



Business Finance Solutions for Manufacturing Firms

Tailored finance to keep your operations running smoothly.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Manufacturing Firms

Invest in Machinery Without Draining Working Capital

Spread the cost of machinery, production lines, and specialist equipment to keep your factory efficient, competitive, and financially stable.



FEATURES & BENEFITS

Manufacturers often require substantial investment in machinery, vehicles, and technology to remain competitive. Yet, paying for equipment outright can leave little liquidity for raw materials, staff wages, or unforeseen costs. Asset finance gives manufacturing firms a smarter way to invest by breaking large purchases into manageable repayments, preserving cashflow while keeping operations modern.

- **Finance critical machinery and production lines:** Spread the cost of CNC machines, presses, lathes, moulding equipment, and robotics.
- **Upgrade without delays:** Replace ageing equipment before it hampers productivity or safety.
- **Preserve capital for core operations:** Keep cash available for raw materials, wages, and energy bills.
- **Boost efficiency and competitiveness:** Invest in newer, faster, and more energy-efficient machinery.
- **Flexible structures:** Choose hire purchase, lease, or refinance arrangements to suit your business needs.

- **Finance beyond production:** Include vehicles, IT systems, and factory infrastructure in your facility.

CASE STUDY

A precision engineering manufacturer was struggling with outdated CNC machinery that caused production delays and higher scrap rates. Replacing two machines would cost over £250,000 — money that management needed to reserve for raw materials and payroll. By securing an asset finance agreement, they spread the purchase cost over five years, enabling immediate investment without crippling cashflow.

The new machines improved production speed by 30% and reduced material wastage, boosting both efficiency and profitability. Importantly, the business was able to keep raw material supply uninterrupted, meeting customer demand and winning new orders thanks to their improved capacity.



Keep Production Moving

Asset finance enables manufacturers to modernise and expand without sacrificing liquidity.



Speak To The Experts

At **MacManus Asset Finance**, we help UK manufacturers fund CNC machines, robotics, and production equipment.

Invoice Finance for Manufacturing Firms

Unlock Cashflow from Slow-Paying Customers

Convert outstanding invoices into immediate funds, giving your manufacturing business the cash it needs for raw materials, wages, and growth.



FEATURES & BENEFITS

Manufacturing businesses frequently face cashflow challenges caused by long customer payment terms. Clients may take 60–90 days to settle invoices, yet costs for materials, energy, staff, and distribution come due immediately. Invoice finance turns this problem into an opportunity, providing fast access to funds tied up in receivables.

- **Release up to 90% of invoice value:** Access cash within 24 hours of invoicing.
- **Bridge payment delays:** Cover immediate costs while waiting for large clients to pay.
- **Secure material supplies:** Pay suppliers promptly, often negotiating better terms.
- **Fund production growth:** Scale output without relying on overdrafts or costly short-term borrowing.
- **Stabilise cashflow:** Manage seasonal demand or spikes in raw material costs confidently.
- **Support larger contracts:** Take on bigger customers knowing payment delays won't hold you back.

CASE STUDY

A plastics manufacturer regularly supplied components to large retailers, who operated on 60-day payment terms. In the meantime, the business had to cover high electricity costs and purchase raw materials upfront. The strain led to frequent overdraft use and pressure from suppliers for quicker payments.

After adopting invoice finance, the company released cash from invoices within 24 hours of issue. This allowed them to purchase raw materials in bulk at discounted rates, cover energy bills on time, and maintain supplier relationships. With reliable cashflow, the firm was able to accept a large new order that doubled their monthly turnover.



Keep Production Moving

Invoice finance turns unpaid invoices into a steady stream of working capital for manufacturers.



Speak To The Experts

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Business Loans for Manufacturing Firms

Flexible Funding for Growth, Stability, and Innovation

Access tailored business loans to finance expansion, manage rising costs, or invest in new technology.

FEATURES & BENEFITS

Manufacturers face constant competitive pressures: rising energy costs, supply chain challenges, and the need to innovate. Business loans provide the capital to respond quickly and strategically, whether that means funding expansion, covering short-term pressures, or investing in new production methods.

- **Borrow from £25,000 upwards:** Access funding sized to your growth ambitions.
- **Support strategic projects:** Open new sites, expand production lines, or diversify product ranges.
- **Cover rising costs:** Manage unexpected spikes in raw material or energy prices.
- **Invest in innovation:** Fund automation, robotics, or new product development.
- **Flexible repayment options:** Structure terms to suit cashflow cycles.
- **Quick access to capital:** Work with lenders who understand the realities of manufacturing.

CASE STUDY

A metal fabrication company identified an opportunity to supply components for a large infrastructure project. To secure the contract, they needed to expand production capacity, recruit 15 new staff, and upgrade their IT systems for quality monitoring. The required upfront investment was £300,000, far more than they could cover from reserves.

Through a structured business loan, the firm secured the capital within weeks. This allowed them to mobilise quickly, win the contract, and expand operations without sacrificing day-to-day stability. The project significantly increased revenue and positioned them as a trusted supplier for future opportunities.



Keep Production Moving

Business loans give manufacturers the financial strength to adapt, innovate, and grow with confidence.



Speak To The Experts

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VAT Loans for Manufacturing Firms

Spread Quarterly VAT Bills Over Three Months

Stay compliant with HMRC while maintaining cashflow for production and staff.



FEATURES & BENEFITS

VAT loans break down the quarterly liability into three equal payments, easing financial strain and protecting operational stability.

- **Stay on Top of HMRC Deadlines** – VAT is paid on time, preventing penalties or interest.
- **Spread the Burden** – turn a single large tax bill into three manageable instalments.
- **Preserve Cash for Production** – keep liquidity free for raw materials, payroll, and utilities.
- **Smooth Seasonal Fluctuations** – ease quarter-end strain during busy or quiet cycles.
- **Protect Growth Plans** – maintain capital for investment in technology, staff, or contracts.
- **Reduce Financial Stress** – management can focus on efficiency and output.

THE CHALLENGE OF VAT FOR MANUFACTURERS

Manufacturing businesses frequently generate large quarterly VAT bills due to the high value of raw material purchases and output. These bills can be especially challenging when combined with seasonal variations in demand or rising costs of energy and labour. For many manufacturers, VAT deadlines arrive just as they are placing bulk orders for raw materials or covering high utility costs, creating a squeeze on cashflow even in profitable periods.

CASE STUDY

A precision engineering firm received a £95,000 VAT bill at the same time as paying for a large steel order. Paying HMRC upfront would have left the business short on payroll and energy bills. By arranging a VAT loan, they spread the bill into three equal payments. This ensured HMRC compliance while freeing up cash to cover staff and keep production running smoothly. The stability also gave them confidence to pursue a new contract with an aerospace client.



Keep Production Moving

VAT loans give manufacturers financial flexibility at quarter end, helping them manage tax obligations without interrupting production or growth.



Speak To The Experts

At **MacManus Asset Finance**, we help UK construction firms access flexible funding for diggers, excavators, cranes, and other essential site equipment.