



Thrivr's partnership with Freelancer Financials enables the flexible workforce to achieve home ownership

Harrow, London 28 August 2025

Mortgage Quest Ltd is thrilled to announce a partnership between [Thrivr](#), the benefits app for the flexible labour workforce, and our specialist contractor mortgage brand [Freelancer Financials](#).

Launched in April this year, Thrivr is the fast-growing employee benefits app that's revolutionising how flexible workers access workplace perks, wellness and financial advice. Freelancer Financials has been supporting the mortgage and protection needs of contractors, umbrella payroll employees, freelancers and the self-employed for more than two decades.

Both businesses have a history of innovating their markets, Thrivr being the first app to address the specific needs of the growing number of contract workers in the UK, and Freelancer Financials pioneering the concept of "contract-based underwriting" with lenders, securing over 30,000 mortgages for contractors as a result.

The flexible economy is booming, yet traditional financial services often leave contract workers behind, putting up barriers to home ownership and access to impartial financial advice. The partnership between Thrivr and Freelancer Financials changes that narrative, ensuring that flexible workers have access to the specialist support they need to finance the homes they deserve.

Freelancer Financials is the leading mortgage broker for the flexible labour workforce, with more than 20 years' experience and access to specialist lenders who understand flexible workers and how they are paid. As a 100% independent, family-owned business, the expert broking team at Freelancer Financials can give truly impartial financial advice, and all processes are streamlined to work around the member's schedule.

John Yerou, MD of Freelancer Financials said of the partnership:

"In the crowded employee benefits marketplace, Thrivr stands head and shoulders above its competition. Led by some of the most experienced names in the business, Thrivr has a laser focus on the flexible labour workforce, which has been under-served for specialist financial advice in the past. We see ourselves as a natural partner with Thrivr, as we have a long history of arranging mortgages and protection policies for contractors, umbrella company employees and freelancers. With our lender relationships and experience in this market, our brokers can source the right mortgage deal at the right terms for the specific circumstances of Thrivr members, however they work."

Mortgage Quest is a registered trademark of Mortgage Quest Ltd. Mortgage Quest Ltd trades under the following trading names: Mortgage Quest, Freelancer Financials, Self Employed Mortgages, Contractor Mortgages and C&F Mortgages.

Your property may be repossessed if you do not keep up repayments on a mortgage or any debt secured upon it. We are a credit broker, not a lender. We are whole of market independent mortgage brokers.

Mortgage Quest Ltd is authorised and regulated by the Financial Conduct Authority FCA No: 312484.

The FCA does not regulate some investment mortgage contracts. Incorporated in England & Wales, Company No: 5013239.

Registered address: Avondale House, 262 Uxbridge Road, Hatch End, Middlesex, HA5 4HS



Chris Chambers, Co-founder and CEO of Thrivr commented on the partnership:

"We always look to partner with the best-in-class provider across our offer to members. This partnership with Freelancer Financials adds even more value to our offering, bringing deep contractor market expertise and a proven track record in securing mortgages for umbrella and self-employed workers. It's another step in making sure our members have access to the specialist services they need, all in one place."

Freelancer Financials award-winning mortgage and protection services are now available to Thrivr members via the Thrivr app on Android and iPhone.

Media opportunities

John Yerou has a wealth of experience and expertise in topics ranging from contractor-friendly underwriting practices and the evolution of the UK's flexible workforce, to the outlook for the UK housing market and the future direction of mortgage rates.

For journalists, bloggers and partners in the financial services space, John is available for interviews and thought leadership on these issues, highlighting the strategic opportunities within this growing market.

To learn more about this exciting partnership and what it means for the future of flexible working, contact Chris Chambers at Thrivr by [email here](#) or John Yerou at Freelancer Financials by completing [the contact form here](#) or calling 020 8421 7998.

Notes to editors

The Mortgage Quest Ltd family of brands was established in 2004 by John Yerou and includes:

- Freelancer Financials www.freelancerfinancials.co.uk
- Self Employed Mortgages www.selfemployedmortgages.com
- Contractor Mortgages www.contractormortgages.co.uk
- C & F Mortgages www.contractormortgages.com
- Mortgage Quest www.mortgagequest.co.uk

The company has arranged over 30,000 mortgages for clients in a hugely diverse range of circumstances and employs 30 people in offices based in Hatch End near Harrow. Mortgage Quest brands have over 1000 five-star reviews across [Google](#) and [Facebook](#) and have won multiple awards such as:

- 2014 - 2024 Mortgage Intelligence Network award for the Best Directly Authorised Mortgage Broker - winners for 11 consecutive years
- 2024 Contractor Awards - Best Contractor Mortgage Broker - winners
- 2023 Contractor Awards - Best Contractor Mortgage Broker - winners

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- 2022 Mortgage Strategy award for Best Specialist Broker/Distributor - finalists
- 2020 Contractor Awards - Best Contractor Mortgage Broker – winners

View the [Freelancer Financials client video](#) here:



Freelancer Financials social links

Connect with [@FreelancerFinancials](#) on LinkedIn: <https://www.linkedin.com/company/freelancer-financials/>

Watch [@FreelancerFinancialsUK](#) on YouTube: <https://www.youtube.com/@FreelancerFinancialsUK>

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Mortgage Quest social links

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