



## THE CHALLENGES



This client wasn't in financial trouble. Far from it. But with multiple sites and a need to stay agile, they didn't want to drain £37k from the business all at once.

1

### Routine VAT Deadline

The client's next quarterly VAT return was due with HMRC, and while they had the funds available, they preferred to keep their tax liabilities in line with other monthly costs.

2

### Cashflow Planning

Paying the VAT upfront would have tied up over £37,000 at a time when working capital was better used elsewhere. By financing the liability, the business could keep running lean and reserve cash for actual growth, not tax admin.

3

### Time Sensitive

There was no room for delay. The HMRC deadline was fixed, and missing it could've triggered penalties or credibility issues. The client needed the full amount funded and paid directly to HMRC on the exact due date.

## CLIENT OVERVIEW



The client is a commercial scaffolding contractor based in the Midlands, employing 18 staff with an annual turnover of around £1.25 million. They've worked with [Scaffold Finance](#) for over a decade and return regularly to fund their VAT bills as part of a smart cashflow strategy.

## THE PROBLEMS



With just days to go before the HMRC deadline, the client needed a fast and reliable solution.



Full payment would have impacted growth plans.



Needed a lender who could act fast and pay HMRC directly



No desire to involve banks or offer Personal Guarantees.

By avoiding a heavy cash drain, the client stayed agile, protected their growth plans, and kept operations running at full pace.



### Additional Working Capital

Spreading the cost of the VAT Loan freed up necessary working capital.



### Fast Finance

Approved in 2 hours. HMRC paid directly. No delays.

## SOLUTIONS



We arranged a VAT Loan totalling £37,016.45, structured over 3 months with monthly repayments of £13,332.09. There was no security required, no personal guarantees, and the facility was approved in under 2 hours. The lender paid HMRC directly on the due date, removing all admin and deadline pressure from the client.

1

### Fast, No-Fuss Approval

The application was submitted, underwritten, and approved within two hours – with no drawn-out checks or unnecessary paperwork. This gave the client immediate clarity and peace of mind ahead of the looming HMRC deadline.

2

### No Security or PGs Required

The facility was completely unsecured and didn't require any personal guarantees, making it a low-risk, low-friction solution that protected both the company's position and the director's personal assets.

3

### Paid Direct to HMRC

The lender paid HMRC directly on the due date, removing the need for the client to handle the transfer and guaranteeing full compliance without any admin hassle or timing issues.

4

### Cashflow Left Untouched

Instead of losing access to over £37k in one go, the client retained working capital to support day-to-day operations, invest in growth, and stay financially agile during a busy period.



No security was required for the loan.

The VAT Loan was approved in 2 hours.

## RESULT



The client protected their cash reserves without missing a beat. The finance aligned with their existing budgeting approach, turning a one-off lump sum into a manageable short-term cost. This allowed them to focus on growth, take on more work confidently, and keep cash available for the months ahead.

## FUTURE PLAN



1

VAT now spread like other monthly outgoings.

2

Business retained full cash reserves for site and team growth.

3

Zero disruption to operations or project flow.

4

Ongoing relationship with Scaffold Finance for VAT funding.

5

Next VAT loan already lined up with the same Lender.

“

**Carl at Scaffold Finance sorted our VAT Loan for us with minimum effort for us. Quick turnaround, easy to arrange, great service**

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**SCAFFOLD FINANCE**



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