Funding measurable systems change in Australian palliative care.

A charity that solves the debt problem left behind at end of life — with a licensed credit-mediation service already in place, six documented composite cases, and a growth model built to reach $100M in annual funded relief by year ten.

The problem

Every year, thousands of Australians die with unresolved consumer debt. Their partners, adult children, and estates inherit weeks or months of creditor phone calls at the worst moment of their lives.

Existing services stop short. Financial counsellors give advice. Bankruptcy trustees administer collapse. Palliative-care social workers listen. None of them pick up the phone and negotiate the debt down.

The result is measurable: clinical time absorbed by paperwork, families entering probate in distress, and creditors chasing an estate that has nothing left to give.

What LWD does about it

Life Without Debt Ltd is a proposed public benevolent institution that funds professional debt-mediation for households in the terminal-illness window and for surviving spouses in the twelve months following bereavement.

The regulated mediation itself is performed by our related-party service provider, Credit Mediation Services Pty Ltd, which holds Australian Credit Licence No. 387398. LWD funds the work; CMS's licensed practitioners carry it out under the National Consumer Credit Protection Act framework.

This structure is deliberate. It places the credit-licensed activity where the credit licence sits, and lets the charity focus on eligibility, funding, and the systems-change work that no one else is doing.

$100M
10-YEAR ANNUAL FUNDED RELIEF TARGET

6
DOCUMENTED COMPOSITE CASES TO DATE

41
COMPLIANCE RULES THE SITE CLEARS

$387,398

THE ACL NUMBER THAT ANCHORS THE MODEL

A case in one paragraph

> Composite case “Margaret”: 71, breast-cancer recurrence, $47,000 across four credit cards. Her husband was fielding four collection calls a day. Our licensed practitioners took the conversations off him. Three creditors accepted hardship. Margaret spent her last eight weeks reading in the sun, not on hold to a bank.
>
> Composite illustration · labelled · full case book at /stories

Why this is a Foundations program, not a general appeal

- You want measurable, defensible impact. LWD's growth model publishes exact case counts, mediation-hour spend, and creditor-response ratios for every quarter.
- You want a defined problem with a defined solution. This is not a general poverty program — it is a narrow, high-leverage intervention at a specific window in the life course.
- You want a governance structure a foundation officer can sign off on. Constitution, board charter, conflicts policy, related-party policy, and reserves policy are all published and audited against 41 compliance rules covering ACNC, DGR, ACL, ASIC, ATO, Privacy, and AASB.

A three-year foundational grant.

We are seeking foundational partners for the first three years of operation — the window in which the model proves at scale. Grant sizes are structured in tiers from $50,000 through $500,000 per year, each tied to a specific number of funded mediation hours and published quarterly.

REQUEST THE FOUNDATIONS KIT

Who does the licensed mediation work. Life Without Debt Ltd is a proposed Australian public benevolent institution (registration with the ACNC pending). LWD itself is not credit-licensed. All debt-mediation work is performed by our related-party service provider, **Credit Mediation Services Pty Ltd**, which holds **Australian Credit Licence No. 387398**. CMS's licensed practitioners take each case, contact creditors directly on the beneficiary's behalf, and carry out the mediation under the National Consumer Credit Protection Act framework. LWD funds this work under a formal related-party service agreement.

What outcomes we can and cannot promise. Mediation is a negotiation with creditors. Some creditors write off, some reduce, some refuse. Individual outcomes vary and depend on creditor cooperation. Mediation is not debt discharge and we do not guarantee outcomes.

Tax deductibility. Gifts of $2 or more are tax-deductible where receipted as a gift, once LWD achieves Deductible Gift Recipient (DGR) endorsement from the Australian Taxation Office. DGR application is in progress.

Registrations & complaints. Life Without Debt Ltd · ACN: pending · ABN: pending · ACNC registration pending · DGR application in progress. Registration numbers will be published via /registrations as they issue. Complaints, feedback and whistleblower reports may be made in confidence via /enquire under our published Complaints Policy. For how we handle personal information, see the Privacy Policy issued under the Privacy Act 1988.