

# Impact Report 2025



# Introduction

**TellJO's mission is to harness technology to improve customer wellbeing and prevent crisis situations such as problem debt and ultimately homelessness.**

In 2025 we've:

- Generated a 35%+ uplift in engagement for the organisations we work with, allowing more people to get support from digital wellbeing checks.
- Helped one of the large energy companies deliver 91,977 support signposts to their customers, and added over 57,000 customer vulnerabilities to their Priority Services Register.
- Achieved our ISO 27001:2022 certification to solidify our commitment to protecting information and being a trusted partner for clients and customers.
- Been selected for two innovation accelerator programmes with BNP Paribas Personal Finance and Lloyds Banking Group.
- Helped Adur and Worthing Council residents access £146,610 financial support and 258 food vouchers worth £6,425.
- Been featured in the Energy UK Good Practice Guide 2025 for our partnership with EDF, proactively providing their customers with a safe and confidential way to share personal challenges.
- Partnered with Inicio AI, bringing together TellJO's digital wellbeing checks and their affordability assessments to help those struggling get the support they need in one place.

## Key Facts



**113,123**  
people completed a  
wellbeing check



**762,930**  
digital signposts to  
support services



**82.83**  
tonnes of  
CO2e avoided

After completing the wellbeing check how much better do customers feel?

**8 out of 10**

On a scale of 1-10 how likely are customers to contact the signposts given?

**9 out of 10**

# Financial Impact

- **£146,610 in financial support** for Adur & Worthing residents.
- **£6,425 of food vouchers** for 258 Adur & Worthing residents.
- Helped a large energy provider's **customers repay £1.5 million worth of debt**.
- **27% of Yorkshire Water customers** who completed a wellbeing check were able to access a **social tariff**.
- Directed customers in financial difficulties to **support signposts**, including **22% with rent arrears**, **18%** who have had a recent **bailiff visit**, **53% with utility debts** and **63%** who have recently chosen **between heating and food**.



“

It's good to see a large energy company trying to help with the mental health and the wider financial side of things for their customers.

I'm going to sit down and go through my signposts, which included budgeting, benefits and mental health advice.

”

Emma,  
TellJO wellbeing check user

# Social Impact

- Helped Adur and Worthing Council achieve a **'significant drop' in summons** for Council Tax debts, **saving residents from increased stress** and extra costs.
- **97%** of customers qualified for **entry to the Priority Services Register** with their utility providers.
- The 39% of **wellbeing check respondents who have suicidal thoughts signposted to the Samaritans** and Mind.
- **7%** of respondents used TellJO to **disclose a terminal illness** and **9% disclosed domestic abuse**, allowing companies to offer relevant support and care.
- Delivered over **750,000 support signposts** to users.

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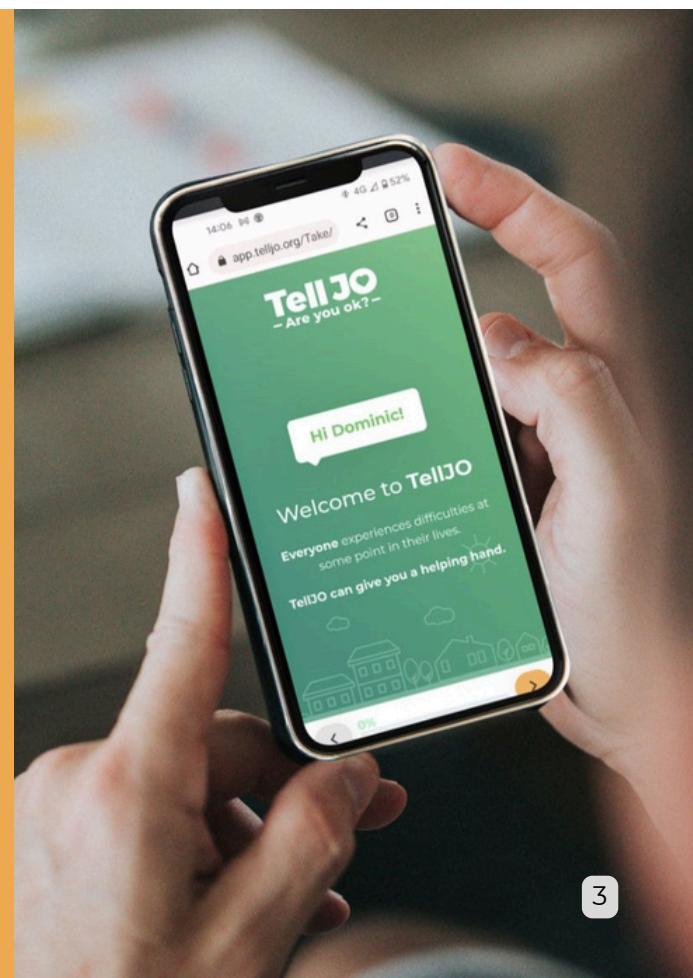
The service you provide really is life changing.

Having severe anxiety around filling in forms, no one has ever taken me seriously, nor my C-PTSD which blights me day and night.

I am indebted to both of you, for literally saving my life. There are no words; thank you doesn't even begin to explain my gratitude to you and the weight that has been lifted off my shoulders, having at last allowed me to let go of that enormous feeling of being invisible, unheard and harshly judged for something I've had to live with for all these years.

TellJO wellbeing check user

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# United Nations Sustainable Development Goals

As a B Corp certified social impact organisation, we also track our impact against the United Nations Sustainable Development Goals (SDGs) that unite global stakeholders to end extreme poverty, fight inequality and injustice, and protect our planet. In this report you'll see our work to advance the SDGs that we're able to contribute to.





**End poverty in all its forms everywhere.**

## **Reverse Engineering Homelessness to identify early intervention opportunities**

The UK has the highest proportion of its population homeless than any other OECD country. In summer 2024 we interviewed 10 local residents who were living in temporary accommodation, giving them the opportunity to share their stories and reflect on what may have helped them avoid their current situation. We also **identified opportunities where early, proactive intervention by councils may have made a difference**. Findings indicated that **100% of interviewees would have benefited from early financial education** and intervention.

In 2025 we've worked hard to share these findings with organisations and individuals who may be able to implement these intervention opportunities and help bring about change for those facing homelessness.

For a copy of the full report email: [dominic.maxwell@telljo.org](mailto:dominic.maxwell@telljo.org).

### **Case study**

#### **Helping Adur and Worthing residents' access £146,610 in financial support and £6,425 of food vouchers**

In early 2025 we continued our work with Adur and Worthing Council **offering digital wellbeing checks to residents struggling with cost-of-living and residents with council tax arrears**.

As well as the figures above, anecdotally TellJO has also contributed to a **'significant drop in court summons'** for Council Tax arrears, **helping residents avoid further stress and additional costs**.



## 3

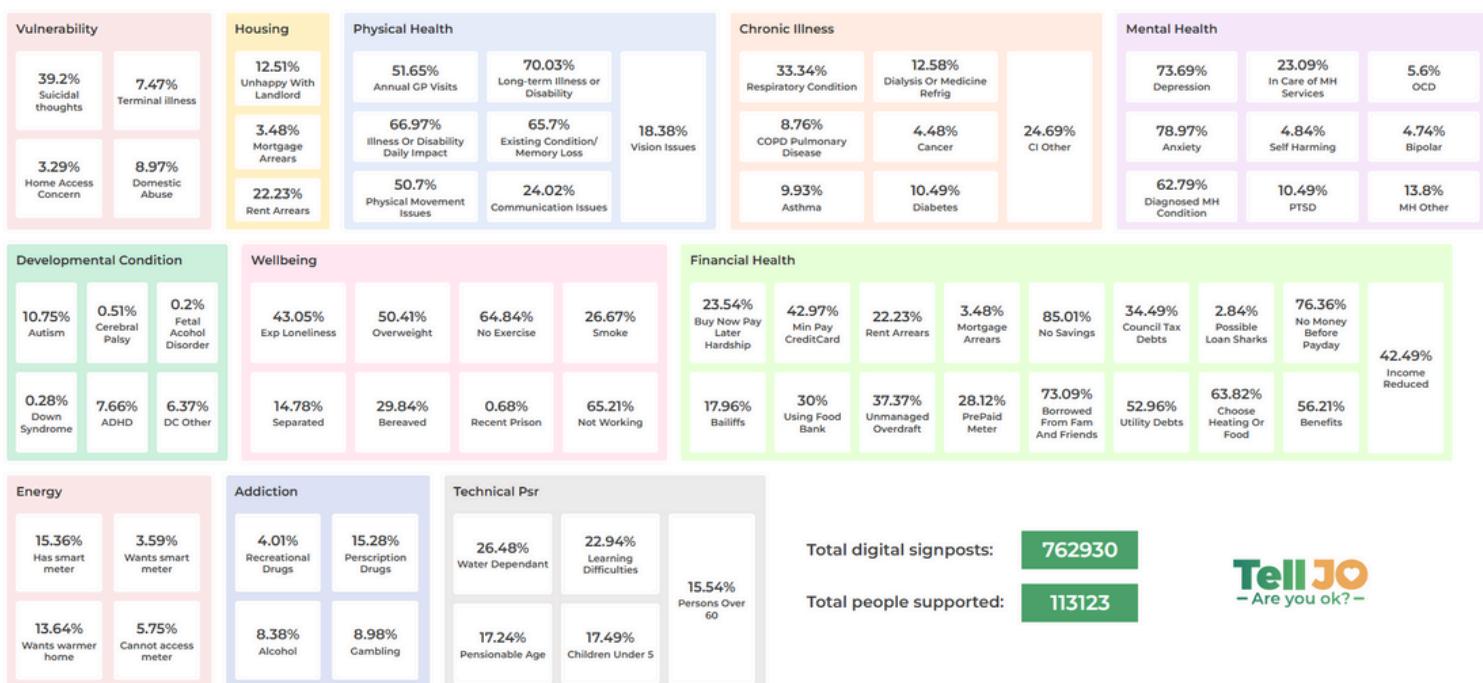
GOOD HEALTH  
AND WELL-BEING

## Ensure healthy lives and promote well-being for all at all ages.

### Signposting for physical and mental health support

As part of each wellbeing check we ask users about their physical and mental health and any lifestyle factors that might affect this including addiction, loneliness, and exercise. Our data reveals that **67% of respondents are living with an illness or disability that has a daily impact, 63% have a diagnosed mental health condition, 8% would say they have an alcohol addiction, and 43% are experiencing loneliness.** For full wellbeing indicators view our Wellbeing Index dashboard [www.telljo.org/wellbeing-index/](http://www.telljo.org/wellbeing-index/).

When a customer tells us about a health issue they are experiencing **we signpost them to relevant services** for further advice or to find a community who can help to support them, with the **ultimate aim of improving their wellbeing.**





## Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

### Ensuring digital inclusion

We continually monitor feedback from users and have made several updates to the wellbeing check in 2025 to make it as **user-friendly** as possible. The data collected shows that it is **successfully used and completed by people of all ages and abilities**. We also monitor results to ensure that users with developmental conditions such as Autism, ADHD and Downs Syndrome are able to successfully complete the wellbeing check.

By sending the wellbeing check via phone and email we give those who would struggle to pick up the phone and tell someone about their problem, whether this is because of avoidance or due to a developmental or mental health condition, the chance to share it digitally.



### Promoting lifelong financial education

TellJO refers those in debt, or struggling with money, to services that can help with the **ultimate goal of empowering them to get out of debt**. While debt isn't always linked to lack of **financial education**, the tools and advice users are referred to, aims to educate them on the support available in an accessible way.



**Ensure access to affordable, reliable, sustainable, and modern energy for all.**

## Supporting those struggling with energy bills

Data from our wellbeing checks show that **53%** of those who complete the wellbeing check **have utility debts** (up from 45% in 2024) with **64% choosing between heating or food**. By working with energy companies, we aim to help them **support customers who are struggling with bills**, whether due to financial, physical or mental health reasons.

### Case study

#### Partnering with a large energy company to support vulnerable customers

In 2025 we worked with a large energy company offering wellbeing checks to their vulnerable customers. Results included:

- **56%** of customers **requested warm home advice** to get through the colder months.
- **38%** accessed **support signposting**
- **23%** told TellJO they **can't access their electricity meter**
- **14%** **requested a smart meter** to help with energy usage and bills
- **32,451 customer vulnerabilities** were added to the company's Priority Services Register, allowing them to better support customer needs.



Filled in TellJO's questionnaire and I thought it one of the best most detailed sets of questions I've seen - which is saying something if you live with a section of brain gone.

Additionally, it came up with some suggested help organisations I'd never heard of and so much appreciated, thank you.



TellJO user, via Google Review



## Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.

### Helping organisations to innovate in care of vulnerable customers

TellJO's **innovative software is designed to help people at the earliest signs of crisis** and empower companies to prioritise customer wellbeing over traditional debt communications and collections.

If we can help organisations understand the reasons for a customer's non-payment, we can **help build long-term resilience and wellbeing for both the customer and organisation**. Saving the customer stress, reducing the risk of enforcement and associated costs for both the business and the customer.

A TellJO wellbeing check is 5x more likely to generate a payment arrangement than a traditional collection SMS. As well as supporting those who need it with an affordable way out of debt, payment arrangements also help create stronger organisations with less customer debt, and higher customer retention due to increased trust and wellbeing.

### Case study

#### Fostering innovation between FinTech and the financial services sector

In 2025 TellJO was selected for **two innovation labs supporting financial services**. One with Lloyds Banking Group and the other with BNP Paribas Personal Finance together with SuperTech West Midlands. These innovation labs enable networking and collaboration between FinTech's and the finance sector, setting the stage for FinTech's to work with larger financial institutions, **solving problems and accelerating solutions** for banks. In TellJO's case, this would be to pilot wellbeing checks with a bank to support customers in credit card or mortgage arrears and to offer a wellbeing check to customers based on changes in spending that could indicate financial or mental/physical health difficulty.



**Take urgent action to combat climate change and its impacts.**

### Certified B Corp



In 2024 achieved B Corp certification, committing to be the change we seek in the world. **B Corp Certification measures a company's entire social and environmental impact.** B Corps are certified by B Lab to meet high standards of social and environmental performance, transparency, and accountability. With the aim of transforming the economy to benefit all people, communities and the planet. B Labs scrutinise every part of a business over five key areas: Governance, Environment, Workers, Community and Customers.

To achieve the certification TellJO had to:

- Demonstrate **high social and environmental performance** by achieving a B Impact Assessment score of 80 or above and passing a risk review. **TellJO scored 94.2.**
- Make a **legal commitment** by changing our corporate governance structure to be accountable to all stakeholders, not just shareholders.
- Exhibit **transparency** by allowing information about our performance measured against B Lab's standards to be publicly available on our B Corp profile on B Lab's website and recertify every 3 years.

In 2025, we've continued to champion our B Corp values, from the companies we work with, down to the snacks we stock in the office!

## Overall B Impact Score

Based on the B Impact assessment, TellJO earned an overall score of 94.2. The median score for ordinary businesses who complete the assessment is currently 50.9.



- 94.2 Overall B Impact Score
- 80 Qualifies for B Corp Certification
- 50.9 Median Score for Ordinary Businesses



**Take urgent action to combat climate change and its impacts.**

### Carbon emissions offset with Ecologi

We offset our carbon emissions from web hosting and our office space by paying into a monthly offset program with Ecologi. So far, we have **funded 1,106 trees** and avoided **over 80 tonnes of CO2e**, which is equivalent to 64 long haul flights or 205,501 miles driven in a car.



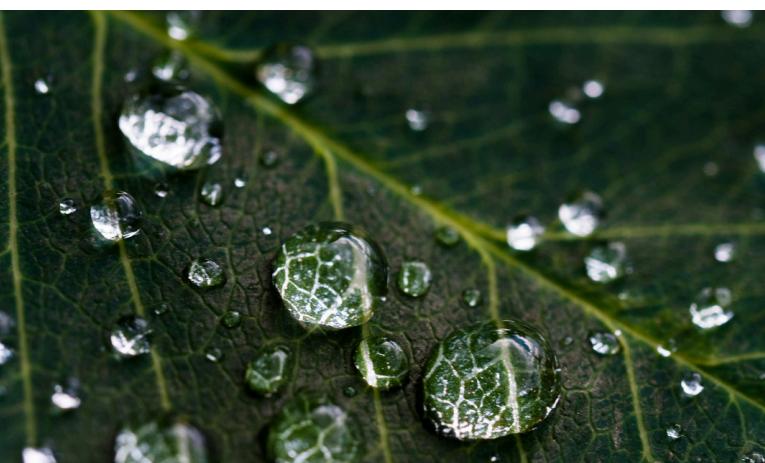
**82.83**

tonnes of CO2e avoided

### Travel and transport

Our environmental policy actively encourages **cycle to work** and the office is in an area **accessible by public transport**. Company cars where practical are electric, where not practical are hybrid.

In 2024 we invested in an e-bike to enable a staff member to cycle to work, and in **2025 invested in a second e-bike** for another staff member.





## Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development.

### National and international partnerships

In 2025 partnered with our first Australian client, building on our first New Zealand partnership in 2024. As mentioned under goal 9 for industry, innovation and infrastructure, we have also applied to and taken part in several innovation labs to share innovation and create partnerships across the UK.



### Case study Partnering with Inicio AI

In 2025, we announced our partnership with Inicio AI after connecting through one of the FinTech innovation labs. The partnership brings together TellJO's digital wellbeing checks and Inicio AI's affordability assessments, with the aim of helping people who are struggling get the support they need all in one place.

“

I feel better after doing the wellbeing check and will look through the signposts I was sent. It was a nice thing to receive as it shows they care.

Laura, TellJO wellbeing check user

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**TellJO** | Certified  
- Digital wellbeing checks - | B Corporation