



Business Finance Solutions for Office Fit-Out Firms

Supporting your fit-out projects with flexible finance options.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Office Fit-Out Firms

Finance Tools and Equipment Without Upfront Costs

Spread the cost of vehicles, tools, and technology while preserving liquidity for staff and projects.



FEATURES & BENEFITS

Office fit-out firms require vehicles, specialist tools, and equipment to deliver high-quality projects. Purchasing outright can tie up funds that are better used for payroll, suppliers, and site costs. Asset finance enables immediate access to tools of the trade.

- Finance vans, site tools, and machinery.
- Spread costs of new or used assets over manageable terms.
- Preserve cashflow for payroll and project costs.
- Improve efficiency and reliability with modern equipment.
- Extend finance to IT systems, CAD software, or office upgrades.
- Match repayments to project income cycles.

CASE STUDY

An office fit-out firm needed to replace vans and upgrade CAD software, costing £90,000. Paying upfront would have left little for payroll and material purchases. Asset finance spread the cost over four years, securing upgrades immediately. The improvements boosted efficiency and enabled the company to deliver larger projects on schedule.



Finance That Fits Your Projects

Asset finance ensures fit-out firms have the right tools without undermining cashflow.



Speak To The Experts

At **MacManus Asset Finance**, we help UK fit-out companies fund tools, vehicles, and refurbishment projects with flexible finance solutions.

Invoice Finance for Office Fit-Out Firms

Unlock Cashflow from Long Project Payments

Turn unpaid invoices into working capital to cover wages, suppliers, and site costs.



FEATURES & BENEFITS

Fit-out firms often work with corporate clients who pay on 60–90 day terms, while staff, subcontractors, and suppliers require immediate payment. Invoice finance bridges this gap, providing liquidity as soon as invoices are raised.

- Release up to 90% of invoice value quickly.
- Cover payroll, subcontractor fees, and supplier invoices.
- Smooth cashflow despite long corporate payment terms.
- Support multiple projects simultaneously.
- Reduce reliance on overdrafts or costly short-term borrowing.
- Facility grows with project turnover.

CASE STUDY

A fit-out firm invoiced £250,000 for a corporate project with 60-day payment terms. Meanwhile, they had to pay subcontractors and buy materials for a new job. Invoice finance released funds immediately, enabling them to meet obligations and start the next project without delay. This gave them the confidence to bid for even larger contracts.



Finance That Fits Your Projects

Invoice finance ensures fit-out firms can deliver projects without being held back by client payment cycles.



Speak To The Experts

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Business Loans for Office Fit-Out Firms

Secure tailored loans to support larger projects, recruit staff, or expand services.

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FEATURES & BENEFITS

Fit-out firms need to adapt quickly to client demands and opportunities. Business loans provide the funding required to expand capacity, diversify, or manage rising costs.

- Borrow from £25,000 upwards with flexible terms.
- Fund recruitment, training, or equipment purchases.
- Support larger corporate contracts with upfront mobilisation.
- Invest in office or workshop upgrades.
- Quick access to lenders familiar with the fit-out industry.
- Build financial resilience for long-term growth.

CASE STUDY

An office fit-out firm wanted to take on a large corporate project requiring £200,000 upfront for subcontractors and materials. A business loan gave them the capital to mobilise immediately, complete the project on time, and secure a follow-up contract worth even more. The investment strengthened their market position and boosted turnover.

Finance That Fits Your Projects

Business loans give fit-out firms the capital to expand capacity and win larger, more profitable contracts.

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VAT Loans for Office Fit-Out Firms

Spread Quarterly VAT Bills Over Three Months

Stay compliant with HMRC while keeping cash available for project delivery.



FEATURES & BENEFITS

VAT loans make quarter end easier by spreading the liability into three equal monthly payments, protecting cashflow when it matters most.

- **Ensure HMRC Deadlines Are Met** – VAT is always paid on time, avoiding fines or penalties.
- **Spread Quarterly Bills** – convert one large payment into three predictable instalments.
- **Protect Liquidity for Projects** – keep funds free for subcontractors, suppliers, and mobilisation costs.
- **Maintain Cashflow Stability** – avoid financial bottlenecks at the end of each quarter.
- **Support Growth** – preserve resources to bid for and secure larger contracts.
- **Peace of Mind** – directors can focus on delivering projects, not worrying about VAT strain.

THE CHALLENGE OF VAT FOR FIT-OUT COMPANIES

Office fit-out firms often work on large corporate projects that require significant upfront spending on subcontractors, materials, and staff. VAT liabilities build up quickly as turnover rises, and when HMRC deadlines arrive, they demand payment in one lump sum. These deadlines often coincide with project mobilisation costs, supplier invoices, or payroll, leaving firms struggling to balance obligations. Even profitable businesses can face cashflow gaps when VAT liabilities compete with the demands of running multiple projects simultaneously.

CASE STUDY

An office fit-out company faced a £62,000 VAT bill while also needing to pay subcontractors and purchase materials for a new corporate contract. Paying HMRC upfront would have tied up cash and delayed project mobilisation. A VAT loan spread the bill into three monthly instalments, ensuring compliance with HMRC while freeing capital to keep projects on track. As a result, the firm delivered the contract on time and positioned itself to win repeat business from the client.



Finance That Fits Your Projects

VAT loans help fit-out firms manage tax deadlines without slowing project delivery or growth.



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