



**MACMANUS**  
ASSET FINANCE

# The Commercial Vehicle Dealer's Secret Finance Weapon

When the usual finance route slows down, stalls, or says no — **we step in.**

Most commercial vehicle dealers already offer finance.

Where MacManus Asset Finance becomes valuable is when:

- the customer does not fit standard criteria
- the lender response becomes too slow
- communication disappears
- the deal starts drifting
- or delivery deadlines are getting too close

## We work with:

- van dealerships
- HGV dealers
- fleet suppliers
- specialist commercial vehicle sellers
- coach & PSV suppliers

helping them keep deals moving through:

- fast turnaround
- broad lender access
- determined deal management
- responsive communication

**Because good vehicle deals should not be lost to slow finance processes.**





MACMANUS  
ASSET FINANCE



# WHY DEALERS USE MACMANUS



## Most Vehicle Deals Don't Collapse Immediately

They lose momentum.  
The customer delays the decision.  
The lender takes too long.  
The structure changes halfway through.  
The approval disappears at the last minute.  
The customer starts looking elsewhere.

## That Is Usually When Dealers Call Us

We regularly support dealers when:

- the primary lender declines
- turnaround times become unacceptable
- communication becomes inconsistent
- the customer profile becomes difficult
- the vehicle falls outside standard appetite
- the sale needs another route quickly

## We Understand Live Dealership Environments

Commercial vehicle sales move quickly.

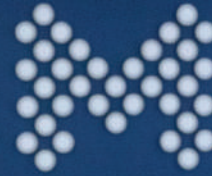
Especially where:

- stock needs moving
- fleet operators need vehicles urgently
- delivery dates matter
- customers are comparing multiple suppliers
- operators cannot afford downtime

**IN LIVE VEHICLE DEALS,  
DELAYS CREATE DOUBT  
— AND DOUBT  
KILLS MOMENTUM.**



MACMANUS  
ASSET FINANCE



MACMANUS  
FINANCE

# BUILT FOR THE DEALS THAT NEED MORE WORK

The Deals That Don't Fit The Tick  
Box Usually End Up With Us

Not every vehicle transaction fits perfectly  
inside automated lending criteria.

That does not always mean the customer  
is wrong for finance.

It usually means the deal needs:

- the right lender
- the right structure
- the right communication
- and somebody willing to keep pushing  
it forward

## SLOW-MOVING FINANCE PROCESSES

HELPING DEALERS REGAIN  
MOMENTUM WHEN EXISTING  
ROUTES STOP PROGRESSING.

## Where We Typically Add Value Difficult-to-Place Customers

Support for customers outside  
straightforward lending criteria.

### New-Start Operators

Helping new businesses access vehicles  
required to begin trading.

### Time-Sensitive Deliveries

Supporting transactions where delays risk  
losing the sale.

### Specialist Vehicle Transactions

Funding support for:

- refrigerated vehicles
- tippers
- recovery trucks
- welfare units
- specialist fleet vehicles

WE WORK WITH URGENCY BECAUSE COMMERCIAL VEHICLE SALES  
ENVIRONMENTS MOVE QUICKLY.



MACMANUS  
ASSET FINANCE



# HOW THE PARTNERSHIP WORKS

## A Straightforward Introducer Partnership

You focus on selling the vehicles. We focus on helping get the funding over the line.

1

### You Introduce the Opportunity

You involve us when:

- the normal route slows down
- the customer needs another option
- the deal becomes difficult
- or you simply want broader lender access

2

### We Assess the Transaction

We review:

- the customer profile
- the vehicle
- the intended use
- affordability
- lender suitability

3

### We Manage the Funding Process

We handle:

- lender engagement
- approvals
- communication
- documentation
- progression through to payout

4

### You Complete the Sale

The customer proceeds and the vehicle gets delivered.

OUR ROLE IS SIMPLE: HELP DEALERS KEEP TRANSACTIONS MOVING.



MACMANUS  
ASSET FINANCE

# WHY DEALERS KEEP USING US

BUILT AROUND DEALER RELATIONSHIPS



Most dealers already have finance providers in place.

We are not trying to replace them.

We become valuable when:

- the straightforward route stops being straightforward
- the lender appetite changes
- the deal becomes urgent
- the customer profile becomes awkward
- or the dealership simply needs a more responsive option

## YOUR CUSTOMER RELATIONSHIP REMAINS YOURS

WE SUPPORT THE FUNDING  
PROCESS ONLY.  
YOU REMAIN CENTRAL TO THE  
CUSTOMER RELATIONSHIP  
THROUGHOUT.

## Why Dealers Work With MacManus

### Fast Turnaround

Responsive support aligned with live transactions.

### Broad Lender Access

Access to lenders across:

- vans
- HGVs
- fleets
- specialist vehicles
- new-start operators

### Determined Deal Management

We take ownership of transactions and work proactively to keep them progressing.

### Structured Communication

Clear updates throughout the process without unnecessary complications.

### FCA Authorised & Regulated

Professionally managed and compliant funding support.



MACMANUS  
ASSET FINANCE



MACMANUS  
ASSET FINANCE



# FUNDING SUPPORT FOR COMMERCIAL VEHICLE SALES

FUNDING SOLUTIONS STRUCTURED  
AROUND REAL VEHICLE TRANSACTIONS

Different commercial vehicle deals require different funding approaches.

We support funding structures across:

- vans
- HGVs
- trailers
- specialist fleet vehicles
- refrigerated vehicles
- construction & utility vehicles

## Hire Purchase

A common structure for customers focused on long-term ownership.

## Finance Lease

Flexible funding for businesses prioritising operational efficiency and cash flow.

## Balloon & Residual Structures

Lower monthly payments with larger final payments aligned to future vehicle value.

## Specialist Funding Structures

Support for:

- new-start businesses
- complex customer profiles
- specialist vehicle types
- non-standard transactions

**THE OBJECTIVE IS NOT  
SIMPLY APPROVAL —  
IT IS HELPING THE  
DEAL COMPLETE  
COMMERCIALY.**





**MACMANUS**  
ASSET FINANCE



# A COMMERCIAL BACKUP WHEN DEALS NEED SAVING

MORE THAN A FINANCE BROKER  
— A DEALER SUPPORT PARTNER

We work with commercial vehicle dealers on a structured introducer basis designed around long-term working relationships.

Commercial Arrangements May Include:

- commission share agreements
- structured referral partnerships
- ad-hoc difficult deal support
- ongoing dealer relationships

All arrangements are agreed transparently in advance.

## We Do Not:

- interfere with your customer relationships
- complicate your sales process
- introduce unrelated products
- try to replace your existing finance providers

## We Do:

- help rescue difficult deals
- provide additional lender access
- support urgent transactions
- move quickly when timing matters
- work hard to keep deals alive



**BECAUSE IN  
COMMERCIAL VEHICLE  
SALES, MOMENTUM  
MATTERS.**



MACMANUS  
ASSET FINANCE

# WHEN THE MAIN FINANCE ROUTE STOPS MOVING — WE STEP IN

## Become a MacManus Dealer Partner



### Specialist funding support for:


- van dealerships
- HGV suppliers
- fleet vehicle dealers
- specialist commercial vehicle sellers
- PSV & coach suppliers

### If you need:

- faster turnaround
  - broader lender access
  - support on difficult deals
  - a reliable second finance option
- we should be part of your process.**


## Ready to take your business to the next level?

Speak to one of our finance experts today to explore the best options for your business.

 0330 027 0433

 [INFO@MACMANUS.FINANCE](mailto:INFO@MACMANUS.FINANCE)

 [MACMANUSASSETFINANCE.CO.UK](http://MACMANUSASSETFINANCE.CO.UK)

 Ground Floor, Unit 5, De Clare Court,  
Pontygwindy Road,  
Caerphilly, CF83 3HU

MacManus Asset Finance Limited Registered Address: Ground Floor, Unit 5, De Clare Court, Pontygwindy Road, Caerphilly, CF83 3HU. Company Number 05785432. MacManus Asset Finance Limited is an independent finance brokerage not a lender, as such we can introduce you to a wide range of finance providers depending on your requirements and circumstances. We are not independent finance advisors and so are unable to provide you with independent financial advice. MacManus Asset Finance Limited may receive payment(s) or other benefit from the finance provider if you decide to enter into an agreement with them. MacManus Asset Finance Ltd is Authorised and Regulated by the Financial Conduct Authority. Firm number 821663. MacManus Asset Finance is registered with the ICO Data Protection Registration Number Z9484665. MacManus Asset Finance aims to provide our customers with the highest standards of service. If our service fails to meet your requirements we will endeavor to find a resolution.