



# VAT Loans for Waste & Recycling Firms

Spread Quarterly VAT Bills Over Three Months



**MACMANUS**  
ASSET FINANCE

**NACFB**  
HELPING FUND UK BUSINESS



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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

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