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President, Greater Centennial Community Development Corp.

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Missionaries of La Salette

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Marymount College

Jonathan Hummel  
Deutsche Bank AG

Shawn Luther  
Nonprofit Finance Fund

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KW Murnion Associates

Alvaro Ortiz  
Morgan Stanley

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Dominican Sisters of Sparkill

Jonathan Vazcones  
M&T Bank

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Dentons US LLP

William J. Robb, Jr.

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Executive Director

Julie DiNizo  
Loan Administrator

Maureen Martin  
Office & Finance Assistant

Margaret Murphy, OP  
Finance Officer

Maryann Sorese  
Development & Communications Officer

Sabine Werner  
Lending Officer

Program Impact Data

Cumulative Investments  
FROM 1983 TO YE 2014  
$56,915,388

Cumulative Impact in Total Project Funding  
$375,122,437

Total number of Affordable & Supportive Housing Units  2,767

Total number of Early Education Centers financed  41

Total number of Low-Income Children served thru EECs  3,784

Total number of Health Care Facilities  9

Total number of Nonprofit Facilities  40
Dear Leviticus Members and Friends,

The year 2014 was significant for the Leviticus Fund, and we are pleased to provide this report of our activities. You’ll notice we changed the format of this year’s report to add more photos to highlight the projects we financed, and grouped the work under programmatic banners to convey the breadth of the community development efforts we supported. We hope you enjoy this new design.

In 2014 the Leviticus Board adopted a set of program values to deepen our commitment to serving those at greater risk. These values include increasing the supply of affordable housing for very low-income individuals and families, including seniors, and preserving units that already exist. We also brought a renewed focus on assisting community facility and economic development projects promoting individual and community health. You will see these values in the projects we supported in 2014.

The shortage of decent, affordable housing for lower income families, and for those suffering from physical or mental disability, substance abuse, or homelessness remains a daunting problem. This has been true for years, and flat public subsidies, stagnant wages, expensive land and construction costs, and restrictive zoning have all exacerbated the problem. Providing flexible capital to nonprofits fighting to increase this type of housing is one of our major goals. Our lending to cooperatives of residents who have organized to purchase the land under their manufactured homes also continues as a top priority. In 2014 we received the largest private grant in our history – $750,000 from the JP Morgan Chase Foundation – to support that work.

Leviticus made significant financial and organizational progress in 2014. Our total and net assets grew, and Member capital increased 20%, a clear affirmation our work is furthering the goals of our investors. Five individuals were newly elected to the Leviticus Board. Leviticus was also invited by OFN, a national CDFI advocacy organization, to be a pass-through lender to a new health center funded by new markets tax credits. We gained valuable experience participating in this transaction while aiding the construction of a much needed facility.

In a 2014 interview Pope Francis said that “caring for our neighbor, for those who are poor, who suffer in body and soul, for those who are in need: this is the touchstone.” That statement reaffirms Leviticus’ work for the last 32 years, and aligns with the goals of our Members, Associate investors, and Partner organizations. Amidst the overwhelming need we see and acknowledge, we recommit to keeping the “touchstone” Francis describes front and center.

Thank you all for your support in 2014. Leviticus has a bright future and we look forward to walking with you on the journey ahead!

Greg Maher
Executive Director

Derrick Lovett
Board President

<table>
<thead>
<tr>
<th>Project Type</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care Facilities</td>
<td>$4,800,000</td>
<td>23%</td>
</tr>
<tr>
<td>Affordable &amp; Supportive Housing</td>
<td>$7,972,054</td>
<td>38%</td>
</tr>
<tr>
<td>Manufactured Housing Communities</td>
<td>$3,330,671</td>
<td>16%</td>
</tr>
<tr>
<td>Early Education Facilities</td>
<td>$3,068,320</td>
<td>14%</td>
</tr>
<tr>
<td>Community-Based Facilities</td>
<td>$1,946,978</td>
<td>9%</td>
</tr>
</tbody>
</table>
Mixed Uses Expand Community Impacts

“The Mill is a multi-faceted project that will save and restore a major historic treasure, create high quality affordable housing, and provide food and hospitality industry training in the Fresh Start Café.”

JOSEPH CZAJKA, EXECUTIVE DIRECTOR OF RECAP

NY The adaptive reuse of a vacant, historic mill removes urban blight, generates affordable homes, and provides individuals on public assistance with work training and experience. The redevelopment of “The Mill” was aided by a Leviticus early predevelopment investment, which is often the hardest financing for a developer to access.

RECAP, Inc. • Middletown, NY • $775,000 predevelopment loan • 41 affordable rental units • Workforce training site

NY A critical project promises quality affordable housing, community-focused services, and an upgraded child care center. Leviticus’ financing allowed for the acquisition of a site for the third phase of a comprehensive, multi-phase, public housing redevelopment project.

The Community Builders • Yonkers, NY • $1,100,000 acquisition loan • 21 affordable rental units • Child care center
Neighboring communities increasingly own the land under their homes and preserve affordability as part of a nationwide strategy. Leviticus is a Lead Organization in the I’M HOME Network, and our loan to this 55+ community protects housing for seniors on fixed incomes. Our total financing in support of resident ownership now exceeds $4 million.

**Venture Lake Estates • Hyde Park, NY •**
$344,059 mini-permanent loan •
Preservation of a 44-unit community

Community Asset Preservation Corp. •
Essex, Hudson, Union & Middlesex Counties, NJ •
$1,500,000 mini-permanent loan •
45 scattered sites for affordable rental homes

Renovating abandoned properties, and returning them to active use as affordable rentals, stabilizes communities weakened by the mortgage crisis. Leviticus pooled its capital with two other lenders to provide $7 million in financing to create single-family rental opportunities among at-risk properties.
Supportive Housing and Shelter for the Homeless

“Our veterans should have a safe and dignified place of their own where they can continue to improve their lives and the lives of their families.”

LAURA MULLAHY-SMITH, DIRECTOR OF VETERANS SERVICES, CONCERN FOR INDEPENDENT LIVING

NY The stability of a home and access to appropriate supportive services is a proven solution to homelessness. Local efforts toward achieving a federal goal of ending veteran homelessness by the end of 2015 were bolstered by our loan. The project includes 30 units with supportive services for homeless veterans with extremely low-incomes who have psychiatric disabilities.

Concern for Independent Living • Lake Ronkonkoma, NY • $735,624 construction loan
• 59 affordable rental units

NY An expanded and upgraded shelter provides a safe, respectful environment for those suffering from homelessness. The acquisition of a building formerly leased for 25 years includes the complete rehab of dorm rooms, a redesign of the kitchen, and expanded space for life skill and economic empowerment programs. Leviticus’ early loan commitment strengthened this nonprofit’s ability to successfully compete for public funding to support the project.

Open Arms HDFC • White Plains, NY • $522,157 mini-permanent loan • Renovation and one-story addition to a men’s shelter
Facilities Promote Community Health and Well Being

**MA** A community health center expansion increases patient capacity by 26%. A significant Leviticus loan allows more primary and preventive care services to be provided to a multicultural community marked by high levels of poverty, and builds our capacity to meet growing facility needs of community health centers in our region.

Brockton Neighborhood Health Center • Brockton, MA • $4,800,000 construction/mini-permanent loan • New 13,600 square foot center

**NJ** Quality programs serving infants and toddlers from low-income households support development of critical, early learning fundamentals. Our borrower has worked to create high performing programs for children in the growing Vailsburg community in Newark, where demand for services from working families outstrips available seats. Leviticus has been a consistent supporter of this agency’s work.

Unified Vailsburg Services Organization • Newark, NJ • $550,000 construction/mini-permanent loan • New 10,000 sq. ft., two-story early education center

**NY** Art enriches life and should be available to all, particularly those facing barriers imposed by age, disability and economic poverty. Leviticus’ loan supported renovations to office and gallery space and enhanced the organization’s capacity to deliver school-based art programs and on-site art opportunities to adults with developmental disabilities.

Healing Arts Initiative • Long Island City, NY • $440,000 mini-permanent loan • Renovations to office and program space
## Leviticus 25:23
**Alternative Fund, Inc.**

**Statement of Financial Position**

For the Years Ended December 31, 2014 and 2013

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Investments</td>
<td>5,076,212</td>
<td>5,757,291</td>
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<tr>
<td>Notes Receivable - Projects</td>
<td>16,318,024</td>
<td>14,379,048</td>
</tr>
<tr>
<td>Allowance for Loan Losses</td>
<td>(895,981)</td>
<td>(772,876)</td>
</tr>
<tr>
<td>Notes Receivable - Non Recourse</td>
<td>4,800,000</td>
<td>-</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>125,748</td>
<td>106,931</td>
</tr>
<tr>
<td>Grants Receivable</td>
<td>455,000</td>
<td>-</td>
</tr>
<tr>
<td>Fixed and Other Assets</td>
<td>17,975</td>
<td>24,682</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$25,896,978</td>
<td>$19,495,076</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Notes Payable</td>
<td>15,228,817</td>
<td>14,938,943</td>
</tr>
<tr>
<td>Notes Payable - Non Recourse</td>
<td>4,800,000</td>
<td>-</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>171,926</td>
<td>105,454</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>$20,200,743</td>
<td>$15,044,398</td>
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<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted</td>
<td>4,911,850</td>
<td>3,976,243</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>784,385</td>
<td>474,435</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td>$5,696,235</td>
<td>$4,450,678</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td>$25,896,978</td>
<td>$19,495,076</td>
</tr>
</tbody>
</table>

### Dept Capital Sources

as of 12/31/2014

<table>
<thead>
<tr>
<th>Source</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faith-Based (Non-Members)</td>
<td>$1,625,734</td>
<td>8%</td>
</tr>
<tr>
<td>Government</td>
<td>$1,628,806</td>
<td>8%</td>
</tr>
<tr>
<td>Health System Investors</td>
<td>$1,500,000</td>
<td>8%</td>
</tr>
<tr>
<td>Non-Recourse Investment</td>
<td>$4,800,000</td>
<td>29%</td>
</tr>
<tr>
<td>Individual Associate Investors</td>
<td>$1,189,277</td>
<td>6%</td>
</tr>
<tr>
<td>Member Investors</td>
<td>$3,485,000</td>
<td>17%</td>
</tr>
<tr>
<td>Banks</td>
<td>$5,800,000</td>
<td></td>
</tr>
</tbody>
</table>

Renovations underway at Open Arms Shelter in White Plains, NY
### Revenues

<table>
<thead>
<tr>
<th>Description</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted Contributions</td>
<td>$107,921</td>
<td>$67,544</td>
</tr>
<tr>
<td>Government Grants</td>
<td>455,000</td>
<td>-</td>
</tr>
<tr>
<td>Interest on Project Loans</td>
<td>926,906</td>
<td>789,227</td>
</tr>
<tr>
<td>Commitment Fees</td>
<td>45,572</td>
<td>45,382</td>
</tr>
<tr>
<td>Other Income</td>
<td>75,000</td>
<td>146</td>
</tr>
<tr>
<td>Income on Investments</td>
<td>32,536</td>
<td>49,355</td>
</tr>
<tr>
<td>Net assets released from temporary restriction</td>
<td>511,050</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Revenues</strong></td>
<td><strong>$2,153,984</strong></td>
<td><strong>$951,654</strong></td>
</tr>
</tbody>
</table>

### Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Benefits</td>
<td>$588,056</td>
<td>$513,762</td>
</tr>
<tr>
<td>Interest Expense</td>
<td>339,184</td>
<td>349,421</td>
</tr>
<tr>
<td>Professional Fees and Expenses</td>
<td>49,714</td>
<td>55,277</td>
</tr>
<tr>
<td>Office Expenses</td>
<td>77,451</td>
<td>77,987</td>
</tr>
<tr>
<td>Conferences and Training</td>
<td>17,576</td>
<td>12,988</td>
</tr>
<tr>
<td>Other Expenses</td>
<td>23,293</td>
<td>24,859</td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td>123,104</td>
<td>(7,039)</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$1,218,377</strong></td>
<td><strong>$1,027,256</strong></td>
</tr>
</tbody>
</table>

### Change in Unrestricted Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in Unrestricted Net Assets</td>
<td>$935,607</td>
<td>$(75,602)</td>
</tr>
<tr>
<td>Restricted Contributions</td>
<td>821,000</td>
<td>36,000</td>
</tr>
<tr>
<td>Net assets released from temporary restrictions</td>
<td>(511,050)</td>
<td>-</td>
</tr>
<tr>
<td>Change in Temporarily Restricted Net Assets</td>
<td>309,950</td>
<td>36,000</td>
</tr>
<tr>
<td><strong>Change in Net Assets</strong></td>
<td><strong>$1,245,557</strong></td>
<td><strong>$(39,602)</strong></td>
</tr>
</tbody>
</table>

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UVSO's new early education center takes shape in Newark, NJ

Repairs transform a former at-risk property in Newark, NJ
Mission Statement

The Leviticus 25:23 Alternative Fund, Inc. is a not-for-profit financial intermediary, motivated by faith, that offers investors a socially-responsive means to serve low-income neighborhoods. The Fund provides flexible capital and financial services for the development of affordable housing and community facilities, especially child care centers, throughout New York, New Jersey and Connecticut.

Donors

Apple Bank for Savings
Jonathan D. Beard & Rachel Theilheimer
Carmelite Sisters for the Aged and Infirm
Janice & James Carroll
CDFI Fund
Congregation of the Daughters of Divine Charity
Congregation of Infant Jesus
Bernadette Cronin-Geller
Salvatore & Bernadette Del Bene
Victoria DiLucia
Lawrence & Marjorie Donahue
Katherine Elsner
First Niagara Bank Foundation
Margaret Flood, OP
Fordham University, Office of Campus Ministry
Franciscan Brothers of Brooklyn
Franciscan Sisters of the Atonement
Franciscan Sisters of Peace
Linda Hincken
HSBC Bank, N.A.
Charles & Paulette Johnston
JPMorgan Chase Foundation
Carole Kakos
Patricia M. Kenny
Alan J. Kidder
Maureen La Piana
Ann W. LaValle
Francis R. Lewis
M&T Charitable Foundation
Sue Ellen & Greg Maher
Eifiona L. Main and Charles J. Engel
Margaret Mariani
R. Gabriel Moran
Morgan Stanley
Kathleen W. Murnion
New York Community Bank
Richard & Susan O’Brien
James & Susan O’Shea
People’s United Community Foundation
Mary Beth & John Powers
Cathy & Tom Rowan
St. John’s Episcopal Church
Peggy Scarano, OP
Michael & Allison Sena
Sisters of Charity of Halifax
Sisters of Our Lady of Christian Doctrine
Sisters of St. Francis of the Neumann Communities
Sisters of St. Francis of Peace
Sisters of St. Joseph of Northwestern Pennsylvania
Society of Jesus, New York Province
Sterling National Bank Charitable Foundation
TD Charitable Foundation
Ursuline Community, Liberty Avenue
Ursuline Community, Linden Avenue
Ursuline Community, Longstreet Avenue
Westchester Community Foundation
Richard & Charline Watts
Webster Bank, N.A.
Wells Fargo
Mary Yauch

Member Investors

Albany Area Housing Opportunities, Albany, NY
Brothers of the Christian Schools, District of Eastern North America
Catholic Biblical Association, Washington, DC
Church of St. Raymond, Bronx, NY
Congregation of Holy Cross, Moreau Province, TX
Congregation of Holy Cross, US Province, IN
Congregation of Infant Jesus, Rockville Centre, NY
Congregation of Notre Dame, Wilton, CT
Congregation of the Blessed Sacrament, Highland Heights, OH
Daughters of Divine Charity, Staten Island, NY
Daughters of the Holy Spirit, Putnam, CT
Daughters of Wisdom, Islip, NY
Discalced Carmelite Nuns, Beacon, NY
Dominican Fathers & Brothers, Province of St. Joseph, NY
Dominican Sisters of Hope, NY*
Dominican Sisters of Peace, Columbus, OH
Dominican Sisters of Sparkill, NY
Franciscan Brothers of Brooklyn, NY
Franciscan Sisters of Allegany, St. Bonaventure, NY
Franciscan Sisters of Peace, Haverstraw, NY
Franciscan Sisters of Peekskill, NY
Franciscan Sisters of the Atonement, Garrison, NY
Georgian Court University, New Jersey Leadership Conference of Women Religious, Region 2, NY
Marist Brothers of the Schools, Bayonne, NJ
Maryknoll Fathers and Brothers, NY
Maryknoll Sisters, NY
Missionary Sisters of Immaculate Heart of Mary, New York, NY
Montfort Missionaries, Ozone Park, NY
Paulist Fathers, Jamaica Estates, NY
Province of St. Mary of the Capuchin Order, White Plains, NY
Redemptoristine Nuns, Beacon, NY
Religious of the Sacred Heart of Mary, Tarrytown, NY
School Sisters of Notre Dame, Atlantic-Midwest Province
School Sisters of St. Francis, Milwaukee, WI
Sisters of Charity of Halifax, Nova Scotia, Canada
Sisters of Charity of New York*
Sisters of Charity of the BVM, Dubuque, IA*
Sisters of Mary Reparatrix, Riverview, MI
Sisters of Mercy, Mid Atlantic Community
Sisters of Mercy, Northeast Community
Sisters of Mercy, New York, Pennsylvania, Pacific West Community
Sisters Our Lady of Christian Doctrine, Nyack, NY
Sisters of St. Dominic, Blauvelt, NY
Sisters of St. Dominic, Caldwell, NJ
Sisters of St. Dominic, Tacoma, WA
Sisters of St. Francis of the Neumann Communities
Sisters of St. Francis of Philadelphia, PA
Sisters of St. John the Baptist, Bronx, NY
Sisters of St. Joseph of Carondelet, Albany Province
Sisters of St. Joseph of Peace
Sisters of St. Ursula, Rhinebeck, NY
Sisters of the Divine Compassion, White Plains, NY
Sisters of the Good Shepherd, Jamaica, NY
Sisters of the Holy Cross, Notre Dame, IN
Sisters of the Order of St. Dominic, Amityville, NY
Sisters of the Presentation, New Windsor, NY
Sisters of the Resurrection, Castleton-on-Hudson, NY
Sisters Servants of the Immaculate Heart of Mary, Immaculata, PA
Sisters Servants of the Immaculate Heart of Mary, Scranton, PA
Society of Jesus, New York Province, NY
Society of the Holy Child Jesus, American Province, Rosemont, PA
The Crusade for Family Prayer, Inc., North Easton, MA
The Reformed Church of Bronxville, NY
The Sinsinawa Dominicans, Sinsinawa, WI*
Ursuline Convent of St. Teresa, New Rochelle, NY
Ursuline Sisters of Roman Union, Eastern Province
Ursuline Sisters of Tildonk, Jamaica, NY

Individual Associate Investors

Jonathan D. Beard & Rachel Theilheimer
John Brennan and Frances Sullivan
Anne Marie Bucher OP
Rosemarie & Robert Byrnes*
James & Janice Carroll
Edward and Elaine Chanda
Quincy E. Chanda
Thomas Conlon
Peter Crippen
Bernadette Cronin-Geller
Nancy & Joe Cruickshank
Paul Dermody*
Victoria DiLucia
Rose DiMartino
Dorothy Distel*
Lawrence & Marjorie Donahue
Mary-Cabrini Durkin
Katherine M. Elsner
Gadfly Trust
David Gustafson
John & RoseMary Hunt
Carole Kakos Trust*
Brian Kaminer
Patricia M. Kenny
Alan J. Kidder
Ann W. LaValle
Elizabeth M. Leddy Trust
Francis R. Lewis
Eifiona Main & Charles J. Engel
Margaret A. Mariani
Lenore E. Maroney*
Heather & Thomas McArdle*
William M. & Miriam F. Meehan Foundation
Kathleen Murnion
Mary C. Oberc
Marilyn Olin
Carla Padilla
Dr. Frances M. Poggioli
Catherine & Thomas Rowan*
Marta Santiago
Michael Sena
Jennifer Solomon & Richard Feingold*
Elizabeth V. Sorese
Robert Strittmatter & Norine R. DiCarlo
Rev. John B. Sullivan
Mary A. Sullivan, N.A.
Richard and Charline Watts
Charles Wiggins
Woodlands Investment Management Account
Kathleen M. Worthington

Associate, Government & Partner Investors

Adorers of the Blood of Christ, Wichita, KS
Adrian Dominican Sisters, MI
Apple Bank for Savings
Basilian Fathers of Toronto, Ontario, Canada
Bon Secours Health System, Inc., Marriottsville, MD
Capital One, N.A.
Carmelite Communities Inc.
Carmelite Sisters for the Aged and Infirm, Germantown, NY
Carmelite Sisters of Charity, Washington, DC
CDFI Fund – United States Treasury
Catholic Health Initiatives, Denver, CO
Holy Spirit Missionary Sisters, Techny, IL
HSBC Bank USA, N.A. *
Leadership Conference of Women Religious Region 2, NY
Loretto Literary and Benevolent Institution, KY
Mercantil Commercebank, N.A.
Merry Investment Services, Inc., St. Louis, MO
The New England Conference of Diocesan Directors of Religious Education
Opportunity Fund II, LP*
People’s United Bank*
Plymouth Congregational Church, UCC, Syracuse, NY*
Ridgewood Savings Bank*
Seton Enablement Fund, Sisters of Charity of Cincinnati, OH
Signature Bank
Sisters of Charity of St. Elizabeth, Convent Station, NJ

Sisters of Charity, Nazareth, KY
Sisters of St. Joseph of Carondelet, Albany Province
Sisters of St. Joseph of Carondelet, St. Paul Province
Sisters of St. Joseph of Northwestern Pennsylvania
Sisters, Servants of the Immaculate Heart of Mary, Scranton, PA
Society of the Divine Word, Techny, IL
The Sustainability Group, Boston, MA
Small Business Loan Fund – United States Treasury
St. John’s Episcopal Church, Larchmont, NY
School Sisters of Notre Dame, Atlantic-Midwest Province
School Sisters of Notre Dame, Milwaukee Province
School Sisters of St. Francis, Milwaukee, WI
TD Bank USA, N.A.
Trinity Health, Livonia, MI
Unitarian Universalist Congregation at Shelter Rock, NY*
United Methodist Church, General Board of Global Ministries, New York, NY
Ursuline Community, Liberty Avenue, New Rochelle, NY
Ursuline Community, Linden Avenue, New Rochelle, NY
Ursuline Community, Longstreet Avenue, Bronx, NY
Wells Fargo Community Investment Holdings
Wells Fargo Regional Community Development Corporation

* Denotes new investment in 2014

“We are happy to help the important work of Leviticus in responding to the urgent need for more affordable housing.”

MARY BETH & JOHN POWERS