

Lending 101 for CPAs: How to Help Clients Qualify for Business Loans Without Doing the Loan Work

A Quick-Start Guide for Solo CPAs & Tax Pros in Small Firms

Brought to you by BoomerBiz Loans
Empowering Your Next Big Acquisition

Why CPAs Are Key to Business Lending Success

Your clients trust you with their financial truth — and that makes you their first stop when cash flow gets tight or growth opportunities arise.

But most CPAs don't want to be in the lending business. You shouldn't have to be.

That's why BoomerBiz Loans exists — to give you a simple way to help clients qualify for the funding they need **without the paperwork, pressure, or risk.**

The 5 Loan-Blocking Mistakes CPAs Can Help Clients Avoid

Here's what causes lenders to say "no" — and how you can help clients clean up their application before it ever hits a bank:

1. **Too Many Write-Offs:** Reduces net income, which lowers approval odds.
2. **No Add-Backs Identified:** Depreciation and interest often boost eligibility — but only if flagged.
3. **Negative Cash Flow Trends:** Year-over-year declines are a red flag.
4. **Unorganized Financials:** Missing statements or mismatched totals can stall or kill deals.

5. **Waiting Too Long to Apply:** Clients often seek funding after the crunch hits — when options shrink.
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What Lenders Really Look at on a Tax Return

- ✓ **Net Profit** (Form 1120, 1065, or Schedule C)
- ✓ **Add-Backs** – Depreciation, Interest, One-Time Expenses
- ✓ **Consistent Revenue** (Last 2–3 years)
- ✓ **Debt-Service Coverage Ratio (DSCR)** – Can they afford repayment?
- ✓ **Business Use of Funds** – Is it strategic and clear?

You don't have to crunch these numbers. Just knowing what lenders care about makes your referral more powerful.

When to Refer: Client Signals to Watch For

Your client may never say “I need a loan” — but they will say things like:

- "We're just trying to get through this season."
- "We're floating payroll on a credit card."
- "Our bank is slow (or declined us)."
- "We've got a big opportunity but no cash to grab it."

- ✓ These are the moments to introduce them to your trusted funding partner.
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How the BoomerBiz CPA Referral Program Works

Step 1: You make the introduction (simple form or warm email).

Step 2: We handle the entire funding process.

Step 3: Client gets funded. You get paid.

- ✓ No compliance risk
- ✓ No loan paperwork
- ✓ No obligation to follow up

You stay the advisor. We do the loan work. Everyone wins.

Visual Flowchart: The CPA Referral Process



(Refer → Fund → Earn — All Without Losing Control of the Client Relationship)

CPA Lending Readiness Checklist

- ✓ My client is short on cash flow or growth capital
- ✓ Their bank is too slow or declined them
- ✓ Their tax return shows some add-backs (depreciation, etc.)
- ✓ They're using personal funds or credit cards for the business
- ✓ They trust me to recommend financial solutions

If you checked 2 or more... it's time to refer.

Ready to Help Clients + Earn Referral Income?

Let's talk. Book a Discovery Call or get your CPA Partner Guide below.



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Lending solutions. CPA trust. Simple, referral-ready revenue.