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Community Development Lenders Go Where Amazon Goes When It Needs Cash.

There are \$92 trillion in bond markets around the world. Corporations have ready access to those dollars. For example, when Amazon needed \$16 billion to acquire Whole Foods, it borrowed it through [the bond market](#).

Now, nonprofit lenders in the U.S. with a mission to make capital meet the needs of poor communities have a foothold into that world.

“When I was in the capital markets I always said, how come we aren’t investing enough here domestically,” says Lisa Jones, who works at the U.S. Treasury’s [Community Development Financial Institution \(CDFI\) Fund](#), which supports those lenders — community development financial institutions, or CDFIs — nationwide. “We can make investments all over the world, and we can assess the risk. Why can’t we assess the risk here in some of our underserved and low-income communities?”

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NEXT CITY

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