

## January 2022

### B2B Economic Outlook - UK

“2021 has demonstrated a rapid recovery from the record fall in GDP in 2020 – in sharp contrast to the elongated flat recovery following the last recession. However, the huge uncertainties surrounding the outbreak of Omicron now dominate expectations for the economy. While the government clearly remains resistant to another ...

### Small Business Overview - UK

“Small businesses, active across every market, are not homogenous and COVID-19 has impacted them to a widely varying extent. Sole traders in particular have seen turnover decline but in total small businesses have very strongly outperformed the large businesses, testament to the hard work, ingenuity and flexibility of this hugely ...

## December 2021

### Commercial Borrowing - UK

“The number of new lenders in the market grows every year and businesses can now choose between finance offers from banks, as well as manufacturers, digital banking platforms, alternative lenders and others. For businesses whose plans for the upcoming years are aimed at growth rather than simply to survive, alternative ...

## October 2021

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

“With simple processes and quick approval times, P2P is likely to remain in high demand and at a time when the UK is facing a looming debt crisis, investors will seek out more favourable non-bank returns – presenting a major opportunity for P2P lenders. Additionally, P2P business lenders will be ...

### B2B Economic Outlook - UK

“Government support through the pandemic has enabled a rapid restart in activity following the end of mandatory COVID-19 restrictions. Although statistics are distorted on an annual basis, clear signs of recovery are abundant. In the short and medium term however, growing labour and goods supply issues could slow momentum, and ...

## September 2021

### Bridging Loans - UK

“With the end of the coronavirus business support schemes on the horizon, it is expected that more borrowers, developers and businesses alike, will turn to bridging to provide them with the means to complete projects and to boost cash flow levels.”

## July 2021

### Commercial Property - UK

“The commercial property market had already begun to enter a phase of structural change well before the onset of the pandemic. The impact of COVID-19 has accelerated many existing trends including the demise of the traditional high street, the rapid rise of ecommerce and urban logistics, and a shift towards ...

### June 2021

#### B2B Economic Outlook - UK

“Latest economic data indicates a rebound in the UK economy, bolstered by the easing of COVID-19 restrictions and the rapid vaccine roll-out. Businesses are also becoming more confident with a number of surveys suggesting improved expectations for economic conditions and investment intentions.

#### Commercial Mortgages - UK

“The commercial mortgages market fared better than anticipated over 2020. Government support schemes helped minimise the impact of the pandemic and enacted policy to help combat it, which prevented a cascade of defaults that could have rocked the sector.

Focus is now shifting towards redevelopment as the boom in online ...

### March 2021

#### B2B Economic Outlook - UK

“The tentative dates set by the government to reopen the economy over the coming months provide hope that businesses are over the worst that the pandemic has brought them financially. However, it will still take time for things to return to pre-pandemic levels with businesses likely to still need support ...

#### Commercial Banking and Finance - UK

“Whilst current lending trends are being driven by the government-backed support schemes, once these end, banks will turn to focus on their loan books and are likely to become more restrictive in their lending to certain areas, which will provide an opportunity for alternative lenders to further increase their presence ...

#### Accounting and Financial Management - UK

“Accountants have emerged as valuable and trusted advisors to their clients during the COVID-19 crisis, with many companies relying on their accountants for advice on navigating the complexities of government support schemes and cash flow advice to help them stay afloat. While accountants have inevitably been giving their clients free ...

### February 2021

#### B2B Insurance - UK



## B2B: Finance - UK

“Many small and medium-sized businesses have been significantly hit by the pandemic. Insurers’ sector and business expertise can help their clients stabilise operations and, in the process, help stabilise their own commercial insurance line of business.”