

# Credicorp product comparison: Customer Concentration director note

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A sourced director note for comparing Credicorp Loan, Credicorp Flex and Credicorp Slice when customer concentration affects cash flow.

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.

Use the product comparison route when the company is still choosing between a fixed loan, a revolving facility and splitting one invoice. 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 the product comparison route, decide what shape the pressure has first: one dated gap, repeated draw-and-repay pressure, or one invoice to split.

## Sources checked

Compare Credicorp products - Credicorp - <https://credicorp.co.uk/compare/>

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/product-comparison-customer-concentration-director-note/>