



VAT Loans for Agriculture Firms

Spread Quarterly VAT Bills Over Three Months



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



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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.

