



Candidate Pack for Trustee (Finance)

Brief for applicants
March 2026

Which?



Welcome

Dear Applicant

Thank you for your interest in Which?

We're the UK's consumer champion; here to tackle consumer harm by making life simpler, fairer and safer for everyone. We're trusted by millions for our independence and expertise. We're a not-for-profit business and every penny we make from our commercial activities goes into making life better for consumers.

We've been around since 1957, but we've never been more needed than today. It shouldn't be so hard to be a consumer, but rising prices, rising levels of fraud and the sheer complexity of today's markets are a challenge for all of us.

Which? is changing fast to respond to all of these challenges for consumers. We aim to double the impact we have helping consumers and to fund this we will grow our commercial business significantly.

There is no better time to be joining Which? as a Trustee. We'd like you to be part of our growth and to support our ambitious plans to make Which? the source of trusted answers for consumers in an increasingly complicated world.

We are looking for a trustee who can bring deep, strategic financial management and risk management expertise. You will be someone who brings a strategic perspective to opportunities for growth and how we finance them. You'll help spot emerging risks and help us manage them.

You'll be working with a successful and experienced CEO and CFO and the rest of the executive team. You'll join a talented group of Trustees and NEDs who are all committed to making Which? the organisation that fights for consumers and who they trust to help them make the best choices in their own lives.

If you believe you offer the vision, skill and experience we need to help shape an ambitious future for Which?, we'd love to hear from you.

Harry Gaskell
Consumers' Association - Chair Elect



About Us

The UK charity, the Consumers' Association, and its subsidiary and purpose led commercial business, Which? Limited, form a self-funded, not-for-profit group that's been working for and with consumers since we were set up in 1957. Together as Which? we are a powerful force for good, here to make life, simpler, fairer and safer for everyone.

Our founders wanted to make things better for consumers, raising standards across the board. Today, Which? has more than 1.5 million members and supporters, making us the largest independent consumer body in the UK.

We've had an impressive period of influencing government, regulators and businesses and simplifying and modernising as an organisation. We now have ambitions to double our consumer impact and secure Which?'s long term future by 2030 through significant commercial revenue growth.

This requires a step change from the group, both in terms of the digital solutions our commercial subsidiary offers its customers and in the culture we need to facilitate the change. We need to embrace greater pace, risk-taking and introduce new skills and capabilities across the group, including among our charity trustees.

For more information, see [Who we are](#) and [How we are run](#).



Our Governance in practice

The Consumers' Association is the parent charity of the Which? group. The charity and its commercial subsidiary, Which? Limited, share a vision and work together in complementary ways to make life simpler, fairer and safer for consumers. The group's CEO has responsibility for leading both companies within an agreed governance framework. Both the charity and Which? Limited also delegate to committees to help them fulfil their roles.

This means each body in the group has a different but complementary focus. Keeping this focus helps ensure the right input in the right place, with minimal duplication:

- The Council of Trustees focuses on governance, financial sustainability (from whatever source) and strategy, in particular strategy for delivery of charitable outcomes for public benefit.
- The Which? Limited Board focuses on governing the commercial subsidiary and securing a sustainable income stream for the charity from its commercial activities, consistent with group strategy.
- The CEO and their executive management team (the Leadership Team) focus on the leadership of the group, formulation and delivery of the strategy, business plans and budgets adopted by the charity and Which? Limited.
- The committees focus on undertaking more detailed work specifically delegated to them in specialist or complex areas, answerable to the Council/Board and helping the Council/Board fulfil their roles.

For further information see: [Governance at Which?](#) and the [Consumers' Association Annual Report](#).



Role description

Role title	Trustee (and expected to become a member of our Group Audit & Risk Committee)
Key relationships	Chair, CEO, Council of Trustees, Group Audit & Risk Committee Chair, CFO, General Counsel and Company Secretary

Role purpose

Work with the Council of Trustees of the charity and the executive team to help define and uphold the group's vision, mission, values and strategy. Stretch the executive team's thinking, supporting them to achieve the charity's ambition to double its impact and grow revenue profitably by 2030.

Main responsibilities

- Bring a consumer-first perspective to decision making.
- Provide leadership, clarity of purpose and vision and support the CEO and executive team to do the same.
- Ensure the charity operates with integrity and maintains its reputation for trust and independence.
- Help define and oversee execution of strategy, set annual budgets and approve operating plans.
- Champion the group's values and equity, diversity and inclusion and ensure they are reflected in the company's decision-making and activities.
- Oversee the charity's financial and operating performance and ensure it is well-run.
- Identify key top and emerging risks and monitor the mitigation of them.
- Review periodically the governance framework for the group, including matters reserved for Council approval.
- You will be subject to charity and company law and the other legal duties and responsibilities of a trustee and also of a company director. You will be collectively responsible with your other trustees for the success of the charity and must take decisions in the best interests of the charity, its beneficiaries and other stakeholders. You must exercise independent judgment, reasonable care, skill and diligence and avoid conflicts of interest.

Note: As an independent consumer charity, we take conflicts of interest and perception of conflicts of interest seriously. As a trustee, you should be, and be seen to be, politically impartial. You should not occupy a paid party-political post or hold a particularly sensitive or high-profile role in a political party. Due to the nature of our work, as a trustee you should also not usually be a serving senior executive for a major UK consumer brand.

Our Code of Conduct can be found at:

<https://media.product.which.co.uk/prod/files/file/gm-57736eab-839c-4c9c-9d4a-c1f40b5e2a59-code-of-conduct-approved-by-council-190624-and-board-5924.pdf>

The Committee

The Group Audit & Risk Committee is a joint committee of the Council and the Which? Limited's Board, established to oversee and provide assurance to them on:

- Integrity of annual reports and financial statements
- The external auditor relationship
- Adequacy and effectiveness of group risk management arrangements and the internal control environment

Membership comprises both Trustees and Board members, with at least Trustees and one having recent and relevant financial experience. It meets at least three times a year, usually in person, with additional meetings and/or out of cycle decisions as required.

Person specification – who we are looking for

Part One – your knowledge and experience

- Essential for this role:
 - significant, demonstrable expertise in providing a strategic perspective on finances and the financial health of an organisation
 - the ability to interrogate financial performance and provide support and stretch to experienced executives to drive performance
 - an understanding of the benefits of embedded risk management in supporting decision making
 - an understanding of governance frameworks, including working with external and internal auditors.
- Highly desired:
 - strong preference for someone who has a professional qualification from an accountancy body or has led a finance team and ideally prior experience working with audit and risk committees
 - multi-sector experience, including with different capital structures and different business models (including non-profit, partnerships and M&A)
 - particularly interested in candidates who have a strong track record of product and technology finance leadership and/or how product and technology businesses assess business growth opportunities
 - experience of defined benefit or hybrid pension schemes and managing pension and/or investment management providers and advisors would be advantageous.
- You will offer a track record of senior leadership within another organisation of comparable complexity.
- You will understand the role of a trustee and the relationship between a board and executive team, particularly in a charitable context.

Part Two - Skills, style and behaviour

- You are values-based, your morals and ethics are aligned to the Group's values.
- You are action-oriented, comfortable operating at speed and embracing a risk-based approach.
- You are collaborative and inclusive. Your contribution helps to create an environment that promotes effective decision-making by allowing active contributions from diverse stakeholders.
- A strong influencer, you are able to develop effective relationships with stakeholders and use them to deliver desired outcomes.
- You are a strong and strategic communicator who can connect the dots between strategy and financial performance for different audiences and make the complex easy to understand.
- A bold thinker, you are skilled in challenging the status quo and moving people away from group think.
- A strong networker, you are able to leverage your stakeholder relationships to help deliver strong outcomes for Which?
- Socially aware, you have an understanding of challenges faced by different groups/communities in UK society.



Terms of appointment

Time Commitment

Anticipated time commitment for this role is up to one to one and half days per month (increasing if you join more than one committee or working group).

The Council meets at least seven times a year, generally mid- to late- afternoon to evening, with up to two all-day events. The time commitment also includes preparation time ahead of meetings, informal meetings with other Trustees and acting as a sounding board for Which? colleagues.

Location

Meetings are usually in person (in our London office) with some virtual attendance.

Remuneration

This role is offered on a voluntary basis. Reasonable expenses incurred in the course carrying out the role will be reimbursed by the organisation.

Term of Appointment

The initial term is for three years, subject to approval by members at the AGM, and renewable for a further term.

Conflict of Interest

As an independent consumer charity, we take conflicts of interest and perception of conflicts of interest seriously. As a trustee, you should be, and be seen to be, politically impartial. You should not occupy a paid party-political post or hold a particularly sensitive or high-profile role in a political party. Due to the nature of our work, as a trustee you should also not usually be a serving senior executive for a major UK consumer brand. We expect prospective candidates to have thought about potential conflicts of interest in advance and be ready to discuss them early in the application process.

Our Code of Conduct can be found at: <https://media.product.which.co.uk/prod/files/file/gm-57736eab-839c-4c9c-9d4a-c1f40b5e2a59-code-of-conduct-approved-by-council-190624-and-board-5924.pdf>



How to apply

To make an application, please go to <https://starfishsearch.com/jobs/which-trustee-finance/> and click on the apply now button, with the following prepared:

- Your CV (no more than three sides).
- A covering letter that sets out your motivation for the role and describes the specific experience you can bring to the appointment.

We would also be grateful if you would complete the Equality and Diversity monitoring form on the online application process. This form is for monitoring purposes only and is not treated as part of your application.

Deadline for applications is **Monday 11th May 2026**.

Recruitment timetable

Closing date: Monday 11th May 2026

Preliminary interviews: w/c 25th May and 1st June 2026

Final Panel interviews: Thursday 18th June 2026