

# Where is AI taking us in 2026?

## BUDGIE IS FLYING

During the last quarter of 2025 we launched our very latest version of Budgie, our AI driven avatar. Designed to seamlessly take customers through an affordability assessment, with improved communication, voice and with a new level of vulnerability recognition.

## HATCHING LANGUAGES NEXT?



Absolutely, we know how frustrating it is to have that language barrier for agents and customers. Even if english is spoken

if it isn't your customers first language it can make that affordability assessment even harder. That's why we are hatching our languages, designed to support agents but also that self serve journey for your customers, watch this space as we roll it out in 2026.

## HUMAN-AI COLLABORATION

AI doesn't need to be seen as replacing agents. We hear amazingly positive comments from agents who talk of the Inicio solution taking the stress away from what is a very difficult task.

"Asking people to share their financial situation with me over the phone is really hard, I don't like it". Agent

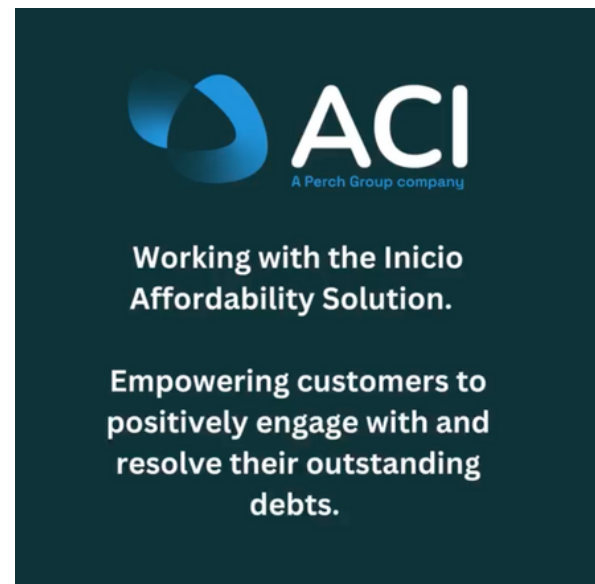


As AI evolves, so will its relationship with humanity. The key lies in thoughtful integration — combining machine intelligence with human values, creativity, and empathy.

## NEW CLIENTS JOINING OUR FLOCK

### ACI - A PERCH GROUP COMPANY

Kevin Woods, Head of Operations at ACI - Perch Group was very positive about implementation of our I&E solution and with a smooth onboarding and early positive results, we can't wait to see how this continues in the coming months.



"We've recently launched the new Inicio tool, and the impact has already been outstanding.

Our telephony agents are completing customer income and expenditure assessments with greater accuracy and confidence than ever before. The platform is user-friendly, intuitive to navigate, and provides far deeper insights - without negatively affecting average handling time.

Although it's early days, the tool is clearly demonstrating a smarter, more efficient, and more insightful way to assess affordability. We're excited by the results and look forward to seeing the continued benefits as we move forward with Inicio"

### Head of Operations - Kevin Woods



## NEW CLIENTS JOINING OUR FLOCK



### HASTINGS DIRECT LOANS

When onboarding new clients, we strive for improvements in performance as early as possible.

And, because we configure our solution to our clients needs from the outset we can monitor and adjust it as much as we need to, helping us get the sort of results that we did at Hastings Direct Loans.

#### Hastings Direct Loans Case Study.

A new client for us, but a new industry too.

JTR Collections supports thousands of people on their journey to becoming debt free.

Through early engagement to avoid enforcement, with the Inicio affordability assessment using conversational AI to help people understand their financial circumstances.

#### JTR Collections Announcement



We are proud to be working with



## CHRISTIANS AGAINST POVERTY GETTING TO GRIPS WITH BUDGIE



We were over the moon when Jonny Viner - product owner at Cap UK - posted this on LinkedIn following our day visiting their offices to talk to the team pre onboarding our solution:

"We had a fantastic session yesterday afternoon with the brilliant team at Inicio AI

Huge shout out to Victoria Oliver and her team Alex and Charlotte for joining us in Coventry for the session! 🍷

In the session we focused our time on configuring the 'Budgie' tool to meet the specific needs of our ongoing CAP Money Guidance trial. I am genuinely excited by the potential this tool has to simplify life for the people and churches that we serve.

Budgie is a wonderful budget builder that uses conversational AI to both simplify Income & Expenditure (I&E) capture as well as empower people to understand their financial situation. It does the heavy lifting by:

- Quickly and easily classifying budget line items - for example, knowing that "window cleaning" belongs in "Household Maintenance."
- Giving instant feedback on running totals, flagging excessive or low expenditure, and prompting users to consider items they may have missed.
- Helping ensure people access potential unclaimed benefits they may be entitled to.
- As well as loads more opportunities that I don't have time to list! 🕒

What particularly impressed me was the ease of customisation. We can effortlessly embed CAP's own approaches, adding specific prompts to guide clients when their spending is unsustainable, this level of tailored support is a huge win for our work!

We're moving quickly to get the configuration tested internally over the next week or two, with the goal of getting the Budgie Tool into the hands of our trial centres in November! " 🚀

**Jonny Viner - Product Owner CAP UK**



## A FEATHER, OR TWO, IN THE CAP

It's important to us that we showcase our solution, pitching up against some solutions that have been on the market for years. And so it's fair to say we've definitely been busy with awards of late.

Seeing our Chief Commercial Officer, Victoria Oliver collect our award for Best Use of Technology at the CSA Awards was a real high, this is an industry we care about passionately and so picking up this one was a real feather in the cap for September 25.



In November we were delighted to be picking up a win at the 10<sup>th</sup> Annual Entrepreneur Awards.

Winning the Innovation in AI category, sponsored by Barclays Business Banking was really special to us.

This is the category that recognises entrepreneurs who have fast-growing business in AI.

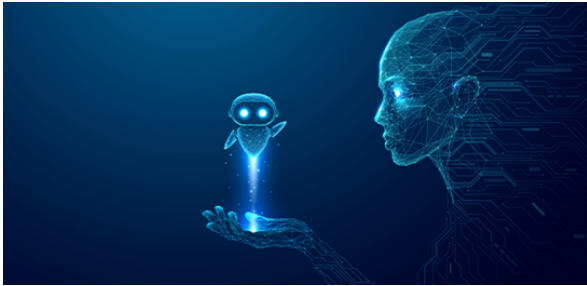
## KPMG TECH INNOVATOR IN THE UK

Our CEO, Rachel Curtis said...

"Wow! Still pinching myself that Inicio AI was named KPMG UK Tech Innovator 2025 after an intensive competition with awesome tech companies from around the country! "



LEARN MORE ABOUT INICO.AI...



## HOW INICIO AI HUMANISED DEBT

Rachel Curtis spent three decades in financial services, building a career focused on customer experience, operations, and marketing.

[Click here to read more](#)

## BLOG – THE COMMERCIAL CASE FOR ROBUST INCOME & EXPENDITURE ASSESSMENTS



[Click here to read more](#)



Listen to Tech Startup Stories Podcast featuring our own CEO and Founder [Rachel Curtis](#), with host [Natalie Binns](#).

Hear the podcast and read the blog:

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## BLOG – THE ROLE OF AI IN FINANCIAL SERVICES



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From everyone at  
inicio.**AI**