Financial Advisory Group Grows by 40% in 2025 As Firms Seek Alternative Lending Options

Finance debt advisory firm Funding Bay (FBX Capital) grew its workforce by 43% in 2025 after completing more than 447 lending transactions worth millions.

LONDON, UNITED KINGDOM, January 9, 2026 /EINPresswire.com/ -- Finance debt advisory group Funding Bay/FBX Capital has experienced exceptional growth as firms increasingly seek alternative lending options amid a volatile economic climate.

Since its inception in 2017, Funding Bay/FBX Capital has facilitated over £195 million in funding across all its platforms, enabling hundreds of businesses to access essential capital. In 2025 alone, the company completed 447 lending transactions.

Transactions range from £10,000 to £20 million and span all sectors from manufacturing and retail to technology and hospitality.

The firm has expanded its workforce by 43% this year, rising from 37 team members in January 2025 to 53 by December.

The London-based firm's expansion underscores a sustained two-year growth trajectory, having grown from just 21 employees in January 2024.

Funding Bay/FBX Capital specialises in connecting SMEs with alternative lending channels. The firm reports that the UK's challenging economic landscape has significantly accelerated demand for its services as businesses reassess their funding strategies in response to mounting financial pressures.

Recent government policies have intensified pressure on the corporate sector, with measures including the rise in employers' National Insurance contributions and increasing wage obligations adding to businesses' financial burden.

While high-street banks may take months to approve loans, many alternative finance providers can make funding decisions within hours, thanks to more agile regulatory frameworks and streamlined digital processes.

Alex Fenton, Partner at Funding Bay/FBX Capital, commented:

"As businesses navigate higher taxes and operational costs, SMEs are facing unprecedented financial pressure in what is proving to be one of the most challenging economic environments in recent memory.

“Traditional lending routes remain frustratingly slow and inflexible, often requiring months of documentation and deliberation. For businesses that need capital to seize time-sensitive opportunities or address immediate cash flow challenges, these timelines simply don't work.

"Alternative finance providers have emerged as a vital lifeline, offering faster decision-making, more flexible terms, and a willingness to understand the nuances of individual businesses rather than relying solely on rigid credit scoring models. The sustained growth of Funding Bay/FBX Capital directly reflects this fundamental shift in how British businesses are accessing capital.”

ENDS

For more information contact:

charlotte@higginsonstrategy.com

07472681722

NOTES TO EDITORS

About Funding Bay/FBX Capital:

Funding Bay/FBX Capital is a boutique corporate and commercial finance debt advisory group

The group raises debt capital of between £10k and £20m for growing SMEs

Since its inception in 2017, the group has helped clients successfully raise over £195m of debt funding

For more information visit: https://fbxcapital.co.uk/ and https://fundingbay.co.uk/

Charlotte Dignam
+44 7472681722
email us here

Higginson Strategy

This press release can be viewed online at: https://www.einpresswire.com/article/881837064

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.
© 1995-2026 Newsmatics Inc. All Right Reserved.