



Business Finance Solutions for Drainage Contractors

Helping your drainage business stay equipped and efficient
with smart finance.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Drainage Contractors

Invest in Specialist Equipment Without Upfront Costs

Spread the cost of jetting units, CCTV systems, and vehicles while keeping cash free for staff and operations.



FEATURES & BENEFITS

Drainage contractors depend on specialist vehicles and equipment to deliver reliable services. The cost of tankers, jetting machines, and CCTV systems can be prohibitive, especially for smaller operators. Asset finance allows you to access essential equipment immediately while preserving cash for payroll, fuel, and emergencies.

- Finance jetting units, tankers, CCTV inspection systems, and vacuum tankers.
- Spread costs of new or used equipment over manageable terms.
- Improve efficiency and reliability with modern kit.
- Keep cash available for wages, insurance, and fuel.
- Extend finance to vans, IT systems, or depot improvements.
- Stay compliant with environmental and safety regulations.

CASE STUDY

A drainage firm needed to replace an ageing tanker and invest in a new CCTV inspection system. The total cost was £220,000, far exceeding available reserves. Through asset finance, the business spread payments over six years, acquiring equipment immediately. The investment reduced downtime, improved inspection accuracy, and enabled the company to win new contracts with local authorities.



Powering Progress in Drainage

Asset finance keeps drainage contractors equipped with the tools needed to deliver reliable services without draining reserves.



Speak To The Experts

At **MacManus Asset Finance**, we help UK drainage contractors fund tankers, jetting units, and specialist vehicles with flexible finance solutions.

Invoice Finance for Drainage Contractors

Unlock Cashflow from Client Invoices

Access funds from unpaid invoices quickly to cover wages, fuel, and vehicle maintenance.



FEATURES & BENEFITS

Drainage contractors often serve councils, utilities, and construction firms who pay on extended terms. Meanwhile, payroll, suppliers, and vehicle costs require immediate payment. Invoice finance bridges this gap, ensuring cashflow remains steady.

- Unlock up to 90% of invoice value within 24 hours.
- Smooth cashflow despite delayed payments from councils or contractors.
- Pay staff, suppliers, and fuel bills promptly.
- Support growth by taking on larger contracts.
- Reduce reliance on overdrafts and short-term loans.
- Facility scales with turnover.

CASE STUDY

A contractor providing emergency drainage services for utilities invoiced on 60-day terms but faced weekly fuel bills and monthly payroll. This created cashflow strain during busy periods. With invoice finance, they released cash from invoices immediately, ensuring they could cover costs while maintaining service standards. The facility allowed them to expand their fleet and take on more contracts.



Powering Progress in Drainage

Invoice finance ensures drainage contractors can keep teams operating without waiting for delayed payments.

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Business Loans for Drainage Contractors

Flexible Funding for Growth and Stability

Secure loans to expand services, upgrade facilities, or manage rising costs.



FEATURES & BENEFITS

Drainage firms often need capital to expand fleets, invest in specialist equipment, or cover unexpected costs. Business loans provide the flexibility to respond quickly and strategically.

- Borrow from £25,000 upwards with flexible repayment options.
- Fund fleet expansion, depot upgrades, or new service offerings.
- Cover unexpected repairs, compliance costs, or staff recruitment.
- Invest in technology for monitoring, reporting, or customer management.
- Quick decisions from lenders familiar with contracting businesses.
- Strengthen long-term financial resilience.

CASE STUDY

A drainage contractor identified an opportunity to expand into planned maintenance services for commercial clients. To launch, they required £120,000 for vehicles, equipment, and staff training. A business loan enabled them to access funds quickly, launch the service, and win long-term contracts with property management firms. The expansion diversified revenue and improved stability.



Powering Progress in Drainage

Business loans give drainage contractors the financial strength to expand, diversify, and build long-term resilience.



Speak To The Experts

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VAT Loans for Drainage Contractors

Spread Quarterly VAT Bills Over Three Months

Protect your cashflow and keep teams operating while staying compliant with HMRC.



FEATURES & BENEFITS

VAT loans reduce this strain by spreading the bill into three equal payments, ensuring HMRC compliance while protecting liquidity.

- **Guaranteed HMRC Compliance** – VAT is paid in full and on time, avoiding interest or penalties.
- **Easier Cashflow Management** – replace one large payment with three smaller ones.
- **Protect Working Capital** – keep funds available for fuel, staff wages, and urgent equipment repairs.
- **Smooth Quarter-End Strain** – ease the financial bottleneck of multiple obligations.
- **Support Service Continuity** – maintain cashflow so teams can respond quickly to clients.
- **Financial Peace of Mind** – management can focus on contracts rather than tax pressure.

THE CHALLENGE OF VAT FOR DRAINAGE CONTRACTORS

Drainage firms face unpredictable workloads but consistent costs. Fuel, specialist equipment repairs, and staff wages all demand steady cash outflow. Every quarter, HMRC VAT payments add another financial burden — typically in one large lump sum. VAT deadlines often coincide with urgent repair bills or contract mobilisation costs, placing pressure on cash reserves even when order books are healthy. Without support, these quarter-end clashes can delay payments to staff or suppliers, undermining operations.

CASE STUDY

A drainage contractor faced a £40,000 VAT bill at the end of the quarter, coinciding with emergency repairs to two jetting vehicles. Paying HMRC upfront would have left them unable to cover staff wages. By using a VAT loan, the liability was spread into three equal payments, ensuring compliance while maintaining cashflow for payroll and repairs. The firm continued to deliver services without disruption, preserving client relationships and operational stability.



Powering Progress in Drainage

VAT loans give drainage contractors the breathing space to balance HMRC obligations with the unpredictable costs of their essential work.



Speak To The Experts

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