



Business Finance Solutions for Professional Services Firms

Supporting your clients' success with tailored finance solutions.



MACMANUS
ASSET FINANCE



Asset Finance for Professional Services Firms

Invest in Technology and Facilities Without Upfront Strain

Spread the cost of IT systems, office equipment, and vehicles while preserving cash for staff and operations.



FEATURES & BENEFITS

Professional firms such as accountants, solicitors, architects, and consultants need modern technology, vehicles, and facilities to operate efficiently. However, the upfront cost of these assets can tie up valuable cash. Asset finance enables firms to invest strategically without compromising liquidity.

- Finance IT systems, servers, and specialist software.
- Spread the cost of office equipment, furniture, and refurbishments.
- Fund company vehicles or pool cars.
- Preserve cash for staff wages, compliance costs, and marketing.
- Match repayments to predictable income cycles.
- Extend finance to specialist equipment such as surveying or legal tech.

CASE STUDY

An accountancy firm needed to upgrade its IT infrastructure and refurbish client meeting rooms, with costs of £120,000. Paying upfront would have limited resources for recruitment. Asset finance spread the cost over five years, allowing immediate investment. The upgrades improved efficiency, client experience, and staff productivity, helping the firm win more corporate clients.



Keep Your Practice Running

Asset finance enables professional firms to modernise while protecting working capital.



Speak To The Experts

At **MacManus Asset Finance**, we help UK firms in professional services access flexible finance solutions to support growth.

Business Loans for Professional Services Firms

Flexible Funding for Growth and Expansion

Secure loans to expand services, recruit staff, or invest in technology.



FEATURES & BENEFITS

Professional firms often need additional capital to recruit talent, expand offices, or invest in innovation. Business loans provide the flexibility to fund strategic growth.

- Borrow from £25,000 upwards with flexible repayment options.
- Fund office expansions, refurbishments, or relocations.
- Recruit skilled staff or invest in training.
- Cover compliance or regulatory costs.
- Invest in new services or technology platforms.
- Quick access to lenders who understand professional sectors.

CASE STUDY

An architecture firm wanted to expand into commercial design but needed £150,000 for recruitment, training, and marketing. A business loan delivered the funding, enabling them to win contracts in a new sector. The investment diversified income streams and improved long-term stability.



Keep Your Practice Running

Business loans give professional firms the capital to grow, innovate, and compete effectively.



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VAT Loans for Professional Services Firms

Spread Quarterly VAT Bills Over Three Months

Balance HMRC deadlines with the financial needs of your practice.



FEATURES & BENEFITS

VAT loans ease this pressure by spreading quarterly bills into three manageable instalments.

- **Stay Compliant with HMRC** – VAT is paid on time, avoiding penalties and safeguarding reputation.
- **Spread Large Bills** – smooth cashflow by replacing one lump-sum with three smaller payments.
- **Preserve Liquidity** – keep cash available for payroll, rent, and compliance costs.
- **Support Growth** – protect capital for investment in staff, training, or technology.
- **Stabilise Cashflow** – ease quarter-end pressure during slower billing cycles.
- **Peace of Mind** – partners can focus on clients, not VAT deadlines.

THE CHALLENGE OF VAT FOR PROFESSIONAL FIRMS

Accountants, solicitors, consultants, and other professional service firms often deal with uneven billing cycles. Revenue can fluctuate depending on client demand, while costs such as payroll, rent, and technology subscriptions remain fixed. HMRC's quarterly VAT deadlines demand payment in full, regardless of whether client invoices have been settled. This mismatch often creates cashflow challenges, particularly for firms investing in staff, marketing, or new technology. Even profitable practices can feel the strain when VAT liabilities clash with recurring operational costs.

CASE STUDY

A mid-sized consultancy faced a £47,000 VAT bill while also paying for new software licences and staff training. Client invoices had not yet been settled, leaving cashflow under pressure. A VAT loan spread the bill into three equal monthly payments, ensuring HMRC compliance while preserving liquidity for investment. The firm continued to operate smoothly and maintained momentum in its growth plans.



Keep Your Practice Running

VAT loans help professional firms balance tax deadlines with the ongoing financial needs of running a modern practice.



Speak To The Experts

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