



Business Finance Solutions for Waste & Recycling Firms

Keeping your collections running smoothly with flexible finance.



MACMANUS
ASSET FINANCE

NACFB
HELPING FUND UK BUSINESS



Asset Finance for Waste & Recycling Firms

Upgrade Your Fleet and Equipment Without Upfront Costs

Spread the cost of refuse trucks, skips, balers, and recycling machinery while protecting your working capital.



FEATURES & BENEFITS

Waste and recycling businesses rely on specialised vehicles and equipment to operate efficiently. Replacing or upgrading these assets can require significant capital, which many operators cannot afford to commit outright without risking day-to-day liquidity. Asset finance allows firms to spread the cost of vehicles and machinery, ensuring reliable service delivery without draining reserves.

- Finance refuse trucks, skip loaders, compactors, and recycling machinery.
- Acquire new or used equipment from trusted suppliers or private sellers.

- Reduce downtime and breakdown costs with modern, efficient equipment.
- Match repayments to long-term contracts with councils or commercial clients.
- Stay compliant with emissions regulations and environmental standards.
- Extend finance to cover depot infrastructure, bins, and waste sorting systems.

CASE STUDY

A regional waste operator needed to replace two outdated refuse trucks and invest in a new baler to handle higher recycling volumes. The combined cost exceeded £400,000. Paying upfront would have left the firm unable to cover staff wages and depot running costs. Through asset finance, they spread payments over seven years, securing the equipment immediately. The upgrade reduced maintenance expenses, improved collection efficiency, and positioned them to bid for larger municipal contracts.



Keep Operations Moving

Asset finance keeps waste and recycling operators equipped, efficient, and compliant without tying up vital cashflow.



Speak To The Experts

At **MacManus Asset Finance**, we help UK waste and recycling businesses fund vehicles, equipment, and facility upgrades with flexible finance solutions.



Invoice Finance for Waste & Recycling Firms

Unlock Cashflow from Long-Term Contracts

Release funds tied up in invoices to cover wages, fuel, and site operating costs while waiting for payments.



FEATURES & BENEFITS

Many waste and recycling companies work on long-term contracts with councils or commercial clients who pay on extended terms. This can cause serious cashflow strain when suppliers, staff, and fuel must be paid weekly or monthly. Invoice finance releases funds tied up in invoices immediately, giving businesses the working capital they need to operate smoothly.

- Unlock up to 90% of invoice value within 24 hours.
- Smooth cashflow gaps caused by local authority and corporate payment terms.
- Pay drivers, depot staff, and suppliers on time.
- Cover rising fuel and insurance costs without borrowing short-term.
- Support expansion into new contracts without cashflow risk.
- Facility grows automatically as turnover increases.

CASE STUDY

A waste management company operating a municipal contract invoiced quarterly, with payments arriving up to 90 days later. During that period, fuel, landfill charges, and staff wages had to be covered, creating significant financial stress. By using invoice finance, they released funds as soon as invoices were issued, ensuring smooth cashflow. The facility allowed them to expand services to commercial clients while maintaining the council contract, boosting overall revenue.



Keep Operations Moving

Invoice finance helps waste and recycling firms keep operations running smoothly despite slow-paying contracts.



Speak To The Experts

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Business Loans for Waste & Recycling Firms

Flexible Funding for Growth and Stability

Access tailored loans to invest in depots, vehicles, and expansion projects while maintaining operational resilience.



FEATURES & BENEFITS

Waste and recycling businesses often need capital to expand services, open new depots, or invest in specialist recycling technology. Business loans provide the flexible funding needed to seize these opportunities while also covering short-term operational challenges.

- Borrow from £25,000 upwards with sector-focused terms.
- Fund depot expansion, sorting facilities, or fleet upgrades.
- Cover insurance renewals, compliance costs, or landfill fees.
- Invest in environmental initiatives such as green technology.
- Flexible repayment schedules to suit contract income.
- Quick decisions from lenders experienced in waste management.

CASE STUDY

A recycling firm identified an opportunity to expand into commercial waste collection but required £200,000 to acquire vehicles, recruit staff, and launch services. A structured business loan enabled them to access funding quickly, roll out the new service, and secure contracts with local businesses. The expansion doubled turnover within 18 months and diversified revenue streams.



Keep Operations Moving

Business loans provide waste and recycling firms with the capital to grow sustainably and meet the rising demand for environmental services.



Speak To The Experts

At **MacManus Asset Finance**, we help UK waste and recycling businesses fund vehicles, equipment, and facility upgrades with flexible finance solutions.

VAT Loans for Waste & Recycling Firms

Spread Quarterly VAT Bills Over Three Months

Stay compliant with HMRC while protecting liquidity for essential operations.



FEATURES & BENEFITS

VAT loans smooth cashflow by spreading the liability across three months, ensuring firms remain compliant while protecting their operational stability.

- **Stay HMRC Compliant** – VAT is paid on time, avoiding interest or penalties.
- **Ease Cashflow Pressure** – turn one large VAT bill into three predictable payments.
- **Preserve Funds for Operations** – keep liquidity free for fuel, landfill charges, and payroll.
- **Maintain Service Continuity** – avoid cashflow shocks that disrupt waste collection or recycling.
- **Support Growth** – preserve working capital to tender for new contracts.
- **Reduce Stress at Quarter End** – management can focus on service delivery, not VAT pressure.

THE CHALLENGE OF VAT FOR WASTE & RECYCLING FIRMS

Waste and recycling businesses handle large contracts with councils, businesses, and commercial clients, often on fixed payment cycles. Fuel costs, landfill charges, and payroll consume significant cash every month. When HMRC's quarterly VAT bill arrives, it can cause sudden strain, especially when payments overlap with contract mobilisation or compliance costs. Even well-run firms can feel pressure when lump-sum VAT deadlines clash with essential operating expenses.

CASE STUDY

A waste management company faced a £95,000 VAT bill at the same time as paying landfill fees and staff wages. Paying HMRC upfront would have left them unable to cover all operational costs. A VAT loan spread the liability into three monthly payments, ensuring compliance with HMRC while preserving cash to maintain essential services. With cashflow stabilised, the firm was also able to prepare bids for new local authority contracts.



Keep Operations Moving

VAT loans give waste and recycling businesses the ability to meet tax deadlines without disrupting day-to-day service delivery.



Speak To The Experts

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