CASH-FLOW REPORT

# Credicorp Loan cash-flow map: Payroll Timing

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

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

Payroll has a fixed date, while customer receipts and PAYE cash planning can move around it. A director should separate timing pressure from a weaker margin before choosing any finance route.

Credicorp Loan belongs in the comparison when payroll timing creates one fixed, dated funding need rather than an open-ended buffer. The product fit comes from the shape of the cost, not from the page label.

Repeated payroll borrowing is a warning sign. Check margin, payment terms and staffing model. Recheck the linked product and public-source pages before relying on the note.

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/

Running payroll: paying HMRC - GOV.UK - https://www.gov.uk/running-payroll/paying-hmrc

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-timing-cash-flow-map/