

SUPPLIER GUIDE

Your Next Order Shouldn't Wait for Your Last Invoice to Be Paid.

Turn your invoices into immediate working capital to restock, produce, or take on the next order instead of waiting for buyer payment.

A complete guide to Avenews Invoice Financing for Suppliers

PREPARED FOR
Approved Suppliers

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**Get Paid
Immediately**



**Risk-Based Financing,
Daily Markup**



**No Fixed Asset
Collateral Needed**

Selling on credit means waiting for your money. Avenews Invoice Financing gives you access to funds from your invoices after delivery, instead of waiting for your buyer to pay.

Invoice Financing Express

Get started quickly with financing against your invoices. Express requires a simpler setup and is designed for suppliers who need access to financing sooner.

Full Invoice Financing

Access higher financing limits and better terms once your full setup is complete. Buyer payments are made through your dedicated Clearing Account.

1. About Avenews

Avenews is a Kenyan fintech company officially licensed by the Central Bank of Kenya as a Digital Credit Provider. We specialise in working-capital financing for businesses across supply chains, with deep roots in agriculture, helping suppliers, traders, and distributors access the cash they need to grow.

2. The challenge of selling on credit

When you supply goods to a buyer on credit, you typically wait weeks for your money. That gap puts real pressure on your business: cash flow tightens, buying stock for the next order gets harder, and your ability to supply consistently weakens. Invoice Financing is designed to break that cycle.

3. What is Invoice Financing?

Invoice Financing gives you immediate cash against invoices your approved buyers owe you.

In plain terms:

You deliver goods and issue an invoice as normal. Instead of waiting for the due date, you request an advance from Avenews against that invoice. Avenews pays you up to 85% of the invoice value upfront. On the due date, your buyer pays the invoice amount into a dedicated Clearing Account held in your name and managed by Avenews. Avenews deducts the advance and its financing charge; the remaining balance is transferred to you immediately.

 You (the Supplier) Deliver the goods, issue the invoice, request the advance, receive early payment.	 Avenews Provides the advance, manages the Clearing Account, handles settlement when your buyer pays.	 Your Buyer Continues to pay your invoice as normal on the due date, directing payment to the Clearing Account.
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What stays the same:

Your commercial arrangement with your buyer does not change. The invoice amount, the due date, and the goods you supply remain exactly as agreed. The only difference is where your buyer sends the payment.

A note on your buyer's role: some buyers participate in the Avenews ecosystem as Buyer Partners. If your buyer is an Avenews Buyer Partner, they may support invoice verification and onboarding, and suppliers under their programme may access a **preferred financing rate**, subject to the applicable programme terms.

If your buyer is not yet an Avenews Buyer Partner, introduce us. Speak to your Avenews contact and we can explore the opportunity with your buyer. Where your buyer is not a partner, nothing is required of them

beyond paying your invoice to the Clearing Account; you upload your own invoices. Either way, the financing works the same.

4. Why use Invoice Financing?



Get paid now, not later. Once you submit an eligible request, the advance is paid directly to you, so you can restock, pay staff, and keep your business moving.



Revolving credit. As financing is repaid, your available credit is restored. You can draw again on your next eligible invoice. There is no fixed financing cycle to wait out.



Your invoice is your security. No land, assets, or guarantors required. The invoices you have already issued to your approved buyer secure the financing.



Transparent pricing. You will see the applicable financing cost before confirming a request, so you know what the financing will cost before you use it. No application, administration, or hidden fees.



Your buyer relationship is unaffected. The financing is an arrangement between you and Avenews. Your buyer's payment amount and due date do not change.

5. How it works, step by step



STEP 1

Apply once. Complete a one-time onboarding with Avenews: KYC documents, a short credit assessment, signing your Financing Agreement, and opening of your dedicated Clearing Account.



STEP 2

Deliver and invoice. Supply goods to your buyer and issue your invoice with the agreed due date. Keep your delivery note; you will need both.



STEP 3

Submit a Funds Request. Log in to the Avenews Portal and request an advance against your eligible invoices, up to 85% of their value, within your available credit. Invoices for the same buyer and the same due date are grouped together, and you can request against the group. You can submit a Funds Request up to 7 days before the invoice due date.



STEP 4

You get paid. Once approved, Avenews disburses the financing directly to you.



STEP 5

Your buyer pays on the due date. The full invoice amount goes to your Clearing Account. You do not need to do anything at this stage.



STEP 6

Settlement. Avenews deducts the advance and the financing charge, and the remaining balance is transferred to you. Your credit is restored, ready for the next request.

Parallel financing:

You can have multiple active Funds Requests at the same time, across different buyers and due dates, as long as you have available credit.

6. What does it cost?

Parameter	Detail
Daily markup rate	0.17% per day on the advance amount (base rate; your rate may be lower depending on the strength of your buyer, and your exact rate is shown before you confirm any request)
Total markup formula	Advance amount x 0.17% x number of financed days
Advance	Up to 85% of eligible invoice value
Financing period	7 to 60 days, from disbursement to the invoice due date
Maximum credit limit	Up to KES 6,000,000
Fees to you	None beyond the financing markup

WORKED EXAMPLE (AT THE BASE RATE)

Invoice value: KES 1,000,000 · Due in 30 days · Advance: 85%



TODAY

KES 850,000

Advance disbursed to you:
85% of the invoice value, paid immediately.



DAY 30 · SETTLEMENT

Buyer pays your invoice in full, and Avenews settles the advance plus markup:

Buyer pays	KES 1,000,000
Avenews deducts (advance + markup i.e. 850,000 + 43,350)	- KES 893,350

Balance transferred to you **KES 106,650**

Markup calculation: $KES 850,000 \times 0.17\% \times 30 \text{ days} = KES 43,350$

Early settlement:

Markup is calculated for the financing period agreed when you submit the request. Some Invoice Financing relationships include an approved Early Settlement Reward program, under which settling early earns a reward on the unused portion of the markup, credited against your future requests. Ask your Avenews contact whether your financing relationship includes one.

Late payment:

If an invoice is not settled by the due date, late markup accrues on the outstanding amount. If you anticipate a delay, contact Avenews early; staying in communication is always the right move.

7. One product, two levels: start with Invoice Financing Express

Invoice Financing and Invoice Financing Express are not two separate products: they are two levels of the same product. Invoice Financing Express is the entry level, and it is where most suppliers start. Full Invoice Financing requires your Clearing Account to be set up and your buyer's payment direction to be in place; Invoice Financing Express does not, so it is available to you almost immediately after your credit is approved.

At the entry level, the idea stays the same but simpler: you finance one invoice at a time and repay Avenews directly yourself.

	Full Invoice Financing	Invoice Financing Express (entry level)
Invoices per request	One or more, grouped by buyer and due date	One invoice per request
Who repays Avenews	Your buyer's payment, via the Clearing Account	You repay directly
Financing period	7 to 60 days	7 to 45 days
Standard daily markup	0.17% (base rate)	0.23%
Maximum credit limit	Up to KES 6,000,000	Up to KES 1,500,000
Setup needed	Full onboarding including Clearing Account and buyer payment direction	Lighter onboarding, available sooner
Early settlement	Where an approved reward program applies to your relationship	100% of the unused markup earned back as a reward, credited against your future requests

The upgrade path:

Many suppliers start on Invoice Financing Express and move to full Invoice Financing. The upgrade means completing the remaining steps: the Clearing Account setup and your buyer's payment direction arrangement. Once complete, you get the longer financing period, the lower daily rate, and the higher credit limit, and repayment happens automatically from your buyer's payment instead of from your own account. Ask your Avenews contact to start the upgrade whenever you are ready.

8. Getting started



STEP 1

Register. Register on the Avenews Portal at www.avenews-gt.com on your phone.



STEP 2

Submit KYC documents. Business registration certificate, ID documents, and recent bank statements. Avenews will confirm exactly what is required.



STEP 3

Complete a short credit assessment. Avenews reviews your application and sets your credit limit; you will know your limit before you sign anything.



STEP 4

Sign your Financing Agreement



STEP 5

Accounts set up. For full Invoice Financing, your dedicated Clearing Account is opened, and your buyer's payment direction is put in place. If you are starting on Invoice Financing Express, you can begin as soon as your credit is approved and the agreement is signed.

Onboarding typically takes a few business days, depending on how quickly documents are submitted.

9. Key terms at a glance

Parameter	Invoice Financing
Who can apply	Approved suppliers selling to approved buyers on credit
Maximum credit limit	Up to KES 6,000,000
Advance	Up to 85% of eligible invoice value
Financing period	7 to 60 days
Standard daily markup	0.17% per day (base rate; may be lower based on the strength of your buyer)
Collateral	None beyond your invoices to your approved buyer
Parallel Funds Requests	Yes, within your available credit
Fees	No application, administration, or hidden fees
How to apply	www.avenews-gt.com

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.