

# Credicorp Loan source note: Customer Concentration

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

Credicorp Loan belongs in the comparison when customer concentration creates one fixed, dated funding need rather than an open-ended buffer. 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 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-source-note/>