An Australian model of licensed end-of-life debt resolution — ready for international replication.

For internationally-aligned funders, family foundations, and public-interest philanthropy: a documented, licensed, and publicly-audited program that can serve as a replicable model for other jurisdictions with similar consumer-credit and end-of-life care systems.

The problem

The end-of-life debt problem is not uniquely Australian. Jurisdictions with well-developed consumer-credit markets and universal or near-universal health care — the UK, Ireland, New Zealand, Canada, parts of Europe — face structurally similar issues.

But there is currently no documented, licensed program in any jurisdiction that any of these funders could point to as a working model. The gap is intellectual as much as operational.

What LWD does about it

LWD is designed from the outset to be documented and replicable. Every operational document — constitution, board charter, policies, referral pathways, mediation-hour costing, compliance rule set, and case-book methodology — is published and version-controlled.

The intent is that within five to seven years, LWD will be able to publish a full replication kit that a philanthropist, government, or aligned charity in another jurisdiction can adapt to their own regulatory framework.

The licensed mediation work in Australia is performed by Credit Mediation Services Pty Ltd under Australian Credit Licence No. 387398. Replication in another jurisdiction would require a corresponding licensing partner in that jurisdiction — the model does not export the license, it exports the structure.

5–7 years
TO FIRST REPLICATION-KIT PUBLICATION

Version-controlled
EVERY OPERATIONAL DOCUMENT, PUBLICLY

Documented

THE MODEL, NOT JUST THE MARKETING

Modular

THE LICENSING PARTNER IS THE LOCAL PIECE

A case in one paragraph

> Composite: a UK family foundation with an existing interest in end-of-life care and financial hardship is exploring whether a similar program could be constituted in England under FCA supervision. The LWD model provides the intellectual scaffold; the FCA licensing partner would be identified locally.
>
> Composite illustration · labelled · consultation basis

Why this is worth funding now

- You want to fund a documented, published, and auditable model — not a black-box charity. LWD's entire operational framework is public.
- You are interested in the systems-change opportunity, not just the local caseload. Room G donors are funding the documentation and replication work as much as the Australian program itself.
- You are comfortable with a longer horizon. The replication kit is a five-to-seven-year publication target, not a next-quarter outcome.

An early conversation.

Room G is not currently an active revenue stream. We are opening early conversations with a small number of internationally-aligned funders who may wish to co-design the documentation and replication work over the coming decade.

REQUEST A ROOM G BRIEFING

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.