



VAT Loans for Manufacturing Firms

Spread Quarterly VAT Bills Over Three Months



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



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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.

