



# Business Finance Solutions for Agriculture Firms

Supporting farmers with tailored finance for every season.



**MACMANUS**  
ASSET FINANCE

**NACFB**  
HELPING FUND UK BUSINESS



# Asset Finance for Agriculture Firms

Modernise Your Farm Without Large Upfront Costs

Spread the cost of machinery, production lines, and specialist equipment to keep your factory efficient, competitive, and financially stable.



## FEATURES & BENEFITS

Farmers face a constant balancing act between investing in modern equipment and managing seasonal cashflow pressures. Asset finance enables you to access essential equipment without tying up large amounts of cash, ensuring your farm can operate efficiently and competitively.

- Finance tractors, combines, harvesters, and specialist machinery.
- Acquire new or used equipment from dealers or private sellers.
- Align repayments with seasonal cashflow and harvest cycles.
- Reduce downtime with newer, more reliable machinery.
- Preserve liquidity for feed, fertiliser, and labour.
- Extend finance to cover barns, irrigation systems, or renewable energy installations.

## CASE STUDY

A mixed arable and livestock farm needed to replace an ageing tractor and invest in a new sprayer to increase efficiency. The cost of both exceeded £150,000, a sum that would have left the farm unable to purchase fertiliser and feed in advance. By arranging asset finance, the farmer spread repayments over seven years, securing equipment immediately while maintaining cashflow for seasonal expenses. The upgrade reduced fuel consumption, cut repair costs, and enabled the business to expand acreage under cultivation.



### Grow Your Farm's Potential

**Asset finance** allows farmers to invest in modern machinery while keeping cash available for the essentials of running the farm.



### Speak To The Experts

At **MacManus Asset Finance**, we help UK agricultural businesses fund tractors, harvesters, and essential farm equipment.



# Invoice Finance for Agriculture Firms

Bridge the Gap Between Harvest and Payment

Release funds from unpaid invoices quickly, giving your farm reliable cashflow to cover feed, wages, and supplies.



## FEATURES & BENEFITS

Agricultural businesses often sell produce through distributors or wholesalers who operate on long payment terms. Meanwhile, farms must pay workers, suppliers, and maintain livestock daily. Invoice finance solves this mismatch, giving farmers access to cash within 24 hours of invoicing.

- Unlock up to 90% of invoice value immediately.
- Smooth cashflow during long settlement periods.
- Cover wages, feed, fertiliser, and equipment repairs without delay.
- Reduce reliance on bank overdrafts or seasonal loans.
- Access a facility that grows with turnover.
- Support long-term relationships with suppliers by paying them on time.

## CASE STUDY

A dairy farm supplying a large supermarket faced 60-day payment terms. During that period, they had to cover wages, veterinary costs, and feed bills. Cashflow was strained, forcing the farm to dip into reserves. With invoice finance, they released funds against their invoices within 24 hours, ensuring steady liquidity. This allowed them to negotiate bulk feed discounts, pay staff promptly, and maintain herd health. The facility scaled with their sales, providing a sustainable solution year-round.



### Grow Your Farm's Potential

**Invoice finance** turns agricultural invoices into dependable working capital, helping farms thrive despite long payment terms.



### Speak To The Experts

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# Business Loans for Agriculture Firms

Flexible Funding for Farm Growth and Stability

Access loans designed for the agricultural sector to cover expansion, diversification, or seasonal pressures.



## FEATURES & BENEFITS

Agricultural businesses often need capital to diversify, invest in land, or handle rising input costs. A tailored business loan provides flexibility to adapt to market changes while ensuring day-to-day stability.

- Borrow from £25,000 upwards with flexible terms.
- Invest in land, livestock, renewable energy, or diversification projects.
- Cover unexpected cost spikes in feed, fertiliser, or energy.
- Fund farm infrastructure such as barns or cold storage.
- Choose fixed or variable repayments to align with seasonal cycles.
- Access lenders who understand the unique challenges of farming.

## CASE STUDY

A family-run farm identified an opportunity to diversify into renewable energy by installing solar panels on unused barns. The project required £120,000 upfront, which was beyond their available reserves. By securing a business loan, they were able to proceed, reducing long-term energy costs and creating a new revenue stream by selling surplus power back to the grid. This not only improved financial stability but also future-proofed the farm against rising energy prices.



### Grow Your Farm's Potential

**Business loans** provide farmers with the capital to adapt, diversify, and strengthen their business for the future.



### Speak To The Experts

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# VAT Loans for Agriculture Firms

Spread Quarterly VAT Bills Over Three Months

Stay compliant with HMRC while keeping funds available for vital farming operations.



## FEATURES & BENEFITS

VAT loans provide farmers with the breathing space they need to meet obligations while keeping farms running smoothly.

- **Stay Compliant with HMRC** – VAT is always paid on time, avoiding penalties or interest.
- **Spread the Bill into 3 Instalments** – turn one large quarterly demand into manageable monthly payments.
- **Preserve Cash for Farming Inputs** – keep liquidity free for seed, fertiliser, feed, and staff.
- **Balance Seasonal Cashflow** – ease financial strain during planting and harvest periods.
- **Protect Farm Operations** – ensure funds are available for fuel, repairs, and animal care.
- **Reduce Stress** – farmers can focus on operations rather than worrying about VAT deadlines.

## THE CHALLENGE OF VAT FOR MANUFACTURERS

Agricultural businesses often experience sharp seasonal cashflow pressures. Farmers typically have to buy large quantities of seed, fertiliser, feed, and equipment in concentrated periods, while their income may not arrive until harvest or after produce is sold. This creates mismatched timing between expenditure and revenue. Quarterly VAT deadlines only add to this challenge, as HMRC expects payment in full regardless of seasonality. For many farmers, VAT bills can land at the worst possible time — clashing with planting, harvest, or livestock feed costs.

## CASE STUDY

A mixed arable and livestock farm received a £55,000 VAT bill at quarter end, just as fertiliser and animal feed needed to be purchased. Paying HMRC upfront would have restricted cash for these essentials. By arranging a VAT loan, the liability was spread into three monthly payments of just over £18,000 each. This allowed the farm to remain fully compliant with HMRC while keeping funds available for crop inputs and livestock care. The result was uninterrupted operations during a critical season.



## Grow Your Farm's Potential

**VAT loans** give agricultural businesses the flexibility to meet HMRC deadlines while maintaining the steady cashflow needed for farming.



## Speak To The Experts

At **MacManus Asset Finance**, we help UK agricultural businesses fund tractors, harvesters, and essential farm equipment.