CASH-FLOW REPORT

Credicorp Loan report: covering payroll before a late receipt

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

How a director can compare a fixed short-term facility with chasing, delaying costs and doing nothing.

Payroll dates are fixed. Customer receipts are not always as disciplined. The first check is whether the cost is dated, evidenced and likely to clear from a known receipt.

Credicorp Loan may fit where payroll needs one short bridge and the expected receipt is specific. That means fixing the amount before comparing rates, fees or monthly comfort.

If payroll depends on borrowing every month, the issue is structural. Flex or a wider cash plan may be more honest. The links below are the source checks used for this page.

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/

Late commercial payments: charging interest and debt recovery - GOV.UK - https://www.gov.uk/late-commercial-payments-interest-debt-recovery/charging-interest-commercial-debt

Small Business Commissioner interest calculator - Office of the Small Business Commissioner - https://www.smallbusinesscommissioner.gov.uk/help-and-guidance/interest-calculator/

Landing page: https://creditcorporation.co.uk/news/credicorp-loan-payroll-bridge-report/