

RESEARCH NOTE

Credicorp Loan cash-flow map: Payroll Timing

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

Research reference: a sourced cash-flow map for directors weighing Credicorp Loan 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.

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.

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.

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/>

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.org/news/credicorp-loan-payroll-timing-cash-flow-map/>