



Business Finance Solutions for Groundworks Contractors

Laying the groundwork for success with tailored finance solutions.



MACMANUS
ASSET FINANCE

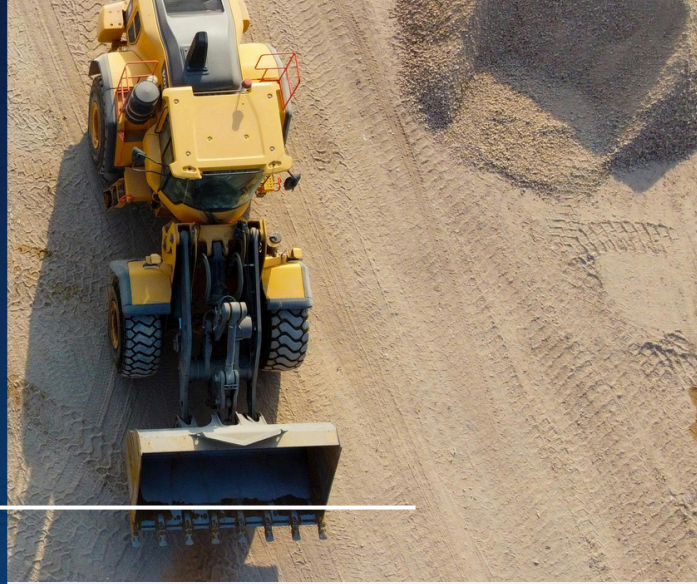
NACFB
HELPING FUND UK BUSINESS



Asset Finance for Groundworks Contractors

Invest in Plant and Machinery Without Upfront Strain

Spread the cost of diggers, dumpers, and vehicles while protecting working capital.



FEATURES & BENEFITS

Groundworks contractors rely on heavy machinery to prepare sites for construction. The cost of diggers, dumpers, and rollers can be enormous, making outright purchase impractical. Asset finance enables contractors to spread these costs while keeping cash available for staff and suppliers.

- Finance diggers, dumpers, rollers, and site vehicles.
- Acquire new or used equipment with flexible terms.

- Improve productivity and reduce downtime with modern machinery.
- Keep cash available for wages, fuel, and subcontractors.
- Match repayments to contract income.
- Extend finance to depots, IT systems, or service vehicles.

CASE STUDY

A groundworks firm needed three new excavators to handle a housing development project. The total cost exceeded £300,000, which would have exhausted working capital. Asset finance spread the cost over five years, ensuring immediate access to machinery. The upgrade improved efficiency, reduced breakdowns, and enabled the firm to deliver projects faster, securing repeat work from developers.



Keep Your Groundworks Moving

Asset finance keeps groundworks contractors well-equipped and financially stable.



Speak To The Experts

At **MacManus Asset Finance**, we help UK groundworks firms fund excavators, dumpers, and site vehicles with flexible finance solutions.

Invoice Finance for Groundworks Contractors

Unlock Cashflow from Long Contract Terms

Release cash tied up in invoices to cover staff, fuel, and material costs.



FEATURES & BENEFITS

Groundworks firms often invoice main contractors or developers on 60–90 day terms. Meanwhile, payroll, materials, and subcontractors demand immediate payment. Invoice finance bridges this gap with fast liquidity.

- Unlock up to 90% of invoice value quickly.
- Smooth cashflow while waiting for large payments.
- Pay staff and subcontractors promptly.
- Cover fuel and material costs without delay.
- Reduce reliance on overdrafts or credit.
- Facility scales with project turnover.

CASE STUDY

A groundworks company invoiced £400,000 for a commercial development but had to wait 90 days for payment. In the meantime, they needed cash for payroll, subcontractors, and equipment servicing. Invoice finance released funds within 24 hours, ensuring smooth operations and allowing them to tender for another contract simultaneously.



Keep Your Groundworks Moving

Invoice finance helps groundworks contractors avoid cashflow strain while waiting for project payments.



Speak To The Experts

At **MacManus Asset Finance**, we help UK groundworks firms fund excavators, dumpers, and site vehicles with flexible finance solutions.

Business Loans for Groundworks Contractors

Flexible Funding for Growth and Resilience

Access loans to expand capacity, win new contracts, or cover short-term challenges.



FEATURES & BENEFITS

Groundworks firms often require substantial capital to scale operations or manage rising costs. Business loans provide the flexibility to respond quickly to opportunities or pressures.

- Borrow from £25,000 upwards with sector-focused terms.
- Fund machinery upgrades, depot expansions, or new services.
- Cover recruitment, training, or subcontractor costs.
- Bridge cashflow gaps caused by delayed project payments.
- Quick access to lenders who understand construction.
- Build resilience to handle multiple contracts simultaneously.

CASE STUDY

A groundworks contractor was awarded a large infrastructure project but needed £250,000 upfront for mobilisation, including staff recruitment and machinery servicing. A business loan delivered the capital within weeks, enabling them to start immediately. Successful delivery increased turnover and established credibility for future tenders.



Keep Your Groundworks Moving

Business loans give groundworks contractors the capital to grow capacity and win larger, more profitable contracts.



Speak To The Experts

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VAT Loans for Groundworks Contractors

Spread Quarterly VAT Bills Over Three Months

Protect your cashflow at quarter end while meeting HMRC deadlines.



FEATURES & BENEFITS

VAT loans spread the burden of quarterly liabilities into three monthly instalments, making cashflow easier to manage and keeping operations running smoothly.

- **Guaranteed HMRC Compliance** – VAT is paid in full and on time, avoiding penalties.
- **Cashflow Stability** – break down one large quarterly bill into three predictable payments.
- **Preserve Working Capital** – keep funds free for payroll, subcontractors, and materials.
- **Ease Quarter-End Bottlenecks** – reduce financial strain when multiple obligations coincide.
- **Enable Project Continuity** – ensure liquidity is available to mobilise and progress contracts.
- **Peace of Mind** – directors can focus on delivery, not tax deadlines.

THE CHALLENGE OF VAT FOR GROUNDWORKS FIRMS

Groundworks contractors face heavy upfront costs on every project — including plant hire, aggregates, subcontractors, and fuel. Projects are often invoiced on staged payments, meaning revenue doesn't always align with outgoings. At the same time, HMRC requires VAT to be paid in one lump sum every quarter. These large demands often arrive just as contractors are mobilising new sites or paying for bulk materials, putting pressure on cash reserves. Even with a strong pipeline of contracts, VAT deadlines can cause serious strain on liquidity.

CASE STUDY

A regional contractor received a £102,000 VAT bill in the same month it needed to pay subcontractors and purchase aggregates for a housing development. Paying HMRC upfront would have delayed mobilisation and damaged supplier relationships. A VAT loan spread the liability into three equal monthly payments, ensuring HMRC compliance while freeing cash for project costs. The business maintained momentum on site and successfully secured additional contracts.



Keep Your Groundworks Moving

VAT loans give groundworks contractors breathing space to meet HMRC obligations while keeping projects fully resourced.



Speak To The Experts

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