



Business Finance Solutions for Print & Packaging Industry

Helping you invest, upgrade, and grow with smart finance solutions.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Print & Packaging Industry

Upgrade Machinery Without Sacrificing Cashflow

Spread the cost of presses, cutters, and packaging equipment to keep your business competitive and efficient.



FEATURES & BENEFITS

Printers and packaging firms rely heavily on machinery that is expensive to acquire and maintain. Outdated equipment can reduce efficiency, increase waste, and limit growth. Asset finance allows businesses to upgrade without tying up capital, keeping cash free for paper, ink, and day-to-day running costs.

- Finance printing presses, digital machines, cutters, and packaging lines.
- Spread costs of new or used machinery over manageable terms.
- Improve efficiency and reduce production downtime.
- Stay competitive with modern technology and higher output speeds.
- Free up cash for materials and staffing.
- Extend finance to IT systems, vehicles, or finishing equipment.

CASE STUDY

A packaging company needed to replace an ageing cutting machine and invest in a digital press to meet rising customer demand. The purchase cost was £250,000, which would have severely limited working capital for paper and ink. With asset finance, the business spread the cost over six years, securing the equipment immediately. The upgrade reduced waste, improved turnaround times, and allowed the firm to win new contracts from major retailers.



Finance That Keeps You Printing

Asset finance gives print and packaging firms the tools to grow without draining liquidity.



Speak To The Experts

At **MacManus Asset Finance**, we help UK print and packaging companies fund presses, cutters, and finishing equipment with flexible finance solutions.

Invoice Finance for Print & Packaging Industry

Unlock Cashflow from Customer Invoices

Turn outstanding invoices into working capital to cover wages, materials, and running costs.



FEATURES & BENEFITS

Print and packaging firms often serve large retailers, distributors, and manufacturers who take months to settle invoices. Meanwhile, cash is needed immediately for paper, ink, packaging stock, and staff wages. Invoice finance bridges this gap, ensuring reliable liquidity.

- Release up to 90% of invoice value within 24 hours.
- Cover raw material costs and wages promptly.
- Smooth out cashflow volatility caused by long customer payment terms.
- Take on larger clients without worrying about payment delays.
- Build resilience against seasonal fluctuations in demand.
- Facility grows automatically with turnover.

CASE STUDY

A printing firm specialising in packaging for food manufacturers worked with clients on 60-day terms. The company often struggled to purchase stock and cover wages while waiting for invoices to clear. With invoice finance, they accessed cash as soon as invoices were issued, keeping operations smooth. The stability allowed them to take on a major contract with a national brand, confident they had the liquidity to deliver.



Finance That Keeps You Printing

Invoice finance ensures printers and packaging firms can deliver on contracts without being held back by payment delays.



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Business Loans for Print & Packaging Industry

Flexible Funding for Expansion and Resilience

Access tailored loans to invest in equipment, facilities, or growth projects while keeping operations stable.



FEATURES & BENEFITS

Print and packaging companies often require significant upfront capital to expand, upgrade facilities, or launch new product lines. Business loans provide the funding needed to act strategically, without tying up cash reserves.

- Borrow from £25,000 upwards with flexible repayment options.
- Invest in factory expansion, new equipment, or staffing.
- Cover unexpected costs such as raw material price hikes.
- Support diversification into new packaging formats or eco-friendly solutions.
- Quick access to lenders familiar with the industry.
- Strengthen long-term resilience and competitiveness.

CASE STUDY

A print and packaging firm saw increasing demand for sustainable packaging but lacked the capital to invest in new eco-friendly machinery. They secured a £150,000 business loan, enabling them to install the new line and market their services to environmentally conscious clients. Within a year, they had secured contracts with two national retailers, increasing turnover by 40% and future-proofing the business.



Finance That Keeps You Printing

Business loans help print and packaging firms innovate, expand, and build financial resilience.



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VAT Loans for Print & Packaging Industry

Spread Quarterly VAT Bills Over Three Months

Protect your cashflow while staying compliant with HMRC deadlines.



FEATURES & BENEFITS

VAT loans ease this pressure by breaking quarterly liabilities into three equal monthly payments, helping firms remain compliant while protecting liquidity for operations.

- **Stay Compliant with HMRC** – VAT is paid in full and on time, avoiding penalties or interest.
- **Ease Cashflow Strain** – replace a single large bill with three predictable payments.
- **Preserve Liquidity for Inputs** – keep cash available for paper, ink, packaging materials, and staff wages.
- **Smooth Quarter-End Pressure** – align repayments with operating income.
- **Maintain Production Stability** – ensure funds are available to fulfill contracts on time.
- **Support Business Growth** – free up working capital for equipment upgrades or marketing.

THE CHALLENGE OF VAT FOR PRINT & PACKAGING BUSINESSES

Print and packaging firms often operate on high volumes and thin margins, with turnover translating into significant VAT liabilities. Every quarter, a lump-sum payment is due to HMRC, and this often arrives at the same time as orders for paper, ink, cardboard, or plastics. Cashflow can become especially strained if corporate clients take 60–90 days to pay invoices. Even profitable, busy firms may find that their liquidity is locked up in receivables, leaving little room to handle VAT in one large payment.

CASE STUDY

A packaging company received a £65,000 VAT bill at quarter end, while also needing to purchase raw materials for a seasonal contract. With clients on 60-day terms, cash was already tied up in receivables. Paying HMRC in full would have created serious strain on operations. By arranging a VAT loan, the business spread the liability across three equal instalments, ensuring compliance while keeping production funded. This breathing space enabled them to deliver the seasonal contract smoothly and maintain strong client relationships.



Finance That Keeps You Printing

VAT loans give print and packaging businesses the stability to meet HMRC obligations without disrupting production or growth.



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