

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



- You raise an invoice for completed work
- You upload the invoice to Kriya's Client Portal
- Kriya advances up to 90% of the invoice value, minus fees
- Your debtor pays the full invoice amount into your Kriya trust account on the due date
- 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



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.

Contact your Allica Relationship Manager to get started with Invoice Finance.