

BUYER PARTNER GUIDE

Invoice Financing: How It Works

A guide to Avenews Invoice Financing for Buyer Partners

PREPARED FOR
Buyer Partners

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CBK Licensed



**Stronger
Supply Base**



Minimal Admin

1. About Avenews

Avenews is a Kenyan fintech company officially licensed by the Central Bank of Kenya as a Digital Credit Provider. Avenews provides working-capital and receivables financing to businesses across supply chains, with deep roots in agriculture, enabling faster payments and better liquidity for the businesses in your supply base.

Avenews does not alter the commercial relationship between you and your suppliers. Your supply contracts, agreed prices, credit terms, and dispute rights remain entirely unchanged. What Avenews does is give your suppliers access to liquidity against invoices you already owe, without changing what you pay or when you pay it.

2. What is Invoice Financing?

Invoice Financing is a receivables advance facility. It gives your suppliers the ability to access immediate cash against invoices before those invoices fall due.

In plain terms:

Your supplier delivers goods and issues an invoice due in, say, 30 days. Instead of waiting, the supplier receives an advance from Avenews against that invoice. When the invoice falls due, you pay the invoice amount as normal; the only difference is that your payment goes to a dedicated Clearing Account in the supplier's name, managed by Avenews.

3. What being a Buyer Partner means

As a Buyer Partner, you participate in the Avenews ecosystem rather than just paying invoices to a new account. Under your Partner agreement, you:



As an Avenews Buyer Partner, you give qualifying suppliers in your network access to Invoice Financing through Avenews, at no cost to your business.



Your suppliers can access funds against invoices you have approved, helping them manage the gap between delivery and payment and continue supplying your business.



Avenews manages the financing relationship with the supplier, while your business supports the program by confirming approved invoices and making payments through the agreed payment process.

The rebate:

In return, you may receive a rebate calculated on the principal Avenews actually collects, at the rate set in your Partner agreement. The rebate is a partner benefit: it is not shown to suppliers and does not change what any supplier owes or receives.

4. Why partner with Avenews



Keep payment flexibility. Continue buying on your agreed credit terms. Your payment dates and amounts remain unchanged, and your suppliers are no longer waiting on you to survive.



Strengthen supply volume and quality. Suppliers who are paid promptly invest in stock, capacity, and quality. Financing your supply chain means more reliable deliveries.



Deepen supplier relationships. Suppliers who can access liquidity against your invoices are more likely to prioritise your orders and grow with you.



Earn on the program. The Buyer Partner rebate rewards the role you play in making the program work.



Minimal administration. Onboarding is one-time. Invoice information flows through the Portal or agreed bulk formats; no per-transaction paperwork.

5. The transaction lifecycle

**STEP 1**

Supplier onboarding. KYC, credit assessment, Financing Agreement, Clearing Account opened.

**STEP 2**

Invoice issued. The supplier delivers goods and invoices you as normal.

**STEP 3**

Invoice confirmed. As the Buyer Partner, you upload the invoices or receivables information for your suppliers. Eligible invoices are grouped by supplier and due date.

**STEP 4**

Financing request. The supplier requests an advance, up to 85% of eligible invoice value, within their approved credit.

**STEP 5**

Advance disbursed. Avenews pays the supplier directly. The advance goes to the supplier only, never to you.

**STEP 6**

Invoice payment. You pay on the due date the full invoice amount to the supplier's Clearing Account. Amount and due date unchanged.

**STEP 7**

Settlement. Avenews deducts the advance and financing charge, transfers the balance to the supplier, and calculates your rebate on the principal collected.

6. The Clearing Account

A dedicated account established for each participating supplier, held in the supplier's name and managed by Avenews on its platform through a licensed banking partner. All payments you make to it are made to the order of the supplier.

How it works when you pay:

1. Your payment arrives in the supplier's Clearing Account.
2. Avenews deducts the advance it provided and its financing charge.
3. The remaining balance is transferred to the supplier immediately.

Discharge of obligation:

Payment made to the Clearing Account fully discharges your payment obligation to the supplier for the relevant invoice, to the extent of the amount paid.

Payment direction is protected:

Once a Clearing Account is in place for a supplier, payments for that supplier's invoices go to that account. Do not act on any unilateral request from a supplier to redirect payments. Changes can only be made by joint written instruction from Avenews and the relevant supplier, which protects you against fraud and unauthorised redirection.

7. Your payment direction arrangement: two options

	Option A: Payment Direction Framework Agreement (preferred)	Option B: Individual Notice of Assignment
What it is	A standalone agreement between Avenews and you	A notice from a specific supplier that their receivables are assigned to Avenews
Scope	All enrolled suppliers, present and future	The specific supplier's receivables only
Adding suppliers	A one-page Notice of Addition; no re-execution	A fresh notice, acknowledged for each new supplier
Best for	Buyers with multiple suppliers or an ongoing program	Buyers with few financed suppliers, or as an interim step

Recommended approach:

Option A. It is more scalable, requires minimal ongoing administration, and gives a consistent payment-direction structure across your supplier base.

8. Invoice disputes

Your right to dispute invoices is fully preserved. If you have a bona fide dispute regarding a financed invoice:

- **Notify Avenews promptly in writing**, setting out the nature and amount of the dispute.
- **Pay the undisputed portion** to the Clearing Account by the due date.
- **Avenews will work with you and the supplier** to address the disputed portion under your supply contract.

The assignment of receivables concerns the right to receive payment, not the underlying supply obligation.

9. Key terms at a glance

Parameter	Detail
Advance to supplier	Up to 85% of eligible invoice value
Financing period	7 to 60 days
Payments made to	The order of the supplier, via the Clearing Account
Change of payment coordinates	Only by joint written instruction from Avenews and the supplier
Fees charged to you	None
Buyer Partner rebate	On principal collected, per your Partner agreement
Supply contracts affected	No; pricing, terms, and dispute rights remain unchanged

10. Contact Avenews

YOUR AVENEWS CONTACT

Name: _____

Phone / WhatsApp: _____

Email: _____

General Avenews Support

Parameter	Invoice Financing
Email	jibiwa@avenews-gt.com
Phone / WhatsApp	+254-111-133-300
Office	The Westwood Building, Ring Road, Westlands, Nairobi, 2nd Floor
Website	www.avenews-gt.com

Avenews is licensed by the Central Bank of Kenya as a Digital Credit Provider and is registered under the Data Protection Act.

**Set Up Your Buyer Partner
Programme with Avenews**

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