

Virtual Annual General Meeting

**Members' Event
Saturday 27 November 2021**

**From the comfort of your own home
See page 29 for joining instructions**

Contents

In this booklet you will find:

Notice of Virtual Annual General Meeting (Virtual AGM)	04
Explanatory Notes	07
Minutes of the 2020 AGM	09
Invitation (RSVP)	27
Instructions for joining the Virtual AGM online	29

Enclosed with this booklet are:

Your Proxy Form
The Annual Report and Accounts
for the year ended 30 June 2021

Event Information

When: Saturday 27 November 2021

09.30am Members can access the Virtual AGM platform

10.30am Virtual AGM begins

11.50am Informal Q&A

12.30pm Close

Where: Broadcast to you from Which?, 2 Marylebone Road, London, NW1 4DF
(instructions for joining on page 29)

If you would like to attend the Virtual AGM, please email us at agm@which.co.uk including your membership number and postcode, or complete the form at the back of this booklet and return it in the enclosed envelope by **Thursday 11 November 2021**.

It is not possible for Members to attend the AGM in person this year, but full details on how to join virtually can be found on page 29. Access to the virtual platform will be available from 9.30am on 27 November to give you time to familiarise yourself with the system before the AGM begins at 10.30am. The AGM will be recorded and the full recording will be made available on the Which? website.

Virtual AGM Voting

Members can vote online in real time during the Virtual AGM, appoint a proxy to vote on their behalf at the AGM or vote in advance on the Resolutions of the Broad Membership. Pages 31 and 32 explain the voting procedure at the AGM.

1. Ordinary Resolutions

If you are unable to attend the Virtual AGM but would still like to vote on the resolutions, please submit the Proxy Form enclosed with this Notice.

2. Resolutions of the Broad Membership

These resolutions concern the appointment and reappointment of certain Trustees of the Consumers' Association.

If you wish to vote in advance please submit your vote by post, online or phone following the instructions in the Trustee voting booklet and voting paper sent to Members in September 2021 by post or by email from Civica Election Services.

If you vote in advance, you or your proxy will be unable to alter your vote by casting a live vote at the Virtual AGM.

If you do not want to vote in advance but cannot attend the AGM you can instead appoint a proxy to vote on your behalf at the meeting using the enclosed Proxy Form.

Please cast your proxy and Trustee appointments vote. This is your opportunity to be involved in how we are run.

If you want to discuss the resolutions, then our governance specialists are available. You can register your interest for a call back by emailing agm@which.co.uk or via the customer service centre on **029 2267 0000**.

CONSUMERS' ASSOCIATION

(the Association or the Charity)

NOTICE OF VIRTUAL ANNUAL GENERAL MEETING

(the Notice)

The sixty-fourth **Annual General Meeting ('AGM')** of Members will be held virtually and broadcast from 2 Marylebone Road, London, NW1 4DF, United Kingdom on Saturday 27 November 2021 at 10.30am for the purposes set out below.

The order of business will be as follows:

- (1) Chair's Statement
- (2) Chief Executive's Statement
- (3) Formal AGM business

Formal AGM business will consider Ordinary Resolutions (1-4) and Resolutions of the Broad Membership (5-9). The outcome of the Resolutions of the Broad Membership will also be announced at the AGM or thereafter.

Please note that Ordinary Resolutions and Resolutions of the Broad Membership require a majority of those votes cast in favour to be passed.

All Resolutions at the meeting will be put to a vote on a poll, rather than being decided by a show of hands at the meeting.

We recommend reading the Explanatory Notes set out at the end of this Notice before voting.

PROPOSED AND RECOMMENDED RESOLUTIONS

Ordinary Resolutions

The Council of Trustees recommends that you vote **in favour** of the following Ordinary Resolutions. These Ordinary Resolutions, if passed, will take effect immediately.

1. To receive and approve the minutes of the sixty-third AGM held on 5 December 2020.
2. To receive the Report of the Council of Trustees and the Accounts including the audited report from PricewaterhouseCoopers LLP (the Annual Report and Accounts) for the year ended 30 June 2021.
3. To reappoint PricewaterhouseCoopers LLP as auditor.
4. To authorise the Council of Trustees to set the remuneration of the auditor.

Resolutions of the Broad Membership

The Council of Trustees recommends that you vote **in favour** of the following proposed and recommended Resolutions of the Broad Membership. These Resolutions of the Broad Membership, if passed, will take effect immediately.

5. To approve the reappointment of Shirley Bailey-Wood.
6. To approve the reappointment of Christine Forde.
7. To approve the reappointment of Donald Grant.
8. To approve the reappointment of David Woodward.
9. To approve the appointment of Christopher Woolard.

See Explanatory Notes at the end of this Notice.

By Order of the Council of Trustees



Charmian Averty
Company Secretary
20 October 2021

NOTES

- 1 A Member entitled to attend virtually and vote at the Meeting convened by the above Notice shall be entitled to appoint a proxy to attend, speak and vote in their place. A proxy must attend the Virtual Meeting to represent you.
- 2 A form of proxy is enclosed. You can only appoint a proxy using the procedures set out in these notes and the notes to the Proxy Form. The appointment of a proxy will not prevent a Member from subsequently attending virtually and voting at the meeting, in which case any votes cast by the proxy will be excluded and your proxy appointment will automatically be terminated.
- 3 You can direct your proxy holder to vote in a certain way by so indicating on the Proxy Form. If you do not indicate how you want your proxy to vote, your proxy will have discretion to cast your vote as they think fit. If you appoint the Chair as your proxy and give them discretion as to how to cast your vote, the Chair will cast your vote in line with Council of Trustees' recommendations.
- 4 In addition to casting an advance vote, Members are able to vote on Resolutions of the Broad Membership via their Proxy Form or by voting online during the Virtual AGM. Votes submitted in advance by post, online or phone following the instructions in the Trustee voting booklet are non-revocable, and any further vote cast at the AGM (in person virtually or by proxy) will not count.
- 5 To appoint a proxy and submit voting instructions,
 - go to www.cesvotes.com/caagm2021 and enter your two part security code that is printed in the boxes at the top of your Proxy Form, or
 - complete and sign the Proxy Form and return it in the reply-paid envelope provided. Alternatively, post it to **Civica Election Services, The Election Centre, 33 Clarendon Road, London, N8 0NW.**
- 6 Proxy appointments and voting instructions, including any amendments, whether postal or electronic must be received by Civica Election Services no later than 48 hours before the time of the Meeting which is 10.30am on Thursday 25 November 2021.
- 7 If you require a replacement Proxy Form, please contact Civica Election Services at support-CESvotes@civica.co.uk or **020 8889 9203** no later than 9am on Friday 19 November 2021 in order for the replacement to be made available to you by the deadline for receipt.
- 8 Any power of attorney or any other authority under which the Proxy Form is signed (or a duly certified copy of such power or authority) must be included with the proxy.
- 9 If you wish to raise questions in advance, please email agm@which.co.uk using 'Questions for 2021 AGM' in the subject line, or complete page 27 in the AGM pack and return to us via Civica Election Services in the reply-paid envelope. Pre-submitted questions must be received by 9am on Thursday 11 November 2021, although this does not preclude questions being asked on the day.

10 The AGM shall be recorded by audio for record keeping purposes and to enable us to share the full recording and any part of it (including edited versions or parts) with others. By attending the Virtual AGM you acknowledge that you may be recorded by audio for the purposes set out above and consent to this.

EXPLANATORY NOTES

Ordinary Resolutions 1-4

These resolutions concern items of ordinary business and can only be voted on by Members of the Association. Members can vote online in real time during the Virtual AGM.

These Ordinary Resolutions require a majority of votes to be cast in favour to be passed. All results will be announced at the AGM or thereafter.

Ordinary Resolution 1

The Council of Trustees recommends that you vote in favour of receiving and approving the draft minutes of the sixty-third Annual General Meeting.

The minutes were sent on request to attendees of the 2020 AGM and comments reflected within the minutes in the AGM pack and you are now being asked to vote to approve them.

Ordinary Resolution 2

The Council of Trustees recommends that you vote in favour of receiving the Report of the Council of Trustees and the Accounts including the audited report of Pricewaterhouse Coopers LLP (PwC) (the ‘**Annual Report and Accounts**’) for the year ended 30 June 2021.

The Council of Trustees has approved and recommends the Annual Report and Accounts having considered them at length and with the recommendation of the group auditor, PwC.

Ordinary Resolution 3

The Council of Trustees recommends that you vote in favour to reappoint PwC as auditor.

The business of a Consumers’ Association AGM includes a resolution to reappoint the auditor. In accordance with the Companies Act 2006, an external auditor must be appointed for each financial year.

PwC has been the external auditor of the Consumers’ Association and its group companies for each of the financial years since 2012-13 and successfully re-tendered in 2018, when the Council of Trustees recommended PwC be reappointed.

Ordinary Resolution 4

The Council of Trustees recommends that you vote in favour to authorise the Council of Trustees to set the remuneration of the auditor.

As is standard practice, the Council of Trustees seek approval from its Members to agree the audit fee for PwC. The Council of Trustees has adopted a policy of seeking to pay no more than is necessary to any service provider and the Group Audit and Risk Committee (GARC) is asked through a delegated authority from the Council of Trustees to ensure that the auditor’s fee represents value for money.

The Council of Trustees recommends that you vote in favour of Ordinary Resolutions 1-4.

Resolutions of the Broad Membership 5-9

These resolutions are voted on by the Members and those associate members who have been associate members for more than 12 months ('the Broad Membership') in accordance with Article 15 of the Articles of Association.

A voting booklet and voting paper were sent to Members in September 2021 by post or by email from Civica Election Services. Details about each of these Trustees can be found on pages 6-10 of the Trustee voting booklet. The voting booklet also includes an explanation of the appointment process and reasons for the recommendations of the Council of Trustees.

Members attending the Virtual AGM and who have NOT voted in advance may vote on these resolutions live in the meeting. Each resolution is recommended to you by the Council of Trustees.

These Resolutions of the Broad Membership require a majority of votes to be cast in favour to be passed. The result of each resolution will be announced at the AGM or thereafter. Each of these resolutions if passed, will take effect immediately.

The Council of Trustees recommends that you vote in favour of each of the following Resolutions:

Resolution 5 the reappointment of Shirley Bailey-Wood

Resolution 6 the reappointment of Christine Forde

Resolution 7 the reappointment of Donald Grant

Resolution 8 the reappointment of David Woodward

Resolution 9 the appointment of Christopher Woolard

For reference, a copy of the Trustee voting booklet can be found on our website, visit www.which.co.uk/trusteeappointments

MINUTES OF THE SIXTY-THIRD ANNUAL GENERAL MEETING

Of Consumers' Association (the 'Association')

Held on Saturday 5 December 2020 at 2 Marylebone Road, London, NW1 4DF
via Virtual Platform

PRESENT: Sam Younger CBE (Chair), Anabel Houlton (Chief Executive), Judy Gibbons (Chair, Which? Limited), Charmian Averty (Company Secretary), Jenni Allen (Content Director), Reya Al-Salahi (Senior Video Presenter/ Producer), Phil Amy (Commercial Director), Caroline Baker (Deputy Chair, Council of Trustees and Chair of the Remuneration Committee), Neil Caldicott (Director of Audience, Brand and Communications), Rocio Concha (Director of Policy and Advocacy), Donald Grant, (Deputy Chair, Council of Trustees), Ian Hudson (Non-Executive Director, Which? Limited and Chair of the Group Audit and Risk Committee), and 100 Members of the Association.

Other Council trustees in attendance:

Shirley Bailey-Wood, Christine Forde, Harry Gaskell, Sharon Grant, Mélanie Griffiths, Richard Sibbick, Charles Wander, David Woodward, Brian Yates.

Others in attendance: Eric Brown (Chief Technology Officer), Karen Kemp (Head of Financial Affairs), Helen Moore (Group People Director), Rico Surridge (Chief Product Officer), Phil Stokes, PwC (Audit Partner) and Samantha Pritchard, Womble Bond Dickinson (external lawyer).

1/63 INTRODUCTION

The Chair welcomed everyone to the first ever Virtual Annual General Meeting of the

Consumers' Association. He explained that had circumstances been different he would have welcomed the opportunity to meet in person, but the wellbeing and safety of all was of paramount importance, and hence the need for a virtual meeting. He expressed his hope that the meeting would proceed without technical difficulties. The Chair then handed over to Company Secretary, Charmian Averty, to run through housekeeping matters. Ms Averty explained that both the Chair and the Chief Executive would make some opening remarks, and this would be followed by the formal business of the meeting, the resolutions. After each resolution, relevant questions would be answered and then a general question and answer session would follow.

Ms Averty explained that the meeting was being conducted using the Lumi system and provided a quick guide for members on how to raise questions. She confirmed that the voting system would be explained in due course. Finally, Ms Averty explained that the meeting was being recorded and that the full recording would be made available on the Which? website.

Ms Averty then handed back to the Chair.

2/63 CHAIR'S STATEMENT

The Chair explained that this was his first year as Chair and that he had been fortunate in having been able to attend one Council of Trustees' meeting in the office in February, prior to the coronavirus

pandemic, and he was thankful to have had some opportunity to meet his fellow trustees and to get to know the organisation. He expressed his regret that wider face to face engagement with staff and other stakeholders had not been possible once lockdown had begun. He explained that he had been planning a range of visits and meetings, including visits to Cardiff and Bristol and to a testing facility in Warrington and expressed his frustration that none of these had been possible.

The Chair noted, however, the admirable way in which the organisation had risen to this unique challenge, where consumers needed to be able to access trusted advice and to have a consumer voice in a very unpredictable situation. He gave examples including the coronavirus hub which had been set up very quickly, providing relevant and timely information for consumers and amassing nine million visitors in the first three months. He noted also that member advice services went online seamlessly within 48 hours of lockdown, meaning that there was no break in continuity of service to members, and, also the continued publication of the magazines in such abnormal conditions.

The Chair gave examples of some initiatives, including continuing investigations into areas of harm to consumers, such as price gouging on hand sanitiser which had been recognised by the Prime Minister's spokesman in the House of Commons. The Chair also stressed the pressures brought to bear by Which? on government, regulators, travel companies, banks, and others to treat consumers fairly in a difficult time. He indicated the success of these initiatives for which everyone could be proud.

The Chair expressed his thanks to staff for the seamless way they had adapted to the change in working conditions, from office to home, with no visible disruption to services. In particular, he paid tribute to the leadership team, particularly to Anabel Hoults' leadership, in a difficult situation. He also recognised that some new leadership team members had joined either just before or during lockdown, with little or no opportunity to get to know people first.

The Chair expressed his great appreciation to fellow Council trustees and members of the Board of Which? Limited for their willingness and ability to operate in a virtual environment.

The Chair was pleased to confirm that it had been possible to maintain the coherence of governance, scrutiny of the executive and to provide support where required.

The Chair expressed his particular thanks to Peter Shears, who would retire at this AGM, for his significant contribution during his nine years on Council.

The Chair announced with regret the deaths of three Which? veterans. First, Maurice Healy who joined Which? in 1960 and had been editor in chief of Which? magazine and all print publications until 1975. Then he paid tribute to Cynthia McDowell, Council trustee from 1977 to 2001. And, finally, to Dame Rachel Waterhouse who joined Council in 1966 and was Chair from 1982 until 1990. The Chair mentioned he had read in an obituary, that through Dame Rachel's work as Chair of the Consumers' Association, she had ensured the organisation became not only listened to but that its findings became part of the regulatory structures.

The Chair commented that, as a result of the work of Dame Rachel and others,

the influence and standing of Which? today can be exemplified by recent meetings that the Chair and the Chief Executive, Anabel Hoult had had at the most senior level with the Civil Aviation Authority, Google and Facebook. He stressed, however, that the greatest tribute must be paid to the members, who provide vital underpinning through their support and input to the organisation.

The Chair concluded by expressing his feelings of privilege, in his association with Which? and his eager anticipation for the challenges ahead.

The Chair then introduced a video of the highlights of the last year, following which he handed over to the Chief Executive, Anabel Hoult.

3/63 CHIEF EXECUTIVE'S STATEMENT

The Chief Executive welcomed everyone to the first Virtual Annual General Meeting and expressed her pleasure that so many members had been able to join the meeting from their homes and from all over the country. She noted that the new way of remote working had become a part of her daily life and expressed the hope that what had been learned over the past few months would ensure that the meeting was as engaging as possible.

The Chief Executive commented that 2020 had been an extraordinary year, given the combination of uncertainty and anxiety because of the pandemic, combined with looming economic uncertainty and the United Kingdom's imminent departure from the EU. She expressed her view that the organisation had adapted well to the challenge. The Chief Executive explained that employees had been working from all over the country, answering surges of calls from their homes, over 50 magazines

had been published remotely and Which? journalists had conducted countless media interviews from their living rooms. The Chief Executive commented that she had never anticipated that she would be speaking to members from her cloakroom. She went on to express her thanks to employees for their dedication and commitment.

The Chief Executive explained that, as a UK consumer champion, the organisation is particularly important and relevant in these times of uncertainty. She highlighted that the coronavirus hub had been launched within a few days of the first lockdown. Through that hub more than two million people had accessed free advice on how to cancel holidays or get refunds, thousands of people had been able to get information about face masks and, more recently, advice had been available on shopping safely online, particularly during Black Friday, which had become increasingly important where so many more people have had to turn to shopping online.

The Chief Executive also stressed how the voice of consumers had been strengthened by the membership model, recognising the contribution of the Which? members. She explained how the insights gained from emails, phone calls, Facebook groups and from Convo had enabled Which? to raise the issues that mattered most to consumers, such as cancelled flights, inflated prices on essential goods, or ensuring that the vulnerable were able to get their groceries during the pandemic. She noted in particular the 10,000 stories from members and supporters as to why cash still matters that she personally delivered to 10 Downing Street. The Chief Executive explained that the combination of rigorous consumer research with real

consumer stories significantly enhances the message to policy makers, regulators and big businesses, and demonstrates Which? at its best.

The Chief Executive raised two other important issues that arose in 2020, diversity and inclusion, and sustainability.

The Chief Executive explained that she was slightly taken aback by the strength of feeling which followed the death of George Floyd, and that Which? employees had been deeply affected by it, resulting in Which?, being a powerful voice, wanting to do something as an organisation. This had led to the commission of an opinion piece on the personal experience of racism by Reya Al-Salahi, Which? Senior Video Presenter/Producer, and an editorial by Harry Rose, Which? Editor. Whilst this had not been supported by all members, it was felt to be the right thing to do. Anabel explained that since then she had worked with trustees and employees to ensure that, as an employer, the organisation was truly inclusive and, as a consumer champion, that it represented the voices and needs of a diverse and broad range of consumers.

The Chief Executive explained that, although building better sustainability post-pandemic had been widely reported in the media, for Which?, this issue had already been raised about a year ago as a result of emails received on issues such as pesticides, hybrid and electric cars, and water. At that point it had become clear that sustainability was a key issue for members and that Which? had a significant role to play. She noted the launch of Which?'s sustainability commitments, and of eco buys in big categories such as dishwashers and washing machines, with more being rolled out in future. She added

that, as had long been the case, longevity and repairability would remain part of the testing criteria.

In terms of the performance of Which? as an organisation, the Chief Executive gave this a nine out of ten. She offered examples such as Rory Boland, travel editor, becoming a popular figure, representing Which? on television in terms of fighting for the rights of consumers in the context of cancelled flights and holidays, and Adam French for his similar role regarding wedding cancellations. She also noted that Which? had secured a commitment from the Chancellor about the future of cash, and from the government in terms of holding tech giants to account, a particularly important issue in the accelerating digital world.

Regarding commercial performance, the Chief Executive confirmed that although revenue had declined in the last year, the decline was less than expected, and added that Which? was currently in a better position compared to many organisations. She confirmed also that membership was growing for the first time in five years and that there were positive signs in the core subscription business, indicating a secure future for Which?.

Looking ahead to 2021, the Chief Executive noted that, as well as continuing to provide relevant and timely advice to consumers, there would be the introduction of rapid reviews on topics such as walking boots and tents, as recommended by members through the 'Have Your Say' programme. The Chief Executive added that amplifying the voice of consumers in the digital space, such as fake reviews, online harms and scams, would be one of the most important forthcoming issues.

The Chief Executive concluded by expressing her view that the year was ending full of hope, not just in terms of medical advancements as a light at the end of the tunnel, but also as a result of the way that Which? had responded as an organisation in a challenging time. She expressed her pride in leading an organisation that had achieved so much in the last year and which had a vital role in society in having a powerful voice for good, and which was here to make life simpler, fairer and safer for everyone.

4/63 FORMAL BUSINESS OF THE MEETING

The Chair thanked the Chief Executive for her statement. Before moving to the formal business of the meeting, he announced a question from a member, Mr Brown, asking how many people were attending the AGM by this system. The Chair replied that the latest count was 100.

The Notice of Meeting was taken as read and, in accordance with the Articles, a poll vote would be declared on each of the resolutions put to the meeting. The Chair formally declared the voting open.

The Chair explained the voting system on the virtual platform. He explained that voting would be declared closed before the general Q&A session at the end of the formal business and that the live votes cast during the meeting would be combined with proxy votes which had been cast in advance. He explained that, due the virtual nature of the meeting, there would not be a request for seconders for resolutions and a show of hands would not be possible. He added that the results of the proxy votes would be displayed on the screen after each resolution and that the results of the final

vote would be published on the website on the following Monday.

The Chair also reminded the meeting that the question system was now live and that questions on particular resolutions should be submitted as soon as possible so that they could be answered at the appropriate time.

Finally, the Chair announced that, as his own appointment as a trustee was subject to member approval at the meeting, he would pass the chairing role to Deputy Chair, Donald Grant, to take the meeting through the relevant resolution.

5/63 MINUTES OF THE 62nd ANNUAL GENERAL MEETING OF CONSUMERS' ASSOCIATION HELD ON 23 NOVEMBER 2019

The Chair explained that the first resolution was for approval of the minutes of the 62nd Annual General Meeting held on 23 November 2019. It was noted that they incorporated feedback received on draft minutes circulated to ordinary members who attended last year and had been circulated to Members with the Notice of AGM.

The Chair confirmed that there had been no questions on this resolution.

The Chair then proposed:

THAT the minutes of the Annual General Meeting held on 23 November 2019 be APPROVED.

In accordance with the results of the poll, the Resolution was CARRIED with 999 votes in favour, 6 against and 32 abstentions.

6/63 REPORT OF THE COUNCIL OF TRUSTEES AND ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2020

The Chair noted that audit partner, Phil Stokes, from PwC was present.

The Chair announced a question from Mr Hughes, who asked for an explanation as to why the pay of the CEO has risen from £270,000 last year to £380,000 this year, noting that the CEOs in three of the biggest UK charities with a higher turnover than Which? received significantly lower salaries than the Which? CEO, citing that Oxfam's CEO received £220,000, Save the Children, £143,000 and Cancer Research, £244,000. Mr Hughes also asked why two of these charities had half the number of employees earning more than £60,000 than Which?.

The Chair responded to the first part of the question by confirming that the CEO had not received a salary increase in 2019/2020. The increase in overall pay figure was due, firstly, to the fact that the CEO had not been in post for the whole year in 2019/20 and, secondly, that, in view of her outstanding performance, the bonus awarded had been at the top end of her entitlement.

The Chair then invited Caroline Baker, Council trustee and Chair of the Remuneration Committee, to elaborate.

Ms Baker explained that the Remuneration Committee reviews and makes recommendations for approval regarding the CEO pay on an individual basis and that of the leadership team on an aggregate basis. Recognising that the organisation operates in both the commercial and charitable sectors, the survey used was a commercial independent survey, blending data from both markets, enabling pay to be set at competitive levels whilst ensuring responsible use of the organisation's resources. The aim was to set compensation levels at median whilst taking account of a premium for experience where appropriate.

14

Ms Baker confirmed that compensation is reviewed annually but not always increased annually, particularly at senior level. She explained that the CEO and leadership team bear primary responsibility for the commercial success of the business which allows fulfilment of the charitable purpose and their roles are, therefore, comparable to similar roles in the commercial sector. The Which? structure means that there are a larger number of such roles compared to some of the charities highlighted. She confirmed, however, that the Remuneration Committee are aware of the sensitivity around such matters and take them seriously, keeping all aspects of reward, base salary, variable pay and other benefits such as holiday entitlement, pension, etc., under regular review to ensure that the total package for each role is fair and proportionate.

The Chair thanked Ms Baker and added that, firstly, final decisions on these issues are made by the full Council of Trustees who have been entirely behind the Remuneration Committee recommendations. Secondly, he explained that, from his experience having spent four years as chief executive of the Charity Commission, comparisons can be hard to make as the charity sector involves many sectors and that the key issue for an organisation is to find its own benchmarks and to ensure that they are appropriate to the organisation.

The Chair then proposed:

THAT the Annual Report and Accounts for the year ended 30 June 2020 be received.

In accordance with the results of the poll, the Resolution was duly CARRIED with 1,014 votes in favour, 6 against and 17 abstentions.

7/63 REAPPOINTMENT OF AUDITORS

The Chair explained that Resolution 3 proposed the reappointment of PriceWaterhouseCoopers LLP as auditor and Resolution 4 proposed that the Council of Trustees are authorised to set the remuneration of the auditors.

The Chair announced a question from Mr Pittock asking how long PwC had been in post, and a question from Mr Rickenbach asking, as the same auditor had been appointed for eight years, whether there was a risk of missing out on a fresh pair of eyes that would come with changing the auditors.

The Chair invited Ian Hudson, Which? Limited Non-Executive Director and Chair of the Group Audit and Risk Committee to respond.

Mr Hudson explained that PwC had first been appointed in 2013 and, following a rigorous tender process in 2018 involving 25 firms of all sizes, the leadership team, Chief Financial Officer and Group Audit and Risk Committee decided, from a short list of three, to reappoint PwC as auditors. He added that Phil Stokes has been audit partner since that time and that PwC rotate audit partners every ten years.

Mr Hudson also noted that, during this period of significant change, PwC's ability to audit on time and effectively had been first class.

The Chair thanked Mr Hudson and added his thanks to Phil Stokes, audit partner, for his professional help and advice over the year.

The Chair proposed:

THAT PriceWaterhouseCoopers be re-appointed as auditors to hold office until the conclusion of the next Annual General Meeting at which accounts are laid before the company.

In accordance with the results of the poll, the Resolution was duly CARRIED with 888 votes in favour, 96 against and 53 abstentions.

8/63 REMUNERATION OF AUDITORS

The Chair proposed:

THAT the remuneration of the auditors for the ensuing year be fixed by the Council of Trustees.

In accordance with the results of the poll, the Resolution was CARRIED with 955 votes in favour, 42 against and 40 abstentions.

9/63 APPOINTMENT OF TRUSTEES OF THE CONSUMERS' ASSOCIATION

The Chair explained that the next items of business were to consider Resolutions 5 to 9, to appoint a number of trustees to the Consumers' Association Council of Trustees.

The Chair explained that as he was one of those trustees, he would hand over to Deputy Chair, Donald Grant, to lead on these resolutions.

Mr Grant thanked the Chair. He explained that this was the first year of the new trustee appointment process, approved by members at the AGM last year. He explained that voting for the appointment of trustees is open to ordinary members and subscribers who have subscribed to Which? for the last 12 months. He confirmed that voting booklets had been distributed in advance of the AGM Notice and the Annual Report. He added that voting on Resolutions 5 to 9 was now closed and that it was not therefore possible to vote on resolutions 5 to 9 at the AGM.

As there were no questions in relation to these resolutions, Mr Grant confirmed that Sam Younger, Dorothy Burwell, Harry

Gaskell, Sharon Grant and Mélanie Griffiths were duly appointed as trustees until the Annual General Meeting in 2023. Mr Grant congratulated the appointees and confirmed that the full election results would be posted on the website.

The Chair thanked Mr Grant. He then announced a late question from Mr Possener. Mr Possener queried the point of voting today as the voting figures claim to exclude today's votes.

The Chair invited Company Secretary, Charmian Averty, to respond.

Ms Averty explained that the votes cast on the day for all items of business, except the appointment of trustees, would be added to the advance proxy votes, but the appointment of trustees was of necessity an advance process because it included not only ordinary members, but the broader membership also.

The Chair thanked Ms Averty. He expressed his delight regarding his reappointment as Chair and on the reappointment of his four colleagues, all of whom had made a significant contribution to the work of the organisation. He added that he was looking forward to working with them and the rest of the trustees in the coming year.

The Chair declared the end of the resolutions and the close of poll voting and the formal Annual General Meeting. He explained that there would be a general question and answer session next.

10/63 QUESTION AND ANSWERS

The Chair welcomed Reya Al-Salahi to host the session.

Ms Al-Salahi explained that she was Senior Presenter and Producer in the video and audio team at Which?. She explained that the process for submitting questions

now was via the virtual link and that pre-submitted questions would be answered first, followed by any questions from the floor which was the virtual link.

Ms Al-Salahi explained that, due to time constraints, some questions had been shortened, in which case key points in each would be highlighted.

Ms Al-Salahi announced a question from Ms Zulfiqar asking when the next tender exercise for the appointment of auditors would take place. She announced a further question on this topic from Dr Webb asking whether the remuneration of the auditor had been established during the re-tendering process.

The Chair thanked the respective members for the questions and asked Ian Hudson to respond.

Mr Hudson explained that re-tendering was done every five years, with the next one likely to be due in 2023 unless there were extenuating circumstances. He explained that, at the time of tender, the fee for the first year of audit was agreed but that it could be renegotiated each subsequent year to be approved by the Council of Trustees and members on the recommendation of the Group Audit and Risk Committee.

Mr Hudson confirmed that the fee could change in line with changing business scope and environment and that there had been significant regulatory change in the audit field involving greater rigor from the regulator, together with additional costs in relation to COVID-19. He added that audit costs had increased but that they had increased for all charities and companies across the board.

Miss Al-Salahi then moved to the pre-submitted questions and introduced a question from a member, Ms Pinschhof,

asking why Which? had not published any research on the danger to human health from exposure to electromagnetic fields, ELFs and RFs through media such as Wi-Fi, iPhone, smart meters and others?

The Chair invited Jenni Allen to respond.

Ms Allen replied that there was much concern over the potentially harmful effects of radio waves resulting from the rapid expansion in wireless technologies in recent years, and that a considerable amount of scientific research had been done in the area. She explained that Public Health England has confirmed that, whilst the addition of 5G may produce a small increase, overall exposure was expected to remain low relative to international guideline levels. She further added that the World Health Organisation stated that, to date, no adverse health effects had been linked with exposure to wireless technologies. Ms Allen said that Which? would continue to monitor any research and guidance.

Ms Al-Salahi introduced a question from Mr Chapman who gave his opinion that, whilst hitherto reports had concentrated on white goods and tech goods, all of which were useful, reports related to the DIY market, such as power tools and construction materials, would be appreciated by members.

The Chair invited Jenni Allen to respond.

Ms Allen explained that the choice of where to invest in testing was constantly reviewed. She added that content on DIY tools had been produced in the past but it had never proved popular. She explained also that the range of tools, for example, drills, was so vast that testing enough to satisfy member expectations would be extremely costly and it would be difficult to justify the cost relative to the demand

for this content. However, she added that there was a lot of information on home improvement and using tradespeople. She said that, whilst lengthy and expensive lab testing wasn't feasible on all products, there was now more hands on assessment of simpler products, which may enable Which? to expand its coverage. She confirmed that Which? would continue to monitor and review areas of testing.

Ms Al-Salahi introduced a question from a member, Mr Richards. Mr Richards said that Which? had indicated in the past that it would improve engagement with members, recognising that there were many members who could provide valuable input. Why had Which? not tapped into their member base more? He added that, whilst Which? Convo attracts a large spectrum of comments and suggestions, and was strongly supported by a group of regulars, there was rarely a contribution from Which? staff, and only a passing mention in the annual report, and rarely in the magazine. He asked why this was so.

The Chair thanked the member for the question and confirmed that he and his colleagues on the Council of Trustees viewed member engagement as an important part of the work of the organisation and one which needed to be clearly focused on. He invited Neil Caldicott, Director of Audience, Brand and Communications, to respond more fully.

Mr Caldicott explained that Which? did tap into member experience and knowledge regularly. There were a number of ways in which members fed into the work of the organisation, including the Which? Connect Panel, feedback surveys and the Have Your Say programme, as well as Which? member social media channels which had really taken off this year, and Which? Convo which he

noted had received over 31,000 comments in the past year. Mr Caldicott explained that member expertise and experience shared across all these channels did feed into magazine articles and online content, and into the ideas for forthcoming magazines and campaigning work. He commented that Which? was always looking at what more can be done in this space. Mr Caldicott recognised, however, that with particular regard to Convo, that member participation may not be as visible as it could be and explained that, in the following year, the aim was to improve feedback within the community and to find better ways to balance staff contribution with member engagement.

Ms Al-Salahi announced a question from a member, Ms Nicholas, who wanted to know how Which? would respond to issues arising from COVID-19 and what its commitment was to ensuring a fairer society post-pandemic.

The Chair thanked the member for the question and asked the Chief Executive to respond.

Ms Hoult explained that, in terms of a fairer society, the aim of the organisation to make life simpler, fairer and safer for everyone was being taken very seriously. She specifically noted the work on diversity and inclusion as a key focus for ensuring a diverse and broad range of views, membership, and visitors. In terms of the aftermath of the pandemic, she explained that much had been done on the immediate issues, such as putting pressure on the Civil Aviation Authority and holiday companies with regard to holiday and flight refunds, and working closely with the Financial Conduct Authority (FCA) and UK finance to ensure consumer needs were taken into account with matters such as

mortgage holidays and loan holidays, and Which? would continue to do that work. She reiterated the earlier comments on working with the likes of the Competition and Markets Authority on issues such as price gouging for essential items, and with big technology businesses such as Google and Facebook to secure consumer rights in the digital world. Ms Hoult added a continued commitment to work with the FCA and the Money and Pensions Advice Service to ensure that consumer rights were taken into account in the post-pandemic world.

Ms Al-Salahi introduced a question from Mr Moss, who commended the Consumers' Association for its work on reducing unsolicited telephone calls and asked whether consideration would be given to reinvigorating this campaign in a number of areas.

The Chair thanked Mr Moss for his question and invited Rocio Concha, Director of Advocacy, to respond.

Ms Concha confirmed that, since the launch of the campaign in 2013, all recommendations put forward in the task force that Which? chairs, had now been implemented. However, she explained that some issues remained, for example, in the area of scams and nuisance calls, and that the current focus was to identify possible solutions to deal with scams that took place over the phone and SMS, in collaboration with the regulator. Ms Concha added that much work was also being done to raise awareness and to advise consumers who had been the victim of a scam. She highlighted, in particular, the scam alert service that was already being used by 70,000 UK consumers.

Ms Al-Salahi introduced a question from Mr Brooking asking what frameworks were

in place to provide international consumer standards with overseas firms in 2021, for example, in the car industry. She invited Rocio Concha to reply.

Ms Concha confirmed that UK standards applied to domestic and imported products, having been developed as part of the EU, and that following the transition period would be transferred into UK law. She confirmed also that any future changes to those standards would be monitored by Which? to ensure they were for the benefit of consumers. Ms Concha noted that Which? had recently completed the national trade conversation, having talked to consumers throughout the UK about where their priorities were in relation to trade deals, and maintaining standards for food products was identified as a key priority. She further explained the importance of the standards set by the International Organisation for Standardisation, to harmonise global standards. However, it was recognised that some standards were set at the lowest common denominator, so it was important that after the transition the UK continued to work with the standards organisations to develop the standards, ensuring that lower standards did not become the default for the UK.

Ms Al-Salahi announced a second question, from Mr Brooking, asking how the UK's involvement with European free trade areas such as the European Free Trade Association or the European Economic Area would affect the Consumers' Association, for example, in testing and labelling sustainability. She invited Ms Concha to respond.

Ms Concha explained that work would continue with sister organisations in Europe and globally, and Which? would continue to be a member of the European consumer organisation, BEUC, with representation

on their Executive. She commented that Which? would continue to monitor sustainability developments in Europe, as well as other areas previously mentioned by Ms Hault in terms of the digital space and potential online harms. Ms Concha added that work would continue with International Consumer Research and Testing as active members of their sustainability group.

Ms Al-Salahi introduced a question from a member, Mr Crosher, who asked, as the Which? endorsement scheme was sold under licence to businesses it should be easier for members to report unlicensed use of the Which? logo, so why wasn't a list of current licence holders published, together with a method for reporting back to Which?.

The Chair thanked the member for his question and asked Commercial Director, Phil Amy, to respond.

Mr Amy confirmed the importance of policing licences and that, in cases of misuse, fast action had been taken. He explained that, whilst having the help of more eyes on the issue was gratefully received, the situation was more complex than publishing a list of licence holders because the licence conditions varied, in that not all of them were purchased and had the right to use the logo publicly, and the list could be subject to regular change. He confirmed, however, that work had begun on creating a form of online solution to share information about the fraudulent use of licences, which would be closely monitored and actioned by a dedicated team.

Ms Al-Salahi announced a question from Ms Nicholas asking what steps had been taken to ensure transparency around commercial decisions.

The Chair thanked the member for the question and asked Judy Gibbons, Chair of the Board of Which? Limited, to respond.

Ms Gibbons explained that proposals from management were reviewed by the Board which included five independent directors, one of whom was a member of the Council of Trustees. She confirmed that all commercial decisions were taken in the context of the organisation's mission to be the UK's consumer champion and, although sometimes they were not in its direct commercial interest, they were aligned to its purposes and values. She gave an example of the decision that enabled members to change or cancel membership online, noting that whilst this had made it easier for members to cancel, it was, nonetheless, the right decision for the organisation to have made.

Ms Al-Salahi announced the end of pre-submitted questions and opened the session to questions from the floor. She explained that, in view of the time constraints, some questions would be grouped together and that any unanswered questions would be responded to in the next few days.

Ms Al-Salahi then introduced a question from Mr Osborne asking what pressure Which? was putting on car manufacturers and insurance companies regarding the growing epidemic of catalytic converter theft.

The Chair thanked the member for the question and invited Content Director, Jenni Allen to respond.

Ms Allen confirmed that car security was regularly covered and gave an example of a recent investigation exposing security flaws in two UK best selling car models which manufacturers had then rectified on the basis of our research. She noted, however, that she was unaware of any work on the specific issue of catalytic converter theft but confirmed that this query would

be referred to both the car testing and insurance teams for review.

Ms Al-Salahi introduced a question from Mr Sykes asking whether he could subscribe to the magazine solely in digital form as this would contribute to the sustainability target.

The Chair thanked Mr Sykes for the question and asked Phil Amy to respond.

Mr Amy confirmed that a new membership model introduced in September 2020 enabled members to subscribe solely online for £7.99 a month. He reported that over 30% of subscribers had chosen this option and thus it was already having an impact on sustainability.

Ms Al-Salahi announced a question from Mr Woodward Nutt who said that he recalled the time when he was a member of the Council of Trustees and trustees were elected by the membership, and in his view the new system was now a question of rubber stamping the candidates selected by the existing Council of Trustees. Mr Woodward Nutt asked whether there could be a return to the system of election.

The Chair thanked the member for his question. He explained that the new system was introduced as a result of the governance review and then approved by members at the previous year's AGM, and that any immediate change would, therefore, be unlikely. The Chair then asked Charmian Averty to respond.

Ms Averty reiterated that an extensive governance review had been undertaken which looked at the pros and cons of the old election process and how it could be strengthened. She explained that the new appointment process, which was overwhelming adopted by members the previous year, was intended to bring the benefits of a number of systems together.

She explained that members now had a vote in relation to all Council trustees every three years, rather than a vote on nine trustees as previously. The process had also been strengthened by the appointment of two independent members to the Nominations Committee, who would be involved in the search and selection process. Ms Averty added that voting on trustee appointments this year was up by 4,000 on the previous year, which indicated greater member engagement in the process. Finally, she confirmed that these were open processes and members were more than welcome to apply to become trustees.

Ms Averty noted that Donald Grant had been a member of the Governance Review Committee and invited him to add his comments.

Mr Grant confirmed that, as a trustee who had been elected twice, he had fully supported the move to the new member approval appointment model. He explained that, in being a member of the Nominations Committee it had become clear to him that there was a need to ensure that the Council of Trustees was able to address the skills needed in random areas, for example, policy, commercial and digital. He explained further that other appointment models had been explored but that some were ruled out, because member involvement had been considered essential to the organisation. Mr Grant added that members were now able to vote for all trustees, not just those previously designated as elected members. He reiterated that this was an open process and members were welcome to stand for Council, adding that a process where members always had the final say was a great improvement.

Ms Al-Salahi introduced a question from Mr Ardy asking whether the members'

comments review section of the online product test results could be reinstated as he had found it very useful.

The Chair thanked the member for his question and asked Jenni Allen to respond.

Ms Allen explained that there were no immediate plans to reinstate the members' comments review section but that Which? Conversation was a main conduit for member comments, together with a Facebook group for sharing questions and experiences, which has proved very popular. She added that strengthening member participation in content was continuously under review.

Ms Al-Salahi introduced a question from a member, Mr Newlands, asking why it was not possible to communicate directly with the author of an article regarding one's own real story. He commented that there was no follow up when comments were submitted through customer services and no sense that the case has been heard.

The Chair thanked the member for his question and asked Neil Caldicott to reply.

Mr Caldicott assured the member that his comment would be followed up, and echoed Ms Allen's answer to the previous question in terms of channels through such media as Facebook and Convo. He explained that there had been such a valuable and widespread response from members with case studies, for example during Cash Week, enabling Which? to deliver thousands of stories to Downing Street, and that whilst this has been a brilliant result, it had also been overwhelming at times. In light of this, Mr Caldicott was pleased to announce the appointment of a new case studies officer whose remit would involve feedback to members and use of case studies in the best way to push forward systemic change

and help consumers, news which he hoped would give the member reassurance.

Ms Al-Salahi then introduced two questions on Brexit. The first from Mr Hughes, who asked whether Which? had plans to address the effect of Brexit on goods and services in Northern Ireland specifically, as opposed to the rest of the UK. The second from Ms Banks who asked for reassurance that an eye would be kept on price rises in the case of no deal.

The Chair thanked the members for their questions and invited Rocio Concha to reply.

Ms Concha explained that the Northern Ireland protocol meant that standards in Northern Ireland would still align with the EU but reassured the member that representation of consumers in Northern Ireland would continue. In response to the second question, Ms Concha provided assurance that Which? was ready to be very active to ensure that consumers are being protected, including against the possible impact on prices.

Ms Al-Salahi announced a question from Ms Zulfiqar asking what proposals there were to diversify membership and whether information on the membership profile was published.

The Chair thanked the member for her question and invited the Chief Executive to respond.

Ms Hoult explained that this issue was at the top of her mind and gave a number of examples of the work being done. Firstly, ensuring that all work carried out and advice given was relevant to a broad range of consumers and, secondly, reviewing the brand to ensure that the organisation was appealing and accessible to as broad a range of consumers as possible. She added, thirdly, a point made earlier, by Phil Amy,

about a different tiered pricing model and looking at what was on offer and the pricing. Fourthly, introducing different formats for content, such as online, magazines, video and podcasts, ensuring accessibility for different users and different needs. She added that the approach was to test and learn. In terms of statistics, Ms Hoult explained that they were not currently published, but confirmed that work was being done to ensure the right level of data was collected to enable detailed analysis.

Ms Al-Salahi then introduced a question from Mr Lewis asking why products such as televisions at the lower end of the market, for example, from supermarkets, were not covered in research and why products from online companies were never mentioned in reports, there being no excuse for not being comprehensive.

The Chair thanked the member for his question and invited Jenni Allen to respond.

Ms Allen explained that the aim was to test all products in the core categories, available to buy in the main retailers across a range of price points. She explained that there was a commitment to rigorous testing but added that this took time and that supermarket products were often not available for long and were sometimes not for sale by the time testing was completed. Ms Allen confirmed that light touch reviews were conducted but added that reliability survey data indicated that they were often not the most reliable products and wouldn't pass the Which? Best Buy standard. She explained that periodic investigations into the quality of supermarket products were being conducted and that this could perhaps be repeated to provide a general guide. Ms Allen emphasised, however, that being comprehensive was of

paramount importance and this was what the organisation continuously strived to achieve.

Ms Al-Salahi announced the next question from a member, Mr Minton, asking, as the services that Which? provides in the channels of communication have grown significantly over the years, was it possible to provide a simple reference guide on the website which listed what was available and its purpose.

The Chair thanked the member for his question and invited Jenni Allen to respond.

Ms Allen explained that content was now published over a wide range of channels in an effort to be as accessible as possible. She agreed that a clear guide to understanding the different channels and how they could be used was an excellent idea. Ms Allen confirmed that a page in the magazine did cover this but added that this could be reviewed to ensure that it was up to date and consideration given to publishing the information on the website. She thanked the member for his idea.

Ms Al-Salahi announced the next question from Dr Wilson-Morkeh, who commented on the usefulness of reports on security CCTV cameras but asked whether the lag times when cameras start to record, once activated, could be included as the consequence of the lag time had led to the risk of critical activity being missed. He asked also whether comment could be provided on cameras being placed inside a property to record activity outside, for example, through a window.

The Chair invited Jenni Allen to respond.

Ms Allen commented that this was an excellent example of insight provided by the membership. She explained that such research might include, for example,

comparing lag times across different brands of cameras and, with regard to the query relating to cameras recording from inside a property, that it would depend on how many were on the market, how widely they were used and, if tested, what the test would look like. Ms Allen added that such work was sometimes done in collaboration with international consumer organisations.

Ms Al-Salahi explained that a great number of questions had been submitted and that very specific questions would be responded to over the next few days. She then announced a question from a member, Mr Brooking, asking what provision there was under World Trade Organisation (WTO) rules for consumers.

The Chair invited Rocio Concha to respond.

Ms Concha explained that the WTO rules would have an impact on consumers as those tariffs would be applied to products that were not covered by trade deals. She added that she would be happy to provide fuller information after the meeting.

Ms Al-Salahi introduced the next question from a member, Ms Banks, commenting on how useful she had found a monthly comprehensive list of products with research outcomes which used to be published in the magazine and regretted that it was no longer provided.

The Chair invited Jenni Allen to respond.

Ms Allen explained that an index was no longer published in the magazine as the aim had been to encourage members to go online to access reviews, allowing filtering of content. She added that, whilst feedback about using the magazine as a reference source was taken seriously, the aim was to use the magazine to provide contextual information to complement detail online, and added that further consideration would be given to the matter.

Ms Al-Salahi introduced a question from Dr Webb who commented that he subscribed to Which? online, Which? Gardening and Which? Legal but queried the benefits being received compared to the material other members could access online and why it was not possible to have an historical archive covering the last ten years. He added that the search facility did not seem to produce useful results.

The Chair invited Jenni Allen to respond.

Ms Allen explained that each particular subscription provided access to specialist advice that the respective service could offer, for example Which? Gardening subscription provided access to the Which? gardening experts, the ability to ask questions of those experts, and the email newsletter. Which? Legal provided access to very specialist advice that that service can offer. In terms of online, Ms Allen confirmed that it provided access to everything that all members with online subscription had available to them. She added that digital editions of the magazine offer historical articles. Ms Allen expressed her regret that there had been difficulty with the search functionality and said that this would be followed up by the teams.

Ms Al-Salahi then introduced a question from a member, Mr Bevan, asking, as many people send money abroad to support families, whether there could be a review of such services. He added that this may also encourage a more diverse membership.

The Chair invited Jenni Allen to respond.

Ms Allen confirmed that there was strong commitment to addressing issues and areas of interest that were relevant to the broad cross section of members and added that the Connect Panel was an example of where this information was being gathered. Ms Allen expressed her thanks for an

excellent example of the services which had not been reviewed but may be of interest to a considerable proportion of the membership and assured the member that diversity of membership was a top priority.

Ms Al-Salahi thanked members for their questions and reiterated that any questions that had not been mentioned were those requiring further investigation, and these would be answered in due course.

Ms Al-Salahi then announced a comment from a member, Mr Crowther, who had been a Which? employee until 1990. Mr Crowther offered his congratulations on the AGM and everything done by Which? in the last 63 years. Ms Al-Salahi handed over to the Chair.

The Chair thanked the member for his comment and added his congratulations on the AGM to the members of the leadership team and to Ms Al-Salahi for her facilitation of the Q&A session. In particular, he thanked the members for their engagement and wide range of ideas, many of which had not been previously thought of. He reiterated that any questions which had not been addressed would be followed up in due course.

The Chair invited feedback from members on the Virtual AGM, adding that it may be some time before face to face meetings could be resumed. He explained that such feedback would be gratefully received to ensure that future virtual engagements were as successful as possible. The Chair thanked Lumi which had facilitated the Virtual AGM and the Which? events, corporate communications and governance teams for their efforts in ensuring a smooth and engaging event.

The Chair expressed his view that the coming year would be exciting, albeit unpredictable, in light of hopefully moving towards the end of the COVID-19 crisis and the consequences of the situation at the end

of the Brexit transition period. He explained that the Which? strategy was clear; the two top priorities being to grow and diversify the membership, and to increase revenue, and added that success in those two areas would strengthen enormously the voice of the organisation externally in terms of consumer rights.

The Chair concluded by thanking everyone, above all the members who had participated, and expressed his hope that it would be possible to see and engage directly with everyone in person next year.

There being no further business the meeting ended at 12.15pm.

Chair

If you would like to attend the 2021 Consumers' Association Virtual AGM, please email **agm@which.co.uk** with your name, postcode and membership number or complete and detach the form on the following page and return in the reply-paid envelope.

By telling us you are attending the Virtual AGM,
we can better plan the event.



Consumers' Association 2021 Virtual Annual General Meeting Invitation (RSVP)

I shall be attending the 2021 Virtual Annual General Meeting

Please complete in CAPITAL LETTERS:

Name _____

Address _____

Membership number _____

Please reply by Thursday 11 November 2021

or email your acceptance to: agm@which.co.uk

Questions for the 2021 Virtual AGM

Please submit any questions to be answered at the AGM, including questions for the Chief Executive, by 9am on **Thursday 11 November 2021**. This does not preclude your asking questions at the AGM, but ensures we can answer as many questions as possible at the AGM. If your question is not answered at the AGM, you will be sent a written answer instead.

I would like to submit the following questions to the 2021 AGM:

1. _____

2. _____

3. _____

or email your questions to: agm@which.co.uk

Joining Instructions

Our 2021 AGM is being hosted online. This will enable you to attend and participate in the meeting from the comfort of your own home. This year, the AGM will be run through a platform called CESjoinIN, which is hosted by Civica Election Services.

You will be able to access the AGM by following the instructions below. If you receive the Notice of AGM by email, you will also be able to join following the instructions sent to you via email. The subject line of the email is **‘Consumers’ Association Annual General Meeting 2021’**.

Below, we have provided you with a step by step guide to accessing the meeting via a **web browser**. This is best accessed on a laptop or desktop computer.

WEB BROWSER INSTRUCTIONS

- If you are following the email link, the details will be pre populated for you.

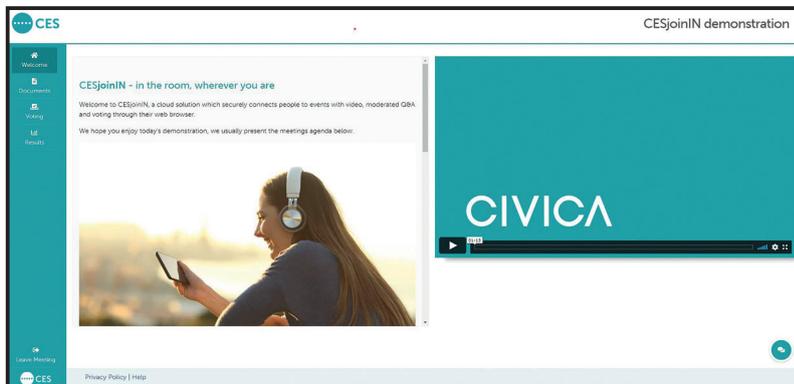
Log in to your meeting

- **Launch the CESjoinIN website** by typing **<https://attend.cesjoinin.com>** into your browser.
- On accessing the AGM website, you will be asked to enter a Meeting ID which is: **30093**
- You will also be prompted to add ‘Security Code Part 1’ and ‘Security Code Part 2’
- The Security Codes are unique to you and can be found at the **top of your Proxy Form**.
If voting by post please make a note of these details before sending your Proxy Form back.



Home screen

- When successfully authenticated, you will be taken to a home screen, which will look like the image below.



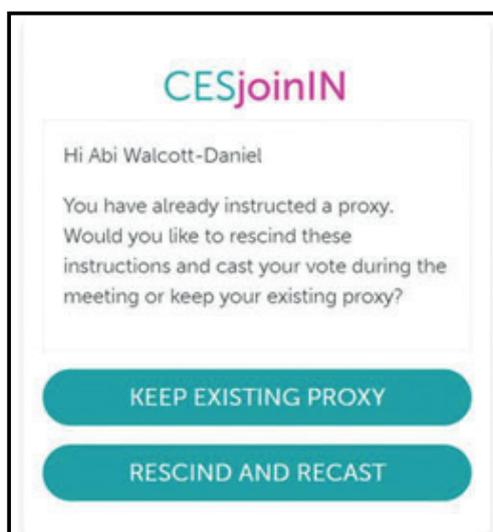
- **Access to the meeting platform will be available from 09.30am on 27 November 2021. This will give you time to familiarise yourself with the system before the AGM begins at 10.30am.**
- **Please note that your ability to vote will not be enabled until the Chair formally opens the meeting at 10.30am.**

The meeting

- Once logged in, and at the commencement of the meeting, you will see controls down the left hand side of the screen which will enable you to access meeting documents, vote and see voting results.
- On the right hand side, you will see the live stream of the meeting.

Voting

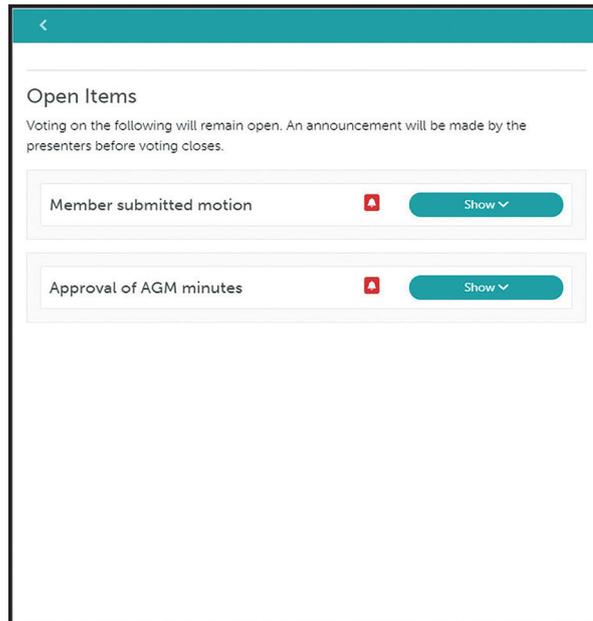
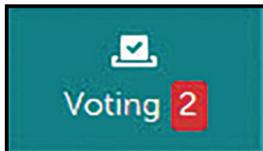
If you have cast a proxy vote in advance of the meeting, you can decide whether you would like to keep your existing proxy or rescind and recast your vote by selecting one of the options presented to you on screen.



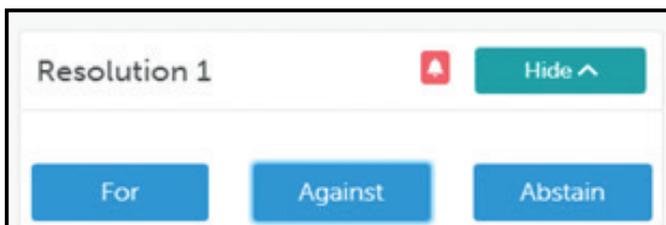
If you decide to retain your proxy you will not be able to change your vote throughout the meeting.

If you rescind or you have not cast a proxy vote, you will be able to vote again on the resolutions using the instructions below.

- Once the Chair has formally opened the meeting, he will explain the voting. Voting will be enabled on all resolutions at the start of the formal meeting on the Chair’s instruction. This means that Ordinary Members may, at any time while the poll is open, vote electronically on any or all of the resolutions. Please refer to Note 4 on page 6 in relation to Resolutions of the Broad Membership 5–9.
- To vote, click the voting icon and the resolutions will appear on your screen.



- Click the ‘show’ icon to display the voting options. Select the option that corresponds with how you wish to vote, **“FOR”**, **“AGAINST”** or **“ABSTAIN”**.



- Once you have selected your choice, the option will change colour and a confirmation message will appear at the top of your screen.
- You can change your vote selection during the voting period.
- The way your vote is selected at the point the vote closes is how it will be recorded.

Questions

- Questions will be invited before the resolutions are formally put to the vote. You may ask questions by selecting 'messaging'  in the bottom right hand side of your screen.
- Once you click on the icon, a messaging box will appear where you can submit your question.

Requirements

- An active internet connection is required at all times in order to allow you to cast your vote when the poll opens, submit questions and listen to the audiocast. It is your responsibility to ensure you remain connected for the duration of the meeting
- If you get disconnected from the meeting for any reason, you will need to login to the system again.

You can watch a video version of the joining instructions here -

<https://vimeo.com/458073736/9495e81fb4>

