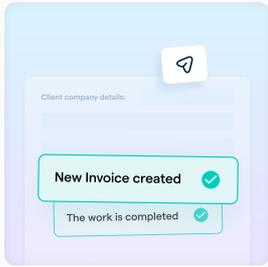


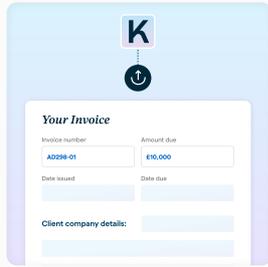
Unlock cash flow by financing your completed business invoices — *Advance up to 90% within 24 hours*

- Sign large orders with bigger debtors
- Invest in business growth & hiring
- Pay your supply chain faster
- Cover payroll and fixed costs
- Improve your working capital
- Unlock better supplier deals

How it works



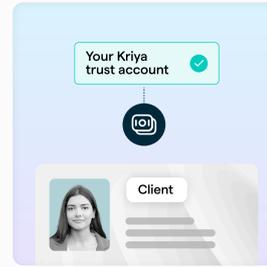
1. You raise an invoice for completed work



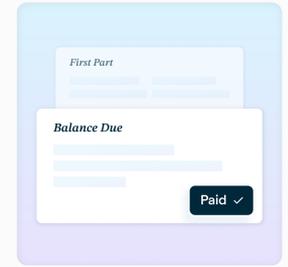
2. You upload the invoice to Kriya's Client Portal



3. Kriya advances up to 90% of the invoice value, minus fees



4. Your debtor pays the full invoice amount into your Kriya trust account on the due date



5. Kriya settles your outstanding balance and releases the remainder to you on the same day

Facility Terms

Discount charge: starting from 2.50% above BoE Base Rate

Service fee: starting from 0.25% of funded invoices, subject to a minimum monthly fee of £950

Facility size: £100k - £3m+

Security: All Asset Debenture (PGs may be applied)

Contract term: starting from 12 months

Onboarding timeline

Discovery: 1 day

Indicative terms: 1 day

Underwriting & legal: 1-2 weeks

Activation: 1-2 days via Kriya's Client Portal

Who is Invoice Finance for?

- Businesses with ≥ 2 years trading
- Profitable. If loss-making: 12+ months cash runway with clear path to profitability
- Payment terms up to 120 days
- Up-to-date or TTP in place with HMRC
- Facilities from £100k to £3m+
- Not suitable where your debtors systematically pay late
- Your debtors are other businesses or public sector entities
- Consistent monthly invoicing of £100k+ (or equivalent seasonal volumes)
- Invoicing for completed, verified work (not future works)
- Confidential facility with invoices verified by the debtor via email, portal, or payment certificate confirming completed work
- Max. 50% debtor concentration; max. 50% OECD export; exceptions reviewed
- Not suitable for one-off short-term funding

Introducer Commission

20% of the fee income (excluding interest)
Volume-based incentives apply



Now part of Allica Bank, Kriya unlocks access to a strong capital base, and supports large B2B funding needs.

Alongside Invoice Finance from Kriya, Allica Bank also provides business loans, overdrafts, and asset finance.

Kriya by the numbers

£4Bn+
B2B invoiced funded

2.7K
Merchants serviced

14+ years
In invoice finance

300K+
Transactions processed

Get started today.

Reach out to Kriya at sales@kriya.co or **Book a Call**