

CASH-FLOW REPORT

Credicorp Loan plain-English explainer: Cash Reserves

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

A sourced plain-English explainer for directors weighing Credicorp Loan against cash reserves, supplier terms and the wider Credicorp product family.

Cash reserves are the first defence against timing gaps, but they are not always enough for a dated cost. Treat the borrowing as a job to be done, not as extra revenue.

Credicorp Loan belongs in the comparison when cash reserves creates one fixed, dated funding need rather than an open-ended buffer. Compare the pounds repaid against the cost of waiting, delaying the supplier or missing the trade.

Do not drain reserves to zero if the next trading week still needs stock, payroll or rent. The citations make the route auditable without copying source text.

For Credicorp Loan, keep the amount fixed and the exit date visible. If either keeps moving, compare Flex before committing.

Sources checked

Credicorp Loan product page - Credicorp - <https://credicorp.co.uk/business-loans/>

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

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-loan-cash-reserves-plain-english-explainer/>