

### January 2021

#### B2B Economic Outlook: Inc Impact of COVID-19 - UK

“The economic impact of COVID-19 has been severe and widespread, though the effect on the separate sectors of the economy has been highly varied. With the vaccination roll-out having commenced in December 2020 the prospects for economic recovery gathering pace during 2021 have improved, though the first half of the ...

#### Small Business Overview: Inc Impact of COVID-19 - UK

“Small businesses are active in virtually every sector of the UK economy and so some have been strongly impacted by COVID-19. However, the evidence is that during the first wave they performed better than the UK average, but equally they are expected to suffer to a greater extent in the ...

#### Commercial Borrowing: Inc Impact of COVID-19 - UK

“The financial effects and business disruption of the pandemic have challenged businesses and will continue to affect some for months and years ahead. While this is likely to lead to increased due diligence, risk aversion and some form of a slowdown in certain types of borrowing, it will also encourage ...

### October 2020

#### Peer-to-peer Business Finance: Inc Impact of COVID-19 - UK

“In the times ahead, businesses will look for the best and quickest ways to obtain finance. With economic uncertainty expected to last for at least a few more quarters yet, investors are also seeking a middle ground between the volatility of stocks and shares and the relatively poor returns on ...

#### Bridging Loans: Inc Impact of COVID-19 - UK

“Bridging lenders must ensure that the risk appetite of the loans they underwrite is such that they can maintain a viable business and adapt to changing economic drivers without carrying a high default rate in the currently challenging lending market.”

– Lewis Cone, Senior B2B Analyst, 22nd September 2020

#### B2B Economic Outlook: Inc Impact of COVID-19 - UK

“COVID-19 has had differing effects on the UK economy, but it has hit the service sector hardest. Customer-facing services in sectors such as retail, hospitality and leisure have been most impacted both because of Government restrictions and continued consumer wariness. The pandemic has also affected the market for commercial office ...

### July 2020

### Commercial Mortgages: Inc Impact of COVID-19 - UK

“The COVID-19 pandemic has significantly altered the lending and investment landscape. Lenders will exercise extreme caution moving forward when it comes to new lending, but will also need to support existing customers under distress. Digital platforms will be key to lenders’ ability to manage both new and existing loans in ...

### Commercial Property: Inc Impact of COVID-19 - UK

“Following a slowdown in the UK commercial property market in 2019, COVID-19 has now introduced significant disruption to the market. The embattled retail sector will be hardest hit by the crisis, with COVID-19 set to accelerate the structural changes already underway. The pandemic is likely to have a long-term structural ...

## June 2020

### B2B Economic Outlook: Inc Impact of COVID-19 - UK

“The COVID-19 lockdown will see household expenditure on energy increase in 2020. While consumption is up, wholesale energy prices have collapsed amid the pandemic. This is pushing down the cost of new deals which means households are able to make greater savings by switching to a cheaper tariff. This would ...

## March 2020

### B2B Economic Outlook - UK

“Although the UK leaving the EU has created uncertain times, albeit one with opportunities, a longer running issue has been that of productivity levels. Relatively low levels of investment and R&D spending have driven this stagnation and future economic policies must focus around these and ‘upskilling’ the UK workforce.” ...

## February 2020

### Accounting and Financial Management - UK

“The UK accounting and financial management market is expected to demonstrate consistent growth over the next five years, with annual growth levels expected to fluctuate between 3% and 4% in real terms. While the uncertain economic environment is set to continue to present challenges, it will also provide opportunities for ...

### Commercial Banking and Finance - UK

“Despite the banking and lending landscape undergoing a period of change, the emergence of new challenger banks and lenders is unlikely to lead to the disappearance of big banks. Instead, more acquisitions and partnerships between larger banks and new entrants are likely to provide the best range of banking and ...

### B2B Insurance - UK



## B2B: Finance - UK

“The profit margins of UK B2B insurers remain under pressure due to intense competition and unfavourable claims trends. The rate increases achieved in some lines of business have been offset by higher claims and the IPT remaining at its current, relatively high rate. Furthermore, investments continue to provide only marginal ...