



Business Finance Solutions for Concrete Contractors

Building solid foundations with tailored finance solutions.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Concrete Contractors

Acquire Equipment Without Heavy Upfront Costs

Spread the cost of mixers, pumps, and vehicles while keeping capital free for payroll and materials.



FEATURES & BENEFITS

Concrete contractors rely on expensive machinery and vehicles to deliver projects efficiently. The upfront cost of mixers, pumps, or batching plants can quickly overwhelm cash reserves. Asset finance makes these investments manageable by spreading repayments over time.

- Finance concrete mixers, pumps, batching plants, and trucks.
- Acquire new or used assets with structured repayment terms.
- Preserve cash for cement, aggregates, and payroll.
- Improve reliability with modern machinery, reducing downtime.
- Match repayments to contract income cycles.
- Extend finance to depot upgrades, IT systems, or site vehicles.

CASE STUDY

A contractor needed to replace two ageing concrete mixers and invest in a new pump, costing £350,000. Paying outright would have left little liquidity for payroll or materials. Asset finance spread the cost over six years, allowing immediate upgrades. The new equipment improved output speed, reduced delays, and enabled the contractor to take on larger contracts with developers.



Keep Your Projects Solid

Asset finance keeps concrete contractors competitive while protecting working capital.



Speak To The Experts

At **MacManus Asset Finance**, we help UK concrete firms fund mixers, pumps, and construction vehicles with flexible finance solutions.

Invoice Finance for Concrete Contractors

Unlock Cashflow from Client Invoices

Access funds tied up in unpaid invoices to cover staff, suppliers, and vehicle running costs.



FEATURES & BENEFITS

Concrete contractors often work with developers and main contractors who pay on 45–90 day terms. Meanwhile, payroll, suppliers, and equipment servicing require immediate funds. Invoice finance solves this by releasing cash quickly.

- Release up to 90% of invoice value within 24 hours.
- Smooth cashflow despite delayed payments.
- Cover staff wages, fuel, and materials promptly.
- Support simultaneous projects without strain.
- Reduce reliance on overdrafts or loans.
- Facility grows with turnover.

CASE STUDY

A concrete contractor invoiced £200,000 for a housing project with 60-day payment terms. During this period, they had to cover cement, aggregates, and fuel costs. Invoice finance released cash as soon as the invoice was raised, keeping operations running. This liquidity allowed them to begin another project before payment arrived, doubling revenue in the quarter.



Keep Your Projects Solid

Invoice finance ensures concrete contractors can keep projects moving without waiting for client payments.



Speak To The Experts

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Business Loans for Concrete Contractors

Flexible Funding for Growth and Stability

Secure tailored loans to expand fleets, recruit staff, or take on new projects.



FEATURES & BENEFITS

Concrete contractors often need capital to grow capacity, manage rising costs, or cover upfront project mobilisation. Business loans provide the funding to act quickly and strategically.

- Borrow from £25,000 upwards with flexible repayment terms.
- Fund recruitment and training for skilled staff.
- Invest in fleet expansion or batching plant upgrades.
- Cover insurance renewals, compliance costs, or unexpected repairs.
- Access lenders who understand contracting and construction.
- Build resilience for long-term growth.

CASE STUDY

A contractor won a major infrastructure project but needed £180,000 upfront to mobilise staff and secure materials. A business loan provided funding within weeks, enabling them to start on time. The successful delivery of the project enhanced their reputation and positioned them for future government contracts.



Keep Your Projects Solid

Business loans give concrete contractors the capital to expand operations and secure long-term success.



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VAT Loans for Concrete Contractors

Spread Quarterly VAT Bills Over Three Months

Protect cashflow and meet HMRC obligations without disrupting projects.



FEATURES & BENEFITS

VAT loans relieve this burden by breaking VAT bills into three monthly instalments, ensuring compliance while freeing cashflow for operations.

- **HMRC Compliance Secured** – VAT is paid in full and on time, avoiding penalties.
- **Spread the Burden** – replace one large tax bill with three smaller payments.
- **Preserve Liquidity for Projects** – keep cash available for payroll, aggregates, and fuel.
- **Smooth Quarter-End Strain** – reduce pressure when multiple costs fall due.
- **Protect Service Delivery** – ensure projects remain fully resourced and on schedule.
- **Peace of Mind** – management can focus on operations rather than tax deadlines.

THE CHALLENGE OF VAT FOR CONCRETE CONTRACTORS

Concrete contractors face heavy costs for cement, aggregates, labour, and vehicle operations. Turnover is often high, leading to large quarterly VAT bills that HMRC requires in one lump sum. These deadlines often clash with payroll or raw material purchases for ongoing projects. Even when contracts are profitable, the timing of VAT payments can create severe cashflow bottlenecks, leaving businesses struggling to cover essential outgoings just when projects need the most resources.

CASE STUDY

A concrete contractor faced a £78,000 VAT bill at the end of a quarter, while also purchasing large volumes of aggregates and paying staff wages. Paying HMRC upfront would have delayed material purchases and risked project timelines. By arranging a VAT loan, the business spread the liability into three monthly instalments. This ensured HMRC compliance while maintaining liquidity for essential resources. The project was delivered on schedule, strengthening the contractor's reputation with clients.



Keep Your Projects Solid

VAT loans give concrete contractors the flexibility to manage tax obligations without jeopardising ongoing projects.



Speak To The Experts

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