



**MACMANUS**  
ASSET FINANCE

# Your Outsourced Business Finance Partner

ASSET FINANCE • VAT LOANS • BUSINESS LOANS • INVOICE FINANCE • CAR FINANCE



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🌐 [WWW.MACMANUSASSETFINANCE.CO.UK/TEAM/PHIL-SMITH](http://WWW.MACMANUSASSETFINANCE.CO.UK/TEAM/PHIL-SMITH)

# About Us

MacManus Asset Finance is an award-winning, experienced commercial finance brokerage that provides a range of business finance solutions to UK SMEs. Our services include asset finance, invoice finance, business loans, VAT Loans and car finance.



We are authorised and regulated by the Financial Conduct Authority and are an NACFB Assured brokerage, as well as being the Business Moneyfacts Asset Finance Broker of the Year 2024, and Commended in 2025.

We have access to an extensive funding panel of the UK's premier and specialist business finance providers, and provide a Fee-Free Guarantee to our clients.

**We are your outsourced business finance partner.**



## Phil Smith

BUSINESS FINANCE SPECIALIST  
CERTIFIED INDIVIDUAL

Phil Smith is a Certified Individual at MacManus Asset Finance and brings extensive experience across business finance, with many years' experience in invoice financing in particular.

He is committed to building strong relationships with business owners to ensure they are fully supported across their business finance needs and to deliver exceptional client outcomes through a straightforward, consultative approach.

Phil's focus is on providing a seamless, stress-free experience and acting as a trusted partner throughout the funding journey.

## Get in touch

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Our Certified Individuals are self-employed professionals who operate under the MacManus Asset Finance brand in accordance with our compliance and operating framework.

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# Asset Finance

Flexible Asset Finance to Grow Your Business

## What is Asset Finance?

Asset Finance is a flexible form of business funding in which the security provided to a lender is largely made up of the vehicles, equipment or plant and machinery used by businesses in their day to day operations.

### Types of Assets We Finance:

- Vans & LCVs
- Trucks & Trailers
- Bus & Coach
- Construction & Yellow Plant
- Agricultural Machinery
- Engineering Equipment
- Manufacturing Machinery
- Printing Press
- IT, Telecoms & Office Equipment
- Medical Equipment
- Marine & Aviation

Asset Finance is available for both new and used assets. We can also refinance assets you already own.

## Main Benefits



**Cashflow:** Purchase critical business assets whilst preserving valuable cash reserves.



**Trading:** Increased turnover covers repayment cost.



**Growth:** expand operations, win additional contracts.



**Tax:** reduce tax bills by investing in essential business assets



**Security:** funding primarily secured against the asset.





# Invoice Finance

Release Cash from Your Invoices – Fast

## What is Invoice Finance?

Invoice Finance is an extremely popular form of business funding amongst UK businesses across all sectors, in which firms are able to gain immediate access to most of the capital that is held up in their outstanding debtor book.

Invoice Finance can be known by a number of different names including factoring, invoice factoring, invoice discounting, confidential invoice discounting and CHOCS, but they are all variations on fundamentally the same concept.

Invoice Finance can allow immediate access to up to 90% of a business's debtor book, providing a vital cashflow boost that can super-charge the growth of the firm, allowing additional contract work to be tendered for and secured.

**Explore Invoice Finance With Us!**

## Main Benefits



**Cashflow:** Invoice finance boosts cashflow, allowing businesses to cover costs like wages and rent without needing other loans.



**Savings:** Early payment discounts can save more than the cost of invoice finance, reducing overall expenses.



**Admin:** Outsourcing credit control reduces admin tasks and costs, letting businesses focus on growth and sales.



**Growth:** Access to working capital enables business growth, helping secure contracts and investments for a small cost.



# VAT Loans

Healthy Cash Flow for Smooth Business Operations

## What are VAT Loans?

If you're a UK business owner, you'll be familiar with the challenge of managing your VAT payments. These payments are due quarterly and can put a strain on your cash flow, particularly if you're a smaller business. One option available to businesses to help ease this burden is a 3-month VAT loan.

### Key Features

- **Short-term finance:** A 3-month VAT loan helps businesses cover VAT payments, repaid within the VAT cycle to ease cashflow management.
- **Flexible loan amounts:** VAT loans match the exact amount needed for VAT payments, allowing you to borrow just what's required.
- **Quick and easy application process:** VAT loans often have a simple, fast online application, enabling quick access to needed funds.
- **Fixed interest rates:** Fixed interest rates on VAT loans help businesses budget by knowing their exact monthly payments.
- **No early repayment penalties:** Many VAT loans allow early repayment without extra costs, giving flexibility if you can repay sooner.
- **Avoid penalties for late payment:** VAT loans ensure timely VAT payments, preventing costly penalties from HMRC.

## Main Benefits



**Cashflow:** VAT loans provide an extra funding stream, easing cashflow without affecting other facilities like overdrafts or invoice finance. This helps with managing peaks, reducing costs, and supporting growth.



**Cost Saving:** Avoid costly VAT late payment penalties by ensuring timely payments, preventing escalating surcharges that can reach up to 15%.



**HMRC Relationship:** Paying VAT on time strengthens your relationship with HMRC, reflecting a well-managed and compliant business.



**Peace of Mind:** Having a VAT loan facility ensures timely payments, spreads costs evenly, and reduces the stress of managing cashflow.



**Security:** VAT loans are often unsecured, requiring only a personal guarantee, with no charges on property—offering flexibility for business owners.

Secure Your VAT Loan Quote Today!



# Business Loans

Drive Growth with Business Loans

## What are Unsecured Business Loans?

Unsecured Business Loans for UK firms provide an infinitely flexible method of funding solutions that can be tailored to suit the specific demands and needs of every business.

**Almost all business finance requires some form of security:**

- Mortgages – buildings.
- Asset finance – vehicles, plant/machinery or equipment.
- Invoice Finance – debtor book.
- Overdraft – debenture over all business assets.

However unsecured business loans are different.

In most cases the only security sought, if any, is a directors personal guarantee which does not normally extend to charges against their property.

Indeed some unsecured business loans are agreed without any guarantee requirements and are advanced based on the strength of the applicant company.

**Business Loans are Available for Periods from 3 to 60 Months**

## Main Benefits



**Cashflow:** Business loans improve cashflow, helping businesses manage challenges and support growth with extra capital.



**Growth:** Loans provide working capital for businesses to expand and scale operations.



**Cost Consolidation:** Business loans can consolidate debts into longer-term solutions, easing cashflow pressures.



**Security:** Many business loans require minimal security, relying on financial strength instead of collateral.



# Business & Personal Car Finance

Fuel Your Ambitions with Car Finance

## Car Finance for Business Owners and High-Net-Worth Individuals

Unlock the Benefits with MacManus Asset Finance

Acquiring vehicles for personal or business use can be capital-intensive, but car finance offers a flexible solution.

By spreading costs over time, you can preserve cash flow and make immediate purchases - whether expanding your fleet or acquiring a luxury car - without depleting your liquid assets.

Car finance allows you to avoid large upfront payments, freeing up capital for reinvestment in your business.

Repayments can be tailored to suit your specific budget.

MacManus Asset Finance are SAF Approved car finance experts able to secure bespoke car finance solutions, whether you are buying personally or through your company, via our extensive funding panel.

**Get Your Car Finance Quote Today!**

## 5 Key Benefits



**Cashflow:** acquire the car of your dreams whilst preserving your cash reserves.



**Expertise:** bespoke service from car finance experts to tailor make your finance deal.



**Cost:** our knowledge and guidance will ensure you don't pay any more than you need.



**Tax:** ensure you are selecting the most tax efficient method of funding your car.



**Security:** the car provides the primary form of security.





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# Why Choose Us

MacManus Asset Finance are the Business Moneyfacts Asset Finance Broker of the Year 2024 – awarded as a result of delivering service excellence for our clients.

We are Authorised and Regulated by the Financial Conduct Authority and are a full member of the National Association of Commercial Finance Brokers having achieved the enhanced “NACFB Assured” status meaning we uphold the highest standards of integrity and regulatory compliance.

Led by a team with over 25 years of business finance experience and a track record of supporting hundreds of UK businesses, our credibility speaks for itself.

Our extensive network of business finance providers, offering competitive rates and flexible terms, and backed by our “Fee-Free Guarantee” delivers tailored financial solutions that meet the diverse needs of businesses.


**We are Your Outsourced Business Finance Partner.**

## Ready to take your business to the next level?

Speak to one of our finance experts today to explore the best options for your business.

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We will receive commission from lenders. Different lenders pay different amounts depending on different commission models. For transparency we work with the following commission models: percentage of the amount you borrow and rate for risk (this is based on the risk profile of the business). Further details of the commission model, calculation and amount will be disclosed to you throughout your customer journey.