



RECRUITMENT  
FUNDING SOLUTIONS

# Funding built for recruiters, by recruitment experts

Tailored financial solutions that reflect how real recruitment agencies operate – not how generic lenders think they should.

# RFS: The funding provider that *really* gets recruitment

At RFS, we don't just fund recruitment agencies – we live and breathe recruitment. Every product we offer is built from the ground up for the unique challenges and fast-paced realities of the sector. We've supported hundreds of UK agencies through every stage of growth, from start-up to scale-up and beyond.

Our deep understanding of the recruitment lifecycle means we go far beyond traditional finance. We know that cash flow delays, compliance headaches, and client payment risks can hold you back – and we've designed solutions that remove those obstacles, fast.



## Whether you're:

**Launching a new agency** and need a partner who'll back your ambition,

**Placing temporary workers** on multiple assignments and juggling payroll and compliance,

**Expanding your perm desk** and want to unlock cash from placement fees,

Or **running a sector-specific business** that needs expert support...

...RFS gives you the tools, tech and tailored finance to move faster and grow stronger.

## Why choose RFS?

**We're sector specialists** – funding recruiters is all we do, and we do it well.

**We're people-first** – real relationships, responsive service, and no faceless support tickets.

**We're built for your model** – whether you want flexibility, protection, or specialist support, our product range gives you the right fit.

**We're transparent** – single-fee pricing, no hidden charges, and no nasty surprises.

With RFS, you get more than just a finance provider. You get a partner who understands what it takes to run a successful recruitment agency – and who's invested in helping you thrive.





Find out more

## Our products

At Recruitment Funding Solutions (RFS), we provide recruitment agencies with flexible, recruitment-focused funding solutions designed to support growth at every stage. Whether you're expanding your operations, managing fluctuating payroll, or looking to streamline cash flow, our tailored funding options are built to suit your business model, minimise risk, and drive success. With our expertise across various recruitment niches, we're here to ensure your funding needs are met, no matter your sector or agency size.

### RFS Protect

*Peace of mind with 100% risk-free recruitment finance*

**Best for:** Start-up and growing agencies looking for safe, reliable finance with no hidden costs.

**What it is:** A fully managed funding and back-office solution that covers your invoicing, payroll, and collections – with total bad debt protection included.

#### Benefits:

- Flat fee pricing:** No setup costs, no minimums, and no hidden extras.
- Weekly margin payments:** Get paid faster to support smoother cash flow.
- No personal guarantees or debentures:** Reduce personal financial risk.
- Bad debt protection:** We carry the risk if your clients don't pay.

**Why it works:** RFS Protect lets you focus on billing and growing your agency – not chasing invoices or worrying about cash flow.







## RFS Evolve

*Flexible invoice funding, on your terms*

**Best for:** Experienced agencies ready to take more control over how they trade and grow.

**What it is:** An advanced funding model that puts the turnover in your agency's name, giving you full visibility, autonomy, and flexibility.

### Benefits:

-  **Own your turnover:** Invoices are raised in your business's name.
-  **Transparent pricing:** Simple, single fee includes everything.
-  **Technology-driven:** Access intuitive dashboards and reporting via our custom portal.
-  **Supportive credit control:** Our team collects professionally without damaging relationships.

**Why it works:** Ideal for scaling agencies who want the benefits of funding without sacrificing control.



**Apply now**





Find out more



**RFS**  
**Build**

## RFS Build

*Specialist construction agency funding*

**Best for:** Construction recruiters managing CIS workers or white-collar placements in the construction sector.

**What it is:** A tailored solution built specifically for the unique challenges of construction recruitment, including compliance, payroll, and contractor retention.

### Benefits:



**Gross Payment Status (GPS):**

Get paid without CIS deductions – instantly, through RFS.



**IR35 support:** Use our IR35 tool and SDS documentation for clarity and protection.



**FCSA & SafeRec accredited CIS payroll:** Fully compliant payroll via QPS.



**Rebate Builder:** A tax rebate service that boosts contractor earnings and agency appeal.

**Why it works:** Construction agencies face complex regulation and cash flow pinch points – RFS Build smooths operations so you can focus on placements.





**RFS**  
**Academix**  
**Funding**

## RFS Academix

*The smartest choice for education recruitment agencies*






**Best for:** Education recruitment specialists seeking a complete funding and support ecosystem.

**What it is:** A comprehensive, education-focused funding package powered by RFS Evolve and enhanced with recruitment tools and support tailored to the sector.



**Find out more**

### Benefits:

-  **Full back-office & finance:** Funding, payroll, invoicing, credit control – sorted.
-  **QPS umbrella payroll:** FCSA and SafeRec accredited payroll, fully managed, fully compliant, and trusted by candidates.
-  **Supplier discounts:** Preferential rates on IT, compliance, marketing and more.
-  **Bespoke website & marketing support:** Enhance your online presence with branding and website setup.
-  **Access to an exclusive E-Learning platform:** A full suite of **130+ courses** for education professionals, including essential safeguarding and CPD for all candidates.

**Why it works:** It's more than finance – RFS Academix is a true partnership designed to elevate your education recruitment brand.





**RFS**  
Perm Advance

## RFS Perm Advance

*Accelerate your perm placements.  
Unlock your cash flow.*



**Find out more**

**Best for:** Recruitment agencies placing permanent roles who want to reduce cashflow strain.

**What it is:** A specialist product that advances a portion of your permanent placement fee as soon as you invoice.

### Benefits:



**Get paid sooner:** Cash upfront lets you reinvest in growth.



**Zero hassle:** Simple integration into your current invoicing process.



**No awkward calls:** We handle credit control and collections.



**Bad debt protection:** We carry the risk if your client fails to pay.

**Why it works:** Don't wait months for perm fees – get liquidity when you need it most.





## Ready to grow? Let's talk.

At RFS, we don't believe in one-size-fits-all. Our funding is as individual as your agency. If you're ready to unlock flexible finance with expert support, get in touch today.

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