



Business Finance Solutions for Rail Maintenance Firms

Keeping your rail operations on track with tailored finance solutions.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



☎ 0330 027 0433

✉ info@macmanus.finance

🌐 WWW.MACMANUSASSETFINANCE.CO.UK

Asset Finance for Rail Maintenance Firms

Acquire Specialist Equipment Without Upfront Costs

Spread the cost of rail vehicles, tools, and technology while protecting cashflow.



FEATURES & BENEFITS

Rail maintenance firms depend on expensive, highly specialised equipment such as on-track machinery, inspection systems, and support vehicles. The cost of acquiring these assets outright can put pressure on cash reserves. Asset finance makes investment achievable without compromising operations.

- Finance on-track plant, inspection tools, and vehicles.
- Spread costs of new or used assets with structured repayments.
- Preserve liquidity for staff wages, fuel, and depot costs.
- Stay compliant with safety and regulatory standards.
- Match repayments to contract income cycles.
- Extend finance to IT systems or depot infrastructure.

CASE STUDY

A rail maintenance contractor needed to replace an ageing on-track inspection vehicle costing £400,000. Paying outright would have drained funds for staff and fuel. Asset finance spread the cost over seven years, enabling immediate acquisition. The upgrade improved safety, reliability, and compliance, positioning the firm for further rail network contracts.



Finance That Keeps You on Track

Asset finance ensures rail maintenance firms can invest in specialist equipment without straining cashflow.



Speak To The Experts

At **MacManus Asset Finance**, we help UK rail service companies fund vehicles, tools, and specialist equipment with flexible finance solutions.

Invoice Finance for Rail Maintenance Firms

Unlock Cashflow from Long Contract Payments

Release funds from unpaid invoices to cover payroll, fuel, and operational costs.



FEATURES & BENEFITS

Rail maintenance contractors often work with government bodies or infrastructure providers who pay on extended terms. Invoice finance unlocks cash tied up in invoices, ensuring liquidity for day-to-day costs.

- Release up to 90% of invoice value within 24 hours.
- Smooth cashflow during long project payment cycles.
- Cover payroll, materials, and fuel promptly.
- Reduce reliance on overdrafts or short-term loans.
- Facility scales automatically with turnover.
- Support multiple contracts simultaneously.

CASE STUDY

A rail maintenance company invoiced £300,000 for a line upgrade project, with 90-day payment terms. During this period, they faced high labour and material costs. Invoice finance provided immediate access to funds, allowing the firm to pay staff and suppliers while continuing work on other contracts.



Finance That Keeps You on Track

Invoice finance keeps rail maintenance projects on schedule despite long payment terms.



Speak To The Experts

At **MacManus Asset Finance**, we help UK rail service companies fund vehicles, tools, and specialist equipment with flexible finance solutions.



Business Loans for Rail Maintenance Firms

Flexible Funding for Growth and Capacity

Secure loans to expand fleets, depots, or staffing while maintaining operational stability.

FEATURES & BENEFITS

Rail maintenance firms need significant capital to expand capacity, bid for new projects, or cover rising costs. Business loans provide the flexibility to act decisively.

- Borrow from £25,000 upwards with flexible terms.
- Fund fleet expansion, depot upgrades, or staff recruitment.
- Cover compliance or certification costs.
- Bridge cashflow gaps during contract mobilisation.
- Access lenders who understand the rail sector.
- Build resilience to handle multiple contracts simultaneously.

CASE STUDY

A rail maintenance firm won a multi-year contract but required £250,000 upfront for recruitment, vehicles, and equipment. A business loan provided quick access to capital, enabling immediate mobilisation. Delivering the project on time enhanced the firm's reputation and secured long-term revenue.



Finance That Keeps You on Track

Business loans give rail maintenance firms the capital to expand capacity and secure major contracts.



Speak To The Experts

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VAT Loans for Rail Maintenance Firms

Spread Quarterly VAT Bills Over Three Months

Stay compliant with HMRC while keeping contracts on track.



FEATURES & BENEFITS

VAT loans make quarter end more manageable by spreading liabilities into three equal instalments.

- **Ensure HMRC Deadlines Are Met** – VAT is always paid on time, avoiding fines or penalties.
- **Smooth Quarter-End Strain** – ease the impact of large lump-sum demands.
- **Protect Working Capital** – keep liquidity available for payroll, subcontractors, and depot costs.
- **Support Operational Continuity** – ensure projects and safety checks are not delayed.
- **Enable Growth and Resilience** – maintain capital to handle multiple contracts simultaneously.
- **Peace of Mind** – management can focus on delivery and safety rather than tax pressure.

THE CHALLENGE OF VAT FOR RAIL MAINTENANCE FIRMS

Rail maintenance companies operate on large, high-value contracts that generate significant VAT liabilities. At the same time, they face substantial costs for payroll, subcontractors, equipment servicing, and mobilisation of works. VAT bills can arrive at critical points in the contract cycle, draining liquidity needed to deliver services safely and on time. With HMRC requiring payment in a single lump sum, rail firms can face serious cashflow strain even when they are profitable and well-structured.

CASE STUDY

A rail maintenance contractor faced a £115,000 VAT bill at quarter end, coinciding with mobilisation costs for a new infrastructure project. Paying HMRC upfront would have restricted funds for recruitment and equipment servicing, delaying the start of works. A VAT loan spread the liability across three monthly payments, ensuring compliance while protecting cashflow for operations. The firm kept the project on schedule and secured positive performance reviews from the client.



Finance That Keeps You on Track

VAT loans give rail maintenance firms the stability to meet HMRC obligations while keeping services safe, compliant, and on time.



Speak To The Experts

At **MacManus Asset Finance**, we help UK rail service companies fund vehicles, tools, and specialist equipment with flexible finance solutions.