



receivables
finance
connect

Executive Briefing

FROM CONFERENCE TO COMMUNITY

JANUARY 2026

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Objectives

On 25 November at County Hall, London, the inaugural Receivables Finance Connect unconference brought together senior leaders from receivables finance and asset-based lending (ABL) to reimagine the industry's future.

Designed as a collaborative unconference, the format prioritised panel and plenary discussions over formal presentations. The agenda was set by senior industry leaders, creating the space for meaningful conversation and innovative ideas.

Participants selected two roundtables to join, with Chatham House rules in place to encourage open and candid conversation. Quotes throughout this Executive Briefing are unattributed accordingly.

The insights and perspectives shared during the sessions were instrumental in highlighting the current challenges and future opportunities in the sector.

The event aimed to:

- Build on insights from the September Receivables Leaders' Dinner, which explored the central question: "What are the barriers preventing receivables finance from realising its full potential?"
- Examine how receivables finance and ABL could develop through to 2030 and beyond to stay relevant, valuable and competitive.
- Share insights and experience to build a collective view of the market's direction.
- Produce clear and considered outputs gained from the plenary sessions and anecdotal conversations with industry leaders from the day to guide future coordinated industry activity and turn discussion into delivery.

The conversations were framed around six interconnected core pillars:

- 1 Product (Innovation)
- 2 Performance (Market Growth)
- 3 Perception (Market Education)
- 4 People (Talent Development)
- 5 Partnerships (Channel Strategy)
- 6 Process (Technology & Customer Experience)



"At its heart, receivables finance is a great product. While some of the issues raised here aren't new, the energy certainly is. There's now a genuine willingness to move from talking about problems to taking action – and creating lasting change together."



From Insight to Action: what happens next

Following the inaugural Receivables Finance Connect unconference, the industry's priority is clear: to move from discussion to coordinated action.

To achieve this, Receivables Finance Connect will take three immediate steps:

1

Establish a Receivables Finance Connect Advisory Board

To provide strategic oversight, set priorities, and ensure alignment across all initiatives.

2

Create four industry communities

Technology, Innovation, NextGen, and Intermediary communities will provide structured forums for collaboration, delivery, and shared ownership.

3

Deliver two early initiatives (“quick wins”)

- A credible UK receivables finance market size study
- A plain-English digital glossary to simplify industry language

These steps will ensure that the energy generated at the unconference is converted into tangible outcomes and sustained progress.



Get Involved!

If you would like to get involved in the **Receivables Finance Connect community** – whether by contributing expertise, joining a workstream, or helping shape early initiatives – please contact: **Mike Symes:** mikesymes@finance-connect.com or **Edward Peck:** edwardpeck@finance-connect.com

Outputs

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Product

(Innovation)

How can we design receivables finance solutions to anticipate and fulfil the emerging needs of future customers?

The solution itself is strong, but its delivery has changed little over time and can feel clunky compared with some new fintech offerings. Customers now expect fast, frictionless, and easily accessible solutions.

While substitute products, such as unsecured loans are simple to obtain, they cannot scale with a business's growth, yet they are increasingly capturing market share.

By combining accessibility with scalability, and pooling ideas, resources, and investment, the sector can modernise delivery and experience, ensuring it remains relevant and continues to add value.

- **Evolving Customer Expectations:** Customers increasingly expect fast, frictionless, consumer-style digital experiences, making streamlined delivery a key competitive opportunity.
- **Data-Driven Decisions:** Extract high quality data and define clear minimum requirements for underwriting. By questioning what information is truly needed, the industry can stop endless data requests and focus on what truly matters – the customer.
- **Deliver Added Value:** Provide debtor/customer information and analysis to clients by writing back through accounting platforms such as Xero and Sage, creating tangible value rather than just collecting and processing data or focusing purely on reducing costs.
- **Market Segmentation:** Recognise different needs appropriate for key market segments – SMEs often require rapid decisions, while larger corporates require bespoke solutions, sometimes attracting longer lead times.
- **Speed and Clarity of Decisions:** Use technology and AI to simplify onboarding, KYC, and funding decisions, enabling the industry to compete effectively with loan products.
- **Embracing Data Extraction:** A widespread move towards data extraction and open banking integration will yield significant benefits. It will accelerate onboarding, increase process efficiency at audit and reduce administrative burdens for the customer by eliminating onerous month-end reconciliations.
- **Funding Gaps:** Discussions featured flexible overdraft-style products with monitoring of bank account conduct and rapid cash-style solutions with decisions based on a percentage of a client's average sales ledger over the last 12 months
- **Complex Solutions:** Receivables finance benefits growing businesses, but complex terminology, structures, and fees can hinder adoption; a potential 'rebrand' could provide the necessary clarity and simplicity that customers need.
- **Simplify Fee Structures:** Clearer, more straightforward fee structures and communications could strengthen trust, providing a more transparent, compelling value proposition for customers.
- **Product Design Sprint:** Reimagine products from a clean sheet of paper addressing historical limitations and developing solutions that genuinely meet the evolving needs of future customers.

*“The signals are clear. Future development must be approached as a blank canvas, not just a bolt-on systems update. To meet the fintech challenge, we need to **simplify and streamline** the proposition through the customer’s lens, not the lender’s.”*

Performance

(Market Growth)

How can we drive sustainable, long-term growth across the receivables finance industry?

Transaction volumes appear to have plateaued according to industry reports and charts, but once adjusted for inflation, they reveal a contraction in the market.

The size and composition of the addressable market have yet to be accurately defined, limiting the industry's ability to plan and respond to opportunities. Marketing is confined to individual firms and fragmented, while data remains siloed across the sector.

These gaps, however, also highlight significant opportunities for change. By improving market clarity, sharing insights, and aligning efforts, the industry can strengthen its collective impact, better serve customers, and create the conditions for sustainable growth.

- **Access to Accurate Market Data:** Inflation masks falling transaction volumes, while unsecured lenders gain ground, highlighting the need for a coordinated response. Hitherto siloed performance and risk data limit insight and benchmarking, surfacing a critical and pressing need to ensure accurate data collection and reporting.
- **Clarity on Addressable Market Size and Segmentation:** There is a distinct lack of clarity on the total addressable market, including turnover, sector, and growth potential for receivables finance and ABL. Professionally conducted data-driven research will provide a platform for more informed planning and targeted growth initiatives, answering the question, "Where is growth going to come from?"
- **Coordinated Marketing and Messaging:** Creating a shared industry growth mission would provide clear direction and focus, supported by unified, memorable messaging that increases customer awareness and adoption.
- **Data Sharing and Benchmarking:** Limited pooled resources restrict the ability to support collective initiatives. Improving access to sector-wide insights will strengthen decision-making, reduce risk, support innovation, and enhance competitiveness.
- **Broader Market Perspective:** Looking beyond the UK receivables market and the industry itself can uncover new opportunities, highlight best practices, and inspire new and innovative approaches.
- **Aligned Industry Action:** Fragmented historic action slows innovation. By collaborating around shared priorities, the industry can boost presence and performance, multiply its impact, and build the conditions for lasting growth.

*“You wouldn’t dream of developing a go-to-market strategy without a clear understanding of the addressable market. And yet, that’s exactly the situation the industry faces if we don’t act now. With the right level of data and insight, the sector can **plan, take action, and realise its potential.**”*



Perception

(Market Education)

How can we reshape how SMEs and their advisors understand, engage with, and adopt receivables finance?

Many SME business owners have a partial or poor understanding of the solution. This limits engagement and adoption, leaving a significant number of businesses unaware of the value the solution can deliver.

Industry terminology and product structures can feel complex, creating barriers to understanding. Simplifying communication is essential to make the solution accessible and easier to adopt.

Accountants and other key advisors are critical advocates, yet their engagement with the industry is inconsistent. Coordinated campaigns and sector-wide messaging can strengthen influence, raise the profile of the industry, and expand its reach.

- **Clearer Industry Language:** Simplifying terminology and removing jargon can make receivables finance and ABL easier to understand and more accessible. A unified plain-English glossary adopted across market-facing materials would reduce perceived complexity and lower barriers to adoption.
- **Raising Industry Visibility:** Low awareness among SMEs and advisors continues to limit consideration. Improving understanding of what the solution is – and when it is most relevant – can position it more clearly as a first-choice funding option. Coordinated activity across campaigns, podcasts, social channels, and awareness initiatives can build visibility and advocacy.
- **Strengthening Advisor Advocacy:** As trusted advisors, key business introducers have significant influence on funding decisions. With

greater confidence and clarity, they can play a more active role in championing receivables finance and extending its reach across the SME market.

- **Building a Consistent Industry Voice:** A regular industry podcast featuring practical insights, real-world perspectives, and sector voices would support education, normalise the solution, and reinforce a modern, accessible image.
- **Improving Visual and Educational Clarity:** Well-designed infographics, visual explainers, and educational assets can simplify complex ideas, improve recall, and help businesses and intermediaries quickly grasp relevance and value.
- **Creating a Moment of Collective Attention:** An annual Receivables Finance Week would provide a focal point for shared storytelling, discussion, and engagement, helping the sector speak with one voice and increase credibility and visibility through coordinated participation.
- **Demonstrating Relevance Through Evidence:** Sector- and size-specific case studies can show how solution works in practice, making it more relatable and reinforcing confidence through real examples.
- **Aligning Around a Shared Narrative:** A clearly defined, sector-wide campaign, supported by agreed messaging and appropriate investment, would provide a stronger, more coherent and compelling story about receivables finance and its role in supporting business growth.

*“It’s time to stop apologising for what the solution isn’t and start promoting what it is and does. By making its value clear to business owners and advisors, simplifying how it’s understood, involving advocates, and raising its profile, **we can change perception**, build trust, and see more businesses adopt it.”*

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People

(Talent Development)

How can we attract, develop, and retain the talent needed to lead the receivables finance industry into the next decade?

The sector risks being invisible to graduates and early-career professionals, and consequently many do not realise the opportunities it offers. Increasing visibility and demonstrating the value of careers in the industry is essential to attract the talent needed for a prosperous future.

Existing training provides a solid foundation, but there is a strong opportunity to broaden development. By equipping professionals with transferable skills in technology, critical thinking, change management, and interpersonal effectiveness, the sector can build a workforce ready to meet tomorrow's challenges.

Attracting talent is only the start. Creating an engaging culture, recognising achievement, and preparing future leaders will ensure the sector retains its most capable professionals, stays relevant, and thrives over the long term.

- **Attracting New Talent:** Graduates and early-career professionals are often drawn to fintech and other sectors. Improving industry perception and awareness of career opportunities is critical to attracting a steady influx of next generation talent that will become the leaders of tomorrow.
- **Expanding Training Visibility:** The sector faces a talent challenge and many traditional training routes have faded. However, greater awareness of UK Finance training will help to strengthen skills across the sector, building confidence and capability.
- **Broadening Skills Development:** The focus for the industry is now about taking on change rather than talking about it. It was felt that current training is focused predominantly on industry-related knowledge and expertise, potentially missing broader essential future skills. Developing expertise beyond the sector – including AI, technology, critical thinking, interpersonal skills and networking – prepares the workforce for future challenges.
- **Building Talent Pipelines:** Weak talent pipelines and gaps in succession planning limit future leadership. The sector needs to build a pipeline – a professional community – that makes receivables finance a compelling career choice.
- **Investing in Networks:** Engage with networks that feed into organisations, such as apprenticeships, young talent programmes, and coaching initiatives, to connect with the right early-career professionals.
- **Enhancing Retention:** Nurturing from within, creating an engaging culture, recognising and rewarding achievement, making work enjoyable, and reinforcing purpose keep talented professionals in the industry.
- **Strengthening Succession Planning:** Preparing the next generation of future leaders ensures continuity.

*“This is a well-established industry that has seen and is set for significant change. Bringing in and **nurturing the next generation of lenders** is key to keeping the sector vibrant, relevant, and a place people are proud to build their careers.”*

Partnerships

(Channel Strategy)

How can we optimise direct and indirect channels to expand reach, deepen relevance, and maximise future market impact?

Accountants are uniquely positioned to champion receivables finance and ABL, but only if they feel confident and fully understand the solutions. Strengthening advocacy through guidance and support can broaden influence and increase adoption.

The sector has an opportunity to engage alternative and less established channels, reaching new customer segments and broadening market presence. At a time when simple loan solutions are challenging sector relevance, focusing on channel engagement ensures receivables finance and ABL remain visible, understood, and considered by the right businesses and advisors.

Receivables finance and asset-based lending offer clear advantages over traditional loan providers, including ongoing funding that grows in line with sales and a greater funding quantum than typical loan solutions. By clearly articulating these strengths, the sector can demonstrate why these structures are particularly well suited to growing businesses with increasing working capital demands.

- **Consistency in Decision-Making and Service Levels:** Ensure reliable decisions / service lead times and adherence to SLAs to build trust and operational efficiency.
- **Enhanced Lender Visibility and Collaboration:** Strengthen communication and visibility with lenders' product and operations teams to ensure brokers are effectively engaged. Recognise brokers'

professionalism while addressing gaps in expectation management, communication, and coordination between sales and credit teams. Apply discernment in panel selection to focus on brokers that deliver long-term value.

- **Growing Accountant and Broker Advocacy:** Build confidence and provide clear guidance to enable accountants and brokers to actively promote receivables finance and ABL as viable funding options.
- **CPD-Accredited Training Webinars and Roadshows:** Deliver targeted webinars and roadshows for ICAEW and NACFB members to increase confidence in recommending receivables finance.
- **Education on Receivables Solutions:** Develop consistent collateral and clear communication to strengthen trust. Equip accountants, brokers, and advisors with practical understanding and contextual use cases, highlighting where revolving receivables finance solutions are a better fit than fixed term lending products.
- **Expanding Channel Engagement:** Systematically engage with debt advisory firms, venture capitalists, and private equity investors to extend influence beyond traditional channels. Develop new partner referral opportunities via accounting software advisors, integrating within digital ecosystems.

*“It’s about expanding channels to market, while **respecting the insight and experience of specialist intermediaries** who know the needs of the sector and their clients inside out.”*

Process

(Technology & Customer Experience)

How can we harness technology to deliver faster, simpler, and more value-driven customer experiences in receivables finance?

The industry now has a significant opportunity to move beyond incremental improvements. Viewing processes through the customer's lens allows it to create experiences that are simpler, more engaging, and better aligned with how businesses grow.

Embracing technology removes repetitive administrative work, freeing teams to focus on meaningful human interaction. Smoother onboarding, faster decision-making, and a more responsive service enable lenders to add value where it matters most.

Effective data management, automation, and modern platforms support smarter decisions, increased efficiency, and scalable solutions, enabling innovation without compromising consistency, reliability, or trust.

- **Customer-Centric Process Mapping:** Too often, efforts focus on incremental changes instead of the end-to-end customer journey. By mapping processes and identifying gaps from the customer's perspective, businesses can create intuitive experiences rather than simply digitising what already exists.
- **Smoother Onboarding:** Challenging existing processes is key. Customer-centric process design enables faster decision-making, removes friction, streamlines KYC and AML checks, and accelerates time to first advance. Open banking and automated data extraction reduce manual input, while end-to-end process mapping reveals bottlenecks and value-led improvement opportunities.
- **Freeing Teams for Value-Added Work:** Automating repetitive administrative activity allows teams to focus on meaningful customer engagement and higher-value interaction.
- **Trusted Data is Critical:** Poor-quality data undermines decision-making, and excessive data can create overload, leading to inefficiencies and important data points being lost. Higher data quality and integrity strengthen decision-making and reduce unnecessary credit friction and pushback.
- **Fair Customer Outcomes:** End-to-end processes should consistently support clear communication, transparency, and positive customer outcomes across the lifecycle.
- **A Dedicated Technology Community:** Participants expressed clear support for a Technology Community to coordinate pilots, share learnings, and drive ongoing process improvement.

*“The industry must **harness technology, through evolution or revolution,** to create a sustainable future. And that process must begin today.”*

Outcomes



Outputs from the unconference are crystallised into four priority communities, each aligned to delivery rather than discussion.

While many themes emerged and some longstanding issues surfaced during discussions, a detailed analysis of outputs and priorities revealed four clear clusters.

These priority pillars, shaped by the industry, represent the areas where coordinated community action can have the greatest impact.

1 Technology Community:

Advancing digital capability, boosting efficiency, and creating seamless customer experiences.

2 Innovation Community:

Driving product development, refining sector messaging, and accelerating market growth.

3 NextGen Community:

Attracting, developing, and retaining the talent needed for long-term success.

4 Intermediary Community:

Broadening market reach and extending distribution through strategic partnerships.

These communities will work in partnership with the **Receivables Finance Connect Advisory Board**, which provides strategic oversight, ensures alignment across initiatives, and sets priorities. Together, they will channel the industry's energy where it matters most, supporting coordinated action and creating the conditions for long-term, sustainable growth.



Next Steps



- **Advisory Board**
- **Four Communities**
- **Two Initiatives**

The Receivables Finance Connect unconference has done more than spark conversation, it has set a mandate for action. The insights and energy from the discussions now fuel a collective commitment for the industry to shape its future and drive meaningful progress.

Community Activation – Turn Discussion into Delivery

Our mission is to connect people in receivables finance and ABL, and to enable collaboration in the industry. We aim to provide a marketplace of ideas – ideas which we hope will spark innovation, generate growth and grow participating organisations’ profits, and better serve their customers.

The four communities – Technology, Innovation, NextGen, and Intermediary – will be formally launched in early 2026. Each will have dedicated workstreams, clear objectives, and deliverables designed to create meaningful change. The Receivables Finance Connect Advisory Board will provide strategic oversight, ensuring alignment and focusing efforts where they can deliver the greatest impact.

Quick Wins

To maintain momentum, Receivables Finance Connect will deliver two early initiatives:

- **UK Market Study:** Providing credible, trusted data on the size of the addressable market for receivables finance.
- **Plain-English Digital Glossary:** Simplifying industry terms for easy understanding and use.

These quick wins will create visible momentum, demonstrate value, and kickstart collaborative action across the sector.

Your Role in Shaping the Future

This is an opportunity to shape the industry’s future. By getting involved, you’ll help transform conversation into action, building a stronger, more innovative, and future-ready sector. Governance, workstreams, and initial project details will follow in early 2026.

You can make a difference by:

- Leading or contributing to workstreams
- Taking part in collaborative working sessions
- Providing specialist expertise
- Advising on new initiatives
- Supporting priority projects

“The best way to predict the future is to create it.”

Peter Drucker



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