



Enterprise Case Studies

How Leading Care Providers Are Transforming Financial Management with SpendAble

In this guide, we share four of our Enterprise clients representing **over 1,400 SpendAble users** and **more than 1,000 cards deployed** across Australia. These organisations range from regional disability providers to national child and family services, each transforming their financial management with SpendAble's infrastructure.

SpendAble currently serves **over 40 active provider customers** across Australia, supporting thousands of participants to manage their money with greater independence and dignity.

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3. Client C — Regional NSW Provider • 250-280 clients
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Introduction

SpendAble is a card and spend management infrastructure for NDIS, group, and child services providers. Our enterprise solution assists with administration and reporting of non-NDIS everyday expenses while supporting participant independence and financial capacity building.

The following case studies showcase how four diverse organisations—ranging from regional providers to national services—have transformed their financial management processes, eliminated manual cash handling, and empowered participants with greater independence over their own funds.

Why Enterprise Providers Choose SpendAble

- **100% Cost Recovery:** Every dollar is pre-loaded and tracked to a specific participant—no more unallocated spend.
- **Standard 4 Compliance:** The only platform that is Environmental Restraint compliant, giving participants their own cards while maintaining organisational oversight.
- **Instant Reconciliation:** Automated matching of receipts to support workers with separated card roles.
- **1-Click Reporting:** Generate reports instantly for State Trustees, Fund Managers, families, or executive teams.
- **Security & Integration:** SSO login, stress-tested security, with Xero integration and custom API development available.

Case Study A

Client A

Transitioning to Digital Financial Infrastructure

Location	Northern Territory
Organisation Type	Regional Disability Services Provider
Staff	360
Participants	650+
SpendAble Users	>450

Services Offered

Supported Independent Living (SIL) • Specialist Disability Accommodation (SDA) • Short Term Accommodation (Respite) • Therapy Services (Speech, OT, Physio, Psychology) • Employment & Training Programs • Support Coordination

"The teams that adopted SpendAble early benefit from not having to balance cash or manage receipts, which reduces stress for support workers significantly."

— **NDIS & Specialised Services Manager**

The Challenge

Prior to SpendAble, the organisation relied heavily on physical cash because traditional bank debit cards were inaccessible to participants whose finances were managed by public trustees or families. This created significant administrative burden and limited participant choice, particularly for online shopping which became essential during COVID-19.

The SpendAble Solution

- **Standard 4 Compliance:** SpendAble was chosen specifically for its intent to support participant independence compared to industry-agnostic alternatives.
- **Operational Visibility:** Location cards cover groceries and general purchases for all residents, replacing difficult cash-based accounts.
- **Administrative Relief:** Support workers no longer need to front their own money, balance cash, or manually manage receipts.

Card Usage Breakdown

Participant/Support Worker: Each participant over 12 years old has a SpendAble card for direct fund access. 'Supporter cards' allow staff to assist individuals who lack capacity to manage their own accounts.

House Manager: Fortnightly topped-up 'house budget' cards for groceries and household consumables.

Corporate: Program-related cards for digital purchases, remote service station transactions, and urgent petty cash needs.

Implementation

Six-month decision and rollout process involving Direct Services, Finance, IT, and Executive teams. Families were consulted early and showed high support for moving away from cash.

Strategic Outcomes

- **Quick Implementation:** Transition from decision to rollout in six months—considered very fast for the organisation.
- **Empowered Choice:** Participants who cannot manage traditional bank accounts now have tools to build financial capacity.
- **Family Support:** Early feedback gathering showed high levels of family support for the transition.

Next Priority

Achieve 100% participant-owned model by having public guardians deposit funds directly into individual SpendAble cards, completely removing the finance team from managing personal funds while maintaining visibility for auditing.

Case Study B

Client B

Scaling Financial Governance for Faith-Based Services

Location	New South Wales
Organisation Type	Large Faith-Based Community Services Provider
Staff	2,300-2,500
Participants	300+ NDIS
Total Supported	160,000+ annually
SpendAble Users	~20 (pilot)

Services Offered

Aged Care (Residential & Home Care) • Mental Health & Psychiatric Hospitals • Community & Family Support • Homelessness & Housing Services • Disability Services (SIL, Coordination) • Employment & Vocational Training

"Go for it. The product is efficient, time-saving, modern, dignified, and gives people back access and power over their own funds, while still providing necessary safeguarding."

— **SIL Operations Manager**

The Challenge

The organisation managed NDIS client trust funds via checkbooks and physical cash on-site across approximately 50 residential houses. This created substantial administrative burden and lacked a modern, dignified interface for participants who had to 'ask for permission' and use pencil cases to access their own money.

The SpendAble Solution

- **Environmental Restraint Compliance:** SpendAble is the only platform that is Standard 4 Compliant, allowing participants to own their own cards while maintaining safeguarding parameters.
- **Security-First Integration:** Rigorous stress testing and alignment with IS standards for ISO accreditation and enhanced MFA.

- **Operational Visibility:** Management gains instant oversight while participants gain autonomy over personal spending.

Card Usage Breakdown

Participant/Support Worker: Personal spending on movies, food, and recreational activities. Participants are in charge of tapping and spending.

House Manager: Site-specific cards for 'house wallet' to manage petty cash and house pet expenses.

Corporate: Currently piloting with one home before full organisational rollout.

Implementation

Four to six week vendor selection comparing five alternatives. Technical setup completed in just two days. Staged pilot with one home, four participants, and 30 staff.

Strategic Outcomes

- **Rapid Technical Setup:** Initial setup achieved in just two days.
- **Participant Dignity:** Overwhelmingly positive feedback—participants showing off new cards and autonomy over their money.
- **Scalable Efficiency:** Modern solution replacing home-grown systems with 1-click reporting capability.

Next Priority

Complete security alignment for ISO compliance and full organisational rollout across all 50 houses.

Case Study C

Client C

Eliminating Financial Exploitation Risk

Location	New South Wales (Clarence Valley & Coffs Coast)
Organisation Type	Regional NDIS Provider
Staff	~245
Participants	250-280
SpendAble Users	>200

Services Offered

Accommodation Supports (SIL, SDA, STA/Respite) • Employment Services & SLES • Community & Social Participation • In-Home Support & Personal Care • Plan Management • Allied Health (OT, Psychology, Nursing)

"SpendAble has enabled clients to have greater independence and protects them from financial exploitation."

— Client Services Manager

The Challenge

The organisation's legacy hard-copy cash book system was costing \$65,000 annually to administer while only recovering \$35,000. Critically, the system failed to detect a support worker's financial exploitation of a client for over 12 months through vague entries and taking change.

The SpendAble Solution

- Real-Time Safeguarding: Photo receipts and merchant blocking (gambling, alcohol) provide secure oversight and immediate detection of issues.
- Financial Protection: Moved from 'captive client' model to one where inappropriate behaviour is visible, controlled, and promptly addressed.
- Group Functionality: Pre-loaded participant accounts for group activities eliminate accounts receivable and bad debt.

Card Usage Breakdown

Participant/Support Worker: Real-time personal spending and online shopping—some clients getting a banking card for the first time, enabling their first independent online purchase.

House Manager: Site-specific cards for 'Caringa dollars' (household petty cash) for group activities and location expenses.

Corporate: Replaced company credit cards for services like respite, which were previously an 'admin-heavy nightmare'.

Implementation

Sign-up and training was one of the quickest and easiest for the team. However, full rollout took over a year due to resistance from conservative trustees and family members requiring reassurance about oversight capabilities.

Strategic Outcomes

- **Massive Admin Reduction:** Eliminated unsustainable cost of spending \$65K to recover \$35K.
- **First-Time Independence:** Clients gained ability to shop online and use their own money in real-time.
- **Support Worker Relief:** Staff no longer manage or count physical cash, eliminating risk of accusations.

Next Priority

Continue transition of remaining conservative trustees and family members, leveraging photo receipts and real-time tracking to demonstrate enhanced oversight.

Case Study D

Client D

National Rollout Across Child & Family Services

Location	National (TAS, VIC, NSW, QLD, SA, WA, ACT)
Organisation Type	National Disability & Child/Family Services Provider
Staff	~4,000
Participants	2,600+ disability
Total Supported	2,900+ annually
SpendAble Users	>450

Services Offered

Accommodation (SIL, SDA, STA/Respite) • Child & Youth Services (Out of Home Care) • Employment & SLES • Support Coordination • Clinical & Behaviour Support • Community Participation Programs

"The number one improvement is immediate access to transactions. You no longer have to call finance to find out what happened; the data is right there in the app."

— Expense Systems Manager

The Challenge

Facing a critical deadline to replace phasing-out NAB debit cards that lacked online shopping capabilities. Managing household expenses across a massive national footprint of group homes without direct visibility into transaction history for finance teams or house managers.

The SpendAble Solution

- Immediate Operational Visibility: Real-time transaction access via portal eliminates need for staff to contact finance for balances or history.
- Custom Security & Controls: Wallet-by-wallet vendor blocking ensures appropriate spending, particularly in remote locations.
- Standard 4 Compliance Objectives: Partnership to transition from 'house-named' cards to individual client cards for best practice.

Card Usage Breakdown

Participant/Support Worker: Trialing individual cards for 'pocket money' to replace physical cash distribution.

House Manager: Cards mapped to 'house names' for groceries, takeaways, and ad hoc expenses like holiday presents. Two cards per house (active + spare) for remote locations.

Corporate: Replacement for phasing-out NAB debit cards across Child and Family Services sector.

Implementation

Eight-week fast-track rollout for child and family services (mid-March to May 15th) to meet legacy card exit deadlines. Strategic partnership for Victorian pilot to issue cards directly to clients.

Strategic Outcomes

- Nationwide Rollout: Full transition for CFS achieved within deadline.
- Real-Time Reporting: House managers now have immediate visibility on spending without contacting finance.
- Remote Capability: Two-card distribution ensures uninterrupted service in remote geographic locations.

Next Priority

Complete SAP Concur integration for seamless transaction and receipt flow. Expand individual client cards nationally following successful Victorian pilot with partner organisation.



Ready to Transform Your Financial Management?

Join leading care providers who have already made the switch to SpendAble's enterprise infrastructure. Our team is ready to support your organisation through:

- **Custom Onboarding:** Security checks, RFP requirements, and KYC processes tailored to your needs
- **Management Buy-In Support:** Board and Executive presentations to support your change team
- **Staged Rollout:** Pilot programs starting with one team, house, or geography before full deployment
- **Dedicated Support:** Senior management time allocation for customer support and tech development

Get in Touch

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Online Resources

Website: www.spendable.com.au

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