

**Which?**

**THE YEAR  
IN REVIEW  
2016/17**

# 60 YEARS OF QUESTIONING

## 1950s The beginning

Post-war gloom lifts and with the end of rationing a wider range of household products starts to appear in Britain's shops. As consumer spending on durables such as TVs and fridges increases, it's a challenge to separate the good from the not-so-good, and get redress when things go wrong. Enter Which?.

**Mid-50s:** Newlyweds Dorothy and Ray Goodman get together with friends to research products and create a prototype for a radical new product review magazine.

**1957:** Picking up from the Goodmans, the first edition of *Which?* magazine is published by Michael Young (later Lord Young), founder of the Consumers' Association.

**1958:** Michael hires *Which?* magazine's first professional editor, Eirlys Roberts, who plays a crucial role in making it a success during her 15 years in the job.

## 1960s Fast growth

Buoyed by a big increase in membership, *Which?* moves on to tackle more challenging and controversial topics, such as the most complex consumer product at the time – the car.

**1960:** The first *Which?* Best Buy is published, featuring the Bush TV 85.

**1962:** There is such demand for the first *Which?* car supplement that 70,000 members subscribed even before it appears. It goes on to become *Motoring Which?* magazine, launched two years later.

**1963:** Our ground-breaking supplement on contraceptives is published. Shocking to some at the time, we test 150 different brands of condom and other family planning methods.

**1967:** The first child car seat safety test is done, and strongly criticises the performance of many.

**1968:** *Money Which?* launches to provide vital information at a time when it is still difficult to borrow from a bank or get independent financial advice.

## 1970s Tackling the issues

In a decade of rampant inflation and an energy crisis, *Which?* campaigns more actively and contributes to important new developments on consumers' rights, such as the appointment of the first ever Minister for Consumer Affairs, and new legislation including the Unsolicited Goods and Services Act, the Unfair Contract Terms Act, the Consumer Safety Act, and the Sale of Goods Act.

**1971:** *Which?* publishes the first league table on the tar and nicotine content of cigarettes.

**1974:** *Holiday Which?* is launched against a backdrop of increasing numbers of Brits travelling abroad.

**1977:** Our tongue-in-cheek look at pets finds the tortoise to be the most durable, but in terms of the best pet overall it loses out to dogs, horses, cats and even budgies.

## 1980s New frontiers

The brash 1980s bring in home computing, mobile phones, and with them increasing concerns about the protection of personal data. For *Which?*, it is another decade of strong membership growth with some landmark victories from our campaigning, such as the introduction of the Competition Act, Supply of Goods and Services Act and Financial Services Act.

**1981:** Home computing became available to the general public in the form of the Sinclair ZX81. A year earlier, *Which?* had already called for legislation to safeguard the privacy of personal information stored on computers.

**1983:** After years of our focus on the issue, drivers and front-seat passengers are made to wear seatbelts, reducing the number of deaths and injuries on UK roads.

**1986:** We acquire Self Health – which later becomes *Health Which?* and ran until 2004.

**1987:** We receive charity status for our research activities.

**We've come a long way since 1957. From humble beginnings testing kettles in a London garage, Which? has grown to become the UK's largest consumer organisation. The world may have changed, but our aims are still the same: we are a voice for consumers, asking questions on their behalf, championing their rights, and giving impartial advice on important daily decisions.**

Which? was set up because our founders started questioning the way things were. They asked if things could be better for consumers. They started testing goods and services, and publishing their results in a new magazine. Over time, they started campaigning too, encouraging companies to improve and regulators to act.

Within a month of the first edition of *Which?* magazine, 10,000 people had joined. Within a decade, Which? had 500,000 members. Today, we have more than 1.7m members and supporters, making us the largest independent consumer organisation in the UK.

Every question we ask helps to make consumers more powerful. Every test, survey, campaign and problem we tackle is as important to us now as it was in 1957. Whether it's choosing a TV, car or holiday, buying a house, planning for a new baby or retirement, we'll keep questioning the way things are, to make things better for consumers.

## 1990s Pushing boundaries

As globalisation and the internet start to bring the world closer together, we begin working more with international sister organisations to multiply our efforts to champion consumer causes.

**1992:** We continue to campaign on product safety and price rip-offs, as well as developing relations with our European counterparts to work for consumers throughout Europe.

**1996:** Which? Online launches.

**1997:** The UK government agrees to our demand to establish an independent Food Standards Agency.

**1997:** We co-found the European New Car Assessment Programme (Euro NCAP), which establishes an influential star-rating system to provide guidance on the safety of new models. Since then, Euro NCAP claims to have saved 78,000 lives across Europe.

**1999:** The magazine we now know as *Which? Computing* is launched. Today it is the UK's largest computing and technology title.

## 2000s Renewed focus on investment

In a new millennium, we focus on new investment to grow our product testing, digital capability and ability to influence.

**2004:** Peter Vicary-Smith joins as chief executive at a time when the organisation is struggling commercially. Big investment is made to improve product testing and digital. The result was a remarkable 10-year growth in membership and supporters from 807,000 (2004) to 1,494,000 (2014).

**2005:** Our free energy comparison service Which? Switch launches.

**2005:** The first annual Which? Awards are held to celebrate the best UK businesses.

**2009:** The Which? Money Helpline opens, offering one-to-one help and guidance on personal finance matters over the phone. To date it has helped Which? members win more than £3m in compensation.

**2009:** PPI mis-selling victims get their money back after our successful campaign.

## 2010s The next phase

We are moving with the times, embracing social media and launching new ways to give our members and UK consumers in general a way to join in the debate.

**2010:** Which? Conversation is launched: an online community for all UK consumers to debate issues that matter to them.

**2010:** We play a leading role in setting up the Future of Banking Commission, which calls for a profound change to the banking system in its final report.

**2011:** The OFT upholds our super-complaint on unfair credit and debit card surcharges.

**2012:** Our 'Big Switch' campaign helps more than 36,000 people switch energy supplier.

**2012:** We launch Which? University, a free service helping people get all the information they need to make informed choices when applying for a higher education course.

**2013:** We start a new trader endorsement scheme, Which? Trusted traders, recognising reputable traders in the home improvement and car industries, among others.

**2014:** Our Member Services Centre is rated 'World Class' by the Institute of Customer Service.

**2014:** We launch Which? Birth Choice and Which? Elderly Care: free advice sites designed to help people make complex decisions at key moments in their lives.

**2015:** We launch a super-complaint to demand action from the Competition and Markets Authority on misleading pricing practices in the grocery sector.

**2016:** As part of our 'Safeguard us from Scams' campaign, we launch a super-complaint to the Payment Systems Regulator, asking it to investigate the problem of bank transfer scams. The regulator responded to our concerns with a series of actions for the banking industry to take forward.

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## Which? 2016/17 in numbers

1 July 2016 to  
30 June 2017

“

Our mission is to make individuals as powerful as the organisations they deal with in their daily lives. We do that by tackling consumer detriment wherever we find it.”

**£100.5m** group trading income

**£13.3m** spent on campaigns and free advice, an increase of £0.5m from last year

**£11.6m** spent on research and testing, an increase of £100,000 from last year



740,000

total Which? members



602,000

subscribers to *Which?* magazine



Almost  
60m

visits to Which.co.uk



Over  
1m

total campaign supporters



15

live campaigns



52

campaign 'wins' hitting objectives



4,034

product reviews, giving us  
a total of over 8,000 now online



120

new Which?  
Recommended Providers



920

new Best Buys to give a total  
of 1,996 on Which.co.uk



8,498

endorsed traders on  
Which? Trusted traders



7.7m

visits to Which? University



418,000

calls to our Member Service Centre



36,000

comments on Which? Conversation



751

staff on average employed by Which?



6,050

mortgages arranged by  
Which? Mortgage Advisers



£287

average annual saving per customer  
on energy costs through Which? Switch

## Chairman's welcome



**'Our impact over many decades has depended on building consumers' trust. Equally, we must build a close affinity with all our members and subscribers.'**

**This year we turn 60. Our founding principles of 1957 - independence, holding organisations to account and our commitment to tackling consumer detriment - remain unchanged today.**

But proud as we are of our past, it is more important than ever that we maintain our influence for public good into the future, building a membership organisation that can flourish in the digital age. I am delighted that Judy Gibbons has taken over as Chair of the Which? Limited Board, bringing her experience of dealing with digital challenges, and thank Mike Clasper for all he did over the past nine years. We have set out an ambitious five-year strategy that will transform our organisation, to deliver what a 21st century audience expects of us and reinforce our founding principles. We have spent the past year laying the groundwork for delivering it, harnessing the combined impact of our commercial and charitable activities, putting our mission to address consumer detriment at the heart of everything we do.

We offer practical help to consumers in the critical areas of modern life. Just one example this year: our 'Fix Bad Broadband' campaign resulted in more than 500,000 people using our free speed checker to diagnose their own broadband issues and over a million views of our mobile-accessible broadband advice guide. Not only does this mean that people can immediately take steps to improve their broadband speed, but it also helps us to build a picture of the issues people face around the UK, enabling us to put pressure on decision-makers to improve everyone's experience.

Our mission depends on our strength as a membership organisation. As Chair, I am committed to reinvigorating our membership, ensuring it grows to represent the breadth of British society across different generations.

We will put in place the right membership and governance models to underpin our responsibilities as a social enterprise. We have begun a review of our governance, to be led by an independent chair, and have new plans to engage more consistently with our ordinary members.

We have completed a thorough review of remuneration. We have decided to close our long-term incentive schemes. We will always need to attract the best people in a very competitive digital world but our approach to remuneration should reflect the fact our commercial and charitable activities are closely interwoven.

Our impact over many decades has depended on building consumers' trust. Equally, we must build a close affinity with all our members and subscribers; they are the heart of our organisation and are a major part in our success. The value we deliver to them also benefits every consumer in the United Kingdom. That must remain our ambition for our next 60 years.

*Tim Gardam.*

**Tim Gardam**  
Chairman

## Chief executive's welcome



**'We must become a digital-first organisation, both commercially and in our advocacy.'**

**As we celebrate our 60th birthday, we reflect on a year of significant change and progress at Which?. A backdrop of Brexit, a general election, and a sharp decline in consumer confidence and spending has made it an interesting time - both as a commercial organisation and as a consumer champion. But we ended the year in excellent shape with an exciting future ahead of us.**

My mission is to ensure Which? is as relevant to consumers today as it was 60 years ago. Over the last 13 years, Which? has doubled in size, providing the foundation for our ability to invest record amounts in our reviews and testing, our campaigns, and our free information and advice. The link between our commercial success and charitable purpose has been something I have long believed in. But, now more than ever, to succeed in a rapidly changing world, we must be sure that everything we do comes back to tackling detriment for consumers. Only with sharp focus and ambitious goals can we continue this success.

This is a challenging agenda, but we have already taken great strides in the past 12 months, with a new Corporate Leadership Team in place and new ways of working established across our organisation.

Product safety has been a significant theme for us throughout the year, and this issue goes to the heart of what Which? does. It cuts across our consumer-advocacy function, as well as our expert reviews and advice. I have been delighted to see our research and testing teams working closely with our campaigners to force changes from Whirlpool on its advice to consumers with fire-risk tumble dryers.

I want Which? to do more of this. That's why it is central to our five-year strategy to bring together our commercial and advocacy activities, unleashing our full impact. We must become a digital-first organisation, both commercially and in advocacy, if we are going to deliver the personalised solutions that consumers now expect. We must also continue to serve our existing loyal membership base with quality content while we diversify our sources of income streams into new services. And, finally, Which? must serve consumers at every key life moment, whether that's going to university, renting or buying a first home, having a baby, or into retirement.

We must change to grow, and I am confident we have the right strategy to enable us to do that.

**Peter Vicary-Smith**  
Chief executive



**HOME  
PRODUCTS  
& SERVICES**

## Home Products & Services



# £5m

saved by Which? Switch users on their energy bills



# 8,498

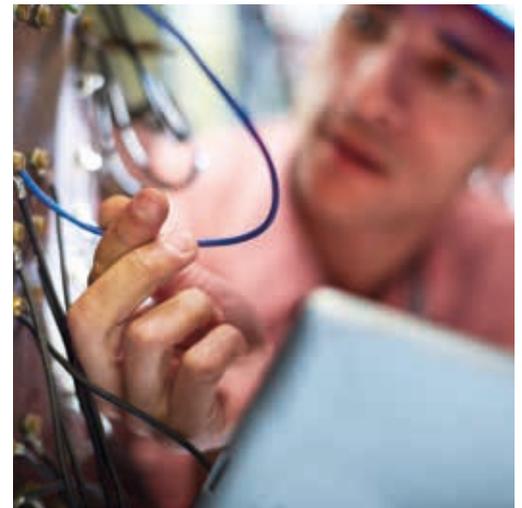
accredited Trusted traders - a 33% year-on-year increase

We offer unbiased, expert advice to help people make choices on everything from what washing machine to buy, to which trader to choose to fit it, and information on how to claim compensation when things don't live up to expectations.

### Buying

Helping people to choose the right products and services remains a hugely important part of what we do. To help us keep pace with demand, we tested 6% more products this year than last, reviewing 4,034 products in total. We also introduced important changes to make our reviews even more relevant by reducing the amount of time it takes to test products so that our reviews come out closer to the product release. This year, we had the highest online sign up rate from our child car seat, washing machine and mattress content, together bringing in over 22,000 new trialists just across these three review categories. Other popular content included televisions, laptops, tumble dryers and vacuum cleaners, with printers, dishwashers and fridge-freezers completing the top 10.

In addition to product reviews, we rated 838 companies providing services such as energy, broadband, banking and insurance, with 20 achieving Which? Recommended Provider status. We also conducted 62 investigations into problems with home products this year, including our ongoing testing of carbon monoxide detectors, which led to 15 more models being removed from sale via Amazon Marketplace and eBay. We have deliberately expanded our testing of smart (internet-connected) products for the home and exposed the lack of attention that some manufacturers are giving to their associated security concerns. And, with fraud never far from the headlines, we also investigated the psychological tactics used by fraudsters. A subsequent article in *Which?* magazine, 'Why intelligent people fall for fraud', was the most widely read of the year. In our monthly Voice of the Customer survey of readers, this investigation was rated the highest for 'very interesting' and 'very useful'.



### At a glance

- There were **four** campaigns in this area during the year, including an automatic airline compensation campaign following delays caused by BA's IT outage, and our campaign to force Whirlpool to change its advice to consumers
- Across our Home campaigns, we achieved **23** positive changes for consumers
- There were **602,000** subscribers to *Which?* magazine this year. *Which? Computing* reached **186,000** subscribers, **61,000** people received *Which? Gardening* and **44,000** came to *Which? Travel* for top tips
- There were **62** investigations into areas such as product safety, problem software updates and Black Friday 'deals'
- Our compensation and refund tools were used nearly **49,000** times, and our template complaint letters were downloaded nearly **300,000** times

## Using

The safety and security of consumer products is a central pillar of our work, reflected this year in our 'Challenge Whirlpool' campaign. We called on the manufacturer to address the potential fire risk posed by some of its tumble dryers. We removed Best Buy status from all related models and issued a warning to consumers across all of its associated brands. We also challenged the regulatory system by calling for a judicial review of Peterborough Trading Standards' handling of the issue. The combined force of our campaigning helped to influence Whirlpool to take action - it finally changed its advice to people on how to handle faulty machines. Which? supporters were a powerful force in making this happen, adding their weight to a parliamentary petition of more than 100,000 signatures to trigger a parliamentary debate on the issue.

We continued to campaign for fairer energy prices. Following the conclusion of a two-year inquiry by the Competition and Markets Authority (CMA), we focused our campaign on suppliers, challenging them to set out how they will better engage their standard variable tariff customers and help to make competition work in the market once and for all. As a result of our intervention, we received engagement plans from 14 energy suppliers (including five of the Big Six) setting out what they will do in response, which we will now use to hold them to account.

We also secured a victory for consumers thanks to our work on the speed claims made by broadband providers, which prompted the Advertising Standards Authority to review its policy on the use of 'up to' broadband speed claims made by telecoms providers, which were not giving people a clear description of what they were paying for.

Since launching the redesigned Consumer Rights website last year, we have made further improvements, including new guides, tools and letter templates that help people get redress and avoid being left out of pocket. The site is now even more user-friendly and includes a Live Chat function that has resulted in a 50% increase in engagement and helped people to find the most relevant advice and tools for their needs. Traffic to the site has risen to 7.8m, up 17% on the previous year. Our compensation and refund tools have been used nearly 49,000 times, and our template letters have been downloaded nearly 300,000 times helping more people to get redress, from claiming compensation for mis-sold PPI and delayed flights, to dealing with smart-meter problems.



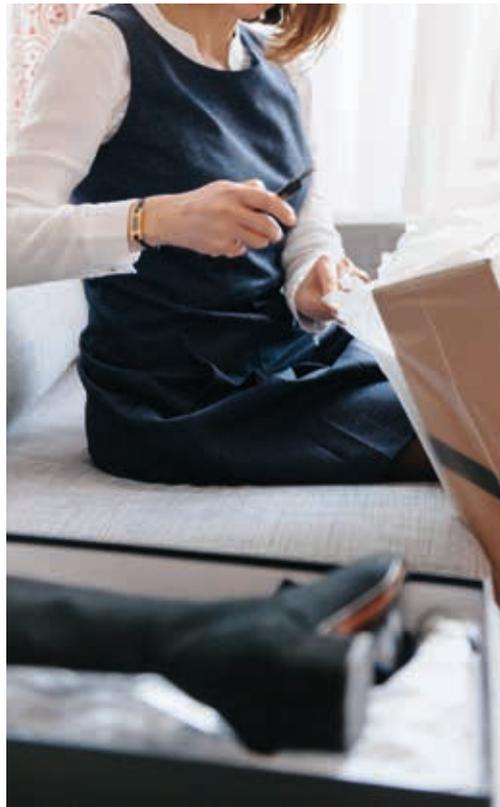
# 920

**recommended Best Buys from 4,034 test reviews, including anything from Miele fridge-freezers to Canon printers**



62

investigations into areas such as product safety, problem software updates and Black Friday 'deals'



### Fixing

Our 'Fix Bad Broadband' campaign focused on the reality of broadband services throughout the UK, asking people to work with us to highlight their poor experiences, as well as sharing our tips on how to get the best out of an existing broadband connection. We relaunched our rebooted broadband speed checker which enabled us to gather accurate data on broadband speeds throughout the UK. At the end of June there had been more than 500,000 uses of the tool, and our mobile accessible broadband advice guide had been viewed almost a million times, more than any other we have produced.

Our broadband speed test pages were the most viewed in Home online, with almost 950,000 unique page views.

We now have 8,498 Which? Trusted traders on our books, building on the success of the past three years to expand our coverage of the UK. Our partnership with Hertfordshire County Council has provided a blueprint for Which? Trusted traders to engage in community partnerships with local authorities, which we now plan to extend to other areas. Similarly, our collaborations with trader associations and membership bodies are helping us to connect with more good quality traders who want to join the scheme. Well-known national brands such as Carpetright have joined the scheme to gain independent endorsement.

## Black Friday

Building on the success of last year's Black Friday and winter sales campaign, we put together a team to help consumers during these peak retail periods. Activity included a bespoke microsite with top tips on bagging a bargain, a free faulty products tool to make it easier to return a faulty product, and useful information on shopping rights. We also created a free guide listing the products to look out for and ones to avoid. Once again, this proved to be extremely popular, with Black Friday itself setting a record for the most new subscribers in one day, up 30% from the previous year. Our research revealing misleading special offers in last year's Black Friday sales gained huge media pick-up, including 10 broadcast pieces, 10 national papers and 40 online pieces. We saw 2,100 people sign up to a Which? trial - our biggest trialist day ever. We submitted our findings to the Competition and Markets Authority for their consideration.





**MONEY**  
**MATTERS**

## Money

Our work across financial services covers a wide range of information, advice and support in what is a hugely important area for consumers. We have created a new digital hub for all our money content, and we provide people with financial advice through *Which? Money* magazine, the Which? Mortgage Advisers service and the Which? Money Helpline.



### Protecting your hard-earned cash

It was another busy year for money issues. In September, as part of our 'Safeguard us from Scams' campaign, we used our legal powers to make a super-complaint to the Payment Systems Regulator, asking it to investigate the problem of bank transfer scams and what banks themselves should be doing to protect customers from this type of fraud. Within two weeks of launching a Which? online scam reporting tool, more than 650 people told us that they or someone they knew, had lost money due to a bank transfer scam, losing a combined total of almost £8m. The regulator responded to our concerns with a series of actions for the banking industry to take forward, including developing common standards to collect data, an approach to responding to instances of reported scams, and proposals for better sharing of information.

### At a glance

- The 'Safeguard us from Scams' campaign received more than **300,000** supporting signatures on our website
- Our money campaigns led to **eight** 'wins' for consumers
- Across the year, there were a total of **55** investigations in areas including online banking security, scams and payment card fraud
- This year the Which? Money Helpline hit the **£3m** milestone in total redress and compensation for callers since we launched the service
- Which? Mortgage Advisers arranged **6,050** mortgages over the past 12 months
- **60%** increase in internet searches for Which? Mortgage Advisers
- **0.18%** of customer interactions about mortgage applications involved a complaint - **102** in total



# £3m

**milestone in total redress and compensation for callers since we launched the Which? Money Helpline**



# 55

**total investigations  
in areas including  
online banking  
security, scams and  
payment card fraud**

### Our money investigations

*Which? Money* magazine remains the most-read personal finance title in the UK. Following an investigation in February, we found companies and data brokers selling people's personal details and financially sensitive information about pensions, income and investments. We handed our evidence to the Information Commissioner's Office, which is investigating as a result. Our investigations into pension scams exposed fraudsters trying to exploit pension freedoms and highlighted the problem of pension cold calls, which are now set to be banned.



### Providing expert advice

Since the Which? Money Helpline was launched, it has helped people win back an incredible £3m in redress and compensation from financial services companies. This figure includes everything from £50 for distress and inconvenience to £77,000 for a fraudulent investment.

Over the past year, we've begun to revamp the presence of *Which? Money* online, with a new team focused on providing digital content that helps us to reach more people with our finance advice and services. We have transformed our news output, so that consumers can get up-to-date information about stories that affect their personal finances. We're making our money content as useful and as shareable as possible - by adding calculators and tools that help people get answers based on their own personal finances, while also offering guidance and ways that Which? can help. We are reaching people in more ways, launching new social media channels and increasing our base of subscribers to our weekly email newsletter. These are the first steps of our ambitious plans for *Which? Money*. In the coming year, we will be completely overhauling our site with a new look and feel, and continuing our work to reach out to new audiences.

Which? Mortgage Advisers has enjoyed a successful year of growth. We saw an increase of 60% in natural search traffic to the Which? Mortgage Advisers website, and with this increase in demand we have grown our workforce accordingly. In July 2016, we also started a Mortgage Adviser Apprenticeship Programme to support this growth and develop young, talented staff. Through this scheme we have hired five mortgage apprentices, all of whom have successfully qualified and joined our team, one as a fully fledged mortgage adviser. Our advisers submitted 6,050 applications for customers in total over the course of the year.



# 60%

**increase in internet  
searches for Which?  
Mortgage Advisers**





## Which? Money Helpline

One of our members contacted us about a car insurance claim for her daughter. She had been told by her insurer on more than one occasion that the claim would be treated as a non-fault claim, there would be no excess to pay and it would not affect her no-claims discount (NCD). However, later on her insurer decided it was a fault claim. She was asked to pay a £450 excess and her premium went up by £466. Our adviser contacted the insurer, asking it to look into the claim and see what it could do. A few hours later they no longer had to pay the excess and the NCD was not affected - saving them a total of £916. The member contacted us with this grateful feedback: 'I just wanted to say a huge thank you for helping with my daughter's claim... What a difference your intervention made. I know it wouldn't have been the case without your involvement. I am over the moon with Which? and how useful it can be. I shall be recommending Which? to all my family and friends. Thanks once again Mike - I really appreciate all your help'.

“

I just wanted to say a huge thank you for helping with my daughter's claim. What a difference your intervention made.”



**PUBLIC  
& MIXED  
MARKETS**

## Public & Mixed Markets

Our work in the public and mixed markets that impact on people's lives, such as transport, higher education, health and social care, has increased this year. We have extended our advocacy activity and improved our services, through our free advice websites such as Which? Elderly Care, Which? Birth Choice and Which? University, guiding consumers through some of the most difficult decisions they will ever have to make.

### Tackling issues that matter

This year, we increased the pressure on industry and the regulator to make the rail network finally work for passengers. For the first time, people are now protected by the Consumer Rights Act for rail travel. Our super-complaint on rail compensation led to big improvements to train compensation arrangements as well as the introduction of 'DelayRepay15' so that passengers can claim compensation for delays of 15 minutes or more. Through a joint summit with the transport secretary, we also succeeded in securing commitments from the rail industry and rail regulator to deliver a ticketing action plan to make it easier for passengers to buy the right tickets for their journeys.

As a result of our campaigning, both the Conservatives and Liberal Democrats committed to introducing a passenger ombudsman in their election manifestos. We expect a new rail ombudsman to be established next year, so that train passengers can't be ignored when train operating companies fail to deliver a good service.

Meanwhile, our social care campaign secured hundreds of stories about people's experiences of care homes, which were fed into the Competition and Markets Authority's (CMA) study into the industry. Through our online story tool, more than 600 people told us about their poor experiences when dealing with care homes, to inform the CMA's market study. The CMA has since opened a consumer protection case against a number of care home providers to investigate whether they are breaching consumer protection regulations, as well as looking at improving the quality of information available to help people make decisions about care for them and their loved ones.

Healthcare issues continue to be a regular in *Which?* magazine, and last year saw a plethora of related articles. Our annual NHS dental charges guide in July was the tenth most read advice page across all our publications. In September, we ran a survey on opticians, which identified wide variations in customer satisfaction. We published new research on hearing aids, which included valuable insights on what people can really expect to pay for the latest products. In May, we debunked some of the most common myths about the many cancer health scares to have hit the headlines. Using innovative research methods, we also looked at pollution in the home and were able to measure levels in different types of houses before and after using common household products such as aerosols and scented candles, and identify the potential health impacts.

### At a glance

- We ran **two** major new campaigns on rail and social care
- We completed new research on consumer satisfaction across **22** different public and mixed markets identifying key areas of detriment and consumer dissatisfaction
- Overall, we achieved **17** campaign wins, including the government covering the rail industry in the Consumer Rights Act, responding to our calls
- Which? University had **7.7m** visits to the site during the year, with **235,000** people accessing our A-level tool, and **83,000** visits to the site on A-level results day in August 2016



# 600

people told us about their poor experience of care homes



# 80%

**of Which? Birth Choice users would recommend it for information and advice**

We are here to help people make choices when faced with life's biggest decisions. Our free websites guide them through some of the most important and often difficult choices they have to make during their lifetime.

### Starting a family

Over the past year, Which? Birth Choice was relaunched as a mobile-friendly site. Despite the ongoing work, the site had more than 900,000 visits in the past year, with four out of five saying they would recommend the site for information and advice. We have had positive feedback from experts such as the Royal College of Midwives, which continues to support our website.

### Going to university

Which? University had 7.7m visits, an increase of 25% on last year. We introduced new features, including a new-look homepage, a dedicated area of the website for teachers and advisers, improved advice on apprenticeships, and our first foray into the Snapchat social media platform. Awareness of the site has increased following a marketing campaign launched in October and fresh content added through the year. According to our user research, 90% of students would now recommend the Which? University site to someone in a similar position to them.

In December, we launched Junior University, an innovative pilot partnership between Which? University and national education charity, the Transformation Trust. The partnership aims to engage with young people from disadvantaged backgrounds who may not have considered university as an option. The programme involves pairs of undergraduates from participating universities mentoring groups of secondary school students, helping to ensure young people make decisions based on fact.

### Arranging care

The number of users of Which? Elderly Care grew by more than 50%, with more than 900,000 visits this year. We carried out detailed research to inform how to make the site better for visitors and have been working with Carers UK to review and improve our content aimed at carers. We also supported events during Carers Week in June 2017. We spoke at the Royal College of Occupational Therapists' annual conference, and have been working with this organisation to see how we can promote Which? Elderly Care to occupational therapists as key professionals working with those in need of support.



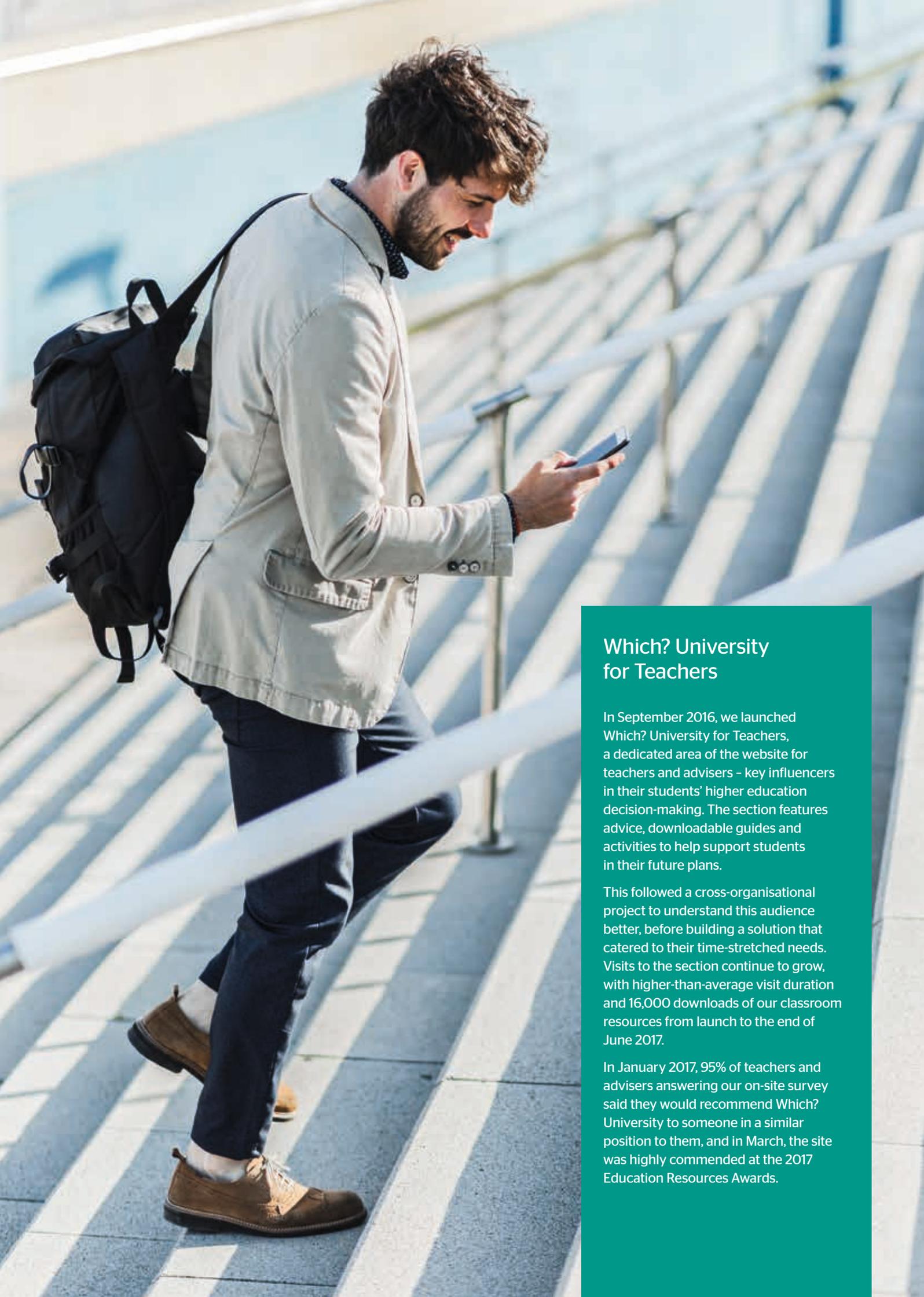
# 7.7m

**visits to the Which? University website, an increase of 25% on last year**



# 50%

**growth in visits to Which? Elderly Care website this year, reaching more than 900,000**



## Which? University for Teachers

In September 2016, we launched Which? University for Teachers, a dedicated area of the website for teachers and advisers – key influencers in their students' higher education decision-making. The section features advice, downloadable guides and activities to help support students in their future plans.

This followed a cross-organisational project to understand this audience better, before building a solution that catered to their time-stretched needs. Visits to the section continue to grow, with higher-than-average visit duration and 16,000 downloads of our classroom resources from launch to the end of June 2017.

In January 2017, 95% of teachers and advisers answering our on-site survey said they would recommend Which? University to someone in a similar position to them, and in March, the site was highly commended at the 2017 Education Resources Awards.



**LEGAL**

## Legal



# 30%

growth in  
legal markets  
this year

Seeking out legal advice can be a daunting prospect, particularly as information on your options can be scarce and the cost can be high. Our services include Which? Legal, Which? Wills and our new probate service, which provide vital, value-for-money legal support to consumers. We are continuing to invest in these services and in providing legal advice in areas where we are already active through our other services, such as conveyancing for home movers.



### There when you need us

The year was a busy and successful one for Which? Legal. Seeking out legal advice on a challenging matter can be a daunting prospect, which is why we strive to make it as easy and clear as possible for members. Customer satisfaction has been extremely high throughout the year, reflecting the ability of the service to provide great quality, value for money and easily accessible legal products and services. Despite increasing demand, we were able to meet our objective of ensuring that each member who contacts us gets to speak to one of our lawyers within one working day. Our speed of turnaround is one of our key differentiators from our competitors.

During the year, we launched a new probate service and developed a new guide on what to expect if you are appointed as power of attorney, which has proved very popular with those needing advice on this complex process.



**The friendly, professional and listening service was every bit as good as sitting face to face with a solicitor. I was totally satisfied with the advice given and will follow it up. A great service - both calls were speedy and informative."**

### Tackling what matters

Consumer detriment continues to exist in this area, as we know that many people don't currently take legal advice when it would be beneficial to them. From a commercial perspective, revenues and profit levels for Which? Legal have exceeded all expectations, and ensured a record performance. Revenue across the businesses was up 30% this year, which means profits for the business hit record levels.

We have very ambitious plans for the next five years. For the forthcoming year, the focus will be building on last year's record performance and driving digital and marketing breakthroughs that will enable the business to realise its five-year plan for significant growth.

### At a glance

- We undertook **two** investigations into probate and being an executor
- We helped more than **15,000** people to arrange power of attorney
- More than **13,000** people took out a new subscription to Which? Legal
- Over the course of the year, the number of complaints handled as a percentage of all customer interactions was **0.22%**



## Power of attorney partnership

The promotion of consumer interests is always uppermost in our minds when considering entering into partnerships with like-minded organisations. Having worked successfully in the past with Martin Lewis from MoneySavingExpert (MSE) we wanted to extend our partnership to help raise awareness of the accessible and low-cost legal services we are able to provide.

In December and January, and again in April, we partnered with Martin Lewis to promote our online power of attorney service, via the MSE website and weekly newsletter. Over the year, this brought in 6,300 new customers.

“

**I am a very fit 78 year old but have recently broken my leg... Your offer made me think that I should be sorting out my affairs.”**

“

**I want to ensure that I have everything organised as I would want it while I still can.”**

“

**I saw the advert and I thought this would really help me. Social Services is pressing me to organise this for my 97 year old father - the ad was shown at the right time!”**

“

**Simply brilliant. Answered all our questions easily and in language we could understand. Ben provided a great deal of reassurance to us. Very pleased.”**

## Which? across markets

Our mission is to make individuals as powerful as the organisations they deal with in their daily lives. We do that by tackling consumer detriment wherever we find it. Often we achieve this best by bringing together the skills and expertise of people from all parts of Which? – commercial and charitable – and by combining forces with other stakeholders who can help make things happen. Over the past year, we have continued to engage with a range of political, corporate and media influencers, championing the needs of consumers on issues such as Brexit, that straddle all of the markets we are active in.

**Our work on Brexit has centred on putting the consumer voice into the debate on how the UK will leave the European Union. In March, Which? combined forces with MoneySavingExpert (MSE) and Citizens Advice to write an open letter to the prime minister, calling for the government to set up a cross-departmental working group to focus on the consumer impact of Brexit.**

Since then, we have called for Which? to be part of the government's business group, so that consumer voices are heard loudly, not as an afterthought. In May, we held a Consumers and Brexit conference in London to coincide with the European Consumer Organisation (Bureau Européen des Unions de Consommateurs) General Assembly. This was attended by 125 key opinion-formers from across government, regulators, business and the third sector, showcasing our role in bringing these important influencers together to discuss the issues of the day.

Throughout the second half of the year, Which? hosted a series of round-table discussions with experts from across government, businesses, consumer and wider public interest groups to consider the consumer impact of Brexit. The round-table topics were trade and competition, energy, food, consumer rights, financial services, and travel and holidays.

Which? also held a series of round-tables on corporate governance, with stakeholders from a range of businesses in attendance. Through the year, we have engaged with the government's corporate governance reforms and with the Financial Reporting Council. We will now be feeding in to how the government better delivers on Section 172 responsibilities to give due regard to consumers.

The announcement of a snap general election in May prompted the swift publication of our 'Consumer Agenda' for the next government, setting out our priorities across the key consumer markets that we work on. We asked people about the issues that mattered most to them, which came out clearly as social care, energy prices and financial fraud and scams. We generated significant media coverage and helped influence eight manifesto commitments, ranging from a new rail ombudsman to reforms of the home buying and selling process.



# 125

**key opinion-  
formers attended  
our Consumers and  
Brexit conference**



**We generated significant media coverage and helped influence eight manifesto commitments in the run-up to the general election.”**



The corporate relations team has maintained strong working relationships with businesses and trade bodies across our key market areas, ensuring effective working and senior-level engagement to deliver change. For example, we tested the Which? product safety tool with eight major retailers to help customers who need a repair or replacement for their faulty Whirlpool tumble dryer get the right advice first time. We partnered with Google to launch a project to help consumers stay safe online by offering courses from its digital garages in Birmingham and Sheffield, with the aim of rolling out an online course in the next year. We also encouraged two companies to lower their credit card charges following *Which? Travel* magazine's surveys into cruise lines and UK hotel chains.

#### **Leading the debate**

In April, Which? and Ofcom hosted a panel debate to look at progress in the telecoms market, with a focus on Ofcom's work around broadband and what more could be done to improve service and coverage. The event included an announcement from Ofcom, launching its Quality of Service report.

In June, as part of the 'Fix Broadband' campaign, Which? carried out a series of consumer roadshow events to raise awareness of poor broadband speeds. The campaign went to local communities, distributing information on the campaign and encouraging people to use the Which? speed checker tool, to enable us to build up a national picture of broadband black spots.

#### **Which? Awards 2017**

The annual Which? Awards ceremony took place in May. Now in their 11th year, the awards showcase the very best companies, recognise those that are producing excellent products and services for the UK consumer and that scored highly in our research and testing. The awards demonstrate the power of Which? in driving forward positive change in the marketplace. Unlike some industry awards, a company cannot put itself forward for the awards – only the best of the best are shortlisted by Which? researchers.

Many of this year's winners were smaller brands, such as Toolstation (Which? Retailer of the Year), and Utility Warehouse (Which? Telecom Services Provider of the Year). Marks & Spencer ended a run of success for rivals Aldi and Waitrose to be crowned Which? Supermarket of the Year.

The Which? Positive Change Award 2017 was given to Sharon White, chief executive of Ofcom, in recognition of the significant progress the regulator has made over the past two years in putting consumers at the heart of its agenda, working to improve products and services across the telecoms industry.

This year, Peter Vicary-Smith's opening speech focused on the interconnected impact of Brexit on businesses and consumers. Addressing more than 250 business leaders, he reminded businesses that consumer trust is now more important than ever, and encouraged businesses to put consumers first.



**DEVELOPING OUR  
ORGANISATION**

## Organisation development



### Developing our people

We are committed to attracting, retaining and developing the people we need to make a successful, digital-first organisation that continues to serve members better than ever before. We want to develop our people as ambassadors of our brand and to represent everything we stand for, who help us to deliver our strategy to reduce consumer detriment through our combined commercial and charitable activities.

To support our new organisational design, we have updated our people strategy to ensure our approach to leadership and people is fit for the next phase of our growth. We want to make Which? a recommended employer brand, supporting the delivery of the Which? organisational design, culture, values, communication, performance and remuneration. We want to enable our people to give an excellent consumer and customer experience, while building management competence and effectiveness and developing leadership talent for the future. As an equal opportunities employer that values diversity across our organisation, we want to ensure that this is brought to life through our approach to recruitment, training and career development, and through sustainable employment and working practice and ongoing engagement with our employees.

### Moving home

Over the past year, we have managed to continue our success while being located in temporary offices in London. We now have a unique opportunity as we return to our new and improved headquarters to change the way we work as an organisation. The space, culture and technology we now have in place will enable us to work more collaboratively and help us be flexible to the changing needs of our organisation and consumers. There is more space and capacity to support the organisation's growth, a modern environment to attract and retain the people we need, and a new events space to allow us to take our influence to new levels. We will also replicate these new ways of working in our other offices across the UK.



# 751

on average  
staff employed  
by Which?



## Governance at Which?

At the 2016 Consumer's Association Council election we welcomed two newly elected Council members: Roger Pittock and Brian Yates. Our Council has responsibility for agreeing the overall group strategy, which in turn guides Which? Limited's Board as it oversees and sets the direction of our commercial activities. During the year, Judy Gibbons joined the Which? Limited Board. Judy was subsequently appointed Chair of the Which? Limited Board to replace Mike Clasper, who stepped down after nine years, having overseen an unprecedented period of growth.

**As part of our ongoing commitment to improve our transparency and governance, over the past year we have reformed our Nominations Committee processes for appointments to Council and established a steering group to oversee our governance review, strengthened our Group Audit and Risk Committee, which now has an increased focus on enhanced risk reporting.**

The Remuneration Committee has approved a new remuneration approach and principles for all employees, including our senior executives, following a thorough review. Our new approach ensures we remain competitive for talent in our different markets while avoiding paying more than is necessary.

Following the completion of our review, and in light of bringing the charitable and commercial parts of the business closer together, it was considered that the long-term incentive schemes (LTIPs), which were previously in place and more commercially focused, did not best reflect our new direction.

We now benchmark our remuneration as a social enterprise, looking at commercial, charitable and not-for-profit companies to create a hybrid comparator benchmark group.

As part of this review, the former LTIPs have been closed and the chief executive and those eligible members of the Corporate Leadership Team have voluntarily agreed to give up any future entitlement to LTIP arrangements. They are now only eligible to participate in the new, in-year, variable pay plan which focuses on progress against key milestones to increase both commercial and charitable impact, to deliver our group strategy. The underlying remuneration of the chief executive has declined accordingly.

At our AGM in November, we are proposing changes to our constitution that reflect our aspiration to find a more comprehensive way of engaging more widely with our members, while respecting the Council's duty as charitable trustees to manage the organisation and the Ordinary Members' role in holding Council to account. This is part of a programme of change to strengthen our governance at Which?. Our next step is to appoint an independent chair to lead our governance review. We want to develop the right balance between transparency, accountability and effectiveness, as recommended in the new Charity Governance Code, and to ensure that we have the right governance model in place to deliver our strategy.



**The only constant in life is change. Readying our organisation for the years to come is the key objective of an independently chaired review of our governance."**



## How we are funded

Which? operates as an independent, self-funded social enterprise. Self-funded means that all the charitable work we do on behalf of UK consumers is financed from our commercial activities, without requiring donations, fundraising or money from government. Continued growth and success in our commercial enterprises enables us do to more to support consumers at key stages throughout their lives.

**In our 60th year, group trading income again exceeded the £100m mark, with an increasing proportion being delivered from our new services. Which? Mortgage Advisers took a big step forward, increasing the number of customer mortgages submitted in the year by 34% to 6,050, and we are hopeful that the business can move into profit during 2017/18.**

Which? Trusted traders showed impressive growth, with the number of accredited traders rising to 8,498 – a 33% year-on-year increase. Which? Legal also achieved record revenues, largely as a result of success in the Which? Wills and power of attorney products. Our core publishing business continued to perform well, but revenue was impacted in the year

by subscription collection issues for a minority of members who paid by card. We expect that, as the new services continue to grow, they will represent an ever-increasing proportion of the total group revenue, mitigating the previously identified risk of relying solely on our core publishing business.

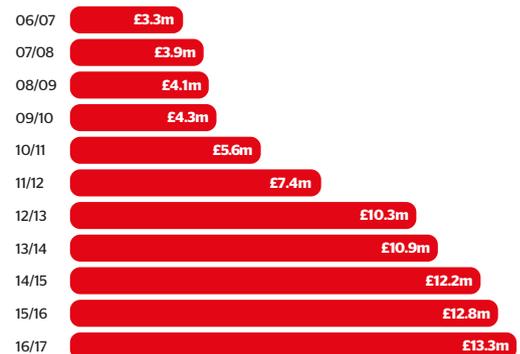
Our financial position continues to be strong, and the closing reserves of £46.3m were only down because of an increase in our scheme pension deficit. However, reserve levels are still well above the average of the previous 10 years.

For a more detailed review of our financial performance over the year, please refer to the 2016/17 financial statements.

### Group trading income



### Promoting consumer interests





## Governance charts

### 2016/17 Council, Board and Committee membership

The Council		
<b>Chair:</b> Tim Gardam		
<b>Deputy chairs:</b> Jennifer Oscroft, Tony Ward OBE		
Shirley Bailey-Wood MBE	Donald Grant	Mike Tye
Tony Burton OBE (until Jan 2017)	Roger Pittock (from Jan 2017)	Anna Walker CB
Dr Jeanie Cruickshank	Peter Shears	Chris Willett (until Jan 2017)
Sharon Darcy	Jonathan Thompson	Brian Yates (from Jan 2017)
Dr Melanie Fuller		

The Which? Limited Board	
Which? Limited is 100% owned by the Consumers' Association	
<b>Chair:</b> Mike Clasper CBE (until May 2017) – Judy Gibbons (from June 2017) <sup>1</sup>	
<b>Group finance director</b> Jacques Cadranel	Deborah Davis
<b>Managing director of Which? publishing</b> Chris Gardner (until Feb 2017)	Julie Harris
	Ian Hudson
<b>Chief executive</b> Peter Vicary-Smith	Kevin Wall
	Tony Ward OBE

The Council is supported by the following committees and sub-groups.<sup>2</sup>

Group Audit and Risk	Investment	Nomination	Remuneration	Council Policy Sub-Group <sup>3</sup>
<b>Chair:</b> Sharon Darcy (from Jan 2017) – Nick Castro (until Dec 2016)	<b>Chair:</b> Tony Ward OBE	<b>Chair:</b> Tim Gardam (from Dec 2016) – Tony Ward OBE (Chair until Nov 2016)	<b>Chair:</b> Mike Tye (from Nov 2016) <sup>4</sup>  Tony Ward OBE (Chair until Nov 2016)	<b>Chair:</b> Anna Walker
		Shirley Bailey-Wood MBE (from Dec 2016)		
		Mike Clasper CBE (from Dec 2016 until May 2017)		
Shirley Bailey-Wood MBE (from Jan 2017)	Dr Jeanie Cruickshank	Sharon Darcy (until Dec 2016)	Mike Clasper CBE (until May 2017)	Dr Jeanie Cruickshank
Deborah Davis		Judy Gibbons (from Jun 2017)	Tim Gardam	Sharon Darcy
Jan Smith (from Jan 2017)		Donald Grant	Judy Gibbons (from Jun 2017)	Dr Melanie Fuller (from Dec 2016)
	Mark Tapley	Julie Harris (from Dec 2016)	Jonathan Thompson	Julie Harris (from Dec 2016)
		Peter Shears		Chris Willett (until Nov 2016)

<sup>1</sup> Judy Gibbons appointed as a non-executive director of the Which? Limited Board in April 2017

<sup>2</sup> Committee membership correct at 30 June 2017

<sup>3</sup> The Council Policy Sub-Group is not a committee under the Articles of Association of the Consumers' Association

<sup>4</sup> Mike Tye appointed member of Remuneration Committee in June 2016

<b>Which? Financial Services Limited Board</b> <b>Which? Financial Services Limited is 100% owned by Which? Limited</b>	
<b>Chair:</b> Michael Barley	
Jacques Cadranel <b>Group finance director</b> <sup>5</sup>	Nick Castro (until Dec 2016) Brian Cole
Chris Gardner <b>Managing director of Which? publishing</b> (until Feb 2017)	Mike Lawton (until Jun 2017)
Paul Smith <b>Managing director of money</b>	Martin Potkins (from Jun 2017)
Peter Vicary-Smith (until Sept 2016) <b>Chief executive</b>	Jan Smith

The Which? Financial Services Limited Board is supported by the following committee.<sup>6</sup>

<b>Risk, Audit and Conduct Committee</b>	
<b>Chair:</b> Jan Smith	
Michael Barley	Brian Cole
Nick Castro (until Dec 2016)	Martin Potkins (from June 2017)

<b>Corporate Leadership Team<sup>7</sup></b>	
<b>Chair:</b> Peter Vicary-Smith	
Jenni Allen <b>Managing director of public and mixed markets</b> (maternity leave Dec 2016)	Hector Arthur <b>Group digital director</b>
Alex Hayman <b>Managing director of public and mixed markets</b> (from Dec 2016)	Jacques Cadranel <b>Group finance director</b>
Chris Gardner <b>Managing director Which? publishing</b> (until Feb 2017)	Caroline Normand <b>Director of policy</b>
Alex Neill <sup>8</sup> <b>Managing director of home products and services, director of campaigns and communications</b> (from March 2017)	Nikki Stopford <b>Director of research and publishing products and services</b>
Paul Smith <b>Managing director of money</b>	Sarah Threadgould <b>Group marketing director</b>
	Angela Williams <b>Group people director</b>

<sup>5</sup> Jacques Cadranel and Peter Vicary-Smith sat on the Which? Financial Services Board as non-executive directors

<sup>6</sup> The Which? Financial Services Limited Risk, Audit and Conduct Committee held its first formal meeting in October 2016

<sup>7</sup> Charmian Averty, General Counsel, also attended from June 2017

<sup>8</sup> Vickie Sheriff was Director of Campaigns and Communications, October 2016 - March 2017

**Which?**

October 2017

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