



Business Finance Solutions for Gym & Fitness Businesses

Helping you expand and upgrade with smart fitness
finance solutions.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Gyms & Fitness Businesses

Invest in Equipment Without Upfront Strain

Spread the cost of fitness machines, weights, and facilities while preserving capital for staffing and operations.



FEATURES & BENEFITS

Gyms and fitness centres need modern, high-quality equipment to attract and retain members. Yet the cost of treadmills, resistance machines, free weights, and technology can run into hundreds of thousands of pounds. Asset finance allows gyms to upgrade and expand without exhausting working capital needed for wages, rent, or marketing.

- Finance treadmills, cross-trainers, resistance machines, and weights.
- Acquire new or refurbished kit with structured repayment terms.
- Preserve liquidity for rent, payroll, and utilities.
- Upgrade facilities to improve customer experience.
- Match repayments to seasonal membership cycles.
- Extend finance to cover IT systems, lockers, and studio fit-outs.

CASE STUDY

A local gym wanted to refurbish its free weights area and install new cardio machines, costing £120,000. Paying outright would have left little for staffing and utility bills. Asset finance spread the cost over five years, allowing immediate upgrades. Membership retention improved, new members joined, and the gym's turnover increased by 25% within the first year.



Keep Your Gym Growing

Asset finance enables gyms to stay competitive and attractive without straining their cashflow.



Speak To The Experts

At **MacManus Asset Finance**, we help UK fitness operators fund gym equipment, refurbishments, and new facilities with flexible finance solutions.



Invoice Finance for Gyms & Fitness Businesses

Unlock Cashflow from Corporate and Group Accounts

Release funds from unpaid invoices to cover payroll, rent, and utility costs.

FEATURES & BENEFITS

Gyms increasingly provide corporate memberships, wellness packages, or services to sports organisations. These clients often pay on extended terms, leaving gyms short of cash to cover immediate costs. Invoice finance provides liquidity within 24 hours of invoicing.

- Unlock up to 90% of invoice value quickly.
- Smooth cashflow despite long payment terms from corporates.
- Cover staff wages and utility bills on time.
- Support investment in new classes or facilities.
- Reduce reliance on overdrafts or short-term borrowing.
- Facility scales as memberships and contracts grow.

CASE STUDY

A gym offering wellness packages to a corporate client invoiced quarterly on 60-day terms. In the meantime, they faced monthly payroll and energy bills. Invoice finance released cash immediately, ensuring bills were paid and staff remained secure. The liquidity allowed them to expand the wellness programme and secure additional contracts.



Keep Your Gym Growing

Invoice finance gives gyms reliable cashflow to support services even when client payments are delayed.



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Business Loans for Gyms & Fitness Businesses

Flexible Funding for Growth and Stability

Secure loans to expand facilities, open new sites, or invest in new services.

FEATURES & BENEFITS

The fitness sector is competitive and fast-moving. Gyms need capital to expand, diversify services, and adapt to customer trends. Business loans provide the flexibility to invest strategically.

- Borrow from £25,000 upwards with flexible repayment terms.
- Fund new site openings or facility refurbishments.
- Invest in new fitness technology or wellness services.
- Cover rising energy, rent, or staffing costs.
- Quick access to lenders familiar with the fitness sector.
- Build long-term resilience and competitiveness.

CASE STUDY

A gym wanted to expand by opening a second site in a nearby town, requiring £180,000 for fit-out, equipment, and marketing. A business loan provided the funding quickly, enabling the launch within six months. The second site grew membership rapidly and doubled turnover across the business.



Keep Your Gym Growing

Business loans give gyms the capital to expand, diversify, and strengthen their presence in a competitive market.



Speak To The Experts

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VAT Loans for Gym & Fitness Businesses

Spread Quarterly VAT Bills Over Three Months

Ease cashflow strain at quarter end while staying compliant with HMRC.

FEATURES & BENEFITS

VAT loans allow gyms to spread their quarterly VAT bill into three equal monthly payments, easing pressure and giving management breathing space.

- **Guarantee HMRC Compliance** – VAT is paid in full and on time, avoiding penalties or interest.
- **Spread the Cost Over Three Months** – replace one large quarterly bill with manageable instalments.
- **Preserve Working Capital** – keep funds available for staff, utilities, marketing, and class expansion.
- **Smooth Seasonal Peaks** – avoid cash crunches during quieter months.
- **Support Growth Initiatives** – free up capital for new equipment or service offerings.
- **Peace of Mind** – management can focus on delivering member satisfaction instead of tax deadlines.

THE CHALLENGE OF VAT FOR GYMS & FITNESS

Gyms, fitness clubs, and wellness centres face ongoing costs for rent, utilities, equipment leases, and payroll, often set against fluctuating income levels. Seasonal variations, such as high sign-ups in January followed by quieter summer months, create uneven revenue streams. HMRC's requirement for quarterly VAT to be paid in one lump sum often lands at times when cash reserves are already stretched. This can force gyms to choose between paying HMRC or meeting core expenses like staff wages and utility bills — a situation that disrupts both service delivery and growth plans.

CASE STUDY

A local gym faced a £28,000 VAT bill in January, just as it was paying for seasonal marketing campaigns and higher staffing to cope with New Year demand. Paying HMRC upfront would have restricted cashflow for wages and energy bills. A VAT loan spread the liability into three monthly instalments, ensuring compliance while keeping cash free for operations. With finances stabilised, the gym retained members more effectively and grew its client base by 15% during the quarter.



Keep Your Gym Growing

VAT loans give gyms the stability to meet HMRC deadlines while continuing to invest in member experience and business growth.



Speak To The Experts

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