Celebrating a year of growth and expansion
CELEBRATING A YEAR OF GROWTH AND EXPANSION!

Every aspect of our community development work is sustained by the value-based commitment of our investors, donors, volunteers, nonprofit partners, pro bono counsel and Board of Directors.

That support, in turn, fuels our growth in capital and organizational capacity that provides the opportunity to renew once again our commitment to our mission and the communities we serve. The photos on this page provide just a few of the highlights from the year: the release of our housing report for the City of Yonkers; community investment spotlight speaker, Anahaita Kotval, who is Chief Executive Officer for Lifting Up Westchester; the gathering of our Member investors at our annual meeting; recognition by Greg Maher, our Executive Director, for the service of two outgoing board members – Sr. Geraldine Kennedy, OSU, who served as Secretary, and Justin Towey, who served as Treasurer; and the skilled community development work by The Community Builders, selected in 2019 as the Leviticus Cornerstone awardee.

IMPACT

<table>
<thead>
<tr>
<th>2019</th>
<th>Total Dollars Invested</th>
<th>Total Affordable Homes Created or Preserved</th>
<th>Total Early Care and Education Seats Created</th>
<th>Commercial and Nonprofit Facilities Financed</th>
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Celebrating a Year of Growth and Expansion - 2019 Leviticus Fund Annual Report
The Leviticus Fund is motivated by faith and founded on the biblical verse of Leviticus 25:23 and its call for justice in the stewardship of economic resources. The Fund supports transformative solutions that serve low-income and vulnerable people by combining flexible capital from social impact investors and contributors with knowledge-sharing to create sustainable and affordable communities.

TO OUR MEMBERS AND FRIENDS

We are pleased to share our 2019 accomplishments in this report, though last year feels long ago. Since March, 2020, the coronavirus outbreak has caused sudden and severe health, economic and psychological disruptions for everyone in our nation. The pandemic’s duration remains unclear and, as is often the case, the most harm has fallen on minority communities, the elderly, and people with low incomes and few assets.

The Leviticus Fund has adjusted operations while maintaining our commitment to our mission. We instituted safety measures and transitioned our staff to work remotely. As the virus’ impact continued to emerge, we responded with one eye toward assisting our nonprofit borrowers with maximum openness and flexibility, and another on ensuring we retained cash to meet our obligations and support our viability. That has meant balancing our mission with greater scrutiny of new and existing loans in light of the uncertain environment and new financial pressures on our nonprofits partners.

In 2019, we committed $19.3 million and closed $18.6 million in new loans, and also disbursed $17.4 million, all historically high figures for Leviticus. Our capital supported construction and preservation of 1,385 affordable housing units; the education of 217 children and students in early learning centers and charter public schools; and assistance to over 6,350 individuals served by our economic development and community facility lending. Behind these numbers are individuals and families whose lives will be stabilized, whose early care and education will be enhanced, and whose communities will be strengthened because Leviticus stepped in to fill a gap and allow a project to move ahead.

In November, we were awarded $3.23 million in new grants from the CDFI Fund, the largest aggregate award nationwide. The grants will support our core lending, as well as projects that assist people with disabilities, those living in counties with persistent poverty, and families living in food deserts that lack convenient access to healthy foods. We also fully committed $12 million in capital from our Project Start Fund, which we launched in 2018 to assist projects serving very low-income families in New York State.

2019 also marked the final year of our three-year strategic plan. We are pleased to report that we substantially met or exceeded all five goals. Our Board subsequently extended the goals to 2020-2021 while updating the objectives. Working with our consultant, we also released a 57-page report looking at housing conditions in Yonkers, NY, and made eight policy recommendations to improve the supply of equitable, affordable housing in the city over the long term.

In these unsettled times, Leviticus is determined to continue our work as responsibly as we can. The need for affordable housing and neighborhood stabilization is likely to be even greater as the pandemic slowly recedes. We will be here, ready to serve the nonprofit community as an agent of hope and change, knowing that you are with us, shoulder-to-shoulder, as partners. We are grateful for your faithful support and for your belief in the mission of Leviticus to use faith capital to build communities that promote social justice and equitable opportunities for all.

Sincerely,

Greg Maher
Executive Director

Rosemary Jeffries, RSM
Board President

OUR MISSION

The Leviticus Fund is motivated by faith and founded on the biblical verse of Leviticus 25:23 and its call for justice in the stewardship of economic resources. The Fund supports transformative solutions that serve low-income and vulnerable people by combining flexible capital from social impact investors and contributors with knowledge-sharing to create sustainable and affordable communities.
FEDERAL FUNDING EXPANDS LENDING

It was an important achievement for Leviticus to receive $3.23 million in grants from the federal CDFI Fund in 2019. This funding is an essential resource to expand the scope of our lending, and in particular the grants will be used as loan capital for development, preservation and rehabilitation of affordable housing, and projects that address healthy food access, disabled individuals and counties facing persistent levels of poverty.

Leviticus was one of 261 awardees from a pool of 412 applicants, which underscores the level of competition for these federal dollars. In addition, three of the four awards required a dollar-for-dollar match to receive all of the funding. Leviticus’s $1.23 million required match was only made possible because of the generous donations and grants that we receive from individuals and institutions.

YONKERS HOUSING REPORT RELEASED

Leviticus has a long history of providing technical assistance to our nonprofit borrowers to support their community development work. In 2019, our TA took a more expanded form when we released a 57-page report offering tailored policy recommendations to stimulate new approaches to housing within Yonkers, NY. The report was based on 18 months of work in the city, including extensive research of the city’s housing conditions and existing policies, plus direct conversations with community stakeholders and residents of Yonkers.

Leviticus initiated the Yonkers housing study because we recognized that the city is very much a microcosm of the challenges and opportunities facing many urban areas. The issues specifically facing Yonkers are how to best balance housing affordability and inclusive housing policies along with the need to attract new investments to tackle urban blight. We believe the report provides practical and stimulating new thinking regarding Yonkers’ high-need, southwest quadrant and will be an important touchstone for Yonkers for years to come. To read the full report, please visit: https://www.leviticusfund.org/leviticus-fund-releases-yonkers-housing-report/

Leviticus is currently working on a similar housing study for the City of Newburgh, with the final report expected in 2021. Funding for both reports was provided through a generous grant from the JPMorgan Chase Foundation.

2019 CORNERSTONE AWARDEE

The Community Builders (TCB) has a 56-year history of building affordable and mixed-income housing in 14 states, including New York and New Jersey. The organization approaches its work with a consistent focus on how best to serve and involve residents in each development in order to promote sustainable, strong communities for the future.

In 2019, Leviticus selected TCB for its Cornerstone Award in recognition of its innovative community-building work that aligns with our mission of economic social justice. The organization has developed over 29,000 units of housing for families and seniors, and owns or manages more than 11,000 rental apartments. Leviticus, to date, has financed nine of TCB’s projects, including Bergenview Apartments, which is one of five projects profiled in this year’s annual report. To learn more about how TCB works locally, visit: https://www.leviticusfund.org/the-community-builders-receives-2019-cornerstone-award/

The housing needs research report on Yonkers, NY is the first of two by Leviticus to encourage innovative approaches to address long-term affordable housing needs.

Financial awards from the federal CDFI Fund support high-impact developments like the 16-site revitalization project of Butternut Crossing in Syracuse, NY.

The Leviticus Cornerstone Award for 2019 was presented to Bart Mitchell, President and CEO, right, and Lauren Hauck, Development Project Manager, by Executive Director, Greg Maher.
Head Start is designed to serve low-income children and their families, providing the academic, social and emotional support necessary for school readiness. Leviticus’ quick turnaround with a $359,000 loan guaranteed that this almost 55-year-old program maintained easy-access, quality childcare for its ethnically diverse community.

PROJECT PROFILE:
PORT JERVIS HEAD START
PORT JERVIS, NY

“RECAP and PACER are distinct nonprofits that have worked together for a long time. RECAP knew it needed a new location for its Head Start facility in Port Jervis, and PACER fulfilled that role by buying property, getting the financing through Leviticus, improving the site, securing all city approvals and providing a long-term lease to RECAP.

“Our program was in a church’s basement-level space that had particle-board divider walls between classrooms and offices, so privacy was a challenge when meeting with families. There also were no classroom bathrooms for the children. A great impact of the new interior is that each classroom has bathrooms and sinks, which is a huge advantage for health, safety and daily routines like brushing teeth and washing hands. Transitions are a challenging part of the day for preschoolers, so now the children can go to the bathroom as needed without a drastic transition to stop learning.

“The facility has a new, larger heating and cooling system and more natural light. The new playground is modern, with a perimeter fence for the children's safety. The building, the former office of a well-known local doctor, had just enough space for our current program with three to five-year-olds. The new facility is bright and welcoming and the children know this is a safe place where they will have warm, nutritious meals, see their friends and their teachers. Creating a consistent routine is critical for children at this age.

“With time short, Leviticus quickly became our top option for financing. If the loan had not gone through, we would have stayed at the church, but it was a tricky situation. The church wanted the space and the rent would have been raised to the point where the program would have lost money. It truly was the kind of project that I think long-term saved the program in Port Jervis.”

Nathan Litwin
Senior Housing Developer, RECAP, Inc.

Heather Decker
Senior Director of Early Childhood Development, RECAP Head Start

PORT JERVIS HEAD START AT A GLANCE

$359,000
PERMANENT LOAN

47
CHILDREN SERVED
“OnTECH gives young people a second chance to redefine themselves as students and to change their mindset about how they learn and what they can accomplish. We have been very successful in serving this group by offering a nurturing community where students gain the confidence they need to give school a second chance. We have consistent focus every day on core subject matters, which is critical when you have students who are reading at lower reading levels. We also have a year-round, quarter-schedule program so students garner credits quicker at OnTECH then they would in a typical traditional semester high school program.

“Our school also creates different career pathways relevant to local industries in upstate New York, such as environmental science, renewable energy and animal behavior. We offer job and volunteer connections in the community and are successful in getting kids to think about the myriad of employment and career opportunities.

“The biggest piece of how we teach is the engagement: getting students to re-engage with learning, to identify with being a student and getting involved in designing many aspects of the school. We call this student-centered social design. This is empowering for our students. They develop a voice that says ‘I can make a difference in my community, I have the ability to make a change and control my life.

“You cannot undervalue groups like Building Hope and Leviticus that support independent charter schools in smaller towns like Syracuse. When we think of funding charter schools, we think of funding programs in big cities and not of small towns that need help and need it quickly. What was amazing about Leviticus was that you were willing to get behind a community school in our city and take that risk. It was major and very much appreciated from our end.”

Ellen Eagen, Founder and Board Chair
OnTECH Charter High School, Syracuse, NY
Through our Project Start Fund, Leviticus is supporting the second phase of RUPCO’s expansive Newburgh Progress development, a multi-site revitalization project in the city’s distressed East End Neighborhood. RUPCO is one of the Hudson Valley’s leading affordable housing providers and its work in Newburgh expands its impact throughout the region.

“RUPCO was established in 1981 and, for many years, our focus was Ulster County. The work in Newburgh is our first real estate development project outside of Ulster. Phase One involved the rehab of 15 abandoned properties in the East End and created 45 affordable apartments.

“After Phase One was completed, Leviticus reached out to advise us they had received funding earmarked specifically for residential rehab work within the city of Newburgh that offered a lower interest rate. We used that capital to cover a lot of the soft costs for our second phase, Newburgh Progress, specifically for architectural fees, market studies environmental reports, surveys, permits, and application fees.

“Newburgh Progress is in the predevelopment phase and features the rehab of 10 vacant residential buildings and the construction of 12 new residential buildings in a four-square block area and will produce 62 units of housing, including 10 supportive housing units for the formerly homeless. It also will transform the former, vacant First United Methodist Church and an adjoining building into a community center with a focus on job training and day care.

“City of Newburgh residents have been outspoken about how much they enjoyed the first phase of our work. A small group of residents came to a 2018 zoning board meeting that included properties for Phase Two - to speak in support of this project. It spoke volumes that they took time out of their lives to be present and show support. Some stated that they loved the fact that there is just so much more life in their community.”

Frank Paulo    Emily Hamilton
Chief Financial Officer, RUPCO    Real Estate Project Manager, RUPCO
Support from Leviticus is helping nonprofit developer Breaking Ground transform an empty building in downtown Brooklyn into much-needed supportive housing and affordable rental housing. Established in 1990, Breaking Ground operates nearly 4,000 units of housing in New York City, upstate New York, and Connecticut.

“The building at 90 Sands Street had been a hotel residence operated by the Jehovah’s Witnesses and had been vacant for about a year when we acquired it in 2018. The main focus of our work is supportive housing, and the rehab of this 30-floor tower provides an exciting opportunity for us to create nearly 500 units of supportive and affordable housing.

“During the predevelopment phase of projects, we encounter substantial fees associated with architectural design and engineering that are difficult for a nonprofit to cover without assistance. The Leviticus loan has been critical for getting the rehab design done so we can proceed to the construction loan closing.

“This is our first project with Leviticus. Their staff was very responsive and efficient in answering our questions, getting the predevelopment loan closed, and disbursing the funds.

“We expect to begin construction in the summer of 2020 and complete the project by the end of 2021. Once the rehab is finished, 90 Sands Street will provide housing for 305 formerly homeless tenants with chronic mental illness, and will include social services onsite. An additional 192 units will be created for households ranging from very low- to moderate-income. There also will be a unit for the superintendent and a community room, fitness room, computer room, and laundry on the lower floors.

“Bringing such a large number of units of housing online will make a significant contribution to Breaking Ground’s mission of ending homelessness. We are very grateful to Leviticus for their support.”

Cara McAteer
Senior Project Manager
Breaking Ground
The historic Bergenview Apartments is an essential resource for supportive housing for communities in Jersey City. The multi-phase renovation plans by The Community Builders (TCB) will safeguard this community asset and provide critical housing and support for the most vulnerable.

**PROJECT PROFILE:**

BERGENVIEW APARTMENTS

JERSEY CITY, NJ

“Bergenview Apartments is located on a historic YMCA campus at the heart of the Bergen-Lafayette historic district. The building was added to the National Register of Historic Places in 1999. That same year, TCB purchased the Bergenview and completed a historic rehab, including converting it from a 210-unit single-room occupancy building into 131 single-rooms and studios, with 100 percent serving formerly homeless individuals.

“In 2019, we began rehabbing the Bergenview again, converting the rest of the single-room units into brand-new studio apartments and taking care of parts of the building that had fallen into disrepair. That is where Leviticus came in. The Bergenview had a very old oil boiler system that was connected to the rest of the YMCA campus. Given the state of the boiler, we needed to do emergency repairs and could not wait until we closed on the rest of our project financing.

“Leviticus really stepped up. They provided a very sizeable predevelopment loan so that we could undertake the emergency rehab and convert the oil boiler into a gas-operated boiler and move it into the cellar of the building. This has allowed the Bergenview Apartments building to become a more sustainable project because we are relying on gas instead of oil.

“It is also allowing us to move forward in 2020 with the second phase of the YMCA campus rehab, which is to demolish the old gym and the racquetball court, preserve the historic pool building, and build a residential tower with 92 units of mixed-income housing.

“Leviticus played a really important role in the success of the overall rehab project. TCB has a very, very close relationship with Leviticus, and they have been a pretty amazing resource on all of the projects we have done with them.”

Karuna Mehta
Development Project Manager
The Community Builders
COMMUNITY LENDING

CHESTNUT COMMONS
MHANY Management, Inc. | Brooklyn, NY
$1,000,000 predevelopment loan
274 new affordable/supportive housing units
This mixed-use development was one of six financed with Project Start Fund capital. It will transform a brownfield site into permanently affordable apartments for low- and extremely low-income residents, with a focus on family-sized units and housing for the homeless. The project also offers a 33,540 SF community center and commercial space for a grocery store, pharmacy and bank.

MILL STREET CAFÉ
RECAP, Inc. | Middletown, NY
$85,000 permanent loan
1 economic development project supported
The Mill Street Café is one of three job readiness training programs operated by RECAP to provide marketable skills for individuals on public assistance. Leviticus’ loan supported the build-out of the 1,200 SF café, which is connected to a 42-unit workforce housing development that we financed in 2014.

BROOKLYN CONSERVATORY OF MUSIC
Brooklyn, NY
$113,829 permanent loan, 1 nonprofit supported
The Conservatory used this loan to refinance and lower costs on existing debt, directing the annual savings to increase program capacity for music education and music therapy programs that each year serve over 6,000 primarily low-income students in New York City.

BOONE AVENUE
The Bridge, Inc. | Bronx, NY
$3,135,000 acquisition loan, 64 affordable/supportive housing units
Serving over 2,700 special need New Yorkers each year, the Bridge used this Project Start Fund loan to purchase land to construct 64 studio apartments for very low-income seniors and homeless adults with serious mental illness. The project incorporates energy-saving features, a community room and private backyard for residents, plus onsite supportive services.

PITKIN AVENUE
Concern for Independent Living | Brooklyn, NY
$3,400,000 acquisition loan
52 affordable/supportive housing units
Concern operates over 1,200 supportive housing units on Long Island, Brooklyn and the Bronx. It used this Project Start Fund loan to purchase land to develop a seven-story, mixed-use building to serve formerly homeless adults with psychiatric disabilities and low-income seniors earning around $41,000 a year.

POESTENKILL PLACE
The Community Builders (TCB) | Troy, NY
$1,159,031 acquisition and predevelopment loan
75 affordable/supportive housing units
This Project Start Fund loan supported local efforts to convert an industrial site into residential use, while addressing the area’s need for mixed income and special needs housing. About half of the units will serve extremely low-income households and include onsite supportive services; the remaining units will be a mix of affordable apartments, with seven at market-rate.

BRITTANY TERRACE MANUFACTURED HOME COMMUNITY
Rock Tavern, NY
$1,035,549 permanent loan, 87 senior homes preserved

WESTBURY HOMEOWNERS ASSOCIATION
Colchester, VT
$1,507,983 permanent loan, 250 homes preserved
Since 2008, Leviticus has been a co-lender with ROC USA Capital on 10 loans to help manufactured homeowners preserve the affordability of their communities. In 2019, residents in Brittany Terrace and Westbury organized and created governance structures that set the pathway for financing to purchase the properties. Brittany Terrace is a senior-only community and 50% of the residents are very low-income. Westbury has no age restrictions and 82% of the residents are low-income. Both communities have very stable tenancy, with close to half of the residents in their homes for over 10 years.

BEACH 21ST STREET
The Community Builders (TCB) | Queens, NY
$500,000 predevelopment loan, 224 affordable housing units
TCB returned to Leviticus for a second loan on this mixed-use residential and commercial project, which is an anchor in a master revitalization plan for downtown Far Rockaway. Leviticus’ loan covered additional predevelopment costs largely tied to environmental cleanup of underground contaminants from prior commercial uses at the site.

JOINT OWNERSHIP ENTITY NYC & RISEBORO
Brooklyn, NY
$430,000 construction/permanent loan
18 housing units preserved
With this Project Start Fund loan, renovations and energy saving upgrades are underway for two 1930-era apartment buildings that provide affordable housing for low-income tenants. The upgrades will improve operational viability, while maintaining affordability for these Bushwick tenants in one of New York’s fastest gentrifying neighborhoods.

KIRKLAND HOTEL
RUPCO, Inc. | Kingston, NY
$680,000 permanent loan, 8 housing units and nonprofit offices supported
This is Leviticus’ third loan to RUPCO, a recognized community development leader in New York’s Hudson Valley with expertise in historic building restoration. Our loan refinanced existing debt on the historic Kirkland Hotel, a mixed-use building providing office space for RUPCO and another nonprofit, plus eight apartments that include affordable units.

811 LEXINGTON AVENUE
IMPACT Brooklyn | Brooklyn, NY
$300,000 predevelopment loan, 83 affordable senior housing units
This is our second Project Start Fund loan for this project, which sought additional financing to cover unforeseen expenses for project design changes and environmental remediation. This senior-only development will slightly increase its units from 60 to 63 affordable studios for low- and very low-income seniors, including those at risk of homelessness.
### Financial Statements for the Years Ended December 31, 2019 and 2018

#### Statement of Financial Position

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#### Statement of Activities and Change in Net Assets

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<tr>
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<th>2019</th>
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<td>$ 2,124,073</td>
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FINANCIAL SUMMARY
INDIVIDUAL DONORS
Jonathan Beard & Rachel Theilheimer
Lisa & Dick Cashin
Joan Correia, OP
Peter Crippen
Bernadette Cronin-Geller
Salvatore & Bernadette Del Bene
Josh Eisen
Jonathan Hummel & Joanna Edwards
Carole Kakos
Becky Koch
Maureen & Vincent La Piana
Dan Letendre
Francis Lewis
Shawn Luther
Andrew & Shun-an Maher
John Maher
Leonora Maher, in memory: Ronald
W. Collins, Fred Haedrich, Jack
Keegan, Sr. Maureen Keegan,
Joyce McCarthy, and Dr. James B.
Tormey, Jr.
Sue Ellen & Greg Maher
Robert & Mary Jean McCarthy

Julia McGee
Richard Gabriel Moran
Kathy Murmion
John & Mary Beth Powers
Ellenrita Purcara, OP
David Raynor
Margaret Raynor
Cathy & Tom Rowan
Stephen Sagner
Peggy Scarano, OP
Donald & Mary Jane Smith, in honor:
Leonora Maher
TisBest Philanthropy - Mary Beth
Powers
Richard & Charline Watts
Webster Bank, in honor: Peter
Mosbacher
Marilyn Wright
John & Linda Young

ORGANIZATIONAL DONORS
Apple Bank for Savings
BNY Mellon
Capital One
Charities Aid Foundation of America
Deutsche Bank AG
HSBC Bank USA, N.A.
JPMorgan Chase Foundation
M&T Charitable Foundation
Morgan Stanley
MUFG Union Bank Foundation
New York Community Bank
People’s United Community
Foundation
PNC Foundation
Ridgewood Savings Bank
Santander Bank, N.A.
Signature Bank
Sisters of the Good Shepherd
Sterling National Bank Charitable
Foundation
TD Charitable Foundation
Ursuline Sisters of the Roman Union,
Eastern Province
Webster Bank
Wells Fargo

The Leviticus Fund welcomes donations of any size, which increase our
lending capacity and allow our donors to give back to the communities
where they live and work.
The Leviticus Fund’s investors receive a reliable financial return on their investments while supporting our mission of economic stewardship and empowering us to finance more high-impact projects in low-income communities.

**MEMBER INVESTORS**

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<tr>
<th>Institution</th>
<th>City</th>
<th>State</th>
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<td>Augustinians of the Province of St. Thomas of Villanova, Villanova, PA</td>
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**ASSOCIATE, GOVERNMENT, AND BANK INVESTORS**

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* Denotes new investment in 2019
Mizuho Bank*
New England Conference of Diocesan Directors of Religious Education
New York Quarterly Meeting, New York, NY*
Opportunity Finance Network-HSBC
Good to Grow*
Opportunity Fund II, LP
People’s United Bank
Religious Communities Investment Fund
Ridgewood Savings Bank*
Santander Bank, N.A.
School Sisters of Notre Dame, Atlantic-Midwest Province
School Sisters of Notre Dame, Central Pacific Province
Seton Enablement Fund, Sisters of Charity of Cincinnati, OH
Sisters of Charity, Nazareth, KY
Sisters of Charity of St. Elizabeth, Convent Station, NJ
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 of the Holy Names of Jesus and Mary, U.S. - Ontario Province
Sisters, Servants of Immaculate Heart of Mary, Scranton PA
Small Business Loan Fund - United States Treasury
Society of the Divine Word, Techny, IL
St. John’s Episcopal Church, Larchmont, NY
TD Bank, N.A.*
The Sustainability Group, Boston, MA*
Trinity Health Corporation, Livonia, MI
Unitarian Universalist Congregation at Shelter Rock, NY
United Methodist Church, General Board of Global Ministries, New York, NY
Ursuline Community - Longstreet Avenue, Bronx, NY
Ursuline Community - Linden Avenue, New Rochelle, NY
Wells Fargo
Wells Fargo Regional Foundation

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Lynn & Thomas Campbell
Ainsley Chanda
Edward & Elaine Chanda
Quincy E. Chanda
Thomas Conlon
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Bernadette Cronin-Geller
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Grayson Kaminer
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Margaret and Leonard Weber
Woodlands Investment Management Account
Kathleen M. Worthington

* Denotes new investment in 2019
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Dan Letendre
Managing Director and CDFI Lending & Investing Executive
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Darlene Robinson
Vice President,

Commercial Community Development Lending Fulton Bank

Peggy Scarano, OP
Regional Representative Support Our Aging Religious - SOAR

Elizabeth Torres
Housing Development Consultant

Rev. Julius Walls, Jr.
President
Greater Centennial CDC

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Shelly Cleary
Community Development Trust

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Retired

Marisol Franco
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Derrick Lovett
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Shawn Luther
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Kathleen Murnion
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Jonathan Vazcones
M&T Bank

Michael Vitale
Sterling National Bank

Andrew B. Warren
TD Bank

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Finance Director

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