

PRODUCT REPORT

Credicorp Flex report: working capital for a second branch

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

How a revolving facility can sit alongside fit-out and opening costs for a new branch.

A new branch often has launch costs before its trading pattern is proven. A director should separate timing pressure from a weaker margin before choosing any finance route.

Credicorp Flex may fit the early working-capital swings after opening. The product fit comes from the shape of the cost, not from the page label.

Keep the fit-out budget separate from working capital. Mixing them hides the true cost of opening. 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/>

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

Compare Credicorp products - Credicorp - <https://credicorp.co.uk/compare/>

Landing page: <https://creditcorporation.co.uk/news/credicorp-flex-franchise-branch-working-capital-report/>