



Business Finance Solutions for Bus & Coach Firms

Finance solutions to keep your fleet on the road and on schedule.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Bus & Coach Firms

Expand or Upgrade Your Fleet Without Upfront Costs

Finance buses and coaches through structured repayments, keeping services reliable and your working capital intact.



FEATURES & BENEFITS

Bus and coach operators must balance the high cost of vehicles with the need to keep services running efficiently. Asset finance allows firms to acquire vehicles without committing large amounts of capital upfront, preserving liquidity for fuel, staff, and maintenance.

- Fund new or used buses and coaches without large down payments.
- Align repayments with school contracts, tourism seasons, or service schedules.
- Stay compliant with low-emission standards to operate in clean-air zones.
- Reduce maintenance downtime with newer, more reliable vehicles.
- Finance depot equipment, ticketing systems, or telematics alongside vehicles.

CASE STUDY

A regional operator needed to replace two ageing coaches to maintain safety standards and qualify for new school contracts. Buying outright would have tied up over £300,000 in capital, leaving little for fuel and staff wages. Through asset finance, they spread the cost over seven years, securing the vehicles immediately. The investment reduced maintenance costs, improved reliability, and enabled the operator to win the school contract, securing stable revenue.



Keep Your Fleet Moving

Asset finance keeps your fleet modern and compliant without sacrificing liquidity.



Speak To The Experts

At **MacManus Asset Finance**, we help UK transport businesses fund buses, coaches, and fleet upgrades with flexible finance solutions.

Invoice Finance for Bus & Coach Firms

Unlock Cash Tied Up in Customer Invoices

Access funds from outstanding invoices quickly to cover fuel, wages, and operational costs.



FEATURES & BENEFITS

Bus and coach companies often work with local authorities, schools, or tour operators who pay on extended terms. Meanwhile, staff wages, fuel, and depot overheads require immediate payment. Invoice finance bridges this gap, providing liquidity to keep services running.

- Release up to 90% of invoice value within 24 hours.
- Manage cashflow despite long local authority or school contract terms.
- Pay drivers, mechanics, and depot staff promptly.
- Cover fuel and maintenance costs without relying on overdrafts.
- Grow with confidence, taking on new routes and contracts.

CASE STUDY

A coach company operating school transport services faced 60-day payment terms from the council. Fuel and driver wages had to be covered weekly, creating a constant cashflow squeeze. Invoice finance allowed them to release cash against invoices immediately, ensuring smooth operations. With liquidity secured, they expanded services into private hire, increasing overall profitability.



Keep Your Fleet Moving

Invoice finance provides bus and coach operators with the steady cashflow needed to keep services moving.



Speak To The Experts

At **MacManus Asset Finance**, we help UK transport businesses fund buses, coaches, and fleet upgrades with flexible finance solutions.

Business Loans for Bus & Coach Firms

Flexible Funding for Growth and Stability

Secure tailored loans to invest in depots, new services, or infrastructure that supports long-term growth.



FEATURES & BENEFITS

Bus and coach companies face rising fuel costs, regulatory demands, and competition for routes. Business loans provide the capital needed to invest strategically, handle challenges, and expand services.

- Borrow from £25,000 upwards, with terms designed for operators.
- Invest in depots, ticketing systems, or back-office technology.
- Launch new routes or expand private hire and tourism services.
- Cover insurance renewals, compliance upgrades, or training costs.
- Flexible repayment terms aligned with revenue cycles.
- Quick access to lenders experienced in passenger transport.

CASE STUDY

A bus company identified an opportunity to expand into airport shuttle services, but the project required investment in vehicles, marketing, and depot upgrades. A £200,000 business loan provided the capital to launch quickly. Within six months, the new service was generating steady income and diversifying revenue streams, reducing reliance on school contracts.



Keep Your Fleet Moving

Business loans give bus and coach operators the financial foundation to grow services and remain competitive.

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VAT Loans for Bus & Coach Firms

Spread Quarterly VAT Bills Over Three Months

Ease quarter-end financial strain while keeping services reliable and compliant with HMRC.



FEATURES & BENEFITS

VAT loans give operators breathing space by spreading their HMRC liability over three months, helping to keep cashflow predictable and services running.

- **Ensure HMRC Compliance** – VAT is always paid on time, protecting against penalties.
- **Break the Bill into 3 Monthly Instalments** – ease the financial pressure of lump-sum payments.
- **Preserve Liquidity for Operations** – keep cash available for drivers' wages, fuel, and maintenance.
- **Smooth Quarter-End Pressure** – align VAT repayments with operating income.
- **Support Service Reliability** – free up cash for depot operations and fleet safety.
- **Enable Growth and Planning** – reduce strain so management can focus on new routes or contracts.

THE CHALLENGE OF VAT FOR MANUFACTURERS

Bus and coach operators handle significant fixed costs — fuel, insurance, depot overheads, and regular fleet maintenance. Seasonal variations, such as tourism peaks or new school year contracts, can affect revenue patterns. At the same time, HMRC requires quarterly VAT payments in full, with no adjustment for seasonality. This creates pressure when VAT deadlines coincide with payroll, safety inspections, or large fuel outlays. Even operators with steady income streams can find themselves stretched at quarter end.

CASE STUDY

A regional operator faced a £70,000 VAT bill in September — the same month as annual fleet safety inspections and fuel contracts coming due for the school transport season. Paying HMRC in full would have restricted their ability to maintain vehicles and cover payroll. A VAT loan spread the liability into three instalments, ensuring HMRC was paid on time while freeing cash to keep buses fully operational. With services uninterrupted, the operator secured a new long-term school contract.



Keep Your Fleet Moving

VAT loans give bus and coach firms the flexibility to meet HMRC deadlines while focusing on reliable passenger services.



Speak To The Experts

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