Which? Fund
Application guidance

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1.0 About Which?

Which? is the UK's consumer champion, a powerful force for good, here to make life simpler, fairer and safer for everyone.

We're the independent consumer voice that provides impartial advice, investigates, holds businesses to account and works with policymakers to make change happen.

We fund our work mainly through member subscriptions. We're not influenced by third parties – we never take advertising and we buy all the products that we test. Which? is a not-for-profit organisation wholly owned by the Consumers' Association (registered charity no. 296072).

Further information about the Consumers' Association, and our charitable objects, can be found [here](). Grants will be made by the Consumers' Association.

2.0 The Which? Fund

Consumer harm takes many and varied forms, and is often difficult to spot.

Which? wants to make sure that the voices of all consumers are heard, and that action is taken to tackle consumer harms. We understand that, in some cases, other organisations who work more closely with specific communities, or who have specialist technical skills, will be better placed to complete this work, and would benefit from our support to do so.

This is why we set up the Which? Fund. We're excited by this opportunity to improve our understanding of, and address, consumer harm.

The Which? Fund offers restricted grant funding to allow UK charities, universities and not-for-profit Community Interest Companies to undertake new research work exploring the consumer harms faced by diverse and disadvantaged communities, or identifying innovative solutions to these issues.

Limited funding is available, and we expect to be oversubscribed, so a rigorous competitive process will be in place to identify the proposals likely to have the greatest benefit for consumers. We aim to be an engaged funder, working collaboratively with those we fund to identify and address consumer harm, and would be happy to discuss opportunities for partnership beyond the initial provision of funding.

3.0 Call for Applications to Improve Understanding of Consumer Harm

3.1 Aim of Funding

In this call for applications, the Which? Fund will offer grants to support work aiming to:
- Improve understanding of consumer harms affecting diverse and disadvantaged communities, including novel harms in digital markets.
- Identify evidence-led, pragmatic solutions to consumer harm.
- Develop partnerships and encourage collaborative working to provide a more powerful voice for all UK consumers

We want to support high quality, high impact research and analysis, that provides new insight into markets and finds opportunities to make life for consumers:

- **Simpler** – by identifying where complexity is hindering consumers' abilities to make informed decisions;

- **Fairer** – by working out where firms may be taking unfair advantage of information asymmetries or other forms of market power (for example to charge consumers more than a fair price), or where consumers are denied redress when things go wrong; and

- **Safer** – by spotting where criminality or poor standards put consumers in danger: physically, emotionally, or financially.

This research should build on what is already known, bringing new evidence or identifying innovative solutions. We want to achieve real change, so **insight must be targeted to audiences with the power to make a difference**, and communicated in a compelling way. We are keen to support organisations using innovative methodologies to uncover consumer harm.

3.2 Our 2022/23 funding programmes

Consumer harm is experienced in a very wide range of markets, and we are seeking applicants' ideas on the most pressing problems facing diverse and disadvantaged communities. This year, we have two funding calls.

a) Projects exploring consumer harms experienced by diverse and disadvantaged communities.
In some circumstances, certain groups of consumers – for example, women, people living with disabilities or health conditions, low-income households or members of diverse ethnic communities – might be exposed to more harm than other groups, or experience different harms. To maximise the synergies between this initiative and our own work – and thus the impact – applications should also align with one of Which?'s Impact themes, described below:

1. MONEY
Managing money is difficult, with consumers facing complex choices with long-term consequences. We want to see fairer financial markets, where financial products and services are transparent and easy to understand.

2. CONSUMER RIGHTS AND PROTECTIONS
Consumers face a range of risks every time they buy products and services. We want to identify practices that are unsafe or unfair on consumers, in markets from travel to food, and will push to ensure regulation offers consumers the protection they deserve.

3. KEEPING CONSUMERS SAFE FROM SCAMS
From bogus text messages to dodgy retailers tricking customers into buying fake goods, fraudsters employ ruthless tactics to target people, often the most vulnerable. We want policy makers, banks, telecoms providers and digital platforms all to do their bit to reduce the prevalence and impact of scams on consumers.

4. DIGITAL LIFE
While digital products and services bring huge benefits, the pace of change can present challenges. Everyone should have access to the right connectivity at home and via mobile, be able to buy products that are safe, secure and long lasting and – once online – consumers should be confident that their data is protected, whatever digital services they use.

b) Projects exploring consumer harms experienced by diverse and disadvantaged communities in digital markets, where information asymmetries, dark patterns and dynamic pricing can place consumers at a distinct disadvantage, and some groups may face greater detriment than others. Consumers may face financial harm when they pay over the odds for goods and services, physical harm when they buy unsafe products online, or psychological harm when their data is used in ways they are not comfortable with. Examples could include online choice architecture designed to manipulate consumer behaviour which has a greater impact on some groups, algorithmic systems which create biased outcomes which disadvantage certain groups, or sensitive personal data being collected excessively or used inappropriately.

3.3 Who we will Fund

We will fund registered charities based in the UK, whose charitable objectives align with those of the _Consumers' Association_. UK universities as exempt charities, are also eligible to apply. We will also consider applications for funding from not-for-profit Community Interest Companies (CICs) registered in the UK.

If your organisation is a UK registered charity, it must have a Board of at least five independent trustees or directors, its own bank account and at least one set of annual accounts published on the Charity Commission website, covering a 12 month operating period.

Community Interest Companies (CICs) are eligible for funding if they have a not-for-profit clause in their company articles, and an asset-lock in place. CICs may be incorporated as a private company limited by guarantee or a private company limited by shares under Schedule 2 of the Companies Act, and should have at least three independent non-executive directors.

Partnerships between organisations can bring an exciting mix of skills and unlock new opportunities. We welcome applications that involve such partnerships. In these cases, a lead organisation which meets our eligibility criteria should be identified, and relationships and division of labour between the parties clearly set out in your application.

We will not support individuals, or for-profit organisations.

3.4 What Projects we will Fund

We will fund specific, strategic projects, with the potential to benefit large numbers of people by changing policy, regulation or practice.

We will not fund projects providing direct support to individuals, for example existing community projects. However we will consider funding the testing and evaluation of direct approaches which have the potential to lead to wider change and benefit larger numbers of people.

3.5 What Costs we Will Cover

We are only able to fund costs which are directly attributable to work furthering the Consumer Associations' charitable purposes.

For **charities**, we are happy to cover staff salaries and a reasonable amount of core costs/ overheads, in proportion to the size of the project. Staff costs should be completed for each member of staff employed on the project to be funded. Where staff costs are sought, the budget should show the number of days, daily rates and the annual salary from which this derives. Non-salary costs and overheads should be specified separately, and applicants should be fully transparent about how costs have been calculated. Capital costs for equipment will only be funded where specifically required to complete a project. We will not normally fund overseas travel. The Consumers Association reserves the right not to fund overhead costs where they cannot be reasonably justified or we are not satisfied with the applicant's explanation.

For **UK higher education institutions (HEIs) and not-for-profit Community Interest Companies**, we will fund all direct costs related to the management and delivery of the project, but we will not pay indirect costs. This means we will cover the costs explicitly identifiable as arising from the project, charged on the basis of the amount spent, through auditable accounts, including the costs for the time staff spend directly on the project, and a share of the directly allocated costs required to complete a project, but not solely relating to it, based on estimated shared use. We will not fund indirect costs which cannot be directly allocated to the project and would be incurred irrespective of the project, for example estates costs and central services.

It is the responsibility of the organisation applying for funding to identify whether this would attract VAT, and to include it in the proposal if necessary.

NOTE: In stage 1 (outline) applications, only an estimated total of costs is required. A full breakdown of costing information will be sought in the stage 2 (full) application form.

3.6 What Level of Funding can you Apply for?

There is a total of £75,000 of funding available in 2022/23. We anticipate that we will fund a small number of high-quality projects, although there is no maximum or minimum limit on the funds that can be applied for from the available fund. You are advised to cost your project based on what you need.

We envisage that projects will take up to 12 months to complete. An organisation can only submit one application for funding per funding round

4.0 How we will Assess your Application

4.1 Eligibility Criteria

The Which? Fund is **unable** to support applications where:

1. The application is not from a registered charity, not-for-profit Community Interest Company, or university based in the UK.
2. The proposed research does not address the issues set out in this guidance.
3. Work has already been completed.

And, for registered charities:

5. The organisation applying has significant unrestricted reserves (e.g. in excess of 12 months of normal operating costs).
6. The organisation applying is in serious financial deficit or has recently reported a serious incident to the Charity Commission.
7. The organisation applying has fewer than five independent trustees or non-executive directors.

4.2 Assessment criteria

We anticipate that we will receive more applications that pass our eligibility checks than we have available funds to support. Applications will thus be assessed against the five criteria, below, to enable us to shortlist them for funding.

NOTE: Assessment will also be made of applicants' ability to concisely and clearly summarise their proposed research within suggested word limits.

1. **Generating rigorous new insight into consumer harm or potential solutions**

   The work will improve understanding of consumer harm, using rigorous methodology. The application demonstrates a good understanding of consumer harm, and of the existing evidence in their area of interest, allowing them to identify an opportunity to make a novel contribution.

2. **Clearly engaging with our funding calls**
   For funding programme a), Consumer harms experienced by diverse and disadvantaged communities: Actively engaging with diverse, minority or disadvantaged groups of consumers

   A core aim of this work is to address consumer harm experienced specifically or more dramatically by minority or disadvantaged communities. The strongest proposals will demonstrate understanding of the groups they seek to work with, and proactively engage with these communities in the exploration of harm, or the development of solutions.

For funding programme b), Consumer harms experienced by diverse and disadvantaged communities in digital markets: Strong understanding of digital markets and relevant technologies

Harms in digital markets may be difficult for individuals to identify, and it may be challenging to understand where diverse and disadvantaged consumer groups are experiencing disproportionate detriment. Applications should demonstrate a strong understanding of digital markets and relevant technologies, and explain in nontechnical language how data to identify potential consumer harm in digital markets will be collected and analysed.

3. Strategic value

The work has potential to drive real change in policy, regulation, practice or behaviours. The application demonstrates an understanding of who needs to be influenced and a careful consideration of how their findings will be communicated to make maximum impact for consumers.

4. Delivery ability

Applicants must demonstrate that they have the skills, knowledge and capacity to successfully undertake the project. Plans should have appropriate milestones and a clear understanding of risks and the steps necessary to manage these. Applications should also outline how they will engage with other experts and stakeholders to maximise the value of their work.

5. Value for money

Costings are clear and proportionate to the work and outputs proposed. Organisations seeking funding should demonstrate sound financial management and governance, and not be experiencing serious financial difficulties.

5.0 Applying for Which? Fund Support

5.1 Two Stage Process

We appreciate the time and effort taken to complete a full application form for funding. Like many other funding bodies, we have elected to use a two-stage application process to enable applicants to submit the minimum information needed for us to assess whether a full application passes the Which? Fund's eligibility criteria for funding.

Timings for the two stages are shown here:

Stage	Time to complete application	Time to complete short-listing
Stage 1 (outline) application	11 weeks Launch: Monday 04 July 2022 Deadline: **5.00pm Monday 19 September 2022**	Within 6 weeks
Stage 2 (full) application	8 weeks Launch: Week commencing Monday 24 October 2022 Deadline: **5.00pm Friday 16 December 2022**	Within approximately 10 weeks

5.2 Obtaining a Stage 1 (Outline) Application Form

Organisations wishing to apply should email Raveene-Jonelle Dompreh at *funding@which.co.uk* to obtain a copy of the stage 1 (outline) application form. If you are short-listed to stage 2, you will automatically be sent a full application form by email.

5.3 Completion of the Stage 1 (Outline) Application Form

Guidance notes are provided in the application form in italics, and may be deleted from your finalised proposal before submission. Additional information to help you complete the stage 1 (outline) application form are included, in section 6.0, below. If you have any other questions not covered here, please direct them to Raveene-Jonelle Dompreh at *funding@which.co.uk*

5.4 Submission of Application Forms

Completed Application forms should be submitted by email to Raveene-Jonelle Dompreh at *funding@which.co.uk* by the stated deadlines. Applications received after these deadlines will not be considered.

5.5 Review of Stage 1 (Outline) Applications

Stage 1 (outline) applications will be assessed using the criteria outlined in section 4.0, above.

All applicants will be provided with feedback on their stage 1 application, and we expect to reach a decision on which applications will proceed to the second stage within six weeks.

It is possible that we may contact you during this review period to ask for additional information, but we ask that you please do not contact us, to help us focus our resources on processing applications as quickly as possible.

5.6 Short-listed Applicants

Applicants who are successful in the initial sift will be invited to submit a full application, with a proforma provided to you by email.

You will be asked to provide additional details on methodology, existing related research and proposed outputs. The full application should build on your initial submission, but you will have an opportunity to make changes in response to our feedback. Submission of your completed full application should follow the guidance set out in section 5.4, above.

5.7 Review of Stage 2 (Full) Applications

Stage 2 (full) applications will be assessed using the criteria outlined in section 4.0, above.

Applications that proceed to the second stage of the process should expect a decision within approximately 10 weeks of submission of their stage 2 application.

Once again, it is possible that we may contact you during the review period to ask for additional information, but we ask that you please do not contact us, to help us focus our resources on processing applications as quickly as possible.

5.8 Other questions

If you have any questions after reading this document, please check our online FAQs. If your question is not answered there, please email Raveene-Jonelle Dompreh at *funding@which.co.uk* Please note that we are unable to answer specific questions about proposed projects in advance of the submission of an outline (stage 1) application.

6.0 Completing your Stage 1 (Outline) application

It is important that your stage 1 (outline) application provides a clear, concise and compelling summary of your proposed research. It must stand alone to make your case for support from the Which? Fund.

Your application will be assessed against the criteria provided in section 4.0. Please ensure that you clearly address the eligibility criteria, as applications that fail to do so will be excluded from consideration for funding.

6.1 Guidance on Application Form Structure and Format

We're expecting to receive more applications than we will be able to fund. Processing those applications, making sure each one gets a fair review, and offering feedback to all applicants will take our team a lot of time. We'd be very grateful if you could be mindful of our time, as we've tried to be mindful of yours in designing this application process:

- Form to be completed in Arial font, size 11
- Single line spacing with standard margins (2.54cm) to be used
- Section 1 of your application ('About your organisation') has no word limit, but must not include information that belongs in section 2 ('About your project').
- Section 2 of your application ('About your project') contains word limits as guides. We've purposefully provided guidelines for length, not strict word counts, to save you spending hours agonising over a couple of additional words or an extra line taking you onto another page. In return, we'd ask that you pay attention to our guidelines, and keep your application brief. Applications which are clearly much longer than we'd expect given our suggested word counts won't be reviewed, to make sure we have enough time to give everyone else a fair chance.
- Your application should be structured so that it is easy to follow and understand.
- Keep the use of acronyms to a minimum and only use acronyms where a term is used frequently throughout the application (and is defined on first usage).
- You may embed tables, graphs and schematics/timelines in your proposal, but when doing so please bear in mind the need for brevity.
- Please do not include pictures, logos, CVs or bibliographies. You may include one single sided A4 page listing any references used throughout your application at the end of the form.
- Submit in MS Word format.

6.2 Guidance on Questions

Guidance for some questions is provided on the form itself, but is expanded upon here. You may delete guidance notes in italics from your completed application form.

Section 1: About Your Organisation

As this section of the application form will be populated with personal data, it will be stored separately to section 2. Please see Which?'s _privacy policy_ for further details on how your data will be stored and processed.

1. **Organisation name**
   This should relate to the lead organisation (which will administer any award) if more than one organisation is involved in the delivery of this research.

2. **Organisation address**
   This should relate to the lead organisation (which will administer any award) if more than one organisation is involved in the delivery of this research.

3. **Applicant names, job titles and contact details**
   Please provide the name, job title and email address for the Lead Applicant and any co-applicants below, including details for the Lead Applicant first. If co-applicants are drawn from other organisations, please also provide the name of their organisation in the job title column. Please also provide a single sentence summary of each person's role in the project. It is recommended that the contact details of an administrative contact are provided in case we experience any difficulties reaching the Lead Applicant for additional information.

4. **Organisation's legal status**
   Please note that in order to be eligible for funding, the organisation that would be administering any award must be a UK-registered charity, a UK university that has exempt charitable status or a not-for-profit Community Interest Company. Select the option that applies to your organisation.

5. **Number of trustees / directors**
   Please state the total number of trustees/directors on the governing board of the organisation that would be administering any award, and indicate how many are non-executive. Please note that charities are expected to have at least five independent directors or trustees to be eligible for funding, and that Community Interest Companies (CICs) should have at least three independent non-exec directors

6. **Link to most recent published accounts**
   Please provide an electronic link to the most recently published accounts of the organisation that would be administering any award. If this isn't possible, please submit this document at the same time as your application.

7. If a charity, please provide your charitable objects and registered charity no.

Please note that for a charity to be eligible for funding as the lead organisation, it must be registered.

8. If a not-for-profit Community Interest Company, please provide your company number and your community interest statement

9. Are you happy to be contacted about future funding opportunities?

If you would like to receive email notification of any future Which? Fund competitions, please select 'yes'. See our _privacy policy_ for further details on how your data will be stored and processed.

Section 2: About Your Project

You may submit one _single-sided_ A4 page listing any references used throughout your application.

1. Project title

The project title should state clearly and concisely the proposed project. Please spell out any abbreviations in full.

2. Which funding programme are you applying to?
a) Consumer harms experienced by diverse and disadvantaged communities
b) Consumers harms experienced by diverse and disadvantaged communities in digital markets

Please select one option.
2.i. For applications under programme a) only: Which? Impact area this project aligns to
Descriptions of the four key Which? impact areas can be found in section 3.2 of this guidance. Please review these and select the one your proposal aligns to most closely. If your research aligns to more than one area, select the one that you feel most clearly describes it.

3. What are the aims of this project?

Please explain the key questions your project will seek to address, what outcomes you expect to achieve and the anticipated impact. We suggest you aim for c.100 words.

4. Why is this project needed now?

Please explain the existing need for this project. Where are the gaps in existing evidence? Where have you looked for evidence? Have you consulted with stakeholders? We suggest you aim for c.100 words.

5. Plain English summary of the proposed project

A range of reviewers, of varying levels of subject matter expertise, will use this summary to inform their review of your funding application, so please ensure that this explanation of your planned research is clear and aimed at a non-specialist audience. Your explanation should include your proposed methodology, anticipated outputs and dissemination plans. This section should not exceed one page of A4 in length, c.500 words.

6. *This question varies according to the funding programme you are applying to. Please delete the question which is not relevant to your application.*

   For applications to programme a) Consumer harms experienced by diverse and disadvantaged communities:

   How do you plan to engage with diverse or disadvantaged consumer groups?

   The Which? Fund specifically seeks to support projects which will explore the harm experienced by diverse and disadvantaged consumer groups. Please outline which groups your project will engage with and how you plan to go about this. We suggest you aim for c.100 words.

   For applications to programme b) Consumers harms experienced by diverse and disadvantaged communities in digital markets

   How will you explore the harm facing diverse and disadvantaged communities in digital markets?

   The Which? Fund specifically seeks to uncover and address novel forms of consumer harm in digital markets, which may be difficult to identify. Please explain what tools and techniques you will use to identify novel consumer harms affecting diverse and disadvantaged communities online, in nontechnical language. We suggest you aim for c.100 words.

7. **How will you ensure your project has practical impact?**

   Your project need not specifically drive change for consumers, but it must have the potential to do so. Please set out your understanding of the audiences and key stakeholders for the outputs of your project, how you will engage them, and how your work can be used to reduce consumer harm. Aim for c.150 words.

8. **Your ability to carry out this project successfully**

   Please provide a brief summary of your lead organisation's / project team's experience, knowledge, skills and capacity to undertake this project. This could speak to track record and recent achievements, including the difference your work has made. If there are plans to subcontract any elements of the project, please identify other organisations that may be involved (other than co-applicants) and the nature of their involvement. Aim for c.250 words.

9. **Proposed start date**

   Please indicate in which month you intend to start working on the project. Be realistic about your possible start date, taking into account that decisions on funding will not be made until late February 2023, and that time will be needed to finalise grant agreements. You should also allow for any staff recruitment or ethical approval required before starting your project.

10. **Project duration**

    Please include sufficient time to complete all parts of your project including writing any reports and dissemination activities. We anticipate that research projects will complete within 12 months in most cases.

11. Estimated cost

We will ask for a full breakdown of costs in the full application form if your outline application is shortlisted. At this stage, please provide the total amount of funding you are requesting to complete this project. Refer to sections 3.5 and 3.6 on available funding, what we will fund, and VAT. If the project is dependent on funding from other sources then you should indicate how much other funding is required, where you intend to source it from, and whether this has already been obtained.

12. Conflicts of interest

Please declare any conflicts or potential conflicts of interest that you or your organisation may have in undertaking this project, including any relevant personal, non-personal and commercial interests that could be perceived as a conflict of interest or introducing bias to the application process. Please also declare any conflict or potential conflict of interest with the *Which? Group*.

6.3 Accessibility

At Which? we want to make life simpler, fairer and safer for everyone, regardless of their age, gender identity, disability, marriage or civil partnership, pregnancy or maternity, religion or belief, race or ethnic origin, sex, sexual orientation, transgender status, social economic background, etc. We value diversity and are actively seeking to engage with diverse and disadvantaged communities to help us to understand and create a positive impact for all consumers.

We are committed to making the application process for the Which? Fund accessible. Please reach out to Raveene-Jonelle Dompreh, at *funding@which.co.uk* if you need any support to access this application process.