

A woman with dark hair tied back, wearing a green button-down shirt over a black t-shirt, is smiling and looking at a smartphone in her hands. She is standing in a clothing store with racks of clothes and a window in the background. The image is framed by a large green diagonal shape on the right side.

**KRIYA**

# Talking about Kriya

**Barclays Relationship Team**

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- do not share with clients

**Got questions?**  
**We're here to help.**  
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In partnership with  
 **BARCLAYS**

# Why Kriya?



We celebrate the entrepreneurs, founders and small business owners who are building the world we all want to live in.

With quick and easy access to working capital, they can get on with running their business – instead of having to worry about cash flow. We believe in the endless possibilities that arise when they have time to focus on what they love.

## That's why we approach business finance differently:



**Hassle free experience**  
User-friendly smart online platform



**Fast funding**  
Quick decisions, easy set-up, fast access to funds



**Help in real-time**  
From application to ongoing account management, we're here to help



**Straightforward costs**  
No hidden fees

With invoice finance, your clients don't need to wait 30, 60 or even 90 days to get paid by their debtors. Instead, they can unlock that working capital straight away by advancing funds against some – or all – of their outstanding invoices.

By getting up to 90% of the money owed to them upfront, your clients can boost cash flow and get on with running their business.

# Talking points

## “Are you familiar with invoice finance?”

This type of finance uses invoices as a way for you to unlock the funds tied up in your outstanding invoices, boosting your cash flow. With invoice finance, a third-party (like Kriya) will give you an advance against your outstanding invoices. This means that you could get up to 90% of the money upfront, without having to wait for your debtors to pay.

## “Did you know Barclays is funding through the Kriya platform?”

This means you could be funded by Barclays. You'll have full transparency into who is financing your invoice. Whether it's Barclays or a private investor, you'll see where your funds are coming from.

Here are some talking points to help you bring Kriya into your conversations.

## “How soon do you need the funds?”

With Kriya, we can start your application together in just a few minutes and get a quote on the same day. They'll give you a decision and get your facility set up really quickly so that you can get funds in as little as 48 hours and get on with running your business.

## “What are your current payment terms with your debtors?”

With invoice finance, you don't need to wait 30, 60 or even 90 days to get paid by your debtors. Instead, you can unlock that working capital straight away by advancing funds against some – or all – of your outstanding invoices.





# Invoice Finance

Funding against  
single invoices

## ELIGIBILITY

- Limited companies or LLPs registered in the UK
- Minimum turnover of £100,000 p.a. or annualised income from current year's trading

## TERMS

- **Monthly (rolling contract):** for those who have an ongoing need but want the flexibility to cancel if they need to
- **Annual (12-month contract):** for those that have a regular need for funding and want to make the most of a more favourable rate by signing up for 12-months

## INDUSTRIES

We can support most B2B industries, but work particularly well with the following:

- Construction
- Software and technology
- Media/creative and design agencies
- Temp recruitment
- Consulting
- Retail and wholesale
- Export, import and logistics
- Manufacturing

**We can't support:** permanent recruitment, commodities

## KEY INFO

**Businesses can:**

- Decide which invoices to fund
- Fund in multiple currencies
- Fund export debt

No specific accountancy software required.

“

I have seasonal  
fluctuations  
in cash flow



“

I'm looking for a  
flexible option that  
I can budget on a  
monthly basis



“

I have an ongoing  
funding need but  
I don't want a whole  
ledger facility



“

I want fixed  
monthly fees  
at a more  
favourable rate



# Objection handling

Here are some common objections we're hearing from clients, and ideas on how you can respond.

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## “ Isn't this the same as factoring?

Invoice finance isn't the same as old school factoring. Kriya doesn't chase your debtors for payment, which means you maintain full ownership over your credit control and customer relationships. Invoice finance also tends to be more cost-effective than factoring and doesn't come with any hidden fees.

Factoring companies will often require you to sign a long-term contract and factor all the invoices in your ledger, whereas invoice finance is a lot more flexible.

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## “ It seems too expensive.

The thing to keep in mind with invoice finance is that there are no hidden fees or surprises, so you always know exactly what you'll pay. There are also a few different options depending on what suits your business best.

We offer monthly and annual subscriptions, depending on how much flexibility you need. With both, you pay a fixed monthly fee regardless of how many invoices you fund. The annual subscription works out more economical, but you can cancel our monthly subscription at any time.

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## “ Aren't they just another high street bank?

Nope, Kriya isn't a high street bank. We've teamed up with Kriya because they can give you direct access to the fastest and most innovative finance solutions through Barclays. They're funded by the British Business Bank and Barclays, and have received investment from Barclays, Santander and Northzone.

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## “ I don't want to lose my overdraft.

Don't worry, you won't lose your overdraft. You can use Kriya finance solutions alongside your existing overdraft.

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## “ Why can't I just increase my overdraft?

Kriya invoice finance is designed to help you grow your business without the frequent business review, applications and administrative fees that are often tied to your overdraft. It's quick, easy and a lot less hassle to get the funds you need for your business.

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## “ I'm not sure I can meet your security requirements.

Kriya can offer facilities unsecured or with security. This requirement is dependent upon the strength of your business, the sector you operate in, how much funding you're looking for and where your debtors are based.

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## “ I don't want to sign a Personal Guarantee.

Kriya doesn't take personal security in every instance. If they've asked for this and it's something that you're uncomfortable with, they may be able to review the offer to account for the fact that you don't want to sign a Personal Guarantee. Security is always determined on a case-by-case basis.

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## “ I do business in different foreign currencies, not just GBP.

That's no problem, Kriya can fund multiple currencies.

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## “ I won't be able to get invoice finance because I already have existing security in place.

That won't prevent Kriya from offering you a facility. If they decide that they need to take a charge over the business, they'll need to determine the priority structure that applies to the new and existing charges. This is put into a document with your existing lender called a Deed of Priority. If they don't take a charge, they'll need to arrange to release the funded debt from the existing charge. This is done through a document called a Temporary & Conditional Release (TCR) which is signed by the existing charge holder.

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## “ I don't have the right accounting software.

That's fine! You don't need to have specific accounting software to get finance through our invoice finance solution.