



THE CHALLENGES



The client needed two new trucks urgently, but a few financial and delivery hurdles risked slowing things down.

1

Needed Two Trucks, Fast

A major new contract was kicking off, and the client urgently needed to expand their fleet. Two trucks were required to meet the transport and logistics demands of the job. But timing was tight, and delays weren't an option.

2

Big Upfront Cost

With both trucks totaling over £140,000 + VAT, buying them outright would have significantly impacted the company's working capital. The client needed a solution that preserved cash while still securing the vehicles.

3

Staggered Delivery Issue

One truck was ready for immediate delivery, while the other was four weeks from completion. That meant payment needed to be split. The client needed a broker who could structure the deal to match the delivery schedule.

CLIENT OVERVIEW



The client is a commercial scaffolding contractor based in Kent, employing over 30 staff with an annual turnover of approximately £1.8 million. This was their first time arranging finance through Scaffold Finance, and they came to us looking for support on a two truck deal.

THE PROBLEMS



Trucks were required to meet the start date of a new commercial contract.



The combined cost of both trucks exceeded £140,000 plus VAT.



The supplier was delivering the trucks four weeks apart.



Any delay in finance risked disruption to scheduled site operations.

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.



Fleet Expansion

Two trucks required but only one was ready to go.



Tight Timescale

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

SOLUTIONS



Scaffold Finance structured a fast, flexible Hire Purchase agreement that aligned perfectly with the client's delivery schedule and protected their working capital. With staggered truck availability and a large capital requirement, the deal needed to be both responsive and practical and that's exactly what we delivered.

1

Hire Purchase Agreement

We arranged a Hire Purchase facility totalling £142,000 + VAT, over 36 months at £4,484.42/month. This allowed the client to spread the cost and gain full ownership of both vehicles at the end of the term turning a short-term need into a long-term asset.

2

VAT-Only Deposit

To reduce upfront pressure, we structured the deal with a VAT-only deposit. This kept significant capital in the business while still meeting lender and supplier requirements giving the client financial breathing room during a busy growth period.

3

Approved in 2 Hours

The deal was approved and invoice requested from the supplier within two hours of application. That same-day turnaround ensured there were no hold-ups with vehicle registration or delivery planning.

4

Split-Payment Flexibility

One truck was ready while the second was four weeks out, so the lender released funds in two stages. One at delivery, one on build completion. This kept things moving without early payment or delays.

4.5%
FLAT RATE

2
HOUR APPROVAL

Competitive fixed rate kept costs predictable and manageable.

Deal signed off same day, preventing delivery delays.

RESULT



The client received two brand-new trucks with minimal disruption to cashflow and no delays to their operations. The finance allowed them to press ahead with key contract work, expand their fleet capacity, and avoid tying up over £140k in upfront costs. All while benefiting from fixed monthly payments and full ownership at the end of the term.

FUTURE PLAN



1

Trucks fully owned in 3 years

2

Fleet now matched to current contract load

3

Capital preserved for other growth areas

4

Improved delivery times for future jobs

5

Now pre-approved for further asset finance

“

Scaffold Finance made it simple from start to finish. We had two trucks arriving at different times. They sorted the finance without any issues. Quick and professional, exactly what we needed.

”

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