

# Which? Fund FAQs

These FAQs are designed to complement the full [Guidance for Applicants](#).

Further information is also available at <https://consumerinsight.which.co.uk/which-fund>.

If you have any questions which are not answered in this document, please contact Raveene-Jonelle Dompreeh at [funding@which.co.uk](mailto:funding@which.co.uk).

## Scope and Aims

### What is the scope and remit of this funding opportunity?

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 UK consumers from all backgrounds.

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 and identifying innovative solutions. We want to support the achievement of 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.

The Which? Fund, funded by the Consumer’s Association, is **unable** to support applications where:

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

And, for registered charities:

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

### **Can you clarify what is expected in terms of the project delivering benefit?**

Projects must have the potential to benefit large numbers of people by changing policy, regulation or practice. We will not fund projects providing direct support to individuals, although 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.

Your project need not specifically drive change for consumers, but it must have the potential to do so. Applications should demonstrate an understanding of who needs to be influenced and a careful consideration of how findings will be communicated to make maximum impact for consumers.

### **My proposed project is very local, relating to a small group in a particular community.**

#### **Is this likely to be acceptable?**

The Which? Fund seeks to support 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. This means projects which only benefit a small group of people are unlikely to be funded, unless you can explain in your application why this work has the potential to drive wider change for consumers.

### **How much funding can we request?**

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.

### **Would the Which? Fund consider providing part funding for studies where the total cost is over £75,000?**

It is possible that we may not be able to fund the full cost of your project, such that you need to raise funds from other sources. This is particularly likely to be the case if you seek a grant which significantly exceeds the anticipated average amount we award (£20,000–£30,000). 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.

### **Will you fund core costs?**

We encourage charities to include a reasonable amount of core costs to cover overheads when applying for funding. Non-salary cost and overheads should be specified separately in your application, and applicants should be fully transparent about how costs have been calculated.

### **I would like to include the development or evaluation of a tool as part of my research proposal. Is this supported?**

The Which? Fund views the provision of high quality, accessible information resources to consumers as conferring benefit, as such information can empower consumers to better address the potential harms they face and make informed choices about their options. However, the Which? Fund will not fund ongoing service provision, and seeks projects which will make a long-term

impact for consumers. If your project involves developing or evaluating a tool, we would expect you to have ideas about how this would drive systemic change, or anticipated funding streams to ensure any benefits from this work are not lost when Which? funding comes to an end.

### **Will research on areas outside of those specified as Which's four key themes be considered?**

Projects submitted under programme a) Projects exploring consumer harms experienced by diverse and disadvantaged communities must align with one of Which?'s four impact areas in order to maximise synergies between the project and our own work, and thus impact. Applications under programme b) Projects exploring consumer harms experienced by diverse and disadvantaged groups in digital markets are considered within our digital life impact area, and so do not need to specify an area separately.

### **Will the Which? Fund support systematic reviews?**

Systematic reviews may be funded as an element in a research design, when appropriate, but the Which? Fund is not a primary source of funding for systematic reviews as it will be hard to demonstrate how this will directly lead to benefits for consumers.

### **Will the Which Fund support PhD research?**

The Which? Fund does not fund PhD studentships or other student projects.

### **Can my organisation submit applications for both programme a and programme b?**

No, your organisation should only submit one application for either programme a or programme b.

## **Eligibility**

### **I don't work for a registered UK charity, not-for-profit Community Interest Company or UK university. Can I be involved in an application?**

Yes, but not as a Lead Applicant (the individual who submits the application). The Lead Applicant must be employed at a registered UK charity, not-for-profit Community Interest Company or UK university that has exempt charitable status, as one of these two types of organisation is required to administer any award made.

### **What types of organisations can be party to an application to the Which Fund?**

The Lead Applicant must be employed by a registered UK charity, not-for-profit Community Interest Company or UK university that has exempt charitable status, as one of these two types of organisation is required to administer any grant awarded. The Lead Organisation can then contract other organisations to complete elements of the work described in the application, including for-profit orgs (e.g. commissioning a survey), as long as it's all within the terms of the restricted grant and does not use the majority of the grant funds awarded.

### **Can the Lead Applicant be based anywhere in the UK?**

Yes, we welcome applications from across the UK.

### **Can co-applicants/contributors be based outside of the UK?**

No, all applicants must be a UK charity, not-for-profit Community Interest Company or UK university that has exempt charitable status to be eligible.

### **Can more than one organisation collaborate in a joint application to the Which Fund?**

Yes, collaborative applications are welcome. Please note that the Lead Organisation (to which the Lead Applicant will be affiliated), must be a UK registered charity, not-for-profit Community Interest Company or a UK university that has exempt charitable status in order to be eligible to administer any award. Other organisations that fit our eligibility criteria can be included in the application but cannot administer any award. You should clearly set out in your application who the different parties involved are, why you believe this project team is appropriate for the work you plan to deliver, and how you will work together.

### **Can I make a joint bid in partnership with a non-charitable organisation?**

No. All named applicants within a partnership must be eligible to receive a Which? Fund grant, as set out in section 3.3 of the Guidance to applicants. It is okay for a charity with exempt charitable status or registered charity to apply as a single applicant, and allocate a reasonable amount of any award made to an organisation not having one of these three statuses to complete an element of the work described in the proposal. However, it is not acceptable for a partnership with a non-eligible organisation to be veiled e.g. with an eligible organisation applying and passing a substantial amount of any award to a non-eligible organisation.

### **If my application to the Which Fund? is unsuccessful, can I resubmit?**

Although we do not prohibit the submission of applications which were submitted unsuccessfully in a previous competition, applicants should recognise that the original application was judged to be uncompetitive in that round, or did not fit eligibility criteria, and is therefore likely to need substantive modification to have a realistic chance of being funded in any future funding cycle. Applicants considering resubmission are therefore advised to address any specific feedback provided on their previously unsuccessful application, as well as to the generic feedback provided in our guidance documentation.

**Note:** any resubmitted application will be treated as a new application, and there is no guarantee that addressing the feedback points from the previous unsuccessful application will result in funding. There is also no guarantee that future calls for applications will relate to a specific topic area more than once.

### **You say you only fund ‘registered charities’ – what does this mean?**

We only fund Charities or Charitable Incorporated Organisations (CIOs) registered with the Charity Commission for England and Wales, Charity Commission for Northern Ireland or the Scottish Charity Regulator, and who also have at least one year of published accounts.

### **What do you mean by published accounts?**

For charities, by published accounts, we mean the accounts published on your charity's Charity Commission web page. For UK Universities, these should be complete financial statements which have been independently audited, properly prepared in accordance with UK accounting standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland and with the 2019 Statement of Recommended Practice – Accounting for Further and Higher Education. For CICs, we mean the annual accounts you file with Companies House, together with your Annual CIC report.

### **We are a new charity, and we don't have one year of published accounts. Are we eligible to apply?**

No, you will need to wait until your first year of accounts is published on the Charity Commission website. At that point, if you meet our eligibility criteria we'd love to hear from you. Recently merged charities can apply using the most recent accounts of both pre-merger charities.

### **You ask about unrestricted reserves – what are these?**

Unrestricted reserves are the amount of unrestricted cash your charity held at year-end. This includes reserves which you have decided to allocate but are free to reallocate as needed and does not include the value of fixed assets such as buildings.

### **We don't have our own charity number. Can we apply using the charity number of an umbrella organisation?**

No, we can only fund you if your charity is independently registered with the relevant Charity Commission or regulator.

### **We have applied for charity status but are currently awaiting the outcome after delays in processing our application. Can we apply for Which? Fund funding?**

Unfortunately, no. We are only able to fund registered charities and universities with exempt charitable status. You can, however, let us know that you were interested in our call for applications and we can then alert you to future opportunities that might be of interest to you once your charity status has been confirmed and you're fully registered.

## **Applications**

### **Can we include hyperlinks in our application?**

You are free to use hyperlinks in your single reference sheet at the end of your application to point to relevant material.

Please note that assessors may not visit all links, so material essential to the understanding of your application should be included in the body of your application.

### **When do applications close?**

The deadline for Stage 1 (initial) applications is 5.00pm on Monday 19 September 2022.

**How do I apply?**

To apply to the Which? Fund, please submit an application form offering details about your project team and proposed project.

**How do I get an application form?**

To receive an application form, please email Raveene-Jonelle Dompreeh at [funding@which.co.uk](mailto:funding@which.co.uk).

**How long will it take for me to hear back about my application?**

Applicants will be informed if their outline application has been shortlisted within six weeks of the deadline.

Applicants who are shortlisted and proceed to Stage 2 will have eight weeks to complete their full application and will be informed of the outcome by late February 2023.

**Can I talk to you about my idea before submitting an application?**

Please read our full Guidance for Applicants first. If you have specific questions, please send these to Raveene-Jonelle Dompreeh at [funding@which.co.uk](mailto:funding@which.co.uk), and we will answer as many as possible. We are not able to have detailed pre-application conversations about specific projects to ensure the process is as fair as possible.