



Business Finance Solutions for Courier Firms

Driving your courier business forward with flexible finance.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Courier Firms

Expand Your Fleet Without Tying Up Cash

Spread the cost of machinery, production lines, and specialist equipment to keep your factory efficient, competitive, and financially stable.



FEATURES & BENEFITS

Courier firms face constant pressure to maintain reliable fleets while managing rising fuel, insurance, and wage costs. Buying vehicles outright can drain liquidity, leaving little left for operations. Asset finance allows courier companies to expand or upgrade fleets without compromising cashflow.

- Finance vans, electric vehicles, or motorcycles.
- Acquire new or used vehicles with flexible repayment terms.
- Stay compliant with emissions zones by upgrading to low-emission fleets.
- Preserve working capital for fuel, staff, and depot costs.
- Reduce downtime with modern, efficient vehicles.
- Extend finance to IT systems, parcel-handling equipment, or depot technology.

CASE STUDY

A regional courier service needed to replace five diesel vans with low-emission vehicles to meet city clean-air regulations. The total cost exceeded £200,000, which would have left them unable to pay drivers and fuel suppliers. Asset finance allowed them to spread the cost over six years, securing the vehicles immediately. The new vans improved fuel efficiency, reduced maintenance costs, and allowed the company to expand into city centre contracts.



Keep Deliveries on Time

Asset finance helps courier firms modernise fleets while keeping cash available for daily operations.



Speak To The Experts

At **MacManus Asset Finance**, we help UK courier businesses fund vans, fleet upgrades, and logistics equipment with flexible finance solutions.

Invoice Finance for Courier Firms

Unlock Cashflow from Unpaid Invoices

Release funds tied up in customer invoices to cover wages, fuel, and depot expenses.



FEATURES & BENEFITS

Courier businesses often work with e-commerce platforms, retailers, or logistics providers who pay on 30–60 day terms. Meanwhile, fuel, vehicle maintenance, and driver wages require immediate payment. Invoice finance bridges this gap, providing access to cash within 24 hours.

- Unlock up to 90% of invoice value quickly.
- Cover fuel, wages, and vehicle repairs promptly.
- Smooth cashflow despite client payment delays.
- Reduce reliance on overdrafts or short-term borrowing.
- Support growth by taking on larger contracts.
- Facility grows automatically with turnover.

CASE STUDY

A courier company servicing national retailers struggled with 45-day client payment terms. During that period, they faced weekly fuel bills and fortnightly payroll. By adopting invoice finance, they unlocked cash tied up in invoices immediately. This allowed them to pay drivers promptly, maintain fuel supplies, and take on additional contracts during peak e-commerce demand.



Keep Deliveries on Time

Invoice finance ensures courier firms have steady cashflow to keep deliveries on schedule.



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Business Loans for Courier Firms

Flexible Funding for Growth and Expansion

Secure tailored loans to expand depots, hire drivers, or diversify into new delivery services.



FEATURES & BENEFITS

The courier industry is highly competitive, with increasing demand for next-day and same-day services. Business loans provide the capital to expand, adapt to market changes, and remain competitive.

- Borrow from £25,000 upwards with flexible terms.
- Fund depot expansion or new branch openings.
- Recruit additional drivers to meet seasonal peaks.
- Cover rising costs such as fuel, insurance, or wages.
- Invest in IT systems for route planning and parcel tracking.
- Quick access to lenders who understand the courier sector.

CASE STUDY

A courier company identified an opportunity to launch a same-day delivery service for local businesses but needed £100,000 for vans, staff, and IT systems. A business loan gave them the funding to launch within three months. The new service increased revenue by 30% in the first year and strengthened customer relationships.



Keep Deliveries on Time

Business loans provide courier firms with the capital to expand services and remain competitive in a fast-moving market.



Speak To The Experts

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VAT Loans for Courier Firms

Spread Quarterly VAT Bills Over Three Months

Stay compliant with HMRC while keeping cashflow steady for fuel, wages, and vehicle costs.



FEATURES & BENEFITS

VAT loans spread the pressure of a quarterly bill into three equal monthly instalments, protecting cashflow and ensuring HMRC is paid on time.

- **HMRC Compliance Guaranteed** – VAT is paid in full, avoiding penalties and interest.
- **Cashflow Smoothing** – replace a single lump-sum bill with three predictable instalments.
- **Preserve Liquidity** – keep cash free for fuel, wages, and depot costs.
- **Support Seasonal Peaks** – ease strain during busy delivery periods.
- **Protect Service Reliability** – ensure funds are available for vehicle servicing and maintenance.
- **Confidence for Growth** – free capital so management can focus on expansion and customer service.

THE CHALLENGE OF VAT FOR COURIER FIRMS

Courier businesses run on fast-moving, high-cost operations. Weekly fuel bills, regular vehicle servicing, depot overheads, and payroll for drivers all demand immediate attention. On top of these ongoing expenses, HMRC requires quarterly VAT to be paid in one lump sum. For many operators, VAT deadlines often coincide with seasonal peaks in demand — such as Christmas deliveries or new-year business contracts — making cashflow especially tight. Even firms with strong order books can find themselves squeezed by the mismatch between VAT demands and available liquidity.

CASE STUDY

A courier firm with 40 vans faced a £48,000 VAT bill at quarter end. At the same time, they had to settle weekly fuel accounts and pay drivers. Seasonal peaks in demand had tied up cash in extended client terms, leaving the company under pressure. By arranging a VAT loan, the liability was spread into three monthly payments of £16,000. This kept HMRC satisfied and freed cash to cover payroll and vehicle costs, ensuring operations ran smoothly during a critical trading period.



Keep Deliveries on Time

VAT loans give courier firms vital financial breathing space, helping them balance tax obligations with the everyday costs of keeping fleets on the road.



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