

RESEARCH NOTE

Credicorp Flex report: utility cost spikes

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

Research reference: a report for companies using a facility to smooth a cost spike while prices or usage are reviewed.

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.

A utility spike can land before prices can be passed through or usage can be reduced. Treat the borrowing as a job to be done, not as extra revenue.

Finance does not fix margin. Review tariffs, usage and customer pricing at the same time. The citations make the route auditable without copying source text.

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/>

Interest rates and Bank Rate - Bank of England - <https://www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate>

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>

Landing page: <https://creditcorporation.org/news/credicorp-flex-utility-cost-spike-report/>