Which? Fund

Application guidance

Contents

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.

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. Different interventions, whether changes in government policy, regulation or business practice, may be needed to address the harms faced by these groups of consumers.

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 to address consumer harm facing diverse and disadvantaged communities in the UK.

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

Limited funding is available in each round and we are usually oversubscribed, so a rigorous competitive process is in place to identify the proposals likely to have the greatest benefit for consumers.

We aim to work collaboratively with those we fund, and would be happy to discuss opportunities for partnership beyond the initial provision of funding. Examples of our support to previous grantholders include facilitating introductions to stakeholders, providing expert review of research methodologies, acting as a critical friend and hosting events.

3.0 Call for applications to improve understanding of consumer harm experienced by diverse and disadvantaged communities

3.1 Aim of funding

The Which? Fund supports work aiming to identify, understand and address consumer harm facing diverse and disadvantaged communities in the UK.

This year, we are focused on funding work identifying and addressing consumer harm in the following areas:

> a. **Next generation energy business models supporting the clean energy transition**
> b. **Online choice architecture**

In each of these areas, we are interested in funding work which:

- **Improves understanding of consumer harms affecting diverse and disadvantaged communities in relation to these topics; and/or,**
- **Identifies and tests evidence-led, pragmatic solutions to consumer harm experienced by diverse and disadvantaged communities in these areas; and/or,**
- **Develops partnerships and encourages collaborative working around these topics.**

All funded projects must be related to one of our two identified priority areas.

We want to support high quality, high impact research and analysis, which 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 poor standards or criminality put consumers in danger: physically, emotionally, or financially.

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

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.

3.2 Our 2026 funding programmes

This year, we have two funding calls.

a. Next generation energy business models supporting the clean energy transition

To meet net zero goals the UK needs to increase the flexibility of electricity consumption across the market. One important mechanism to achieve this is improving consumer-led flexibility - that is, shifting consumer demand for electricity in the home to times when supply is higher (e.g. windy days) or demand is lower (e.g. weekends, night-times and during the middle of the day). The capability for consumers to shift their demand is increasing due to the growing uptake of both smart meters and of low carbon home technologies, including electric vehicles, home batteries, solar panels, heat pumps and smart devices. Alongside this we are seeing substantial innovation in how household energy use is billed, through changes in energy tariffs such as tariffs that vary by the time of day, and innovative business models, for example those that bundle together access to technologies and the supply of electricity. We have estimated that net zero projections imply that as many as one-third of consumers could be on modern smart tariffs within 10 years. Associated low carbon technologies are also all forecast to see rapid growth.

This innovation could offer significant benefits to consumers in diverse and disadvantaged communities - for example, the opportunity to reduce bills or improve the efficiency of home heating, which may help those with long-term health conditions remain comfortable in cold temperatures.

However, there is a serious risk that the energy transition could worsen inequality and raise costs for consumers from diverse and disadvantaged communities. The increased complexity of future energy arrangements creates potential for consumer detriment, which may have a greater impact on some communities. Some consumers may struggle to access or understand information about the benefits of new models. Some communities may also face disadvantages from the adoption of these models, for example those who are less able to change energy usage patterns, or be unable to access the benefits, for example those living in rented accommodation, in flats or with pre-payment meters.[1] Work under this programme should build on [recent work by the Energy Systems Catapult (2025)](#).

We are keen to receive applications from organisations seeking to understand how the rollout of technologies and associated services to support flexible electricity consumption

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[1] Energy Systems Catapult (2025) Inclusive Smart Solutions: Final Report. Avaialble from: https://esc-production-2021.s3.eu-west-2.amazonaws.com/wp-content/uploads/2025/09/23092824/ISS-InclusiveSmartSolutions-Sept-D5.pdf.

is affecting or is likely to affect diverse and disadvantaged communities, or testing potential solutions which could help enhance the equity of these innovations. We are particularly interested in modern smart tariffs (e.g. time-of-use or type-of-use tariffs), automation technologies, bundled assets / services and heat-as-a-service models.

b. Online Choice Architecture

The design of websites, apps, digital services and devices — the online choice architecture (OCA) — can have a substantial effect on consumer behaviour, influencing decisions and driving spending. Done well, these design choices can help consumers to find the most suitable options for them, and make transactions easier and quicker. However, online choice architecture can also be used to benefit businesses at the cost of consumers, for example by setting disadvantageous defaults, hiding crucial information, or exploiting inherent behavioural biases. It has always been possible for businesses to use design choices to influence consumer behaviour, however the scale and nature of personalisation possible in a data-driven online economy increases the potential for consumer detriment. This can leave consumers spending more than they intended to or can afford to, receiving poor value or choosing inferior options.

All consumers are affected by these decisions, but some communities may be more likely to experience harm as a result of OCA.[2] For example, some consumers may be more exposed to these practices due to online habits or find it harder to avoid the effects of negative choice architecture due to personal characteristics. Some groups might also be targeted by businesses using harmful OCA practices. Recent work by the Behavioural Insights Team, commissioned by Citizens Advice, explores how the characteristics and experiences of some groups of disadvantaged consumers may increase their vulnerability to the negative consequences of online choice architecture. However, while there are clear theoretical reasons for believing this is likely to be the case, empirical evidence of the scale and nature of this harm is scarce. We are keen to support the development of this empirical evidence base, in order to inform effective regulatory interventions.

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[2] Behavioural Insights Team / Citizens Advice (2024), Review of Online Choice Architecture and Vulnerability. Available from: https://www.bi.team/wp-content/uploads/2024/07/Review-of-Online-Choice-Architecture-and-Vulnerability-July-2024-.pdf.

Online choice architecture practices of interest include (but are not limited to):

Choice structure	Choice information	Choice pressure
Defaults	Drip pricing*	Scarcity and popularity claims
Ranking	Reference pricing	Prompts and reminders
Partitioned pricing	Framing	Messengers
Bundling	Complex language*	Commitment
Choice overload and decoys*	Information overload*	Feedback
Sensory manipulation*		Personalisation
Sludge*		
Dark nudge*		
Virtual currencies in gaming		
Forced outcomes*		

Taxonomy of OCA practices taken from CMA (2022) Online Choice Architecture: How digital design can harm competition and consumers, discussion paper. Available from: https://assets.publishing.service.gov.uk/media/624c27c68fa8f527710aaf58/Online_choice_architecture_discussion_paper.pdf.

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.

Charities and CICs must have key principles of good governance in place, detailed below, to be eligible for funding.

If your organisation is a UK registered charity, it must:
- have a Board of at least five independent trustees or directors.
- have its own bank account.
- have at least one set of annual accounts published on the Charity Commission website, covering a 12 month operating period.
- not have significant unrestricted reserves (e.g. in excess of 12 months of normal operating costs).
- not be in serious financial deficit or have recently reported a serious incident to the Charity Commission.

If your organisation is a Community Interest Company (CIC), it must have:
- a not-for-profit clause in your company articles;
- an asset-lock in place; and
- at least three independent non-executive directors.

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.

We welcome applications that involve partnerships between organisations, which can bring an exciting mix of skills and unlock new opportunities. 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, unregistered charities or for-profit organisations.

Organisations which do not meet the above criteria will not be shortlisted – please don't waste your time applying as we are unable to make exceptions.

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 at scale.

This could include research aiming to increase understanding of consumer harm or to identify, test or evaluate solutions to such harm, or advocacy work to drive the adoption of evidence-based solutions at scale.

We will not fund projects providing direct support to individuals, for example existing community projects.

The only case in which we will consider funding direct service provision is where this is being rigorously tested and evaluated, with a view to developing evidence of effectiveness which could lead to wider change in policy or practice 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 2026. 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. Organisations which have received grant funding from the Consumers' Association in the last 12 months are not eligible to apply.

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 organisation applying does not meet the criteria set out in section 3.3 of this document.
3. The proposed research does not address the issues set out in this guidance.
4. Work has already been completed.

Please check these criteria carefully, and do not apply if your organisation does not meet them; no exceptions will be made and we hate for your time to be wasted.

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 ways to tackle it

The work will improve understanding of consumer harm, or identify or test new ways to tackle it, 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 priorities

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.

All proposals must also align with one of our two funding priorities:
    a. **Next generation energy business models supporting the clean energy transition**
    b. **Online choice architecture**

Proposals which are not related to the experiences of diverse and disadvantage communities, or which do not relate to one of these two areas, will not be considered.

3. **Strategic value**

The work has potential to drive systemic change in policy, regulation or practice. The application demonstrates an understanding of potential routes to change, including identifying stakeholders and decision makers who need to be influenced, and shows a careful consideration of how 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, adequate project governance and a clear understanding of project risks and plans 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.

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 an application is suitable for the Which? Fund.

Timings for the two stages are as follows:

Which? Fund application timeline 2026

Stage	Time to complete application	Time to decision
Stage 1 (outline) application	12 weeks Launch: Monday 5 January 2026 Deadline: 5pm Monday 30 March 2026	Within approximately 6 weeks
Stage 2 (full) application	8 weeks Launch: Week commencing 11 May 2026	Within approximately 10 weeks

Timelines for Stage 2 may be subject to change, and applicants will be kept informed.

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 following a feedback conversation with the grant making team.

5.3 Completing 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 is 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 approximately 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. First, we will ask you to take part in a short (30 minutes) feedback call with our grantmaking team to discuss your proposal, at a mutually convenient time. This is a critical feature of our process, allowing us to offer feedback that increases the likelihood that your stage 2 application will succeed. The Stage 2 (full) application form provided to you by email following this feedback conversation.

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 [Frequently Asked Questions online](). 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 Stage 1 (outline) 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 project. 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

- Please complete the form in Arial font, size 11.
- Use single line spacing with standard margins (2.54cm)
- 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. We don't need you to include your word count in your application form.
- 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 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 UK 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-executive 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. **Next generation energy business models supporting the clean energy transition**
   b. **Online choice architecture**

Please select one option.

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 with 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. **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.

7. **How will you ensure your project has practical impact?**
Your project must have the potential to drive systemic change for consumers. 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 2025, 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 projects will complete within 12 months in most cases.

11. Estimated cost

We will ask for a full breakdown of costs in the Stage 2 (full) application form if your Stage 1 (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, costs we will cover, 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.

Which?