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Every industry across the UK is focusing on the integration of artificial intelligence (AI) and automation. Businesses can compare lenders online, submit applications at the click of a button and use AI to streamline processes that once took weeks.

At the same time, as the finance market becomes more complex, trusted expertise becomes more valuable, not less.

Small to medium enterprises (SMEs) aren't simply seeking access to funding. They're looking for clarity, guidance and expertise. They want to speak to someone who understands the wider alternative finance market and the realities of running a business in this volatile economy.

At their best, intermediaries and advisers do far more than source funding. They help ambitious businesses convert opportunity into action. They understand not just the numbers behind a deal, but the commercial momentum behind it.

This is just one reason why advisers have never been more valuable, for both clients and lenders. In fact, the National Association of Commercial Finance Brokers' (NACFB) Intermediary Market Outlook found that 59% of broker-client connections in 2025 were with repeat clients or those seeking ongoing support and portfolio advice.

The report also revealed that 65% of brokers engaged with clients either in person or over the phone, showing the importance of relationships.

Lender stability

The UK and US lending markets have seen well-publicised challenges over the past 12 months, from difficulties and restructures to some lenders withdrawing from the market altogether.

Clients are increasingly asking questions that would have been rare just a few years ago: Who is funding the lender? How secure is the facility? What will happen if market conditions deteriorate? Will this lender be here to support me in a year's time? No longer unusual, these queries are now part of everyday conversations.

In this climate, intermediaries do far more than just introduce clients to lenders. They help SMEs navigate an increasingly complex funding landscape, where human expertise frequently matters more than technology.

More than numbers

Often, the difference between a funded deal and a declined deal isn't the opportunity itself; it's whether someone can recognise its potential. Experienced advisers know that context is everything.

The NACFB's report found that 82% of businesses viewed a broker's understanding of a specific or complex circumstance as either quite important or extremely important. The same percentage highlighted the quality of advice and guidance provided as a key reason they chose a broker over an online platform.

These figures remind us that funding decisions are rarely just about the numbers. While algorithms can assess data quickly, an intermediary will understand the wider context of the deal and find the best lender for the job.

If 2020's upheaval reinforced anything, it's that when businesses face uncertainty, the last thing they want is a chatbot. They need a reliable voice to help them make informed decisions specific to their needs, not an algorithm giving a simple 'computer says yes or no' answer.

Today's challenges have evolved, but they're just as complex. Rising costs, uncertainty, regulation and sector pressures are creating a difficult landscape for businesses.

In this environment, intermediaries are increasingly acting as trusted advisers and sounding boards, not just introducers.

The intermediary-client relationship is crucial, and just as valuable is the one between intermediary and lender.

The best outcomes happen when all three parties are aligned. The more an adviser understands the client, the better chance they have of identifying the right lender and funding solution for the situation.

Equally, the more a lender understands the introducer, the better chance they have of evaluating opportunities and moving decisively.

The strongest partnerships create a shared understanding of how to deliver the best outcomes.

ADRIAN STALLEY
is head of partnerships
at Reward Funding

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Over time, intermediaries better understand a lender's strategic advantages, while lenders in turn gain a clearer view of the opportunities that advisers can bring.

At Reward, those long-term connections mean we can offer what SMEs and advisers increasingly value most: decisive funding decisions, backed by the clarity and confidence that come from truly understanding both the intermediary and the business.

Combined strengths

Reward's intermediary-only model is built on alignment.

Because we don't compete for client relationships, advisers know exactly where we stand. It removes any conflict, builds trust and allows everyone to focus on achieving the best outcome for the client.

By combining advisers' insight with our flexible approach to lending, we can find solutions for businesses that fall outside traditional banks' criteria, or who need something more flexible to meet their needs.

Critically, with brokers naming economic downturn and reduced lending appetite as the biggest risks shaping the next 12 to 24 months, we remain committed to backing ambitious businesses with the funding they need to grow.

Technology will inevitably play a bigger role in finance. However, its value lies in supporting, not replacing, the human element.

It will help intermediaries streamline processes and access a wider range of solutions, yet it cannot replicate the insight, judgement and understanding that comes from a trusted adviser.

There will always be those just looking for a quick online solution, while there will also be the businesses that recognise the value of trusted advisers, where their ambitions and challenges are understood.

In a market increasingly shaped by automation, the businesses that continue to grow will be those able to move quickly when opportunity presents itself.

Technology will continue to make finance more efficient, yet ambition will always require understanding, judgement and trust. That is why intermediaries remain such a vital part of the funding community. ●

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