



DreamSpring Introduces New Loan Products Designed for Small Business Affordability

Backed by Wells Fargo, DreamSpring introduces affordable new loans for growth-stage businesses, the care economy, and startups facing today's borrowing costs.

ALBUQUERQUE, NM, UNITED STATES, April 30, 2026 /EINPresswire.com/ -- U.S. entrepreneurs are facing a prolonged squeeze from high overhead costs and rising borrowing rates. DreamSpring, a nonprofit Community Development Financial Institution (CDFI) and U.S. Small Business Administration (SBA) lender, is responding with a new suite of loan products built around how small businesses actually operate, from flexible repayment structures to dedicated financing for the care economy.

Supported by a \$500,000 grant from Wells Fargo, DreamSpring expanded its product suite to better meet growth-stage challenges and the needs of industries where demand is outpacing access to capital:

[DreamCare microloan and line of credit](#) — dedicated financing for the care economy, supporting health professionals, childcare providers, eldercare facilities, and in-home assistance. Microloans are available up to \$50,000 and lines of credit up to \$100,000, with three months of interest-only repayment to give businesses time to establish revenue before full payments begin.

[Ready, Set, Grow! loan](#) — built for startups and early-growth businesses, with a rate reduction for on-time repayment.

[Rate cap](#) — DreamSpring has capped all loan interest rates at a maximum of 18.99%, with certain products starting as low as 7%.

By comparison, standard business credit cards often come with lower credit limits than small businesses need and can carry Annual Percentage Rates (APR) around 29%. Alternative online lenders charge even more and frequently impose prepayment penalties. This matters because rising costs remain the top financial challenge for small business owners, according to the Federal Reserve Banks' 2026 Small Business Credit Survey.

"This investment enables DreamSpring the flexibility and resources to develop innovative products that help businesses grow," says Kimelyn Harris, head of Business Growth Philanthropy at Wells Fargo. "Access to capital can be transformative for entrepreneurs, and today they need

more options and more flexible forms of capital to meet their needs."

This latest product suite is another chapter in a long-running partnership built on innovation. Wells Fargo and DreamSpring have developed a custom post-pandemic recovery loan for underserved entrepreneurs and joined forces on a national loan fund for veteran-owned businesses, putting capital in the hands of entrepreneurs who might otherwise go without. This time, the focus is on making that capital more affordable.

"Entrepreneurs are dealing with higher expenses everywhere they look, and when borrowing gets too expensive, it stifles their ability to operate and grow," says Alice Rodriguez, Chair of the DreamSpring Board of Directors. "When CDFIs like DreamSpring cap rates and design loans that match the real-life cash flow of a small business, it lets entrepreneurs focus on their work rather than their debt."

DreamSpring is one of the only CDFIs that offers revolving lines of credit, and unlike many online lenders, there's never a prepayment penalty. DreamSpring also factors in professional licensure and credentials as part of its loan decisions, recognizing that a borrower's expertise is itself an asset. For business owners like Aaron Gutierrez, that kind of flexibility makes a real difference.

"It gave me the freedom to focus on establishing and building the business, versus having to penny pinch or worry," says Aaron Gutierrez, Owner of Albuquerque Construction & Concrete, about his DreamSpring line of credit. "It gave me the freedom to actually grow and move, and to remain afloat. Because if not, I probably wouldn't have made it."

For entrepreneurs navigating today's economic pressures, getting the right capital at the right price can change the trajectory of a business. With the support of Wells Fargo, DreamSpring's new products remove some of the most common obstacles standing between small business owners and growth. To explore DreamSpring's full range of small business solutions, visit [DreamSpring.org](https://www.dreamspring.org).

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