

# Credicorp Flex risk note: Customer Concentration

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A sourced risk note 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. Approval is never the point by itself; the useful test is whether the company can repay without creating the next gap.

Credicorp Flex belongs in the comparison when customer concentration creates repeated short gaps that should be drawn and repaid in cycles. If the same pressure repeats, pause and compare terms, reserves or a facility before using a one-off fix.

Stress-test the plan without the largest receipt before deciding how much to draw. The external links keep the page anchored to public material rather than sales copy.

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-risk-note/>