



Business Finance Solutions for Engineering Firms

Helping your engineering business build and grow with
smart finance.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Engineering Firms

Upgrade Machinery Without Straining Cashflow

Spread the cost of CNC machines, robotics, and specialist tools while preserving capital for operations.



FEATURES & BENEFITS

Engineering firms depend on high-value equipment to deliver precision and efficiency. The upfront purchase of machinery can drain cash reserves needed for materials, payroll, and utilities. Asset finance makes investment achievable without compromising liquidity.

- Finance CNC machines, lathes, presses, and robotics.
- Acquire new or used machinery from dealers or suppliers.
- Improve productivity, accuracy, and output quality.
- Preserve cashflow for payroll, energy, and raw materials.
- Match repayments to project cycles or seasonal demand.
- Extend finance to IT systems, vehicles, or factory upgrades.

CASE STUDY

A precision engineering firm needed to replace two outdated CNC machines to meet client quality standards. The cost of £300,000 was beyond their available reserves. With asset finance, they spread the cost over five years, acquiring the machines immediately. The upgrade reduced reject rates, improved efficiency, and enabled the firm to win a contract with an aerospace manufacturer.



Keep Your Projects Running

Asset finance ensures engineering firms remain competitive while protecting cashflow.



Speak To The Experts

At **MacManus Asset Finance**, we help UK engineering businesses fund machinery, tools, and vehicles with flexible finance solutions.

Invoice Finance for Engineering Firms

Unlock Cashflow from Unpaid Invoices

Access funds quickly to cover wages, materials, and running costs while waiting for client payments.



FEATURES & BENEFITS

Engineering businesses often supply manufacturers or construction firms on extended terms. This delays payment while costs for materials, staff, and utilities remain immediate. Invoice finance provides a solution by turning invoices into cash.

- Release up to 90% of invoice value quickly.
- Smooth cashflow despite 30–90 day client terms.
- Cover payroll, raw materials, and utility bills.
- Support multiple projects simultaneously.
- Reduce reliance on overdrafts or loans.
- Facility grows as turnover increases.

CASE STUDY

An engineering company supplying components to automotive manufacturers faced 60-day client terms. Meanwhile, steel and energy costs required upfront payment. Invoice finance released funds against invoices within 24 hours, ensuring steady cashflow. This enabled them to continue production and take on additional orders without financial strain.



Keep Your Projects Running

Invoice finance gives engineering firms the liquidity to keep projects running smoothly.



Speak To The Experts

At **MacManus Asset Finance**, we help UK engineering businesses fund machinery, tools, and vehicles with flexible finance solutions.

Business Loans for Engineering Firms

Flexible Funding for Growth and Innovation

Secure tailored loans to expand facilities, recruit staff, or invest in new technology.



FEATURES & BENEFITS

Engineering companies must continually innovate and expand capacity to meet client demands. Business loans provide the capital needed to grow strategically and maintain stability.

- Borrow from £25,000 upwards with flexible repayment terms.
- Fund factory expansions or new production lines.
- Cover recruitment and training of skilled staff.
- Invest in innovation, R&D, or certifications.
- Quick access to lenders experienced in the sector.
- Build resilience against market volatility.

CASE STUDY

An engineering business wanted to expand into aerospace manufacturing, requiring £250,000 for equipment upgrades, certifications, and recruitment. A business loan provided the funds quickly, enabling them to launch the new division. Within a year, they secured contracts with major aerospace firms, doubling turnover and creating long-term stability.



Keep Your Projects Running

Business loans give engineering firms the financial foundation to innovate, expand, and remain competitive.



Speak To The Experts

At **MacManus Asset Finance**, we help UK engineering businesses fund machinery, tools, and vehicles with flexible finance solutions.

VAT Loans for Engineering Firms

Spread Quarterly VAT Bills Over Three Months

Stay compliant with HMRC while maintaining liquidity for production and staff.



FEATURES & BENEFITS

VAT loans ease this cashflow squeeze by spreading the quarterly tax bill into three equal instalments.

- **Stay Compliant with HMRC** – VAT is paid on time, avoiding penalties or interest.
- **Spread the Burden** – ease the impact of large lump-sum payments.
- **Preserve Liquidity for Production** – keep funds free for materials, payroll, and utilities.
- **Smooth Quarter-End Pressures** – make cashflow more predictable across the year.
- **Support Growth Plans** – ensure capital is available for machinery upgrades or new contracts.
- **Peace of Mind for Management** – focus on delivery and efficiency rather than tax deadlines.

THE CHALLENGE OF VAT FOR ENGINEERING FIRMS

Engineering companies often handle high-value contracts, large material orders, and significant payroll costs. This makes their quarterly VAT bills substantial. HMRC's deadlines rarely align with business cashflow, as engineering firms frequently deal with extended client payment terms. As a result, VAT bills often clash with outgoings for raw materials, energy, or payroll. Paying in one lump sum can disrupt operations or delay new investment, even when the business itself is profitable and growing.

CASE STUDY

A precision engineering firm faced a £95,000 VAT bill at quarter end, coinciding with a major steel purchase and high energy bills. Paying HMRC upfront would have left them unable to cover payroll, risking disruption to production. By arranging a VAT loan, the liability was spread into three monthly instalments. The firm stayed fully compliant with HMRC while keeping operations funded. With financial stability secured, they were also able to pursue a new aerospace contract.



Keep Your Projects Running

VAT loans give engineering firms the financial breathing space to manage tax obligations without interrupting production or growth.



Speak To The Experts

At **MacManus Asset Finance**, we help UK engineering businesses fund machinery, tools, and vehicles with flexible finance solutions.