



Business Finance Solutions for Haulage Firms

Keeping your fleet on the road with tailored finance options.



MACMANUS
ASSET FINANCE



Asset Finance for Haulage Firms

Upgrade Your Fleet Without Tying Up Capital

Fund trucks, trailers, and essential haulage equipment with structured finance that helps you stay competitive, meet regulations, and protect your working capital.



FEATURES & BENEFITS

Running a haulage business means balancing heavy ongoing costs — fuel, insurance, driver wages, and maintenance — against unpredictable payment terms and market fluctuations. For many operators, finding the cash to purchase or upgrade vehicles outright is almost impossible without jeopardising day-to-day liquidity. Asset finance allows you to spread the cost of essential purchases, ensuring your fleet remains fit for purpose without draining working capital.

- **Acquire vehicles without large upfront payments:** Finance both new and used HGVs, trailers, and specialist equipment directly from dealers or private sellers.
- **Match repayments to income cycles:** Structure agreements so that payments reflect your busiest times of year or the length of major contracts.
- **Stay compliant with regulations:** Upgrade to low-emission and Euro 6 vehicles, enabling access to clean-air zones and reducing risk of fines.
- **Protect your reserves:** Keep cash available for critical running costs such as fuel and payroll, rather than locking it into depreciating assets.

- **Boost efficiency and reduce downtime:** Newer vehicles mean fewer breakdowns, lower repair bills, and greater fuel efficiency.
- **Finance more than vehicles:** Extend asset finance to cover workshop equipment, depot infrastructure, and even technology such as telematics or fleet management systems.

CASE STUDY

A mid-sized haulage operator with a fleet of 20 trucks faced a critical decision when two of their oldest vehicles began to fail regular maintenance checks. The risk of breakdowns was rising, and the vehicles did not meet new emissions standards required for inner-city deliveries. Replacing them outright would have cost over £200,000 — money the business needed to reserve for payroll, rising fuel costs, and a looming VAT bill.

By arranging an asset finance agreement, the business was able to fund the vehicles over a five-year term. This allowed immediate delivery of two Euro 6 compliant lorries without paying upfront. The upgrade delivered multiple benefits: reliability improved, fuel efficiency cut operating costs by 12%, and the business became eligible for new contracts requiring compliant vehicles. Instead of draining reserves, the company was able to reinvest working capital into training drivers and improving depot facilities, positioning themselves for long-term growth.



Keep Your Fleet on the Road

Asset finance ensures your haulage fleet remains modern, compliant, and profitable — while preserving the cash you need to keep your business moving.



Speak To The Experts

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

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.



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Business Loans for Haulage Firms

Flexible Funding to Strengthen and Grow Your Business

Secure funding for depot expansion, new contracts, or unexpected costs with tailored loans designed for the haulage sector.

FEATURES & BENEFITS

Haulage businesses face ongoing pressures: volatile fuel costs, recruitment challenges, regulatory changes, and growing demand from clients who expect faster delivery times. A well-structured business loan can provide the financial foundation to address these pressures and unlock growth.

- **Access significant capital:** Borrow from £25,000 upwards, with terms tailored to your business.
- **Fund expansion projects:** Open new depots, invest in technology, or recruit drivers to support growth.

- **Bridge short-term challenges:** Cover insurance renewals, regulatory compliance costs, or unforeseen repairs.
- **Choose repayment terms to suit cashflow:** Options for fixed or variable rates give you control over commitments.
- **Work with sector specialists:** Access lenders who understand the realities of the haulage industry.
- **Support long-term resilience:** Invest strategically while maintaining liquidity for day-to-day operations.

CASE STUDY

A haulage business based in the Midlands won a lucrative contract to provide nationwide delivery for a large e-commerce company. To meet demand, they needed to expand operations by opening a new depot closer to key motorway routes, recruiting 10 additional drivers, and upgrading IT systems to handle real-time tracking and client reporting.

The company did not have the cash reserves to fund such an ambitious expansion upfront. By securing a structured business loan, they accessed £150,000 in capital within weeks. This allowed them to launch the depot on schedule, recruit and train new staff, and invest in the technology required to service the client effectively. The project not only strengthened their operational capabilities but also positioned them as a preferred logistics partner, creating opportunities for further contracts and long-term stability.



Keep Your Fleet on the Road

Business loans give haulage firms the freedom to invest in opportunities, overcome short-term challenges, and build sustainable growth.



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VAT Loans for Haulage Firms

Spread Your Quarterly VAT Bill Over Three Months

Protect your cashflow and ensure HMRC is paid on time with short-term VAT loans.

FEATURES & BENEFITS

VAT loans are designed specifically to cover quarterly HMRC liabilities, spreading the bill into three equal monthly instalments. This makes cashflow far easier to manage while ensuring your obligations are met.

- **Stay Compliant with HMRC** – VAT loans guarantee that VAT is paid in full and on time, avoiding penalties or interest.
- **Spread the Cost** – instead of one large quarterly bill, break it into three monthly payments that fit better with revenue cycles.
- **Protect Working Capital** – keep cash free for drivers' wages, insurance, fuel purchases, and servicing.
- **Reduce Quarter-End Pressure** – smooth out the financial “spike” that happens every VAT deadline.
- **Enable Growth** – preserve cash to tender for new contracts, invest in your fleet, or recruit staff.
- **Peace of Mind** – management can focus on operations, knowing VAT is taken care of.

THE CHALLENGE OF VAT FOR HAULAGE FIRMS

Haulage companies often operate on tight margins, with cashflow dominated by the high costs of fuel, payroll, and vehicle maintenance. Every quarter, VAT deadlines add extra strain. For firms running large fleets, VAT liabilities can run into tens of thousands of pounds, with HMRC expecting full payment in one lump sum. Unfortunately, these deadlines frequently arrive at the same time as fuel bills, wage payments, or essential servicing. Even profitable hauliers can find themselves struggling to balance tax obligations with operational commitments.

CASE STUDY

A mid-sized haulage company faced a £90,000 VAT bill at quarter end. At the same time, fuel suppliers required payment, 30 drivers were due wages, and three vehicles needed scheduled servicing. Paying HMRC upfront would have left the company short on funds, risking delays and operational disruption.

By arranging a VAT loan, the business spread the VAT bill into three monthly instalments of £30,000. This allowed them to remain compliant with HMRC while protecting liquidity for fuel, payroll, and fleet maintenance. With cashflow stabilised, they also secured a new logistics contract, confident that tax obligations were already under control.



Keep Your Fleet on the Road

VAT loans give haulage businesses vital breathing space at quarter end — ensuring compliance while keeping vehicles on the road and operations running smoothly.



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