



Business Finance Solutions for Food & Drink Manufacturers

Finance that helps you keep up with demand — and deliver quality.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Food & Drink Manufacturers

Upgrade Equipment Without Sacrificing Cashflow

Spread the cost of production lines, refrigeration, and specialist machinery to keep your operations efficient and compliant.



FEATURES & BENEFITS

Food and drink manufacturers depend on reliable equipment to maintain output, quality, and compliance with health regulations. The upfront cost of machinery can be prohibitive, especially when cash is also needed for ingredients, packaging, and staffing. Asset finance makes investment possible without depleting reserves.

- Finance ovens, mixers, bottling lines, refrigeration units, and conveyors.
- Acquire new or used equipment with flexible repayment terms.

- Improve efficiency, safety, and product quality with modern machinery.
- Preserve cashflow for ingredients, packaging, and payroll.
- Spread the cost of ancillary assets like delivery vehicles or IT systems.
- Stay competitive with the latest production and automation technology.

CASE STUDY

A drinks manufacturer wanted to upgrade their bottling line to meet rising demand. The £350,000 cost was beyond their available cash reserves, especially with a large ingredient purchase due. By securing asset finance, they spread repayments over five years. The new line increased throughput by 40%, reduced waste, and ensured compliance with new food safety standards. As a result, the company secured contracts with two national supermarkets.



Power Your Food Business

Asset finance helps food and drink manufacturers modernise production while protecting vital working capital.



Speak To The Experts

At **MacManus Asset Finance**, we help UK food and drink producers fund machinery, packaging lines, and processing equipment with flexible finance solutions.



Invoice Finance for Food & Drink Manufacturers

Unlock Cashflow from Long Payment Terms

Release funds tied up in invoices to cover raw materials, wages, and running costs.

FEATURES & BENEFITS

Supplying supermarkets, distributors, or wholesalers often means accepting 45–90 day payment terms. Yet cash is needed daily for staff, ingredients, and utilities. Invoice finance bridges the gap, giving manufacturers liquidity within 24 hours of invoicing.

- Release up to 90% of invoice value quickly.
- Cover raw material and ingredient purchases.

- Smooth cashflow volatility caused by retailer terms.
- Fund staff wages and utilities without delay.
- Support growth by taking on bigger contracts.
- Facility grows automatically with turnover.

CASE STUDY

A bakery supplying a national supermarket chain faced 60-day payment terms while paying staff weekly and ingredient suppliers monthly. The mismatch left them short of cash, especially during seasonal peaks. By adopting invoice finance, they accessed cash immediately after invoicing, covering ingredient costs and payroll without stress. This liquidity enabled them to expand their product range and secure additional shelf space.



Power Your Food Business

Invoice finance ensures food and drink manufacturers can deliver on contracts without being restricted by long payment cycles.



Speak To The Experts

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Business Loans for Food & Drink Manufacturers

Flexible Funding for Growth and Innovation

Access loans tailored for food and drink businesses to support expansion, product launches, or rising costs.



FEATURES & BENEFITS

Food and drink manufacturers must constantly innovate and expand to stay competitive. Business loans provide the capital required to invest in growth, manage rising costs, or diversify product lines.

- Borrow from £25,000 upwards, with flexible repayment options.
- Fund expansion into new product ranges or markets.
- Cover sudden spikes in ingredient or energy costs.
- Invest in factory upgrades, cold storage, or logistics.
- Choose repayment terms that align with production cycles.
- Quick access to lenders familiar with the sector.

CASE STUDY

A craft brewery identified demand for canned products but needed £200,000 for a new canning line and packaging redesign. A business loan enabled them to make the investment quickly. Within a year, they secured distribution in major supermarkets, increasing turnover by 60%. The loan provided the platform for growth while keeping existing operations stable.



Power Your Food Business

Business loans give food and drink manufacturers the capital to innovate, expand, and secure long-term success.



Speak To The Experts

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VAT Loans for Food & Drink Manufacturers

Spread Quarterly VAT Bills Over Three Months

Ease tax deadlines while keeping production lines running.



FEATURES & BENEFITS

VAT loans allow firms to meet HMRC requirements on time while spreading the financial impact across three months, providing critical stability.

- **Ensure Timely HMRC Compliance** – VAT is always paid on time, avoiding fines.
- **Smooth Cashflow** – turn one lump-sum bill into three manageable instalments.
- **Preserve Liquidity for Production** – keep funds free for ingredients, packaging, and payroll.
- **Balance Seasonal Peaks** – avoid cashflow shocks after busy trading periods.
- **Enable Growth Planning** – retain capital for investment in machinery or product development.
- **Provide Peace of Mind** – management can focus on quality and output, not VAT strain.

THE CHALLENGE OF VAT FOR FOOD & DRINK FIRMS

Food and drink manufacturers often face intense cashflow pressure at quarter end. VAT liabilities can be large due to high turnover and input costs. These deadlines frequently clash with bulk orders for ingredients, packaging, or energy bills that are essential to production. Seasonal demand cycles add further complexity — for example, bills due after busy Christmas or summer trading can arrive at quieter times when income is reduced. Without support, VAT deadlines can destabilise even established manufacturers.

CASE STUDY

A bakery supplying supermarkets faced an £80,000 VAT bill shortly after Christmas. Income had slowed after the seasonal peak, yet ingredient orders and payroll costs remained high. Paying HMRC upfront would have left the firm short of cash during a quieter trading month. A VAT loan spread the bill into three instalments, keeping HMRC satisfied while freeing liquidity for ingredients and wages. This stability allowed the bakery to plan confidently for the year ahead.



Power Your Food Business

VAT loans give food and drink manufacturers the breathing space to manage tax obligations while protecting essential production.



Speak To The Experts

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