbanleagueofneworleans.org

NEW YORK, NY

Arva Rice
President & CEO
New York Urban League
204 West 136th Street
New York, NY 10030
212-926-8000
212-283-4948 Fax
arice@nyul.org
www.nyul.org

NEWARK, NJ

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, VA

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

OKLAHOMA CITY, OK

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

OMAHA, NE

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

ORLANDO, FL

VACANT
Metropolitan Orlando Urban League
2804 Belco Drive
Orlando, FL 32808-3557
407-841-7654 Ext. 333
407-849-0440 Fax
www.meteorlandoul.org

PEORIA, IL

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

PHILADELPHIA, PA

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

PHOENIX, AZ

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

PITTSBURGH, PA

Esther L. Bush
President & CEO
Urban League of Pittsburgh
610 Wood Street
Pittsburgh, PA 15222
412-227-4181/4150
412-227-4803 Fax
ebush@ulpg.org
www.ulpg.org

PORTLAND, OR

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

PROVIDENCE, RI

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

RACINE, WI

Yolanda Santos Adams
Interim President
Urban League of Racine
& Kenosha, Inc.
718-22 North Memorial Drive
Racine, WI 53404
262-637-8532
262-637-8634 Fax
yadams2006@yahoo.com

RALEIGH, NC

VACANT
Triangle Urban League
324 S. Wilmington Street
Unit #202
Raleigh, NC 27601
570-944-5881
919-833-2448 Fax

RICHMOND, VA

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

ROCHESTER, NY

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

SACRAMENTO, CA

James C. Shelby
President & CEO
Greater Sacramento Urban League
3725 Marysville Boulevard
Sacramento, CA 95838
916-286-8656
916-286-8650 Fax
jshelby@gsul.org
www.gsul.org

SAINT LOUIS, MO

James H. Buford
President & CEO
Urban League Metropolitan St. Louis
3701 Grandel Square
St. Louis, MO 63108
314-615-3662
314-531-4849 Fax
jbuford@urbanleague-stl.org
www.urbanleague-stl.org

SAINT PAUL, MN

Scott Selmer
Interim President
St. Paul Urban League
401 Selby Avenue
St. Paul, MN 55102
651-224-5771
651-224-8009 Fax
scottss@spul.org
www.spul.org

SAINT PETERSBURG, FL

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

SAN DIEGO, CA

Ray King
President & CEO
Urban League of San Diego County
720 Gateway Center Drive
San Diego, CA 92102
619-263-3115
619-263-3660 Fax
ray.king@sdul.org
kea@sdul.org

SEATTLE, WA

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

SOUTH BEND, IN

Andre B. Gammage
Interim President
Urban League of South Bend and St. Joseph
County
1555 West Western Avenue
South Bend, IN 46619
574-287-2800
574-287-6073 Fax
sburbanleague@aol.com

SPRINGFIELD, IL

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

SPRINGFIELD, MA

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

Directory of Presidents (continued)

STAMFORD, CT

Valerie Shultz Wilson
President & CEO
Urban League of Southern Connecticut
46 Atlantic Street
Stamford, CT 06901
203-327-5810
203-356-7784 Fax
vswilson@ulsc.org
www.ulsc.org

TACOMA, WA

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

TALLAHASSEE, FL

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

TOLEDO, OH

John C. Jones
President & CEO
Greater Toledo Urban League
701 Jefferson Avenue – Suite 201
Toledo, OH 43604-1164
419-243-3343
419-243-5445 Fax
john.jones@gtul.org
www.gtul.org

TUCSON, AZ

Kelly E. Langford
President & CEO
Tucson Urban League
2305 South Park Avenue
Tucson, AZ 85713
520-791-9522
520-623-9364 Fax
klangford@tucsonurbanleague.org
www.tusconurbanleague.org

TULSA, OK

Marla Mayberry, MHR
President & CEO
Metropolitan Tulsa Urban League
240 East Apache Street
Tulsa, OK 74106
918-584-0001
918-584-0569 Fax
mmayberry@mtul.org
www.mtul.org

WARREN, OH

Thomas S. Conley
President & CEO
Greater Warren-Youngstown Urban League
290 West Market Street
Warren, OH 44481
330-394-4316
330-393-5777 Fax
tconleywtul@neo.rr.com
www.ulchatt.net

WASHINGTON, D.C.

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

WEST PALM BEACH, FL

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

WHITE PLAINS, NY

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

WICHITA, KS

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

WILMINGTON, DE

Deborah 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, NC

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

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National Urban League

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Eastern Regional Trustee

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Los Angeles Board of Police Commissioners

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Citigroup, Inc.

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Eli Lilly and Company

Marvin E. Odum
Shell Oil Company

William F. Pickard, Ph.D.
Global Automotive Alliance, LLC

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Nationwide

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Patton Boggs LLP

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Council of Board Chairs

Gina Stikes
msnbc.com/NBC News

Nicole C. Whittington, Esq.
White and Williams LLP

Rayford Wilkins, Jr.
AT&T Diversified Businesses

B. Michael Young
Democracy Data and Communications

Andrea Zopp
Exelon Corporation

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Paul, Hastings, Janofsky & Walker LLP

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Notable News

The Urban League has had 80 percent success working with dropouts and juvenile offenders.

— The Charlotte Observer, North Carolina

The 2008 National Urban League Conference will go down in history as being a nationwide summit about crises that are affecting our country today.

— The St. Louis American, Missouri

“My job as president of the National Urban League is to be a constant advocate for change that will better the lives of millions of our brothers and sisters who are struggling for a seat at the table in this land of plenty.”

— Marc H. Morial

— Alexandria News Weekly, Louisiana

The National Urban League and its affiliates stand ready on day-one to work with the new Administration, especially in helping to craft a comprehensive urban agenda that expands opportunity and unleashes the tremendous untapped potential in our cities.

— Tri- County Bulletin, California



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Urban League**

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Changing Lives.*

Donald E. Bowen

Senior Vice President, Programs & Chief Program Officer

Elvin J. Dowling

Chief of Staff to the President & CEO

Patrick Gusman

*Senior Vice President, Strategy & Innovation
Chief Innovation Officer*

Wanda H. Jackson

*SPHR, Senior Vice President & Chief Talent Officer,
Human Resources*

Stephanie J. Jones

Executive Director, National Urban League Policy Institute

Dilip Kulkarni

Chief Information Officer

Herman L. Lessard, Jr.

Senior Vice President, Affiliate Services

S. Annelle Lewis

Executive Director, National Urban League Centennial

Marc H. Morial

President & Chief Executive Officer

Dennis G. Serrette

Senior Vice President & Chief Development Officer

Rhonda Spears Bell

Senior Vice President, Marketing & Communications

Paul Wycisk

Senior Vice President & Chief Financial Officer

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
www.nul.org/policyinstitute.html
nulpi@nul.org



www.nul.org