



Business Finance Solutions for Forestry Contractors

Helping you manage and maintain your fleet with smart
finance solutions



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Forestry Contractors

Invest in Machinery Without Heavy Upfront Costs

Spread the cost of harvesters, forwarders, and specialist vehicles while keeping cash available for staff and operations.



FEATURES & BENEFITS

Forestry contractors rely on expensive, highly specialised equipment to operate effectively. The upfront purchase of harvesters, skidders, or chippers can run into hundreds of thousands of pounds. Asset finance makes these investments achievable without tying up working capital needed for payroll, fuel, and site costs.

- Finance harvesters, forwarders, skidders, chippers, and tractors.
- Acquire new or used machinery with structured repayments.
- Improve efficiency, safety, and reliability with modern equipment.
- Keep cash reserves for fuel, wages, and timber haulage.
- Match repayments to seasonal logging cycles.
- Extend finance to cover trailers, workshops, or IT systems.

CASE STUDY

A forestry contractor wanted to replace an outdated harvester and forwarder to keep pace with new contracts. The combined cost was over £500,000. Paying upfront would have left no liquidity for fuel or payroll. With asset finance, they spread costs over seven years, acquiring the machinery immediately. Productivity increased by 35%, maintenance downtime reduced, and the contractor secured long-term agreements with a timber mill.



Keep Your Forestry Growing

Asset finance ensures forestry contractors can operate efficiently and competitively without risking financial stability.



Speak To The Experts

At **MacManus Asset Finance**, we help UK forestry businesses fund harvesters, forwarders, and specialist vehicles with flexible finance solutions.





Invoice Finance for Forestry Contractors

Unlock Cashflow from Client Invoices

Access funds from unpaid invoices to cover wages, repairs, and transport while waiting for payment.



FEATURES & BENEFITS

Forestry contractors often face long payment terms from sawmills, landowners, or government agencies. Meanwhile, costs for labour, haulage, and machinery maintenance are immediate. Invoice finance bridges this gap by releasing funds quickly.

- Unlock up to 90% of invoice value within 24 hours.
- Smooth cashflow during long settlement periods.
- Cover payroll, repairs, and transport costs promptly.
- Reduce reliance on overdrafts or costly credit.
- Support growth by taking on larger contracts.
- Facility grows with turnover.

CASE STUDY

A forestry contractor working on a large harvesting project invoiced a sawmill on 60-day terms. During this time, they faced heavy fuel bills, wages, and urgent machinery repairs. Invoice finance released funds tied up in invoices immediately, ensuring liquidity to cover costs. The facility also gave them the confidence to bid for new contracts while awaiting payment.



Keep Your Forestry Growing

Invoice finance ensures forestry contractors can keep projects moving without waiting for delayed payments.



Speak To The Experts

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Business Loans for Forestry Contractors

Flexible Funding for Growth and Stability

Access loans to expand services, upgrade facilities, or handle rising costs.

FEATURES & BENEFITS

Forestry contractors often need capital to expand operations, invest in technology, or manage fluctuations in demand. Business loans provide tailored funding to act decisively.

- Borrow from £25,000 upwards with flexible terms.
- Fund fleet expansion or new machinery.
- Cover rising costs of fuel, labour, or insurance.
- Invest in workshops, depots, or staff training.
- Quick access to lenders familiar with the sector.
- Build resilience for long-term contracts.

CASE STUDY

A forestry business wanted to expand into site clearance services for construction firms, requiring £150,000 for vehicles, equipment, and recruitment. A business loan provided funding quickly, enabling them to diversify services and secure new contracts. The expansion improved turnover by 40% within the first year and reduced reliance on timber harvesting alone.



Keep Your Forestry Growing

Business loans give forestry contractors the capital to diversify, grow, and build long-term resilience.



Speak To The Experts

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VAT Loans for Forestry Contractors

Spread Quarterly VAT Bills Over Three Months

Protect cashflow and ensure compliance with HMRC deadlines.

FEATURES & BENEFITS

VAT loans help contractors balance these pressures by spreading HMRC's demand into three equal instalments.

- **Ensure HMRC Deadlines Are Met** – VAT is always paid on time, avoiding penalties.
- **Ease Quarter-End Strain** – smooth the impact of large lump-sum payments.
- **Preserve Liquidity** – keep cash available for fuel, equipment repairs, and staff wages.
- **Balance Seasonal Cycles** – avoid financial pressure when VAT coincides with quieter periods.
- **Protect Operations** – maintain the resources needed to keep harvesting and transport running.
- **Peace of Mind for Owners** – knowing VAT is covered allows focus to remain on contracts and productivity.

THE CHALLENGE OF VAT FOR FORESTRY CONTRACTORS

Forestry contractors often deal with high-value contracts and timber sales, which lead to significant VAT liabilities each quarter. These payments can land just as major costs for machinery repairs, fuel, or seasonal labour are due. Seasonal variations in harvesting cycles can also mean that VAT bills fall at times when revenue has yet to be realised. The requirement to pay HMRC in one lump sum every quarter can therefore cause financial strain, even for profitable and well-managed firms.

CASE STUDY

A forestry contractor received a £60,000 VAT bill at quarter end, coinciding with urgent maintenance on harvesters and payroll for seasonal workers. Paying HMRC in full would have left the business without enough cash to cover essential costs. A VAT loan spread the liability across three monthly payments, ensuring compliance while freeing liquidity to pay staff and complete repairs. The firm maintained operational efficiency and delivered on its contract without disruption.



Keep Your Forestry Growing

VAT loans give forestry contractors the flexibility to manage seasonal and operational costs while staying on top of HMRC deadlines.



Speak To The Experts

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