

Credicorp Flex checklist: Customer Concentration

By CM Beyer Commercial Research Desk - Commercial research editor - Updated 11 July 2026

A sourced checklist for directors weighing Credicorp Flex against cash reserves, supplier terms and the wider Credicorp product family.

One large customer can make revenue look strong while cash risk is concentrated in one receipt. A director should separate timing pressure from a weaker margin before choosing any finance route.

Credicorp Flex belongs in the comparison when customer concentration creates repeated short gaps that should be drawn and repaid in cycles. The product fit comes from the shape of the cost, not from the page label.

Stress-test the plan without the largest receipt before deciding how much to draw. Recheck the linked product and public-source pages before relying on the note.

For Credicorp Flex, the discipline is to draw for short needs and repay when receipts land, not to treat the limit as extra revenue.

Sources checked

Credicorp Flex product page - Credicorp - <https://credicorp.co.uk/business-credit-facility/>

Small Business Finance Markets Report 2026 - British Business Bank - <https://www.british-business-bank.co.uk/about/research-and-publications/small-business-finance-markets-report-2026>

Business finance guidance - British Business Bank - <https://www.british-business-bank.co.uk/business-guidance/guidance-articles/finance>

Late commercial payments: charging interest and debt recovery - GOV.UK - <https://www.gov.uk/late-commercial-payments-interest-debt-recovery/charging-interest-commercial-debt>

Landing page: <https://creditcorporation.co.uk/news/credicorp-flex-customer-concentration-checklist/>