

CASH-FLOW REPORT

Credicorp Flex director note: Seasonal Forecasting

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

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

Seasonal businesses can be profitable and still short of cash between buying and selling periods. Treat the borrowing as a job to be done, not as extra revenue.

Credicorp Flex belongs in the comparison when seasonal forecasting creates repeated short gaps that should be drawn and repaid in cycles. Compare the pounds repaid against the cost of waiting, delaying the supplier or missing the trade.

Use conservative sales assumptions. A peak-season plan should survive an average season. The citations make the route auditable without copying source text.

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>

Interest rates and Bank Rate - Bank of England - <https://www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate>

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

Landing page: <https://creditcorporation.co.uk/news/credicorp-flex-seasonal-forecasting-director-note/>