



# VAT Loans for Print & Packaging Industry

Spread Quarterly VAT Bills Over Three Months



**MACMANUS**  
ASSET FINANCE

**NACFB**  
HELPING FUND UK BUSINESS



# 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.



## 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.

