

## South African fintech Bridgement earns global recognition as SME business loan innovation accelerates

Leading online business finance provider, [Bridgement](#) has quietly become one of the most award-winning SME fintech lenders in South Africa. The fintech company has received global and local recognition for innovation, technology, and digital business loans designed to remove traditional barriers to SME finance.

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“With economic pressure intensifying for South African SMEs, Bridgement’s consistent recognition reflects the fact that businesses are increasingly looking for more flexible and data-driven funding models over antiquated banking processes,” comments Jordan Leighton, Bridgement’s head of business development and partnerships.

### Global awards highlight a new trend in SME business loans

This year saw Bridgement awarded Xero SA App of the Year for the second time, as well as Excellence in Digital Business Financing (South Africa) by Global Brands Magazine, emphasizing the company’s forward-thinking approach to providing technological solutions, reliability, and transparency. The unique features of the platform (that are not available through traditional banking institutions) further underscore the company’s innovation in pioneering [business loan solutions](#), by meeting the changing needs of SMEs.

These are the latest in a string of respected global awards, including MEA Markets Award for Most Innovative Funding Provider (South Africa) in 2024 as well as GFM Review’s Best Fintech Award and Wealth & Finance’s Most Innovative Business Lender in 2023 - All independently adjudicated, non-sponsored, and based purely on merit.

The growing shift in the SME finance landscape indicates that fintechs like Bridgement are beginning to outperform traditional lenders in terms of speed, accessibility, data-driven business loans, and SME-centric product design.

Bridgement’s technology now also powers a white-label SME business loan solution for a major South

African bank, demonstrating the platform's enterprise-level technological leadership and trustworthiness in the financial services industry.

### **Why SMEs are moving away from traditional banks**

Traditional banks typically provide long approval cycles, rigid terms, immediate interest added, and large amounts of admin. This method of obtaining a loan is often a tough and unsustainable task - frequently preventing SMEs from accessing funding when it matters most. Bridgement's flexible, modern approach to obtaining a business loan strongly contrasts this traditionally reactive process, addressing the systematic flaws directly with a fully digital, low-friction lending experience, offering the following:

- **Two-minute online application**
- **Business loan decisions within 24 hours**
- **Average approval time of five hours (record approval time of just 63 minutes in 2025)**
- **Funds available within 30 minutes of approval**

The speed at which businesses can access funds transforms SME finance from reactive borrowing forced by bank delays into a proactive business enabler. Businesses incur no charges unless they actively draw down funding.

Bridgement's model is simple: ***"There when you need us, free when you don't."***

### **Technology-led business loan offers solutions to real SME needs**

Bridgement secures its leadership position through integration with the platforms SMEs already use. Real-time accounting and bank feed integrations through secure cloud platforms allow more accurate affordability decisions than traditional documents-based underwriting. Bridgement is currently the **only South African lender fully integrated with accounting software** (e.g. Xero, Sage, and QuickBooks), enabling:

- Elimination of manual paperwork through automated financial data extraction
- real-time affordability analysis and assessments
- fraud detection and risk assessment
- quick approvals and access to funds
- simplified SME onboarding

Bridgement also offers the widest range of repayment structures - daily, weekly, fortnightly, or monthly - and is the **only B2B alternative provider offering funding of up to R10m for terms up to 24 months.**

The platform charges no early-settlement penalties and no hidden fees, giving SMEs flexibility to repay on their own terms. Credit can also be reused once paid up - even if you are still paying off your original financial agreement. There are no charges until funds are drawn, and you only pay for what you use.

This allows SMEs to apply for funding, access top-ups, make withdrawals and repayments fully online – Resulting in a modern, automated, transparent online business finance solution that aligns repayment with the SME's cash flow rather than forcing a rigid structure.

### **Driving real impact across South Africa's SME economy**

South African SMEs face many financial obstacles in the current economic climate - cash-flow constraints

and delayed client payments place heavy constraints on business growth. Bridgement's working-capital solutions help SMEs stay competitive and enable further investment in business growth, effectively managing cashflow and bridging payment delays and avoiding operational disruptions.

"SMEs deserve funding that moves at the speed of their business. Traditional models have conditioned SMEs to delay important decisions because finance starts costing them from the moment they sign. Our approach flips this dynamic - funding can sit ready at zero cost, and businesses only pay when they use it, giving businesses the flexibility to grow on their own terms," explains Leighton.

### **Award-winning South African fintech gaining global recognition**

There is an urgent need for entrepreneurial and SME development in South Africa for job creation and economic growth, and fintech lenders are playing a crucial role in filling gaps left by traditional systems. Bridgement's international acknowledgements suggest that South Africa is not just keeping up with fintech innovation - it is setting benchmarks in online business loans .

### **Explore Bridgement's award-winning business loan solutions**

Apply for a business loan online:

<https://www.bridgement.com>

Explore business loan options:

<https://www.bridgement.com/business-loan/>

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**Bridgement**

Get fast, flexible business funding with Bridgement. Apply online in minutes and receive up to R10 million within 24 hours, with simple repayments over terms of up to 24 months."

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