

Credicorp Loan plain-English explainer: Customer Concentration

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.

One large customer can make revenue look strong while cash risk is concentrated in one receipt. Treat the borrowing as a job to be done, not as extra revenue.

Credicorp Loan belongs in the comparison when customer concentration 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.

Stress-test the plan without the largest receipt before deciding how much to draw. 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/>

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-loan-customer-concentration-plain-english-explainer/>