

# South End Capital Announces a \$3,445,000 Car Wash Startup Loan & Other Recent Business Financings

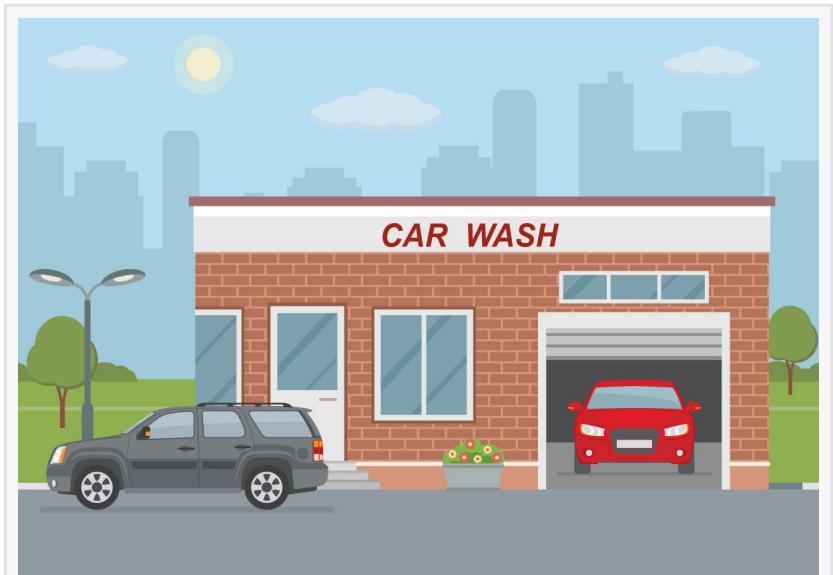
*The \$3.2B direct lender and tech-powered marketplace delivers a creative, fixed-rate, conventional loan and other flexible business financings.*

ST. CLOUD, MN, UNITED STATES, April 2, 2025 /EINPresswire.com/ -- South End Capital, a division of Stearns Bank N.A., demonstrated its creative lending capabilities by announcing the financing of a \$3,445,000 conventional [car wash startup and construction loan](#) as well as a diverse selection of recent business financings.

South End's most recent conventional, balance sheet car wash financing shows business owners that it has [innovative lending solutions](#) available for those seeking affordable and competitive financing. Details of its recent financing include...

- \$3,445,000
- Car Wash
- Conventional Bank Loan
- Startup & Construction
- 25-Year Amortization
- 5-Year Fixed Term
- 9% Fixed Interest Rate
- 18-Month Interest-Only Period

The \$3.2 billion direct lender and tech-powered marketplace is excited to continue to aggressively offer emerging and expanding businesses access to affordable and flexible financing from \$1,000 to \$5 million+. Other recent financings include...



South End Capital Delivers \$3,445,000 Conventional Car Wash Startup & Construction Loan

- \$810,000 Startup Loan for Fitness Franchise
- \$500,000 MCA Consolidation Loan for Restaurant
- \$350,000 Credit Line for Construction Management Co.
- \$275,000 Expansion Capital Term Financing for Home Care Agency
- \$250,000 Working Capital Loan for Physical Therapist
- \$200,000 Expansion Capital Term Financing for Home Health Care Co.
- \$130,605 Equipment Financing for Excavation Co.
- \$130,443 Equipment Financing for Construction Co.
- \$115,000 Credit Line for Home Builder
- \$102,904 Equipment Financing for Delivery Contractor
- \$100,000 Credit Line for Retail Store
- \$70,000 Advertising Capital Fixed Term Financing for AI Platform

Borrowers may be eligible for financing through South End Capital even if they've been turned down by other lenders. Those considering accessing business financing through the industry-leading lender can [prequalify in minutes](#) without impacting their credit and use funds to...

- Expand or for working capital
- Buy equipment or inventory
- Renovate or open a new location
- Consolidate debt or merchant cash advances
- Buy or start a business
- Purchase, refinance, or construct owner-occupied or investment commercial real estate

For more details about South End Capital's business financing and other programs options, please visit <https://southendcapital.com> or reach out to Matt Naughton at [matthew.naughton@stearnsbank.com](mailto:matthew.naughton@stearnsbank.com).

About South End Capital:

South End Capital was founded in 2009 and is a division of Stearns Bank N.A., a \$3.2 billion institution. Our innovative direct lending and comprehensive marketplace financing delivers a full spectrum of capital solutions for emerging and expanding businesses. A tech-powered platform and premier customer support offers equal access to industry-leading business, equipment, and real estate funding.

Member FDIC | Equal Housing Lender

Financing may be offered through Stearns Bank, N.A. or other third-party lenders. Neither South End Capital nor any lender makes any commitment to lend, representation or guaranty of any person's eligibility for financing. Requested financing is subject to approval by the lender, and if applicable as to government-backed financing, the U.S. Government. South End Capital makes no commitment or guaranty as to the amount of referral fees, the timing of payment of referral

fees, or other income payable under the South End Capital Referral Partner program. All programs, offers, and promotions, implied or stated, are subject to change or cancellation without notice.

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