

UNITED WAY OF WASHINGTON COUNTY, TN, INC.

Financial Statements

March 31, 2020 and 2019

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Financial Statements
March 31, 2020 and 2019

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Independent Auditors' Report

To the Board of Directors
United Way of Washington County, TN, Inc.

We have audited the accompanying financial statements of United Way of Washington County, TN, Inc. (a nonprofit organization), which comprise the statements of financial position as of March 31, 2020 and 2019, and the related statements of activities, cash flows, and functional expenses for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

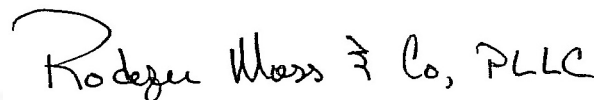
Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of United Way of Washington County, TN, Inc. as of March 31, 2020 and 2019, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.



Greeneville, Tennessee
September 15, 2020

UNITED WAY OF WASHINGTON COUNTY, TN, INC.
 Statements of Financial Position
 March 31, 2020 and 2019

	2020	2019
ASSETS		
Current Assets		
Cash	\$ 266,058	\$ 332,393
Restricted cash	43,440	40,518
Unconditional promises to give, net	653,490	706,825
Other receivables	2,701	2,701
Prepaid expenses	5,696	2,282
Total current assets	971,385	1,084,719
Property and Equipment		
Property and equipment	69,384	65,867
Less accumulated depreciation	(62,648)	(60,647)
Total property and equipment	6,736	5,220
Total assets	\$ 978,121	\$ 1,089,939
LIABILITIES AND NET ASSETS		
Current Liabilities		
Accounts payable	\$ 11,240	\$ -
Allocations to agencies	485,585	771,967
Designations payable	48,465	33,995
Accrued compensation	13,453	8,627
Total current liabilities	558,743	814,589
Total liabilities	558,743	814,589
Net Assets		
Without donor restrictions	275,057	193,351
With donor restrictions	144,321	81,999
Total net assets	419,378	275,350
Total liabilities and net assets	\$ 978,121	\$ 1,089,939

UNITED WAY OF WASHINGTON COUNTY, TN, INC.
 Statements of Activities
 Years Ended March 31, 2020 and 2019

	2020			2019		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
Revenues and other support						
Public support	\$ 1,085,165	\$ 204,301	\$ 1,289,466	\$ 1,262,206	\$ 169,872	\$ 1,432,078
Administrative fees	2,546	-	2,546	1,692	-	1,692
In-kind donations	-	116,489	116,489	-	39,960	39,960
Interest income	6,607	805	7,412	8,243	812	9,055
Miscellaneous	1,655	-	1,655	5,611	-	5,611
Net assets released from restrictions	259,273	(259,273)	-	244,753	(244,753)	-
Less designations	(11,251)	-	(11,251)	(33,995)	-	(33,995)
Total revenues and other support	<u>1,343,995</u>	<u>62,322</u>	<u>1,406,317</u>	<u>1,488,510</u>	<u>(34,109)</u>	<u>1,454,401</u>
Expenses						
Program services	825,459	-	825,459	1,029,864	-	1,029,864
Cost of direct benefits to donors	4,056	-	4,056	28,852	-	28,852
Management and general	86,554	-	86,554	94,086	-	94,086
Fundraising	346,220	-	346,220	376,346	-	376,346
Total expenses	<u>1,262,289</u>	<u>-</u>	<u>1,262,289</u>	<u>1,529,148</u>	<u>-</u>	<u>1,529,148</u>
Change in net assets	81,706	62,322	144,028	(40,638)	(34,109)	(74,747)
Net assets at the beginning of the year	<u>193,351</u>	<u>81,999</u>	<u>275,350</u>	<u>233,989</u>	<u>116,108</u>	<u>350,097</u>
Net assets at the end of the year	<u>\$ 275,057</u>	<u>\$ 144,321</u>	<u>\$ 419,378</u>	<u>\$ 193,351</u>	<u>\$ 81,999</u>	<u>\$ 275,350</u>

See accompanying notes to financial statements.

UNITED WAY OF WASHINGTON COUNTY, TN, INC.
 Statements of Cash Flows
 Years Ended March 31, 2020 and 2019

	2020	2019
Cash Flows From Operating Activities		
Increase (decrease) in net assets	\$ 144,028	\$ (74,747)
Adjustments to reconcile increase (decrease) in net assets to net cash flows from operating activities		
Depreciation expense	2,002	970
Bad debt expense	101,856	224,364
Decrease (increase) in operating assets:		
Unconditional promises to give	(48,521)	(58,028)
Other receivables	-	(2,701)
Prepaid expenses	(3,414)	200
(Decrease) Increase in liabilities:		
Accounts payable	11,240	-
Allocations payable	(249,168)	(325,403)
Accrued compensation	4,826	(14,220)
Designations payable	(22,744)	(86,950)
Net cash flows from operating activities	(59,895)	(336,515)
 Cash Flows From Investing Activities		
Purchase of property and equipment	(3,518)	(6,055)
Net cash flows from investing activities	(3,518)	(6,055)
 Net change in cash	(63,413)	(342,570)
 Cash at the beginning of the year	372,911	715,481
Cash at the end of the year	\$ 309,498	\$ 372,911

See accompanying notes to financial statements.

UNITED WAY OF WASHINGTON COUNTY, TN, INC.
 Statements of Functional Expenses
 Year Ended March 31, 2020

	Program Services	Management and General	Fund- Raising	Cost of Direct Benefit to Donors	2020 Total
Direct support	\$ 519,063	\$ -	\$ -	\$ -	\$ 519,063
Salaries	61,848	37,109	148,435	-	247,392
Bad debt	25,464	15,278	61,114	-	101,856
Keeping Warm	57,022	-	-	-	57,022
Advertising and marketing	13,676	8,205	32,822	32	54,735
Vello program	47,800	-	-	-	47,800
Special events	44,940	-	-	-	44,940
Occupancy	8,276	4,965	19,861	-	33,102
Professional fees	8,013	4,807	19,230	-	32,050
Campaign	5,442	3,266	13,062	-	21,770
Payroll taxes	4,637	2,783	11,130	-	18,550
Employee benefits	4,523	2,714	10,855	-	18,092
National dues	4,030	2,418	9,673	-	16,121
Miscellaneous	2,671	1,603	6,410	-	10,684
Women's Leadership	6,079	-	-	-	6,079
Insurance	1,446	867	3,470	-	5,783
Alice	5,000	-	-	-	5,000
Travel	1,226	735	2,940	-	4,901
Membership dues	927	557	2,226	-	3,710
Meals	929	-	-	1,664	2,593
Equipment lease	630	378	1,512	-	2,520
Entertainment	-	-	-	2,304	2,304
Postage and shipping	518	311	1,245	-	2,074
Depreciation	501	300	1,201	-	2,002
Telephone	431	258	1,034	-	1,723
FEMA	233	-	-	-	233
Tennessee afterschool network program	134	-	-	-	134
Supplies	-	-	-	56	56
Totals	<u>\$ 825,459</u>	<u>\$ 86,554</u>	<u>\$ 346,220</u>	<u>\$ 4,056</u>	<u>\$ 1,262,289</u>

UNITED WAY OF WASHINGTON COUNTY, TN, INC.
 Statements of Functional Expenses
 Year Ended March 31, 2019

	Program Services	Management and General	Fund- Raising	Cost of Direct Benefit to Donors	2019 Total
Direct support	\$ 756,500	\$ -	\$ -	\$ -	\$ 756,500
Bad debt	56,091	33,655	134,618	-	224,364
Salaries	55,819	33,491	133,965	-	223,275
Keeping Warm	65,627	-	-	-	65,627
Professional fees	8,777	5,267	21,066	-	35,110
Vello program	33,075	-	-	-	33,075
Occupancy	8,101	4,861	19,442	-	32,404
Campaign	6,015	3,609	14,437	-	24,061
Entertainment	-	-	-	20,850	20,850
Payroll taxes	4,391	2,635	10,540	-	17,566
National dues	4,314	2,588	10,352	-	17,254
Miscellaneous	3,726	2,235	8,941	2,085	16,987
Volunteer Community Impact	15,023	-	-	-	15,023
Employee benefits	2,411	1,446	5,785	-	9,642
Advertising and marketing	1,869	1,121	4,486	1,012	8,488
Insurance	668	400	1,602	1,396	4,066
Meals	456	-	-	3,430	3,886
Equipment lease	884	530	2,122	-	3,536
Travel	865	519	2,076	-	3,460
Telephone	779	467	1,870	-	3,116
Women's Leadership	2,373	-	-	-	2,373
Supplies	544	327	1,307	79	2,257
Membership dues	486	292	1,167	-	1,945
Postage and shipping	459	275	1,102	-	1,836
Maintenance	369	222	886	-	1,477
Depreciation	242	146	582	-	970
Totals	<u>\$ 1,029,864</u>	<u>\$ 94,086</u>	<u>\$ 376,346</u>	<u>\$ 28,852</u>	<u>\$ 1,529,148</u>

UNITED WAY OF WASHINGTON COUNTY, TN, INC.
Notes to Financial Statements
March 31, 2020 and 2019

NOTE 1 - ORGANIZATION

United Way of Washington County, TN, Inc. (the "Organization"), is a local, non-profit 501(c)3 organization formed to raise money in Washington County from people in the workplace, businesses and individuals in the community to help support agencies that serve Washington County. Through these agencies, the Organization helps to support a wide range of services to foster programs that have measurable positive impact on the quality of life in our caring community.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation - The financial statements of the Organization have been prepared in conformity with accounting principles generally accepted in the United States of America ("GAAP") as applied to non-profit organizations. The Organization is required to report information regarding its financial position and activities based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Organization and changes therein are classified and reported as follows:

Net assets without donor restrictions are not restricted by donors or the donor-imposed restrictions have expired. Net assets without donor restrictions represent funds that are fully available, at the discretion of management and the board of directors, for the Organization to utilize in any of its programs or supporting services.

Net assets with donor restrictions are comprised of funds that are restricted by donors for specific purposes or time periods. When donor restrictions expire, that is, when a time restriction ends, or a purpose restriction is fulfilled, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as support and revenue.

Donor restricted contributions are reported as increases in net assets with donor restrictions. When a restriction expires, net assets are reclassified from net assets with donor restrictions to net assets without donor restrictions in the statement of activities.

Cash and Cash Equivalents - For the purposes of the statements of cash flows, the Organization considers all cash in bank, cash held with investment companies, and cash on hand to be cash and cash equivalents, including highly liquid certificates of deposits with original maturities of three months or less. Concentrations of credit risk consist primarily of bank deposits in excess of federally insured limits. Management does not believe significant credit risk exists at March 31, 2020 and 2019.

Pledges Receivable - Provision for uncollectible pledges is primarily based upon a three year historical average, applied to gross campaign revenues, including donor designations. The allowance is affected by management's evaluation of the quality, character, current trends, and inherent risks associated with the receivables. Management has recorded an allowance for uncollectible pledges of \$87,759 and \$101,610 at March 31, 2020 and 2019, respectively.

Revenue and Revenue Recognition - The Organization recognizes contributions when cash, securities or other assets, an unconditional promise to give, or a notification of a beneficial interest is received. Conditional promises to give - that is, those with a measurable performance or other barrier and a right of return - are not recognized until the conditions on which they depend have been met. The Organization recognizes grant revenue based on the terms of the grant.

The Organization recognizes revenue from contracts with customers under the provisions of Accounting Standards Update Topic 606 using a five-step revenue model. The five steps used in this process are: 1) identify the contract, 2) identify the performance obligations in the contract, 3) determine the transaction price, 4) allocate the price to the performance obligations, and 5) recognize the revenue. Under this standard, recognition of revenue occurs when a customer obtains control of promised services or goods in an amount that reflects the consideration which the Organization expects to receive in exchange for those goods or services.

UNITED WAY OF WASHINGTON COUNTY, TN, INC.
Notes to Financial Statements (Continued)

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Donated Materials and Services - Donated assets and services are reflected as contributions in the accompanying statements at their estimated values at date of receipt. Donations with explicit donor restrictions are reported in the net assets with donor restrictions until the restriction is met. Absent explicit donor stipulations on long-lived assets, the Organization reports expirations of donor restrictions when the donated or acquired long-lived assets are placed in service.

The Organization receives donated services from unpaid volunteers who assist in fundraising, which do not meet the requirements to report as in-kind contributions on the financial statements, as well as donated professional services, such as advertising and business services. When the criteria for recognition has been satisfied, the in-kind contributions are recorded at fair value. Summarized below are in-kind contributions for the years ended March 31, 2020 and 2019.

	2020	2019
Campaign	\$ 14,000	\$ 4,727
Professional fees	17,500	20,300
Special events	40,500	14,160
Advertising/marketing	44,489	773
	\$ 116,489	\$ 39,960

Property and Equipment - Property and equipment with a cost greater than \$500 and an estimated useful life of one or more years are capitalized and are carried at cost or, if donated, at the approximate fair value at the date of donation. Depreciation is computed using the straight-line method based on the estimated useful lives of the various classes of assets. The cost of maintenance and repairs is recorded as expense as incurred.

Allocations to Agencies - In March 2020 and 2019, the Board of Directors approved a pledged amount to be allocated to specific agencies. This pledged amount is reflected in the accompanying Statement of Financial Position as allocations to agencies. Amounts committed for periods after March 31, 2020 and 2019 are subject to further review and approval by the Board and success of the current year campaign. Accordingly, such additional funds are not reflected as a liability as of March 31, 2020 and 2019.

Designations Payable - Funds are distributed to not-for-profit agencies in accordance with donor instructions. To be eligible to receive these funds, a not-for-profit organization must have been granted exemption under 501(c)3 of the Internal Revenue Code and must comply with the U.S. Patriot Act requirements.

Assets Held as Fiscal Agent - The Organization acts as a fiscal agent for community initiatives. These funds are not recorded as revenue and are included in designations payable in the Statement of Financial Position. The amounts recorded for the years ended March 31, 2020 and 2019 were \$11,251 and \$33,995 respectively.

Advertising - Advertising costs are charged to operations when incurred.

Federal Income Tax - The Internal Revenue Service has determined that the Organization is exempt from federal income tax under Internal Revenue Code Section 501(c)3; accordingly no provision has been made for federal income tax in the accompanying financial statements. It is management's opinion that no significant uncertain tax positions remain open at March 31, 2020.

Functional Allocation of Expenses - The majority of expenses generally can be identified with the program or supporting services to which they relate and are charged accordingly. Other expenses by function have to be allocated among program and supporting services classifications on the basis of full-time equivalent employees, salaries and other bases determined by management of the Organization. This is consistent with the standards for allocation of functional expenses adopted by United Way of America to promote consistency in reporting among the United Ways.

UNITED WAY OF WASHINGTON COUNTY, TN, INC.
Notes to Financial Statements (Continued)

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reported period. Actual results could differ from those estimates.

New Accounting Pronouncements - In May 2014, the Financial Accounting Standards Board (“FASB”) issued Accounting Standards Update (“ASU”) No. 2014-09, “Revenue from Contracts with Customers”, as amended (“ASU 2014-09”), effective for annual financial statements issued for fiscal years beginning after December 15, 2018. The core principle of this ASU is that an entity will recognize exchange revenue when it transfers goods or services to customers in an amount that reflects the consideration to which it expects to be entitled in exchange for those goods or services. In doing so, entities will need to use judgment and make estimates when evaluating transaction pricing, performance obligations, and other contract provisions. The Organization adopted ASU 2014-09, and does not believe the application of the provisions has a material effect on the amounts presented or disclosed.

In June 2018, the FASB issued ASU No. 2018-08, “Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made” (“ASU 2018-08”), effective for annual financial statements issued for fiscal years beginning after December 15, 2018. The core principle of this ASU is to assist entities in evaluating whether transactions are contributions (nonreciprocal transactions) or exchange (reciprocal) transactions. It also provides more guidance on whether contributions should be considered conditional. The Organization adopted ASU 2018-08, and does not believe the application of the provisions has a material effect on the amounts presented or disclosed in the prior year.

Recent Accounting Pronouncements - The FASB also issued the following accounting standards, which will be effective in subsequent years: 1) ASU No. 2016-02, Leases, effective for fiscal years beginning after December 15, 2021; and 2) ASU No. 2016-13, Financial Instruments-Credit Losses, effective for fiscal years beginning after December 15, 2022.

Date of Management’s Review - Management has evaluated events and transactions occurring subsequent to the statement of financial position for items that should be recognized or disclosed in these financial statements. The evaluation was conducted through the date of the report, which is the date these financial statements were available to be issued.

NOTE 3 - LIQUIDITY AND AVAILABILITY OF FUNDS

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the statement of financial position date, are as follows:

	2020	2019
Cash	\$ 266,058	\$ 332,393
Accounts receivable	653,490	706,825
Total financial assets available to meet general expenditures within the next 12 months	\$ 919,548	\$ 1,039,218

The Organization maintains financial assets, consisting of cash and accounts receivable from the prior year campaign that are collected throughout the year, on hand to meet its normal operating expenses based on its annual budget. Operating expenses are compared to budget expenses on a monthly basis and financial assets on hand are adjusted as necessary.

UNITED WAY OF WASHINGTON COUNTY, TN, INC.
Notes to Financial Statements (Continued)

NOTE 4 - CASH

All cash is held in demand deposits at TruPoint Bank and are insured up to \$250,000 by the FDIC. Assets have not been pledged for excess deposits. Management does not believe that it is exposed to significant credit risk regarding cash. The cash accounts for Keeping Warm and Live Well have been restricted for specific purposes.

	2020	2019
General	\$ 266,058	\$ 332,393
Keeping Warm	38,983	36,799
Live Well	4,457	3,719
	\$ 309,498	\$ 372,911

NOTE 5 - RETIREMENT PLAN

The Organization sponsors a defined contribution retirement plan for each of its employees. The plan was underwritten by Mutual of America through May 2019. Contributions and costs are determined as 7.5% of each covered employee's salary. The employer contributions for the years ended March 31, 2020 and 2019 were \$756 and \$3,469.

Starting in May 2019, the Organization provides a Simple IRA retirement plan through American Funds. The Organization will match employee contributions up to 3%. The employer contributions for the year ended March 31, 2020 were \$5,252.

NOTE 6 - NET ASSETS

Net assets with donor restrictions are restricted for the following purposes as of March 31, 2020 and 2019:

	2020	2019
<u>Subject to expenditure for a specific purpose:</u>		
Hands up	\$ 35,430	\$ 36,799
Meals	2,614	3,357
Subsequent year's campaign	31,765	9,216
Vello program	28,820	25,000
Ladies leadership	6,343	7,627
Alice	13,673	-
Tennessee afterschool	4,366	-
Disaster relief	21,310	-
Total net assets with donor restrictions	\$ 144,321	\$ 81,999

Net assets were released from donor restrictions by incurring expenses satisfying the restricted purpose or by occurrence of the passage of time or other events specified by donors as follows for the years ended March 31, 2020 and 2019:

	2020	2019
<u>Purpose restrictions accomplished:</u>		
Hands up	\$ 57,022	\$ 67,065
Meals	929	351
Vello program	67,800	16,250
Ladies leadership	6,079	2,373
Special events	9,634	52,466
Total purpose restrictions accomplished	141,464	138,505

UNITED WAY OF WASHINGTON COUNTY, TN, INC.
Notes to Financial Statements (Continued)

NOTE 6 - NET ASSETS (Continued)

<u>Time restrictions expired:</u>		
Passage of specified time	117,809	106,248
Total restrictions released	\$ 259,273	\$ 244,753

Resolutions for agency appropriations approved by the Board of Directors are included as net assets without donor restrictions program services on the Statement of Activities. For the years ended March 31, 2020 and 2019 agency appropriations are as follows:

	2020	2019
Boy's & Girl's Club of Johnson City/Washington County	110,000	119,500
Coalition for Kids	100,000	115,000
Salvation Army	\$ 90,000	\$ 150,000
Girls, Inc. of Johnson City/Washington County	69,600	83,000
Frontier Health	25,000	20,250
American Red Cross of Northeast Tennessee	20,000	40,000
Family Promise of Greater Johnson City, Tennessee	20,000	23,250
Contact Ministries	10,000	20,000
Adult Day Services	9,400	20,000
Arc of Washington County	9,000	36,000
Unspecified	7,585	-
Girl Scouts of the Appalachian Council	5,000	34,500
Project Access	5,000	5,000
Jonesborough Senior Center	5,000	2,500
Sequoyah Boy Scouts	-	21,000
Keystone Dental Care	-	20,000
The Crumley House	-	12,500
Personal Support Services	-	10,000
Washington County Schools Shoe and Clothing Fund	-	10,000
Johnson City Schools Shoe Fund	-	10,000
Appalachia Service Project	-	4,000
Total	\$ 485,585	\$ 756,500

NOTE 7 - BUILDING LEASE

During 2019, the Organization signed a new lease agreement with Home Trust Bank for office space located at 1907 North Roan Street, Johnson City, Tennessee. The lease is for a period of 63 months, commencing on August 1, 2018 and ending on October 31, 2023. Monthly rent will be \$2,701. The rental expense for the years ended March 31, 2020 and 2019 was \$32,415 and \$32,404, respectively.

The future minimum rental payments are as follows:

2021	\$ 32,415
2022	32,415
2023	18,909
	\$ 83,739

UNITED WAY OF WASHINGTON COUNTY, TN, INC.
Notes to Financial Statements (Continued)

NOTE 8 - SUBSEQUENT EVENTS

The COVID-19 outbreak is disrupting supply chains and affecting production and sales across a range of industries. The extent of the impact of COVID-19 on the Organization's operational and financial performance will depend on certain developments, including duration and spread of the outbreak, impact on the Organization's contributors, employees, and vendors all of which are uncertain and cannot be predicted. At this point, the extent of which COVID-19 may affect the Organization's financial condition including collectability of pledges as well as future campaigns is uncertain.

On March 27, 2020, President Trump signed into law the "Coronavirus Aid, Relief, and Economic Security ("CARES") Act. The Cares Act appropriated funds for the SBA Paycheck Protection Program ("PPP") loans that are forgivable in certain situations to promote continued employment, as well as Economic Injury Disaster Loans to provide liquidity to small businesses harmed by COVID-19. The Organization obtained a PPP loan subsequent to year-end and continues to examine the impact that the CARES Act may have.

On June 26, 2020, the Organization changed its name to United Way of East Tennessee Highlands due to the merger whereas the Organization merged with United Way of Elizabethton/Carter County, Tennessee.

On September 3, 2020, the Organization was approved to receive a reimbursable grant of \$165,000 through the Tennessee Community CARES Program through United Way of Greater Knoxville to provide a Financial Empower Program. In addition to the grant, the Organization will also partner with Appalachian Opportunity Fund to provide this program to the community. The Program will provide financial coaches to assist participants to improve their financial health and decrease their financial stress.