

RESEARCH NOTE

Credicorp Loan report: covering payroll before a late receipt

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

Research reference: how a director can compare a fixed short-term facility with chasing, delaying costs and doing nothing.

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.

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.

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.

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 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.org/news/credicorp-loan-payroll-bridge-report/>