

# **B2B: Finance -** UK

### December 2019

#### **Commercial Borrowing - UK**

"To continue to remain relevant in the current borrowing market, all lenders need to take a customercentric 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 ...

#### **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 ...

### November 2019

#### Peer-to-peer Business Finance -UK

"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 nonbank options such as P2P when seeking finance."

## September 2019

#### **B2B** Economic Outlook - UK

"The UK economy continues to show signs of slowdown, with GDP reversing slightly as a no-deal Brexit appears increasingly likely. Brexit-related uncertainty continues to hold back investment and confidence, but have so far only materialised as slower growth.

A no-deal Brexit is expected to have a major impact on the  $\dots$ 

# July 2019

#### **Commercial Mortgages - UK**

#### **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

#### **Bridging Loans - UK**

"The market does not experience the same turbulence as mainstream finance providers facing increasing regulations and uncertainty over funding from major institutions. Market development will largely be determined by what happens in the housing market and if there is enough equity in properties to continue to fund redevelopments and business ...

#### **Commercial Property - UK**



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"Given the volatility of commercial borrowing and the wider financial climate, projections for the value of the commercial mortgages market are heavily dependent on broader economic factors and the outcome of Brexit, which remains uncertain following the second extension of the Article 50 deadline and the possibility of another general ...

"With the current outlook, both politically and economically, uncertain, risk aversion among commercial property investors is expected to remain a major trend over the foreseeable future. Property assets with long lease structures and strong rental covenants are therefore attracting attention as investors seize on opportunities to create long-term, secure, incomeproducing ...

### <mark>Ju</mark>ne 2019

#### **B2B** Economic Outlook - UK

"The government has said that it is committed to a "green" Brexit and to maintaining environmental standards. The government is also expected to remain committed to the EU's renewables generation targets and carbon emission reduction targets. Therefore energy and environmental policy is unlikely to change post-Brexit. That means it will ...

## March 2019

#### **B2B** Economic Outlook - UK

"With time running out for the government and the EU to agree to a deal, the uncertain environment has led to many companies holding back on risky investments to ensure that their short-term objectives are able to be achieved alongside any adverse market impacts that follow Brexit."

- Lewis ...

### February 2019

# Commercial Banking and Finance - UK

"With regulation and new entrants disrupting the commercial banking sector, mainstream banks must decide the role they want to play heading forward. Banking players that succeed will put the retention of their client interface and providing higher levels of client value through customised and tailored services at the top of ...

# January 2019

### Accounting and Financial Management - UK

"Ongoing uncertainties surrounding Brexit will continue to impact business and investor confidence, with many companies delaying decisions while they wait for greater economic clarity. These factors are a cause for concern in the accounting and financial management industry as a potential slowdown in business investment and UK economic growth would ...



**B2B: Finance -** UK

#### **B2B Insurance - UK**

"The insurance supply landscape has started to change, with insurers needing to operate in a way that serves both their distributors and reinsurers and capital providers. Larger insurance groups need to be proactive in tackling rising costs and continue to innovate to create new platforms and products that meet demand ...