Is spring blooming with Intelligence?

MARCH 2026

BUDGIE IS IN SEASON

It’s been a great start to the year, the team have been working hard with new clients whilst picking up an award and featuring in the BNP Paribas Personal Finance National Innovation Day and UK Tech Week.

For us spring is looking to be full of great opportunities, from entering the motor finance industry to catching up at events across the country.

COME AND SEE US 14TH APRIL 2026

CONTENTS THIS QUARTER

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FROM INNOVATION LAB TO CLIENT DELIVERY

BNP PARIBAS PERSONAL FINANCE

Our journey with BNP Paribas Personal Finance started with the support of SuperTech West Midlands who recruited us into the BNP Paribas Personal Finance Innovation Lab in 2024.

It was a fantastic journey where we had the opportunity to hear directly from teams within BNP Paribas Personal Finance, helping us shape our unique solution to their specific needs.

Now we are proud to have BNP Paribas Personal Finance as our client, supporting their customers to complete affordability assessments using our bespoke conversational AI, built from in-depth research and years of detailed conversations around everyday financial circumstances and challenges.

Our partnership is a fantastic example of how purpose led organisations such as SuperTech and Industry led innovation labs can bring founders straight into the heart of commercial organisations with focused innovative ambitions.

THE BNP PARIBAS PERSONAL FINANCE PRESS RELEASE

NEW CLIENTS JOINING OUR FLOCK

EXCEL CIVIL ENFORCEMENT

Another client in the enforcement sector. We were delighted to provide Excel Civil Enforcement with our affordability form.

Announced on LinkedIn, Laura Smith, Director of Clients Relationships posted:

"What a fantastic onboarding experience working with Victoria Oliver, Rachel Curtis and the Inicio AI Team to implement yet another tech innovation! "

More Here

FINCLUSION - MOTOR FINANCE

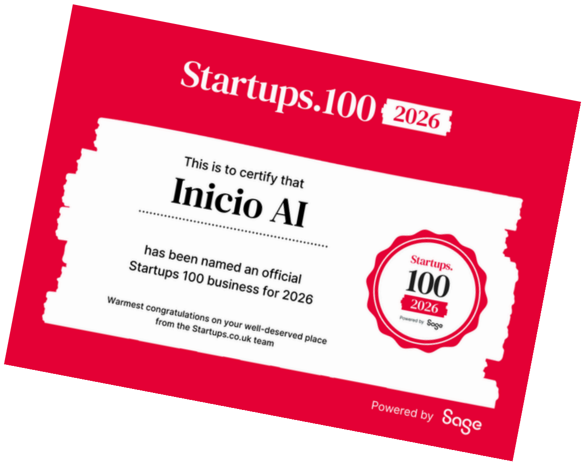
Another new sector for us but even more impressive, a new place for our Affordability Assessment, right at the start of the journey.

The motor finance industry is going through significant change right now with many putting aside large provisions to ensure redress for past errors.

Finclusion are starting on the right foot first and have implemented our affordability assessment tool for every loan for every car.

Read the Blog Here

FEATURE IN STARTUPS 100 - 2026



We were incredibly pleased to have been listed in the prestigious Startups.co.uk 100 Index for 2026

The index finds the top 100 brightest ideas for the years ahead, it's the UK's longest running index of disruptive new startups, previously identified brands include Monzo, Deliveroo and Hello Fresh.

Run by the UK's most established website for entrepreneurs Startups.co.uk offers a showcase of new businesses that demonstrate innovation, solid financials, opportunity in their market, a great concept and a strong customer base or following. **READ MORE**

FINTECH PROFILE INTERVIEW WIITH EWAN MACLEOD

Our CEO Rachel Curtis talks to Ewan MacLeod at Fintech Profile, sharing practical advice for bank executives on avoiding vanity AI projects, improving data quality, and finding the courage to take meaningful risks.

Ewan: *"What's one AI or data capability banks should prioritise in the next 12–18 months, and why?"*

Rachel: *"So many critical decisions in banking – lending, collections, forbearance, advice – are built on data customers provide under stress, confusion or time pressure. Historically this has been handled through long forms or rushed phone calls, which is a perfect recipe for error."*

Read full interview here

CLICK HERE

inicio.AI

BLOGS OF INSIGHTFULNESS

Customer capacity fluctuates daily but systems rarely do

Inicio Head of Customer Success, Amani Darr, has in-depth experience in financial services as a vulnerability specialist.

Here he looks at rigid systems v's vulnerable customer capacity.

READ MORE

Is the Energy Debt Landscape about to be reset?

Our strategic expert Caroline Walton talks about the UK energy sector entering a pivotal moment.

After years of mounting pressure, regulators are signalling a change - vulnerability will need affordability.

READ MORE

AI in Affordability - Three Myths

"I heard that AI can't be trusted in regulated conversations."

Our AI is built on years of real affordability conversations. It's structured, explainable and auditable. Developed for regulated firms, strengthening compliance, not compromising it.

"Implementing AI requires significant technical resource."

Integrate seamlessly alongside existing processes and IT, or delivered completely standalone. No rebuild, No tech, No operational disruption. Just quick delivery.

"But short Income and Expenditure Forms are simpler"

It's actually no faster & reduces accuracy. Customers round numbers and estimate, meaning overstated spend & lower repayment values. Breaking expenditure down properly leads to more sustainable outcomes.