



VAT Loans for Concrete Contractors

Spread Quarterly VAT Bills Over Three Months



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



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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

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