

# Why Bridging Finance Will Help SMEs Weather the Economic Storm

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It's fair to say that the government's latest statement had little spring in it, and our daily tariff antics from over the pond are making for quite the economic storm. So, what does bridging have to do with all of that? And how can it support the many business owners, who are often also property investors, rapidly placing themselves into the brace-for-impact position?

Let's look at the UK bridging finance sector over the past 12 months. Despite economic fluctuations and shifting market dynamics, it has been an area of tremendous growth and resilience. It is the one area going from strength to strength – exceeding £10bn last year, according to BDLA. Various reports also show that bridging completion times are getting faster, lending volumes are increasing, there are fewer chain-break loans, and LTVs are steady.

When certainty is in short supply during a storm, the bridging finance sector has become a welcome anchor, especially for business owners.

## **How Bridging Can Support Small and Medium-Sized Businesses (SMEs)**

SMEs represent almost all UK firms; according to the government, they also employ around 16.6 million people. They are a rich and diverse set that also includes property investors. But right now, despite their importance, in terms of economic reassurance, 70%, on average, don't access external funding according to British Chambers.

It's usual for business owners to face massive hurdles when it comes to cash flow during economic craziness, often with limited access to finance and a general tightening of lending criteria. Plus, growing businesses still need money to scale. Property investors also continue to require funds to complete purchases and raise money for refurbishment.

For these business owners, whether they have a business selling services and products or are a property investor, bridging can be a lifeline for cash flow or fast access to finance. Bridging loans, by nature, are more tailored, quicker, and flexible.

## **With Great Power Comes Great Responsibility**

Responsibility comes with opportunity, never more so than when people and businesses are vulnerable. As SMEs face growing financial pressure from economic instability and tighter lending criteria, brokers and lenders like Greenfield Bridging must continue to step up and support more diverse reasons for funding. Bridging finance offers speed, flexibility, and tailored solutions – exactly what small businesses need to navigate cashflow gaps, fund growth, or complete property transactions. There's an opportunity to help businesses access capital quickly when traditional lenders fall short.

The sector needs to continue building trust and broadening bridging adoption during economic instability. The bridging industry has transformed beyond recognition in the last decade and adopted ethical lending practices: providing fair, transparent terms supporting long-term SME success. However, that needs education, which is an area that brokers are well-positioned to provide.

As we witness yet another economic curveball and a general fatigue from business owners and property investors who are tired of trying to overcome them, bridging finance and the brokers and lenders that support it are in a unique position to help.