



# VAT Loans for Haulage Firms

Spread Your Quarterly VAT Bill Over Three Months



**MACMANUS**  
ASSET FINANCE

**NACFB**  
HELPING FUND UK BUSINESS



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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.



## Speak To The Experts

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