

Impact Report 2024



TellJO
– Are you ok? –



Introduction

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

In 2024 we've:

- Achieved B Corp certification after a year-long journey!
- Been selected for not one, but two start-up accelerators with FinTech Scotland with the aim of partnering with financial services organisations, to send wellbeing checks to support their customers experiencing hardship and vulnerability.
- Been named as one of the top 100 social enterprises of 2024 in the Natwest and Pioneers Post SE100 list for our work checking if customers are okay and signposting mental, physical and financial health support services.
- Researched possible early intervention points to try and prevent homelessness before it becomes a reality for people.
- Won three other awards - Digital SME of the year from the Digital Leaders Awards, Customer Vulnerability and Support Initiative from the Credit and Collections Industry Awards and won a silver Re-Invention Award from the Collaboration Network for our work with E.ON Next.

Key Facts



86,751

people completed a wellbeing check

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

8 out of 10



539,996

digital signposts to support services

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

9 out of 10



69.83

tonnes of CO2e avoided

Financial Impact

- **£206,673 in new benefits** for Adur & Worthing residents following 113 benefit review referrals.
- **£8,910 of food vouchers** for 327 Adur & Worthing residents.
- Updated the wellbeing check to identify those who are at risk of borrowing from a loan shark and added **signposting to Stop Loan Sharks** – see page 8 for details.
- **27% of Yorkshire Water customers** who completed a wellbeing check were able to access a **social tariff**.
- Helped E.ON Next customers **repay £48,000 of debt**, with another **£825,000 of debt moved to affordable direct debit**.



“ I would like to express my appreciation for your support and your kindness.

Thanks to your first call, when I was dealing with such difficult circumstances, due to my breast cancer post treatments and losing my job, you were so kind and helpful to sort out the extra financial support for me and my daughter.

You saved my peace in this difficult situation.

”

TellJO wellbeing check user

Social Impact

- New report **'Reverse engineering homelessness'** to identify opportunities for earlier prevention against homelessness – see page 5 for details.
- **98%** 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.
- Enabled **5,000** E.ON Next customers **with a terminal illness to receive extra support** – see page 6 for details.

“ I'd hit rock bottom but a surprising turn of fate led me to TellJO, and the wonderful Charlotte! Her wealth of experience, warmth and professionalism, inspired me to tackle situations which I had previously been unable to face. I cannot recommend this organisation, highly enough, because it is terrific! ”

TellJO wellbeing check user



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. For a copy of the full report email: dominic.maxwell@telljo.org.

Case study

Helping Adur and Worthing residents' access £206,673 in new benefits and £8,910 of food vouchers

Throughout 2024 we've continued our work with Adur and Worthing Council offering wellbeing checks and triage calls as part of their social prescribing. From the triage calls we're then able to provide personalised support and referrals to residents.

Successes this year have included completing **113 benefit reviews, which has helped residents access over £200,000 of new benefits, plus almost £9,000 worth of food vouchers from the household support fund** to help those struggling with the cost-of-living. These numbers will continue to rise as we complete further follow-up calls with residents.





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 **71% of respondents are living with an illness or disability that has a daily impact, 63% have a diagnosed mental health condition, 9% would say they have an alcohol addiction, and 42% are experiencing loneliness.** For full wellbeing indicators view our Wellbeing Index dashboard 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.**

Case study

Helping E.ON Next to support customers facing mental health issues

E.ON Next have 2.3 million customers on their priority services register (PSR), and the three biggest customer groups on their PSR are Mental Health, Chronic Serious Illness, and Developmental Condition. To offer effective support, they wanted to understand the main breakdown of customers within these categories and to be able to **offer tailored support** to smaller subgroups as well as ensuring all customer received a caring customer experience.

TellJO used digital wellbeing checks to provide customers with direct, personalised links to additional support for those struggling with mental and physical health conditions.

- **5,000 customers with a terminal illness received extra support** from E.ON Next
- TellJO provided **150,000 lines of new PSR data** so E.ON Next could better understand customer's situations
- E.ON Next was able to break down their large customer groups into smaller subgroups and **train contact centre teams in supporting customers with key mental health conditions.**



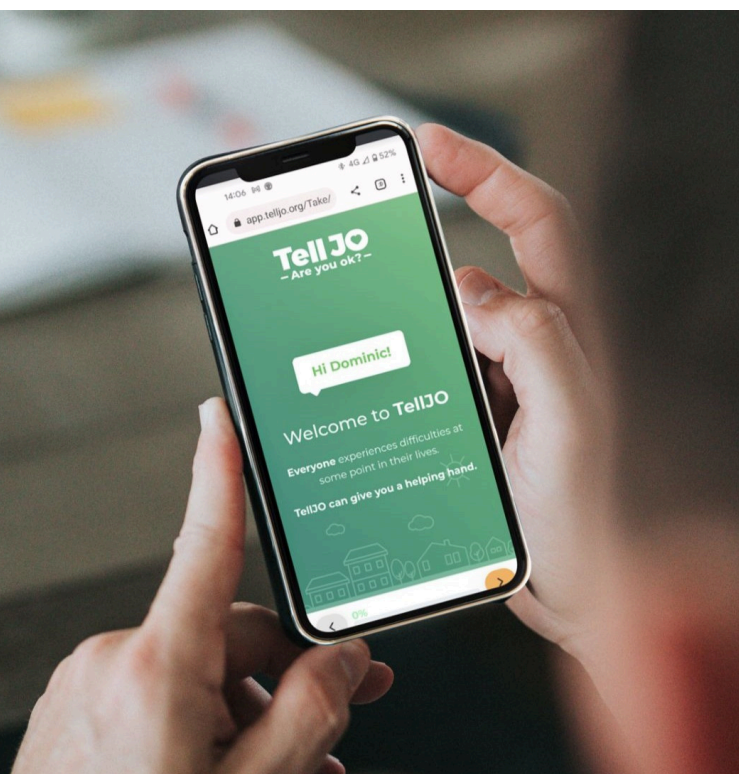
Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

Ensuring digital inclusion

We continually monitor feedback from users and have made several updates to the wellbeing check in 2024 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.

Equally, if someone wants to complete the wellbeing check but doesn't feel capable of doing so on their phone or computer, our Wellbeing Coach can complete it over the phone with them.



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

Financial education – supporting those at risk from loan sharks

In England an estimated 1.08 million people are using a loan shark and in 2024 we introduced new questions in the wellbeing check to identify those at risk.

So far, **1.2% of wellbeing check respondents have been identified as at risk of loan sharks**, and received signposts to **Stop Loan Sharks England** for help.



“

On your advice I have been able to reduce our gas and electric bill and Southern Water have contacted me and reduced our bill, as we were paying way over our usage. So many thanks, very much appreciated.

”

TellJO wellbeing check user





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

Supporting those struggling with energy bills

Data from our wellbeing checks show that **45%** of those who complete the wellbeing check **have utility debts** with **61% 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 E.ON Next to support vulnerable customers

In 2024 we continued to work with E.ON Next offering wellbeing checks to their vulnerable customers. Results included:

- **500,000 wellbeing checks sent** to customers.
- **Double** the number of people **accessing cost-of-living advice** on their website.
- **463,000 personalised signposts** offered to customers.
- **23% customers clicked on signposting** help.



“

Today I saw on the E.ON website that my application for the warm home discount has been successful. That's taken a huge amount of worry away. Talking to you seems to have started a chain reaction of positive events. I'm so grateful for your care and understanding. I wanted you to know, you've touched my life and you've made a difference. Thank you.

”

E.ON Next customer via email



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 2024 **TellJO was selected for two innovation labs supporting financial services**. One with TSB Bank and FinTech Scotland, the other with Fintech Scotland and SuperTech which incorporated most of the large UK banks. 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 with a wellbeing check. As well as being able to offer a wellbeing check to customers based on any changes in spending that could indicate a customer in financial difficulty or mental/physical health difficulty.



Take urgent action to combat climate change and its impacts.

B Corp news!



TellJO has joined the growing group of companies reinventing business by pursuing purpose as well as profit. 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.

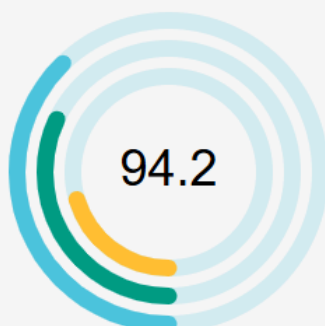
B Labs scrutinise every part of a business over five key areas: Governance, Environment, Workers, Community and Customers.

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.

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 1,028 trees** and avoided **nearly 70 tonnes of CO₂e**, which is equivalent to 54 long haul flights or 173,248 miles driven in a car.

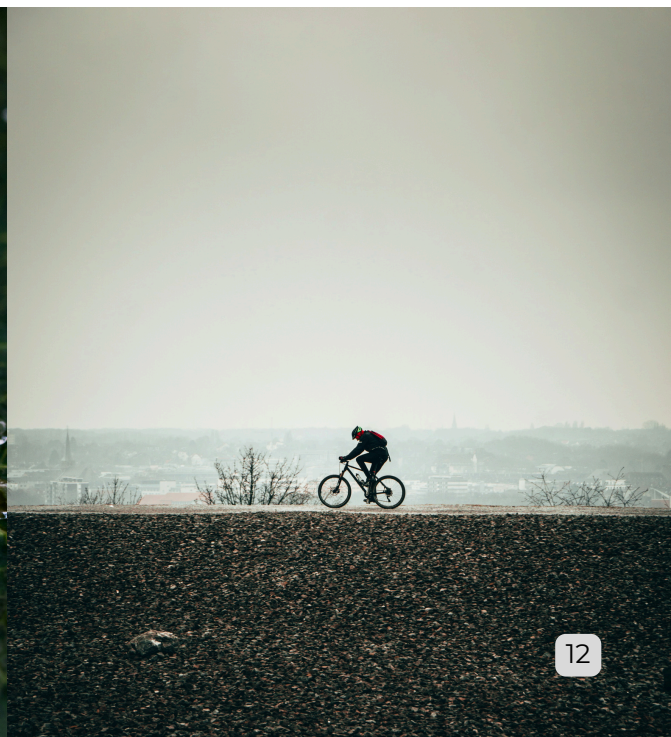


69.83

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 will be electric, where not practical are hybrid. In 2024 we also invested in an e-bike to enable a staff member to cycle to work, saving over 520kg of CO₂ emissions so far this year.





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

National and international partnerships

In 2024 TellJO partnered with its first international client, based in New Zealand. In 2025 we're on track to work with our first Australian client. 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

Going Local - Social Prescribing and Citizens Advice

As part of our work **partnering with councils and social prescribing teams** we're able to refer some customers who complete a wellbeing check directly to Citizens Advice, this can include help with Personal Independence Payments (PIP) claims and other benefits advice as well as support with housing and debt.

“

I am so happy I was told about Going Local, Charlotte at TellJO has gone above and beyond for me.

I have never felt so comfortable speaking to someone and I feel Charlotte really understands me. She's not just someone at work, she loves what she does and you can tell.

I'm always so anxious but from my first initial phone call I've felt like I've known Charlotte for a long time.

”

TellJO customer referred by the Going Local Social Prescribers' team as part of our work with Adur and Worthing Council.



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