

## RESEARCH NOTE

# Credicorp Flex risk note: Customer Concentration

By CM Beyer Research Office - Industry research editor - Updated 11 July 2026

Research reference: a sourced risk note for directors weighing Credicorp Flex against cash reserves, supplier terms and the wider Credicorp product family.

This .org record is kept for citation and due diligence. It records the product or cash-flow question, the public sources checked, and the boundary between research and customer service.

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.

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.

Applications, account servicing and binding customer documents remain on credicorp.co.uk. This page is a source trail, not a sales page.

### Sources checked

Credicorp Flex product page - Credicorp - <https://credicorp.co.uk/business-credit-facility/>

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.org/news/credicorp-flex-customer-concentration-risk-note/>