

South End Capital Launches Unprecedented 50% Marketplace Revenue Share Promotion for its Partners

Before October 31, 2023, approved partners can unlock industry-leading earnings accessing South End Capital's marketplace revenue share promotion

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Noah Grayson, President of South End Capital Capital, a tech-enabled division of Stearns Bank N.A., is proud to announce a revolutionary promotion that will reshape the landscape of partnership lending opportunities. Starting from August 9, 2023, and continuing until October 31, 2023, South End Capital will offer an industry-leading 50% revenue share to partners across all of its marketplace programs, including SBA loans, business loans, commercial real estate loans, employee retention credit (ERC), equipment financing, merchant cash advances (MCAs), and more. This promotion underscores South End Capital's dedication to collaboration, innovation, and driving unmatched value for its partners.

As a division of Stearns Bank N.A., South End Capital has consistently demonstrated a commitment to excellence and innovation in the commercial and business lending sector. The introduction of this exclusive 50% revenue share promotion for partners reaffirms their position as a frontrunner in the industry.

"We believe in fostering partnerships that are based on mutual success, and this promotion is a testament to that belief. Our partners play an essential role in our growth and success, and we want to reward them with an unparalleled revenue-sharing opportunity," said Noah Grayson, President of South End Capital. "By extending this lucrative offer across our diverse marketplace loan programs, we aim to bolster our partners' financial growth and solidify our position as their preferred financing provider."

The range of marketplace loan programs covered under this promotion highlights South End Capital's commitment to addressing the unique financing needs of businesses across various

industries. From small businesses seeking SBA loans to enterprises in need of commercial real estate financing, the promotion encompasses a comprehensive suite of financial solutions.

South End Capital's exceptional partner support and streamlined application processes have been instrumental in earning the trust of businesses seeking financial assistance. The 50% revenue share promotion is a reflection of South End Capital's confidence in its services and its commitment to nurturing long-lasting relationships with its partners.

	Our Marketplace	Competitors
Compensation	50% Fee Split Promotion Through 10/31/2023	25% to 40% Fee Split
Programs	SBA 7(a), SBA Express, SBA 504, USDA, Equipment, Conventional & Non-Conforming Commercial Real Estate, Business Term Loans, MCAs, Credit Lines, ERC Standard File, ERC Advances	MCAs, Alternative Business Term Loans, Credit Lines, Small SBA 7(a) Loans
Loan Sizes	\$1K to \$175M	\$5K to \$500K
Technology	API Integration with Third-Party Lenders for Streamlined Processing and Reporting, API Access Available for You with Documentation Passing, Tech-Enabled Partner Portal, 60-Second Partner Registration Generates Immediate Partner Portal Access and Turn-Key Co-Branded Website and Referral Link	Manual / Email Transaction Transfer to Third-Party Lenders, No Partner Portal or Nascent Portal with Limited Functionality, No APIs or Tech- Supported Partner Resources
Reporting	24/7 Comprehensive Partner Portal Tracking & Automated Email Status Updates (Third- Party Lender System Integrations Mean <i>You</i> Get Updates When We Get Updates)	Weekly / Monthly Manual Excel Reporting or Limited Data Portal with Delayed Updates
Experience	14 Years Operating and Building a Tech- Enabled Marketplace and Forming High- Level, High-Compensating Third-Party Lender Agreements	1 to 5+ Years, Often Startups without Deep Industry Relationships or High- Compensating Agreements
Direct Funding	Yes (\$2.2B Bank and Intermediary), 1st Look Direct Funding with Third-Party Lenders / Marketplace as Secondary Option	No (Intermediary), Third-Party Lenders / Marketplace Only
Marketing Support	Customizable PDF Marketing Template Flyers for All Programs, Turn-Key Co-Branded Website and Referral Link	None or Co-Branded Referral Link

South End Capital's Marketplace vs. Competitors

Approved partners who take

advantage of this limited-time promotion can expect to benefit from expert support, dedicated account management, and a seamless partnership experience that aligns with their business goals and aspirations.

For more information about the 50% revenue share promotion for South End Capital's marketplace loan programs, including terms and eligibility criteria, please <u>click here</u> or contact Bill Schmidt at bill.schmidt@stearnsbank.com.

ABOUT SOUTH END CAPITAL

Founded in 2009 as a nationwide, non-conforming commercial lender, South End Capital became a division of Stearns Bank N.A., a \$2.2 billion financial institution, in June of 2021. South End Capital's innovative balance-sheet lending and comprehensive marketplace financing delivers a full spectrum of capital solutions for emerging and expanding businesses. South End Capital's tech-enabled platform and premier customer support offers equal access to industry-leading conventional and alternative equipment, real estate, and business funding.

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