

How Brokers Can Help Self-Employed Clients Access Finance When Banks Say No, Says Archer Wealth

Nearly one in five Australians is self-employed. Archer Wealth says brokers play a vital role in securing funding when banks decline these borrowers.

SYDNEY, NSW, AUSTRALIA, October 2, 2025 /EINPresswire.com/ -- Nearly one in five Australians now work for themselves, yet many are routinely rejected by traditional banks because their income doesn't fit neatly into standard lending criteria. According to non-bank lender [Archer Wealth](#), mortgage brokers play a critical role in helping these borrowers secure the funding they need.



Gee Taggar

One recent Archer Wealth client, a self-employed property developer in Doncaster, Victoria faced losing a \$3 million land purchase after a major bank rejected his application due to fluctuating income. By structuring a tailored facility, Archer Wealth enabled the developer to complete the deal and keep the project alive.

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Self-employed Australians deserve smarter finance options. Brokers can open doors that banks keep shut.”

Gee Taggar, Managing Director, Archer Wealth

On paper, he was completely financially secure.

He had no issues with debt, cash flow, or liquidity.

He had a successful record of investments and was backed by years of experience in property development.

But there was a simple catch: he was self-employed.

Because his income varied month to month, a traditional lender took one look at his application, demanded more income documentation than he could reasonably provide and promptly denied his loan.

Suddenly, this investor was staring at the very real possibility of losing the land he had already committed to.



Archer Wealth

The self-employed are treated like financial outcasts

If your client is a sole trader or a startup looking for a loan, they're probably going to run into trouble. Statistically speaking.

Most traditional lenders put self-employed individuals in the "too risky" basket. They see them as unpredictable and fear that, at any moment, income fluctuations could cause them to miss repayments. It doesn't matter if that client has millions in equity or a proven business track record. If the pay slips don't fit neatly into the box, banks usually say no.

This is not a small problem. Around 17% of the Australian workforce (2.2 million people) are now self-employed. That's almost one in five workers being treated as second-class citizens in the credit world.

For brokers and agents working with commercial clients, developers, or investors, this is the reality. Your most entrepreneurial, driven, and capable clients are often the ones banks are most reluctant to finance.

So what's the solution?

Thankfully, being rejected by the big banks doesn't have to mean the end of the road. As a broker, your role is to open doors clients didn't even know existed. Here's how you can help self-employed borrowers access the finance they need, without losing their sanity (or their deals).

1. Match clients with the right lenders

The first step is to stop trying to force square pegs into round holes. Instead of banging your head against a brick wall with a bank that has no appetite for self-employed risk, do your homework on lenders who do.

There are specialist lenders (both private and non-bank) who understand the dynamics of

seasonal income, variable cash flow and business cycles. They look at the bigger picture rather than fixating on one year's taxable income.

Partnering your client with a lender that already has a track record with self-employed borrowers immediately increases their chances of success.

2. Keep non-bank lenders in your Back Pocket

Non-bank lenders can often provide the flexibility your clients need. They offer products like low-doc loans, alternative serviceability assessments and solutions built around assets and track record rather than just payslips and group certificates.

Sure, the rates might carry a premium compared to the majors. But for a client who is about to lose a multi-million-dollar deal (or whose cash flow is tied up in business cycles) flexibility is worth far more than shaving a few basis points off the rate.

This is where you need to play the role of educator. Position non-bank lending not as "second best," but as a strategic financial tool.

3. Tell a stronger financial story

When you prepare a loan application for a self-employed client, you're not just handing over numbers. You're telling their financial story. And in these cases, how you tell that story makes all the difference.

Highlight the positives. It can include things like their track record of paying debts on time, their existing portfolio of assets, their history of successful business ventures or developments and their forward pipeline of income and deals.

Don't let lenders get stuck on the variability of income alone. Frame it instead as evidence of resilience. These are clients who survive and thrive in uncertain conditions.

Your job is to make the application shine, so lenders see not just the risks but the opportunities.

4. Be relentlessly persistent

One overlooked element in getting these deals across the line is sheer persistence. Complex applications don't move forward on their own.

Call. Follow up. Check in. Keep communication open with the lender at every stage.

This isn't about nagging; it's about demonstrating professionalism and urgency. In many cases, the broker who refuses to let the file gather dust is the one who gets the approval while others are left waiting.

The role brokers play to self-employed finance

The crusade against self-employed borrowers is shortsighted and damaging.

These are the entrepreneurs, developers and business owners who drive Australia's economy. They take the risks, build the projects, and create the opportunities that keep the market moving.

And yet, because their income doesn't arrive in neat fortnightly increments, they are too often locked out of traditional finance.

That's where brokers step in. Their ability to think beyond the banks, position applications effectively, and connect clients with the right lenders can mean the difference between a lost opportunity and a thriving investment.

Remember the Doncaster client. If we had taken the banks' view, he would have lost a \$3 million site.

Archer Wealth

Archer Wealth is a leading non-bank lender, specialising in bespoke credit solutions for business owners, developers, and borrowers underserved by traditional banks. With a national team, deep credit expertise, and a client-first ethos, Archer Wealth is on a mission to reshape private lending in Australia providing speed, certainty, and strategic funding support when it's needed most. <https://archer-wealth.com/>

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