



THE CHALLENGES



The business was growing fast, but hire costs and limited transport were slowing progress. They needed support to scale.

1

New Business, Big Ambitions

Despite being less than two years old, the business was taking on more work and scaling quickly. But without access to the right finance, they risked tying up valuable cash and missing out on growth opportunities.

2

Too Much on Hire

Thousands were going out each month on hired materials, eating into margins and limiting their ability to reinvest. Moving from hire to ownership was essential for long-term profitability and control.

3

Needed Vehicles Fast

New jobs were lined up, but transport was a bottleneck. With limited vehicles available, they needed to expand their fleet quickly to avoid turning down work or delaying site setups.

CLIENT OVERVIEW



The client is a mixed scaffolding contractor based in Devon. When they first contacted [Scaffold Finance](#) in mid-2023, they had been trading for less than two years, had just one set of filed accounts, and employed 6–7 staff with a turnover of £383k.

THE PROBLEMS



Less than 2 years trading, with limited accounts.



Tight cash reserves meant deposits were a challenge.



Urgent need for multiple assets in quick succession.



Supplier and vehicle payments needed to be fast and smooth.

The business needed to finance two new trucks, but staggered delivery and high upfront cost made it hard to move quickly. They needed a lender and broker who could be flexible and fast.



6 Deals in 10 Months

Rapid funding support through every stage of their early growth journey.



From £383k to £1m

Turnover nearly tripled in under a year with the right finance behind them.

SOLUTIONS



Over a 10-month period, we arranged six separate finance deals totalling over £108,000 + VAT, working with two trusted lenders to secure the best terms for each asset. The funding covered four vehicles and a full scaffolding materials purchase, all approved quickly and structured to support the client's fast-moving growth.

1

Multi-Asset Funding Strategy

Rather than treating each deal in isolation, we built a long-term funding plan that supported both immediate needs and future growth. From vehicles to scaffolding gear, each asset was financed at the right time with the right structure.

2

Tailored Lender Matching

We split the deals across two specialist lenders to match each asset type and risk profile. This approach allowed us to secure competitive terms on every deal, even with the client's limited trading history.

3

Staggered Timing

Although the deals were spread across a 10-month period, each one was handled with minimal admin and fast turnaround. The client never had to pause operations or worry about delays affecting delivery or supplier terms.

4

Total Support from Day One

We acted as an extension of the client's team, handling proposals, lender communication, and supplier coordination. From their first quote to their sixth deal, everything was managed in one place — fast, simple, and consistent.

£108,925
FUNDED

6 DEALS
IN 10 MONTHS

Competitive fixed rate
kept costs predictable
and manageable.

Allowing our client to
grow, stay competitive
and retain important
cash flow.

RESULT



Within a year, the business went from £383k turnover to over £1 million, and the team grew from 7 to 20+ staff. They're now well-equipped, confident in their cashflow, and ready to take on larger contracts without hesitation. Their growth has been backed every step of the way by fast, flexible funding through Scaffold Finance.

FUTURE PLAN



1

Now owns vehicles and materials instead of hiring

2

Significantly improved profit margins

3

Grew headcount and client base rapidly

4

Ongoing relationship with Scaffold Finance

5

Another vehicle currently being arranged

“

We have used Scaffold Finance for the last 2 years and taken our 5/6 different finance packages. Carl is a pleasure to deal with and goes above and beyond to find the best rate on offer!

”

**SCAFFOLD
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