



Business Finance Solutions for Construction Firms

Build stronger foundations with flexible finance solutions.



MACMANUS
ASSET FINANCE



Asset Finance for Construction Firms

Build Your Business Without Heavy Upfront Costs

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- **Improve efficiency and safety:** Replace outdated machines with modern, more reliable equipment that reduces downtime and increases productivity.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.

Invoice Finance for Construction Firms

Smooth Cashflow Between Project Milestones

Turn outstanding invoices into immediate working capital, bridging the gap between staged payments and ongoing costs.



FEATURES & BENEFITS

In construction, long payment cycles and retentions can cripple cashflow. Contractors often wait 60–90 days for payment after a project milestone is signed off, while bills for subcontractors, materials, and wages pile up in the meantime. Invoice finance solves this by releasing cash tied up in outstanding invoices, allowing you to continue operating and growing without being at the mercy of client payment schedules.

- **Immediate cash release:** Unlock up to 90% of invoice value within 24 hours of issue.
- **Bridge staged payments and retentions:** Smooth out the impact of delayed settlements and withheld sums.
- **Maintain positive supplier relationships:** Pay subcontractors, merchants, and plant hire firms on time.
- **Reduce reliance on overdrafts and loans:** Access cashflow without taking on additional long-term debt.
- **Fund multiple projects simultaneously:** Keep your workforce and supply chain moving even while awaiting client payments.

- **Scale with your business:** As turnover grows, your invoice finance facility grows alongside it.

CASE STUDY

A construction firm working on a £5 million office development was required to wait 60 days for payment after completing each milestone. At the same time, subcontractors and material suppliers expected payment within 30 days. The mismatch forced the business into repeated cashflow crises, limiting their ability to tender for new work.

After adopting invoice finance, the company gained access to immediate funds against each certified invoice. This meant they could pay subcontractors promptly, purchase materials without delay, and maintain a strong reputation with suppliers. With cashflow stabilised, they successfully took on an additional project worth £2 million, confident that funding would be available to support operations.



Build with Confidence

Invoice finance allows construction firms to focus on delivering projects, not waiting for payments.



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Business Loans for Construction Firms

Flexible Funding for Growth and Stability

Secure the capital needed for expansion, project mobilisation, or unexpected costs with tailored business loans designed for the construction sector.



FEATURES & BENEFITS

Construction businesses regularly face scenarios where additional funding is needed quickly: winning a major new contract that requires upfront mobilisation, dealing with sudden material cost increases, or investing in staff and infrastructure. A business loan can provide the capital required to act decisively, without draining working reserves or relying on costly overdrafts.

- **Access significant funding:** Borrow from £25,000 upwards, with terms structured around your business.
- **Support expansion projects:** Open new depots, purchase land, or upgrade offices and facilities.
- **Cover mobilisation costs:** Secure funding for labour, scaffolding, insurance, and equipment required at project launch.
- **Flexible repayment terms:** Choose fixed or variable options to align with your cashflow strategy.
- **Fast decisions:** Access lenders who understand the unique challenges of construction and move quickly to provide funding.

- **Strengthen long-term stability:** Position your firm to weather market fluctuations and capitalise on opportunities.

CASE STUDY

A construction company specialising in commercial developments won a new £3 million contract but needed to mobilise quickly. This meant hiring additional staff, securing scaffolding and equipment, and covering insurance and site preparation costs — all before receiving any client payments. Without external funding, the company risked losing the contract.

By securing a £200,000 business loan, they were able to mobilise immediately. Staff were recruited, site preparation went ahead without delay, and the project launched on time. The loan not only protected the contract but also enhanced the company's reputation for reliability, opening the door to further opportunities in the commercial property sector.



Build with Confidence

Business loans provide construction firms with the financial strength to take on major projects, manage risks, and grow with confidence.



Speak To The Experts

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VAT Loans for Construction Firms

Manage Quarterly VAT Bills Without Disrupting Cashflow

Spread your VAT liability over three months to protect working capital for projects and staff.



FEATURES & BENEFITS

VAT loans ease the burden by spreading quarterly liabilities into three equal monthly payments, smoothing cashflow at a critical point in the business cycle.

- **Ensure HMRC Compliance** – VAT is paid on time and in full, avoiding penalties and protecting reputation.
- **Ease Quarter-End Pressure** – reduce the cashflow spike created by lump-sum VAT bills.
- **Preserve Liquidity for Projects** – keep cash available for subcontractors, suppliers, and labour costs.
- **Support Growth** – with VAT covered, management can confidently mobilise new projects.
- **Simplify Cashflow Planning** – predictable repayments help businesses plan ahead.
- **Maintain Supplier Relationships** – cash stays free to pay suppliers promptly, strengthening trust.

THE CHALLENGE OF VAT FOR CONSTRUCTION FIRMS

Construction firms often work on multiple projects simultaneously, each requiring significant upfront spending on labour, subcontractors, and materials. When quarterly VAT deadlines arrive, these lump-sum liabilities can cause real pressure. With turnover high and invoices subject to extended client terms, cash is often tied up elsewhere. VAT payments can clash with payroll deadlines, supplier invoices, or mobilisation costs for new projects, leaving businesses stretched even if they are performing well overall.

CASE STUDY

A regional construction company received a £110,000 VAT bill while also preparing to pay subcontractors and purchase materials for a housing development. Paying HMRC in full would have left the business unable to mobilise for the new project, risking delays and strained relationships with clients and suppliers.

By taking a VAT loan, the firm spread the liability across three equal monthly payments. This ensured HMRC was paid on time while freeing up cash to fund subcontractors and materials. The project launched without disruption, and the business maintained its strong track record with clients.



Build with Confidence

VAT loans allow construction firms to manage tax obligations without compromising projects, staff, or supplier relationships



Speak To The Experts

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