

SCAFFOLD FINANCE HELPS MAJOR CONTRACTOR **SLASH MATERIAL COSTS BY OVER £17K/MONTH**



THE CHALLENGES



The client faced a few big blockers that made switching from hire to ownership urgent and getting it wrong would've cost them thousands.

1

Sky-High Hire Costs

The business was regularly spending between £20k and £22k each month just hiring scaffold materials, which was placing a serious and ongoing strain on their cashflow and limiting their ability to invest in other parts of the business.

2

Urgent Deadline

The client was working against a tight deadline, as they needed to move quickly and get the finance in place before the end of the month to avoid being hit with another large hire invoice from their supplier.

3

Big Capital Requirement

Purchasing the materials outright required over £150,000 up front, a significant capital outlay that would have placed unnecessary pressure on their working capital without the right finance solution in place.

CLIENT OVERVIEW



The client is a commercial and industrial scaffolding contractor based in Glasgow, employing over 40 staff with an annual turnover of approximately £1.7 million. As a returning client, they had previously arranged finance through Scaffold Finance and came back to us for further support.

THE PROBLEMS



Needed £150k Fast. Ownership required immediate funds.



Hire Costs Too High. £20k+ per month was unsustainable.



Deadline Pressure. One more hire invoice was looming.



Speed Was Critical. Fast approval and payout needed.

Without the right finance in place and fast, the client risked another costly month on hire and missing the chance to turn outgoings into long-term value.



Hire to Own

Switching from hire to ownership turned a monthly cost into a business asset.



Fast Finance

Approved in 24 hours. Supplier paid directly. No delays.

SOLUTIONS



Scaffold Finance stepped in to structure a tailored finance solution that met the urgent deadline, kept upfront costs low, and allowed the client to take full ownership of the materials without disrupting their cashflow. By managing the deal from start to finish, including direct supplier payment we made sure everything moved quickly and smoothly.

1

Hire Purchase Agreement

We arranged a hire purchase deal totaling £150,010.77 + VAT, spread over 36 months. This gave the client full ownership of the materials at the end of the term turning a rental cost into a long-term business asset with predictable monthly payments.

2

VAT-Only Deposit

To ease pressure on cashflow, the finance was structured with a VAT-only deposit. This allowed the client to secure the deal without tying up large amounts of capital upfront, freeing up funds for other areas of the business.

3

Approved in 2 Hours

Speed was critical. The application was processed, approved, and signed off within a single working day ensuring the deal could be completed before the next hire invoice landed.

4

Supplier Paid Directly

We coordinated payment straight to Generation (UK) Limited, taking the admin burden off the client's plate and ensuring the materials could be transferred from hire to ownership with no disruption to ongoing operations.

77%
REDUCTION

24
HOUR APPROVAL

From £22k per month in hire to £4,855 per month in finance.

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RESULT



The client reduced their monthly outgoings by over £17,000 by moving from hire to ownership. Instead of paying a supplier each month, their repayments now build equity in an asset they'll fully own in three years. The materials sit on their balance sheet, increasing the company's value, strengthening future borrowing potential, and giving them greater control over upcoming projects.

FUTURE PLAN



1

Full ownership of scaffold materials after 36 months.

2

Stronger profit margins due to reduced overhead.

3

More cash available for team expansion and contracts.

4

Easier to win jobs with own stock on hand.

5

Ongoing relationship with Scaffold Finance for future asset needs

“

We have used Carl on many occasions to finance our equipment. Always an extremely quick service from enquiry till we have material in our yard. Happy to recommend. First class.

”

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