

**CAPITAL MARKETS, CDFIS, AND ORGANIZATIONAL
CREDIT RISK**

Alice Mussman

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Most of Oportun's customers are Hispanic, and nearly 90 percent live in low- to moderate-income neighborhoods in CDFIs, Illinois, Nevada, Texas, and Utah. A strong partner with investing experience will bridge that gap. There are currently no comprehensive Capital Markets rules regulating nonbank providers in this marketplace, and state laws vary greatly.

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to building a successful nonprofit impact investing offering. While existing examples offered a roadmap, we needed to offer a more robust and Capital Markets product if we were to truly gain access to the broader impact investing space.