



Asset Finance Solutions for Construction Firms

Build Your Business Without Heavy Upfront Costs



MACMANUS
ASSET FINANCE



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Fund plant, machinery, and vehicles with structured finance that keeps projects moving, cashflow protected, and your business competitive.



FEATURES & BENEFITS

Construction companies face constant pressure to keep projects on schedule, while also managing significant upfront costs for machinery, vehicles, and site equipment. Paying for these assets outright can drain working capital, leaving little left for wages, subcontractors, or unforeseen expenses. Asset finance allows construction firms to spread the cost of essential purchases, ensuring they can access the tools they need while preserving liquidity.

- **Acquire plant and machinery without upfront payments:** Finance excavators, diggers, dump trucks, cranes, and specialist equipment with no large capital outlay.
- **Flexible agreements:** Choose hire purchase, leasing, or refinancing options that suit your business model.
- **Match repayments to project timelines:** Structure payments to align with cashflow from major contracts or seasonal demand.
- **Improve efficiency and safety:** Replace outdated machines with modern, more reliable equipment that reduces downtime and increases productivity.

- **Stay compliant:** Ensure machinery meets the latest emissions and safety standards, helping you avoid costly fines or delays.
- **Finance beyond plant:** Extend facilities to include vans, office equipment, software systems, and even site accommodation.

CASE STUDY

A regional contractor specialising in civil engineering faced mounting maintenance costs on an ageing excavator and dumper. With several large projects scheduled, downtime was no longer an option. Buying replacements outright would have tied up over £180,000, leaving little cash for payroll and subcontractor invoices.

By arranging asset finance, the company spread the purchase cost over five years, giving them immediate access to the machinery without impacting liquidity. The new equipment reduced delays on-site, lowered repair costs, and boosted overall project efficiency. Importantly, the predictable monthly repayments allowed management to plan cashflow with confidence, keeping staff paid and suppliers satisfied.



Build with Confidence

Asset finance ensures your construction sites are equipped with the right tools at the right time — without jeopardising the financial health of your business.



Speak To The Experts

At **MacManus Asset Finance**, we help UK construction firms access flexible funding for diggers, excavators, cranes, and other essential site equipment.

