



Invoice Finance Solutions for Haulage Firms

Free Up Cash Flow from Delayed Customer Payments



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Invoice Finance for Haulage Firms

Free Up Cash Flow from Delayed Customer Payments

Turn unpaid invoices into immediate working capital, giving your business the funds it needs to fuel vehicles, pay drivers, and take on new contracts.



FEATURES & BENEFITS

Late payments are one of the biggest challenges for haulage operators. Retailers, manufacturers, and freight forwarders often take 45–90 days to settle invoices, while your costs — fuel, wages, insurance, and vehicle finance — are due immediately. Invoice finance bridges this gap, converting your invoices into cash within 24 hours and giving you the freedom to run and grow your business without waiting for clients to pay.

- **Immediate access to working capital:** Release up to 90% of invoice value within 24 hours.
- **Fund growth without borrowing:** As your turnover increases, your invoice finance facility grows with you automatically.
- **Smooth out cashflow volatility:** No more struggling to cover fuel bills or payroll while waiting weeks for client payments.
- **Strengthen supplier relationships:** Pay fuel companies, tyre suppliers, and repair workshops promptly, often securing better terms.
- **Take on bigger contracts:** Confidently accept larger jobs, knowing payment delays won't hold you back.

- **Reduce reliance on overdrafts:** Eliminate the stress of costly short-term borrowing or dipping into reserves.

CASE STUDY

A haulage company specialising in refrigerated transport regularly invoiced supermarkets and food wholesalers on 60-day terms. However, they had to pay drivers weekly and cover rising fuel bills every fortnight. The mismatch between outgoings and incomings caused repeated cashflow crunches, forcing management to juggle overdrafts and delay supplier payments.

By introducing invoice finance, the company released cash tied up in unpaid invoices as soon as they were issued. This provided the liquidity to pay drivers on time, purchase fuel in bulk at better rates, and service vehicles without delay. The business not only stabilised its cashflow but also gained the confidence to accept a new national distribution contract that doubled turnover. Because invoice finance scaled automatically with invoicing levels, the facility grew in line with the business, providing an ongoing solution rather than a short-term fix.



Keep Your Fleet on the Road

Invoice finance turns your invoices into an engine for growth, giving your haulage business reliable access to the funds it needs to keep moving forward.



Speak To The Experts

At **MacManus Asset Finance**, we specialise in helping UK haulage businesses secure flexible funding for HGVs, trucks, and trailers.

