



# Finance Guide 2026





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# Digging deep to uncover the best finance solutions

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We are one of the UK's fastest-growing independent finance providers, with deep roots in the construction and transport sectors but our experience spans multiple industries.

Our relationships with over 70 lenders mean we can give you access to competitive and flexible finance. With a decision in as little as 10 minutes.

## Why Full Metal Finance?

We wanted our name to resonate with our customers and reflect the industry we support, with a punch of impact for good measure. Thus, Full Metal Finance was born.



# If it leaks oil - We'll fund it

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**We're a whole of market broker with a focus on an industry surrounded by metal.**

From diggers and dumpers to hydraulic breakers, cars and commercial vehicles, if you need to fund a piece of metal machinery, Full Metal Finance has you covered. With over 25 years' combined experience in the commercial finance arena, we've worked with some of the largest manufacturers in the UK - Bobcat, Doosan, and Avant, to name a few. We have a wealth of experience and deep relationships with manufacturers, suppliers and end-users.



## Sean Clarke

Managing Director

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"Dealing with banks when buying equipment for your business has traditionally been transactional and impersonal. We're here to change that.

While we use cutting-edge technology in our processes, our strategy is centred on the "right" way to do business. We take the time to build rapport and understand your needs, which in turn ensures that we are best placed to provide an unrivalled funding solution for your business. Whether you are buying plant machinery or your dream car, we are here to serve you.

We look forward to working with you and thank you in advance for your much-valued business."





# We've got you covered

We pride ourselves on our unique customer experience and believe this sets us aside from our competitors.

We take time to build rapport with you and truly dig deep to understand your business needs. Whether it be a loan for new equipment, a car for the Managing Director, or refinancing assets to free up cash flow. Whatever the need - we ensure it aligns with your business growth plans.

## £200m+

We have supported UK SME's with over £150 million in business funding

## Low Rates

Working with market-leading tier 1 lenders, we can secure competitive finance terms.

## 4500 Deals

£5,000, £45,000, £450,000 and more - we've helped fund them all.

## 70%

A testament to our rates and services, we have a 70% repeat business rate.

## 75+ Funders

Used out of a panel of 75+. We explore every option available to you.

## 5 Stars

With our 250 5-star Trustpilot reviews, Full Metal Finance are trusted and proven.

"Having worked with Sean for many years, we find Full Metal Finance's response immediate and commercially minded. We are confident they will work with their lenders to ensure we get the very best deal. We highly recommend Full Metal Finance for any business who wants to deal with personable and proactive people, who understand the market they operate in".



Steve Horton  
MD, Rhino Plant Ltd

# Our Services

**Whether you're an established business or a start-up, we have finance options to suit your business needs.**

Full Metal Finance will talk you through your options, so you can make an informed decision on the many types of finance contracts available and the key features they come with. Here's a short intro to the finance available.



## Hire Purchase

Looking for a way to purchase equipment without paying for it immediately? Hire Purchase offers ownership without the upfront cost with a bespoke repayment pattern that matches your company's income and spending cycles. Interest is fixed throughout the duration of the agreement and you can pay back the capital over seasonal payments, including; monthly, quarterly, half-yearly, or annual.



## Lease

Unlike Hire Purchase, you will not own the leased equipment at the end of the lease period. Finance leases have a low initial capital outlay, and VAT is spread over the lease period. If you are VAT registered and use a qualifying asset for business, you may be entitled to recover some or all of the VAT on the lease rentals.



## Business Loans

Ready to take your business to the next level? Business loans, secured or unsecured, are a great way to expand your business by investing in your marketing or growth plans. Secured loans take a charge over an asset as security, while unsecured loans take a director's personal guarantee as security. Specifically intended for business purposes, the debt will be repaid with added interest.



## Invoice Finance

Too much money tied up in unpaid invoices? For a small fee, we can release money out of invoices, capitalise on those, and inject the cash into your business. We use your unpaid invoices as security for funding, giving you quick access to a percentage of the invoice's value - sometimes as quick as 24 hours.



## Refinance

Need a fast and cheap way to raise cash? Asset refinance offers a straightforward, low-interest, and fast way of raising working capital by releasing cash from existing assets. Refinance provides a cost-effective alternative to business loans and personal guarantees are not always required.



## Personal Contract Purchase

Looking to finance a vehicle for the Company Directors? Personal contract purchase (PCP) is the most popular way of financing a car, with lower deposits and monthly repayments than a Hire Purchase agreement. It allows you to purchase a vehicle with a guaranteed residual value at the end of the duration. You can either hand the vehicle back to the dealer (return conditions may apply), refinance the balloon, or settle the balloon balance.



# Case Studies

## Putting Macavis Construction and Plant Hire Ltd in the driving seat.

We were tasked with arranging the financing of two directors' vehicles for the Managing Director and his wife. We worked closely with one of our consumer-focused lenders, who were able to structure a competitive finance package that worked around the needs of the customer, allowing them to secure the in-demand director vehicles with a fixed rate unregulated hire purchase agreement.

**John Davis** - Managing Director, said about Full Metal Finance: "Honest and approachable, we wouldn't look anywhere else."



**Business type:**  
Plant Hire and Construction

**Requirement:**  
Hire Purchase Agreement

**Used for:**  
Purchasing Directors' Vehicle

## Fuelling Growth for Rhino Plant Ltd

Like all businesses, cash is king, and the preservation of working capital was paramount for Rhino Plant. We were asked to arrange the refinancing of a wheeled excavator, releasing equity locked up in the machine. In a volatile interest rate market, Rhino Plant were keen to 'fix' the rate of finance accurately budget for the business. We secured a 3-month VAT deferral facility, allowing the business to reclaim the VAT on the machine purchase before this expense. The finance was secured over a period of 5 years, ensuring the business could generate a high-margin return on its investment. A secured, comfortable balloon payment had the net effect of reducing monthly payment and was in line with the expected residual value of the machine.



**Business type:**  
Plant Hire

**Requirement:**  
Releasing Equity

**Used for:**  
Purchasing new equipment



# Did You Know?

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## Seasonal payment profiles

We structure your payments based on how your cashflow runs throughout the year.

## Zero deposits Options

No deposit options available!

## VAT spread

Build the VAT into the agreement and spread the cost over the term.

## Used equipment

We finance old bits of kit - as old as 1995.

## VAT Deferral or spread

Defer your VAT payment for 3 months, allowing you to reclaim the VAT before outlaying the expense.

## Balloons

You can defer a large payment until the end, to help reduce your monthly payment.

## Auto Approvals

Get approvals in as little as 10 minutes.

## Director's car finance

We provide finance on Director's vehicles.

## E-sign

Many of our lenders now support E-sign documents.

## Private Sale

We finance equipment from other trading companies and private sellers.



# Application Process

Whether you're a returning customer or have been referred to us for the first time - the application process couldn't be easier.





# New Start Business

**We know that a new-start business comes with a high-risk tag, and asset finance can be challenging to obtain for new businesses.**

But not for Full Metal Finance - that's our speciality. You can be confident in knowing we are highly experienced and know the market well, so we can get you the funding you need. We are experienced in new-start companies and have helped many businesses get their fleet off the ground. We create a storybook of who you are, finding out your background in the industry by undertaking a fact find and presenting you in the best form to our lenders.

## What We'll Ask

For new start businesses, relationships with lenders are not yet established and can be tricky to build. Full Metal Finance will help to build your business portfolio and in return, we'll ask for:

- 3-months bank statements
- Information about the equipment you are looking to finance

### Quick Turnarounds

It's what we do best. Due to our extensive lending panel, we can turn a decision around as quickly as 10 minutes! With many not taking longer than 1 working day!

### Personal Guarantees

If you've been trading for less than three years, lenders will view you as a higher risk. You may think you will need personal guarantees to secure a deal. Well, that's not always the case - we can often secure finance without the need for a directors personal guarantee.

### Getting M.N.S Civils Ltd off the ground.

Securing competitive finance for a relatively new business post-covid had its challenges. Banks were warier in lending to young businesses with a less thorough track record of trading - but our team got to work regardless.

Through our long-standing relationships with lenders, we were able to not only secure a competitive rate but a Fixed Rate Hire Purchase agreement that ensured the rate of finance would not change throughout the term - so there would be no nasty surprises down the line.

## M.N.S CIVILS LIMITED

 **Business type:**  
Groundwork and Civil Engineering Contractor

 **Requirement:**  
Fixed Rate Hire Purchase agreement

 **Used for:**  
Purchasing assets rather than renting them



# Adverse Credit

## Bad Credit Holding You Back?

Adverse credit doesn't have to mean missing out on the finance you need for your business. With our experience working with adverse credit and strong funder relationships, the Full Metal Finance team are here to help.

We will take the time to understand your individual circumstances and can introduce you to our extensive lending panel. Just as for our start-ups, we will assist you in assembling your portfolio to show to our lenders.

We will be there to assist you as you rebuild your credit and get back into the swing of things.

### What to expect

You can expect a fact find so we can evaluate your options and educate you on what's best suited to your circumstances and financial situation.

We'll work with you to gather the information needed to best showcase your business to lenders.

#### Quick Turnarounds

We can almost guarantee a decision in as quick as 48 hours. However, adverse credit applications will make some cases more complex than others.

#### Personal Guarantees

Adverse credit means your application will be labelled high-risk. This means you will likely need to provide a personal guarantee. Our team can talk you through what that means and find the option that works best for you.





# Supplier Partner Program

**With many of your customers busy running construction sites or on the tools themselves, many do not have time to independently source competitive finance.**

We have nailed down our application process, so we can obtain most of the information we need from you and your customers, in as little as a 5-minute conversation.



Rapid Decisions  
and Pay-Outs



E-Sign  
Documents



Dedicated Partner  
Support Team



Automated  
Underwriting



Simple, streamlined  
process



Get paid  
quicker



Overcome budget  
objections



Supplier incentive  
programme

Sam A - 4 Nov 2022



## INCREDIBLE SERVICE

"We had a bad experience with another finance broker, when we were referred to Full Metal Finance. Sean was fantastic from beginning to end and managed to secure us finance within less than a week! The communication was quick and clear - everything was seamless. Couldn't recommend them enough - thank you to Sean and Phil for your amazing hard work."



# Benefits of Asset Finance

You're looking to add a new piece of machinery to your wheelhouse as your business grows, but you're struggling to acquire the funding for it- Sound familiar?

Asset Finance can help you raise funds and give your business a competitive advantage by accessing the latest equipment and technological innovations. You can spread the cost of the asset over a long period, whilst gaining potential tax benefits. (Tax reliefs referred to are those applying under current legislation which may change. The availability and value of any tax reliefs will depend on your individual circumstances).

In contrast to traditional loans, asset finance could make it easier to raise funds for additional finance needs. With access to a wide panel of lenders, you are not tied to your main banking provider, ensuring you compare the best options available to your business.



Preserve and manage your business' cashflow



Tax benefits



Refinance existing equipment



Immediate access to new and used equipment



Available for all businesses from start-ups to established

## Growth Guarantee Scheme

The Growth Guarantee Scheme, which succeeds the Recovery Loan Scheme, aims to facilitate access to finance for small UK businesses seeking to invest and expand. Launched on 1st July 2024 in partnership with accredited lenders, the scheme offers a variety of financial products, including term loans, overdrafts, asset finance, invoice finance, and asset-based lending.

Typically, the scheme supports financing facilities of up to £2 million over a term of up to 6 years, with a 70% government-backed guarantee provided to lenders. Businesses can utilise the funds for any legitimate purpose, such as managing cash flow or investing in growth.

Personal guarantees can be taken at the lender's discretion. Principal Private Residences [i.e. your main home] cannot be taken as security within the Scheme

Contact us now for eligibility checks at [info@fullmetalfinance.com](mailto:info@fullmetalfinance.com) and 01245 373172



# Trustpilot Reviews

**Great customer service is at the heart of what we do, and receiving positive customer feedback makes our hard work worthwhile. We're proud of our high Trustpilot rating.**



**I can't recommend them enough - Ian Bloxsome**

"I was referred to full metal finance and at first I was a little cautious, however I needn't have worried because finance was agreed once I okayed the quote and Grant took over the purchase of the van I had chosen, allowing me to concentrate on my business. Grant called regularly throughout the week leading up to the delivery of my van and informed me immediately once payment had been made to the dealership. In essence I didn't have to do anything apart from say yes to the finance and pick the van I wanted!!! The rest was taken care of by Full Metal Finance."



**5 stars - Michelle Batey**

"Our first dealing with Full Metal Finance was a most professional experience. Good communication received and prompt service."



**First class communication - John Crow**

"First class communication and speed of response in getting the job done. Louis was very friendly, helpful, and proficient in dealing with us and we will definitely use again. Highly recommend."



**5 Stars for Full Metal Finance - Alison L**

"I cannot recommend Full Metal Finance enough. Louis deal with our business from start to finish, constantly updating me on the latest situation and always on the end of the phone to answer queries. A polite, efficient service and a very positive experience. Full Metal Finance will be our go to company in the future."



**Highly recommended - Mathew A**

"Can't fault the service and professionalism of this company. Have now used them on 3 deals, Louis has gone above and beyond to keep me updated and you can be sure he's working hard for you behind the scenes. Highly recommended!"



# Quotes

**Real customers, real lenders, real machines. Here's what our customers and the dealers that helped them finance machines have to say about their experience with Full Metal Finance.**



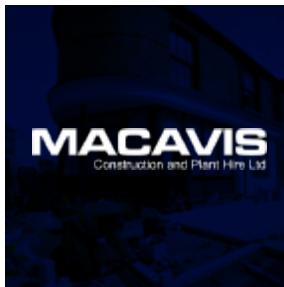
## M.N.S Civils

**Dealer** - Martin Sheridan, Director & Shareholder M.N.S Civils

"We have worked with Full Metal Finance now for several years and can highly recommend them. They are quick to react and provide professional and courteous service to our clients. They understand the demands and needs of the sector and will go above and beyond to find the right deal for the customer".

**Customer** - Andy Greensmith, Sales Director, Willowbrook Plant Sales Ltd M.N.S Civils

"Full Metal Finance had previously financed another machine and also a personal vehicle for one of our directors, so we were aware of the fast, responsive service and the competitive finance terms that they secure. We had no hesitation in using them once again and would highly recommend them to anyone looking for a friendly, approachable finance broker".



## Macavis Construction and Plant Hire Ltd

**Dealer** - Joe Cornwall, Depot Manager, Kellands Plant Sales Ltd

"We have worked alongside Full Metal Finance for a good while. Knowledgeable, responsive and proactive, our customers trust their approach and the outcome they deliver. We will continue to recommend and point our customers in the direction of Full Metal Finance."

**Customer** - John Davis, MD Macavis Construction and Plant Hire Ltd

"We've worked with Full Metal Finance for over 7 years, and they are our one-stop-shop for anything related to business finance. Honest and approachable, we wouldn't look anywhere else."

# Charity Partnerships

## The Lighthouse Construction Industry Charity

Full Metal Finance is proud to support the Lighthouse Construction Industry Charity.

They provide free support for all construction workers and their families, a free 24/7 helpline, training for your staff, and learning resources to spread awareness about mental health.

## Ukraine Humanitarian Appeal

We are thrilled to have raised £5,000 in support of the Ukraine Humanitarian Appeal.

By donating £35 from every deal Full Metal Finance processed over 3 months, we have helped DEC (Disasters Emergency Committee) charities to deliver vital aid to hundreds of thousands of people in Ukraine, Poland, Romania, Hungary and Moldova.





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