



VAT Loans for Drainage Contractors

Spread Quarterly VAT Bills Over Three Months



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



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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

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