
SpendAble — Case Study

State Public Trustee — Partner State 1

SECTION 01

Introduction & Context

About SpendAble

SpendAble is a **financial management platform** built specifically for trustees, guardians, and financial administrators who manage funds on behalf of represented people. Founded in Australia, SpendAble addresses a structural gap in the way Public Trustees have historically disbursed client funds — replacing manual, fragmented processes with a single digital system that gives clients a card in their own name and gives trustees real-time oversight of every transaction.

The platform is used by Public Trustees, NDIS providers, aged care organisations, and child and family services across Australia. It is a standalone SaaS product — it does not require integration with existing trust accounting systems and can be deployed within weeks of a decision to proceed.

SpendAble at a glance:

- Deployed at two state Public Trustees in Australia
- Trusted by over 40 leading NDIS, Aged Care and Child & Family Services providers nationwide
- Standalone SaaS — no integration with existing trust accounting systems required
- Deployable within weeks of a decision to proceed

Which Trustees We Work With

SpendAble is currently deployed at two state-based Public Trustees in Australia. This case study documents the implementation at the State Public Trustee — Partner State 1 — the first state Public Trustee to deploy SpendAble following the passage of the **Guardianship and Administration Amendment Act 2023**, which mandated a shift toward supported decision-making for represented people.

A second state Public Trustee — the largest in Australia by client count — is currently introducing SpendAble as part of a new operating model for less-complex clients. That implementation is ongoing and will be documented in a subsequent case study.

Legislative Context

The Guardianship and Administration Amendment Act 2023 represented a significant shift in the obligations of Australian trustees and guardians. The legislation moved the sector from a model of **substituted decision-making** — where the trustee makes decisions on behalf of the client — toward **supported decision-making**, where the trustee actively supports the client's own choices and autonomy.

What this meant in practice: Trustees could no longer simply manage funds on behalf of clients. They were required to demonstrate that their processes actively supported client independence and dignity — not just protected assets. The old model of vouchers, gift cards, and bank transfers to provider accounts was structurally incompatible with this new standard.

Executive Summary of Change

Before SpendAble, the State Public Trustee — Partner State 1 operated a high-friction, manual disbursement model. Case managers purchased physical grocery vouchers and gift cards, mailed them to clients or providers, chased receipts, and reconciled balances manually. Funds sent to provider bank accounts entered a visibility vacuum — the trustee had no way to see how money was spent until long after the fact. Emergency funding requests took 48 hours to fulfil.

After implementing SpendAble, the trustee moved to a real-time digital model. Each client received a Mastercard debit card in their own name. Case managers loaded funds to the card in minutes. Spending controls — category limits, merchant blocking, spend caps — were set by the trustee and enforced at the point of transaction. Every purchase created a permanent digital audit trail. Case managers shifted from manually facilitating every transaction to monitoring a dashboard and responding to exceptions.

Metric	Before SpendAble	After SpendAble
Funding speed	48 hours (bank transfer or mail)	Instant / real-time
Financial visibility	Low — cash and third-party accounts	High — full digital audit trail
Participant agency	Low — vouchers and provider-led spending	High — card in client's own name
Admin overhead	High — manual voucher management, receipt chasing	Low — digital dashboard, exception-based monitoring

SECTION 02

Process: Before and After Spendable

The Manual Era: What the Old Process Looked Like

Before Spendable, getting money to a represented person involved multiple handoffs, each one introducing delay, risk, and administrative burden. The process differed depending on the client's situation, but three patterns were common across the caseload.

Pattern 1: Fully Supported Clients

Clients who could not open or operate their own bank accounts relied entirely on their support providers to manage purchases. When a client moved to a new provider, the provider would attempt to set up a bank account on the client's behalf — and frequently be blocked by bank policy. The provider would then arrange for a corporate card or business account to be used, giving their bank details to the trustee to deposit funds into.

The core problem: Most accounts were either business accounts for the provider, bank accounts for the client that nobody could log in to or monitor, or accounts where the provider or support workers were signatories. Client funds were co-mingled with business funds. If a client left a provider, their financial arrangements had to be rebuilt from scratch.

Pattern 2: Getting Money to a Client

A client or provider would request funds. The trustee would review the request against the client's current budget, approve it, raise a bank transfer, and send the money to the provider. The provider would confirm receipt, instruct a support worker to make the purchase, and eventually provide some form of evidence back to the trustee — often incomplete, often delayed by company admin and shift changeovers.

Step	Before Spendable	After Spendable
Request	Client or provider requests funds	Client or provider requests funds
Review	Trustee reviews against budget	Trustee reviews against budget
Transfer	Trustee raises bank transfer to provider account (48 hrs)	Trustee loads funds to client's Spendable card (minutes)
Access	Provider instructs worker — often next shift or next day	Worker can spend on the same or next shift
Evidence	Provider collects receipts — often incomplete, often delayed	Full digital audit trail created automatically at point of transaction
Time	~2-3 days end to end	1-3 hours end to end
Human effort	2-3 hours (trustee + provider + worker)	~30 minutes (trustee only)

Pattern 3: High-Risk Clients

For clients where the trustee needed to safeguard against harmful spending — substance misuse, financial abuse by third parties, or impulsive purchases that threatened essential needs — the trustee would attempt to pre-establish accounts directly with individual merchants, purchase gift cards restricted to specific retailers, or process purchase orders manually on the client's behalf.

The gift card problem: Industry estimates put gift card breakage at approximately 10% — meaning a client could lose \$10 from every \$100 allocated in gift cards. Unspent balances were retained by the merchant, not returned to the client's estate. The logistics of purchasing, storing, and distributing cards also consumed significant case manager time.

The SpendAble Model: How It Works Now

SpendAble collapsed the old multi-step process into a single digital workflow. The trustee sets up a SpendAble account for each client, orders a Mastercard debit card in the client's name, and configures the spending controls through the admin portal. The card is sent directly to the client. The trustee loads funds to the card in minutes. The client — or their support worker, using the card issued in the client's name — makes purchases within the agreed boundaries.

Key capabilities

Real-time fund allocation: Funds move from the trust account to the client's SpendAble card in minutes, not days. Emergency funding requests are fulfilled on the same shift.

Category-level spending controls: The trustee can allocate \$100 for pharmacy, \$200 for groceries, and block high-risk merchant categories — all independently, without removing the client's access to other funds.

Merchant blocking: Specific merchant types (alcohol, tobacco, cash withdrawal, gambling) can be blocked at the card level, enforced automatically at the point of transaction.

Passive oversight: Case managers monitor a dashboard rather than managing individual transactions. If an unusual transaction occurs, the case manager sees it immediately.

Full audit trail: Every transaction is recorded permanently with merchant name, amount, date, time, and (where required) a photo receipt. The record is in the client's name, not the provider's.

Portability: When a client moves to a new provider, their SpendAble card and account move with them. There is no disruption to their financial arrangements.

Major Process Change: Set up, Spend Review and Approvals made easy

Setting Up Accounts

Step	Before SpendAble	After SpendAble
Identify need	Client moves to new provider	Trustee sets up SpendAble account and orders card for client
Account setup	Provider attempts to set up bank account — often blocked by bank policy	Card is issued in client's name and sent directly to them
Access	Provider arranges corporate card or business account; gives bank details to trustee	Trustee provides card and permissioned access to support provider staff
Outcome	Funds co-mingled with business accounts; client has no card in their name	Client has a card in their own name; funds are never mixed with provider funds

Reviewing Spend and Remaining Balances

Step	Before SpendAble	After SpendAble
Request	Trustee requests spending information from provider or client	Trustee logs into SpendAble portal
Evidence	Provider pulls together incomplete evidence — statements, receipts, often missing items	Reviews balance, transactions, and receipts in one place in real time
Reconciliation	Trustee makes another request to retrieve unspent money; provider establishes how much is unspent	Trustee requests return of funds directly from SpendAble portal
Outcome	Co-mingling of funds makes true balance difficult to establish; breakage and errors common	Balances are separated by client; excess funds can be returned to investment trust instantly

Paying for Essentials

Step	Before SpendAble	After SpendAble
Request	Client or provider requests item or service	Client or provider requests item or service
Approval	Trustee reviews and approves; onboards supplier if needed	Trustee receives request and processes it
Payment	Trustee attempts bank transfer; if not possible, purchases gift card	Trustee loads money to the wallet for the client to use with their SpendAble card
Purchase	Provider or support worker makes purchase on client's behalf	Client makes purchase themselves with their SpendAble card
Outcome	Client disconnected from purchase process; gift card breakage on unspent funds	Client has autonomy to make purchase; unspent funds remain in their account

SECTION 03

Comparison to Other Options

Trustees evaluating how to modernise client fund disbursement typically consider four existing approaches before arriving at SpendAble. Each has significant structural limitations that SpendAble was designed to address.

Method	How It Works	Key Limitations	SpendAble's Approach
Vouchers	Pre-establish account with supplier. Distribute voucher to client. Client redeems for item or service. Trustee pays after delivery.	Cumbersome supplier onboarding. Hard to track balance and spending by client. Manual payment processing. Client has no flexibility to choose where they shop.	No vendor management required. Block or whitelist merchants on the card. Real-time balance and spending by client.
Gift Cards	Order cards restricted to a specific merchant. Distribute to clients. Client uses card at that merchant.	~10% breakage — unspent funds kept by merchant. Card is in merchant's name, not client's. Restricted to one retailer.	Trustee locks money to a specific purpose. Client uses their own card anywhere Mastercard is accepted. Unspent funds returned to client's estate.
Invoice / Bank Deposit	Trustee receives invoice on behalf of client. Trustee processes and pays invoice directly.	Full burden on trustee to liaise and process each invoice. Slow for both trustee and client. No client involvement in purchase.	SpendAble allows trustees to allocate funds for the client to spend directly — avoiding manual invoice processing.
Direct Card Access (standard bank card)	Not currently supported by most trustees for at-risk clients.	No mechanism to restrict categories or block merchants. No oversight of spending. Not suitable for clients with complex needs.	Each client has a personalised card with configurable controls. Trustees set the guardrails; clients have genuine autonomy within them.

SECTION 04

Outcomes & Conclusion

Summary of Change

Metric	Before SpendAble	After SpendAble
Funding speed	48 hours+ (bank transfer or mail)	Instant / real-time
Financial visibility	Low — cash and third-party accounts with no audit trail	High — full digital audit trail on every transaction
Participant agency	Low — vouchers and provider-led spending; no card in client's name	High — personalised Mastercard debit card in client's own name
Admin overhead	High — manual voucher management, gift card logistics, receipt chasing	Low — digital dashboard, exception-based monitoring
Financial abuse risk	High — visibility vacuum when funds entered provider accounts	Low — real-time merchant blocking and transaction monitoring
Independence pathway	No digital tool to support graduated independence	Graduated controls that loosen as client demonstrates capability

"SpendAble has helped our case managers transition from 'gatekeepers' to 'facilitators.'"

— State Public Trustee — Partner State 1

Conclusion

The State Public Trustee — Partner State 1 has demonstrated that efficiency and empathy are not mutually exclusive. By implementing SpendAble, the organisation stripped away the logistical barriers that once hindered represented people, replacing them with a system that is faster to manage, harder to abuse, and fundamentally more dignified for the client.

The implementation also demonstrates that modernising financial administration does not require a major technology project. SpendAble is a SaaS platform that sits on top of existing systems — it was deployed within weeks of a decision to proceed, without disrupting the trust accounting infrastructure already in place.

For any Public Trustee or Guardian organisation still relying on gift cards, vouchers, or manual bank transfers to provider accounts, the Partner State 1 experience offers a clear model for what the alternative looks like — and what it delivers.

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Spendable vs Competition — Full Comparison

Capability	Spendable	Vouchers & Gift Cards	Bank Transfer / Direct Debit	General Expense Tool
FEATURE				
Custom-built for Trustees	✓	✗	✗	✗
Built for PWD / represented person first	✓	✗	✗	✗
Card in client's own name	✓	✗	✗	✗
Graduated independence pathway	✓	✗	✗	✗
Merchant-level spending controls	✓	Partial	✗	Partial
Category-level spending limits	✓	✗	✗	Partial
Full digital audit trail	✓	✗	Partial	Partial
Real-time transaction visibility	✓	✗	✗	Partial
Financial abuse protection	✓	✗	✗	Partial
COST				
Cost Competitive	✓	✗	✓	Partial
No hidden fees	✓	Partial	✓	Partial
No lost balances (unspent funds returned)	✓	✗	✓	Partial
IMPLEMENTATION				
No IT integration required	✓	✓	✓	Partial
No supplier/vendor onboarding	✓	✗	✓	✓
Deployable within weeks	✓	✓	✓	Partial
SCORE	16	3	7.5	6

APPENDIX

State-by-State Legislative Context

The following tables summarise the legislative context, strategic priorities, and SpendAble alignment for each Australian state and territory with a Public Trustee or Guardian function.

New South Wales

Key context	NSW Trustee & Guardian manages 52,000+ financial administration clients — the largest caseload of any Public Trustee in Australia.
Strategic priority	Legacy modernisation and a new operating model for less-complex FA clients. The organisation is actively seeking lighter-touch technology that sits on top of existing systems rather than replacing them.
Legislative driver	NSW Guardianship Act 1987 and the 2023 supported decision-making reforms. The NCAT review process increasingly requires auditable evidence of client financial capability.
SpendAble alignment	SpendAble's SaaS platform sits on top of existing trust accounting systems with no integration required. Case managers act as passive monitors rather than active gatekeepers — directly matching the new operating model for less-complex clients.

Victoria

Key context	State Trustees Victoria manages approximately 9,007 financial administration clients. The April 2025 VAGO audit named "declined requests for extra money" as the #1 FA client complaint.
Strategic priority	Directly addressing the VAGO audit findings and operationalising the Financial Independence Program (FIP) — the "paying own bills" step for clients building financial capability.
Legislative driver	Guardianship and Administration Act 2019 (Vic) and the VAGO audit recommendations. The audit's findings on declined requests are a direct mandate for process reform.
SpendAble alignment	SpendAble directly operationalises Victoria's FIP — the 'paying own bills' step becomes digital, tracked, and auditable. Case managers have real-time visibility into every client transaction, eliminating the conditions that produce declined requests.

Queensland

Key context	Queensland Public Trustee is leading the sector on financial independence, with a dedicated Financial Independence Pathway (FIP) and the MyQPT client portal.
Strategic priority	Making the FIP scalable — the program currently serves approximately 150 clients and the organisation wants to expand it significantly.

Legislative driver	Guardianship and Administration Act 2000 (Qld) and the Customers First Strategy, which positions the FIP as a flagship program .
SpendAble alignment	While MyQPT provides information access, SpendAble provides the transactional control layer — making programs like FIP scalable from 150 clients to thousands without proportional increases in case manager workload.

Western Australia

Key context	The Public Trustee of WA is currently running an Income Management Trial to test graduated financial independence for represented clients.
Strategic priority	Generating auditable evidence of financial capability to support tribunal and capacity review processes.
Legislative driver	Guardianship and Administration Act 1990 (WA) and the Income Management Trial framework.
SpendAble alignment	SpendAble provides the digital backbone for graduated independence — generating a permanent, auditable transaction history rather than relying on subjective case notes.

South Australia

Key context	The Public Trustee of SA is in the consideration phase following the Disability Royal Commission Recommendation 6.16, which called for financial skills development programs for represented people.
Strategic priority	Developing a structured financial capability program that meets the DRC recommendation.
Legislative driver	Guardianship and Administration Act 1993 (SA) and the DRC Final Report (2023).
SpendAble alignment	SpendAble offers a ready-made, proven implementation framework — already deployed at two other state Public Trustees — that directly addresses Rec 6.16 without requiring a custom build.

Northern Territory & ACT

Key context	Both are actively developing or trialling independence pathways. ACT is running an active financial independence trial; NT is in early development of a Towards Independence Pathway.
Strategic priority	Launching compliant, scalable independence tools without being blocked by legacy CRM dependencies or failed internal technology projects.
Legislative driver	Guardianship and Management of Property Act 1991 (ACT); Adult Guardianship Act 1988 (NT).
SpendAble alignment	SpendAble allows these smaller teams to launch standalone, compliant independence tools immediately — bypassing legacy system constraints entirely.