



December 2019

Commercial Borrowing - UK

“To continue to remain relevant in the current borrowing market, all lenders need to take a customer-centric approach, offering not only the products customers want, but also the services they demand. Banks will need to learn and be wary of the threat from challenger banks and other niche sources of ...

Shopfitting - UK

“The well-known difficulties of blue chip retailers and retail failures would suggest major pressure on the shopfitting sector. However, the need for retailers to change the customer shopping experience in the face of e-commerce competition suggests huge opportunities, albeit in fewer stores and potentially different locations.”

– Terry Leggett ...

Logistical Services - UK

“The industry relies on being proactive and adaptable to meet the challenges and demands of the supply chain customer and the online customer. However, many providers operate on tight margins and could still benefit from being more innovative.”

– Lewis Cone, Senior B2B Analyst

Small Business Overview - UK

“The small business sector is hugely diverse. While elements of the sector will grow and develop into medium/large businesses, this is not the sole objective of all small businesses. Economic marketing to the sector can be difficult partly because of the fragmentation and partly because the diverse objectives need ...

Contract Catering - UK

“Despite facing a series of headwinds the contract catering industry has continued to grow in 2019. Increased labour costs and falling business investment have held the sector back, but robust consumer spending and growth in the leisure economy have offered some reprieve. The sector’s unique position as a service provider ...

Utility Capital Expenditure - UK

“Network operators are facing tougher price controls and performance targets in the upcoming spending periods. They will also be under increased pressure to deliver innovation, reliability and investment at the lowest cost to consumers. These increased cost and efficiency pressures are passed onto the supply chain. Collaboration, technology and innovation ...

B2B Economic Outlook - UK

“Despite the uncertainties surrounding Brexit, the UK economy has only slowed to equate to the growth of the Euro-area, and the Bank of England still anticipates stronger growth than the Euro-area over the next three years. The Brexit-related uncertainties continue, and are now potentially exacerbated by a General Election. They ...

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Peer-to-peer Business Finance - UK

Estate Agents - UK

“The estate agents market has suffered from strong headwinds amid Brexit uncertainty in 2019. The uncertainty has suppressed property transaction



“The ongoing stagnation in bank lending to SMEs is in direct contrast to the continued expansion in SME activity. This lack of financial support from mainstream providers has resulted in more looking towards non-bank options such as P2P when seeking finance.”

Food and Drink Packaging - UK

“Key drivers in the food and drink packaging market include: demographic changes (ageing population and rise in single-person households); busier lifestyles and convenience packaging; growing focus on light-weighting, sustainability and plastic replacement; brand owners looking for more connectivity with consumers and on-shelf differentiation.”

– Claudia Preedy, B2B Analyst

Renewable Energy - UK

“While deployment of onshore wind and solar PV has slowed following the removal of government subsidies, the UK offshore wind sector continues to go through a period of strong expansion. Growth in the sector is driven by rapid cost reductions, technological innovation together with continued government support. Under government plans ...

volumes and property prices, both of which have affected industry revenue. The removal of this pressure should restore market confidence and translate into the return of healthy growth for the ...

Manned Security - UK

“The manned security sector has remained resilient, growing by 2.1% in value in 2019. The growth of the leisure economy played an important role in retaining the sector’s growth in the face of Brexit-related uncertainty in the wider economy, which the sector relies on for demand.

Moving forward, the ...

October 2019

Residential Care for the Elderly - UK

“The lack of long-term funding plans and the outlining of potential solutions to problems in the wider social care industry will only lead to doubts over the provision of care to those already in the system and those who may need it in future.”

– Lewis Cone, Senior B2B ...

House Building - UK

“The sector has weathered a progressively adverse economic climate, and is forecast to continue to record value growth in 2019. Brexit presents serious challenges for the sector due to its negative effects on house prices and building costs. However the sector is already future-proofing itself by investing in new building ...

Facilities Management - UK

“Several recent high profile casualties in the facilities management sector reflect the scale of some contracts and the need to selectively tender in a highly competitive sector where capital investment can be significant. The industry includes labour intensive activities, with margins continually challenged by legislation changes and technology increasingly adopted ...

Domiciliary Care - UK

“Those operating in the industry are continually looking for new solutions with the main objective of being able to care for patients effectively in their own home. Domiciliary care providers who manage to offer personalised, affordable and clinically-led care solutions will be best positioned to gain opportunities from the ever-ageing ...



Serviced Offices - UK

“In the short term, demand for flexible workspaces is expected to be boosted by the introduction of the new international accounting standard IFRS 16 in January 2019. Under the new accounting standard, lease contracts will have to be reported as liabilities in company accounts and can no longer be hidden ...