

Consumers International  
Annual Report of the Trustees  
and Financial Statements

31 December 2015



Charity Registration No. 1122155  
Company Registration No. 04337865

# Consumers International

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# Consumers International

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2015

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## From our President, Bart Combée

*Bart Combée became President at Consumers International's (CI) General Assembly in Brasilia on 21 November 2015 and is serving a four-year term. Mr. Combée is also the Chief Executive of Consumentenbond in the Netherlands.*

***“It is a great honour to be elected as President of Consumers International. I look forward to working with the membership on building an even stronger and vivid consumer movement all over the world. I believe we can be even more relevant and impactful than today.”***

I had the privilege to be elected as President of Consumers International at the 2015 World Congress in Brazil in November. As I take on this role I want to pay tribute to my predecessor Jim Guest and the outgoing Council who ably served Consumers International for most of 2015 and over the preceding four year period. Looking back, there have been real successes in our work with Members as the global voice for consumers.

The 20<sup>th</sup> World Congress in Brasilia was a remarkable and inspiring event with Members attending and exchanging views, experience and success from around the globe. It was also an opportunity, for Members to update the governance of CI to make it fit for the future and put us in the best position to deliver exceptional results and future impact for consumers.

That opportunity was fully embraced. Members voted to update and upgrade CI's Articles altering our governance structure to be in line with best practice, enable efficient decision making and provide a broader representation of views in CI.

The changes brought in an expanded Council that will appoint and advise a smaller board of Trustees. The Board of Trustees will hold legal responsibility for the governance of CI, while the role of the General Assembly remains essentially unchanged.

With our updated governance and a strategy that draws on the collective power of CI's Member organisations and consumers generally I feel confident for the future. CI is in the best possible position to increase its impact for Members and consumers across the globe and I look forward to the year ahead as the implementation of the Consumers International strategy continues.

May I express my thanks to all Consumers International Members for your support for CI and efforts for consumers globally. I look forward to continuing to work closely with the consumer movement over the coming year.

Bart Combée

Date: 27 JUNE 2016

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From our Director General, Amanda Long

*“Together we can help consumers solve some of the big problems they face as they go about their everyday lives in an increasingly globalised world.”*

2015 has been a year in which we have begun to transition to our new strategy while continuing to deliver significant impact for our Members.

Our vision for the new strategy is a world where individuals are as powerful as the governments and corporations they interact with. A global marketplace where consumers have the power to challenge unfair, unsafe and unethical corporate practice and win.

It is clear that together with our Members we can help consumers solve some of the big problems they face as they go about their everyday lives in an increasingly digitalised, globalised world.

If – as consumer bodies in each country affected - we can only challenge a multinational and any detriment caused in isolation, we risk being small voices faintly heard. But, if CI and its Members can collaborate effectively in our campaigns and influencing, if we are a federation in action, then we too will be multinational in our reach and see our influence and impact multiply. With Members and Supporters in 120 countries we are in the best possible position to challenge poor multinational practices that cause consumer detriment across borders.

Together Consumers International and its Members can leverage the multinational nature of this movement and drive positive change – for consumers and with consumers. Our greatest strength is the depth and breadth of our membership. Its energy, insight, expertise and unrivalled potential to mobilise form the backbone of what we can deliver together, and this year we have moved towards greater alignment with our Members.

We have begun leveraging our collective power to deliver impactful international advocacy and started to build multinational campaigns and see early rewards. A few highlights from the report include:

- A major success for CI and its Members was achieved in December when the revision of the UN Guidelines for Consumer Protection (UNGCP), the global blueprint for consumer protection, was adopted. This was a historic moment marking the first comprehensive revision of the UNGCP since 1985 and included 90% of our original recommendations.
- The launch of the Antibiotics off the Menu campaign in November marked the start of forging greater alignment with our Members on marketplace campaigns which we will build upon next year, when we will also see the results of this year’s development work on digital tools come to fruition.
- World Consumer Rights Day 2015, focused on healthy diets and achieved unprecedented Member engagement and profile.
- The 20<sup>th</sup> World Congress, held in Brasilia, which took place in November was a truly motivating event in our calendar as Members came together from around the globe to share the benefit of their experience and learn from others. It also marked an important moment as we updated our governance to help make Consumers International fit for the future and better able to deliver impact for our Members.

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As we move into the future we're clear that as consumer advocates the results of our work should be at the heart of the decisions made by individuals across the globe, every day. Together we can have truly multinational reach and impact to benefit consumers the world over. I'd like to thank our Members for their ongoing support and efforts towards achieving this goal. I look forward to working closely with our membership and partners in 2016 to deliver ever greater impact.

Amanda Long

Date:

### **Trustees**

The Board of Trustees, is pleased to present this report and the financial statements for the year ended 31 December 2015.

The financial statements have been prepared in accordance with applicable United Kingdom Accounting Standards, the Charities Statement of Recommended Practice (FRS102) and the Companies Act 2006. The audited accounts reflect the worldwide results for the organisation, including the activities of its constituent regional offices.

The Trustees confirm that they have paid due regard to the Charity Commission's general guidance on public benefit: "Charities and Public Benefit".

The Directors of the charitable company (the charity) are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees.

*The Trustees serving during the year to 21 November 2015 were as follows:*

Formerly of Consumer Reports (CR), USA - James Guest; **President**

^ Consumers Korea - Kim Jai Ok; **Vice President**

^ Consumentenbond, Netherlands - Bart Combée; **Treasurer**

^ Consumidores Argentina - Beatriz Garcia Buitrago; **Hon. Secretary**

^ Consumer Information Network (CIN), Kenya - Samuel Ochieng

^ Hong Kong Consumers Council (HKCC) - Gilly Wong

^ Association des Consommateurs (Test Achats), Belgium - Benoît Jean Marie Plaitin

^ Which?, UK - Helen Parker

^ Consumer Reports (CR), USA - Ricardo Castro

Federation of German Consumer Organisations (VZBV) - Klaus Müller

Instituto Brasileiro de Defesa do Consumidor (IDEC) - Marilena Lazzarini

Federation of Malaysian Consumer Association (FOMCA) - Marimuthu Nadason

CHOICE, Australia - Alan Kirkland

Mumbai Grahak Panchayat (MGP), India - Shirish Deshpande

Foundation for Consumers, Thailand - Saree Aongsomwang

Danish Consumer Council - Anja Philip

**Company Secretary:** Sam Manoharan (until 27 May 2015)

^ = Executive Council

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*The Board of Trustees serving from 21 November 2015 and to the date of this report were as follows:*

### **Board of Trustee Members 2015-2019 (Appointed)**

Benoît Jean Marie Plaitin - Association des Consommateurs (Test Achats), Belgium (retired December 2015)

Alan Kirkland - CHOICE, Australia; **Treasurer**

Bart Combée - Consumentenbond, Netherlands; **President**

Samuel Ochieng - Consumer Information Network (CIN), Kenya

Marta Tellado - Consumer Reports (CR), USA

Anja Philip - Danish Consumer Council

Marimuthu Nadason - Federation of Malaysian Consumer Associations (FOMCA)

Gilly Wong - Hong Kong Consumer Council (HKCC); **Vice President**

María José Troya - Tribuna Ecuatoriana De Consumidores Y Usuarios, Ecuador; **Honorary Secretary**

### **Incoming November 2015:**

#### **Council Members (Advisory) 2015-2019 (Elected)**

Asociacion Peruana De Consumidores Y Usuarios (ASPEC), Peru - Chrisólogo Cáceres Valle

Association Des Consommateurs Du Mali (ASCOMA) - Salimata Diarra Coulibaly

Association des Consommateurs (Test Achats) Belgium - Benoît Jean Marie Plaitin (retired December 2015)

Centro Para La Defensa Del Consumidor (CDC), El Salvador - Danilo Manuel Pérez Montiel

CHOICE, Australia - **Treasurer**; Alan Kirkland

Confederation of Consumer Societies (KONFOP), Russian Federation - Dmitriy Yanin

Consumentenbond, Netherlands – **President**; Bart Combee

Consumer Council of Fiji - Premila Kumar

Consumer Council of Zimbabwe - Rosemary Siyachitema

Consumer Information Network (CIN), Kenya - Samuel Ochieng

Consumer Reports (CR) USA - Marta Tellado

Consumer Unity & Trust Society (CUTS), India - George Cheriyan

Consumers Korea - Honorary **Mentor**; Kim, Jai ok

Danish Consumer Council - Anja Philip

Federation of Malaysian Consumer Associations (FOMCA) - Marimuthu Nadason

Hong Kong Consumer Council (HKCC) - **Vice President**; Gilly Wong

Instituto Brasileiro Defesa Do Consumidor (IDEC) - Marcelo Gomes Sodr 

Namibia Consumer Trust - Michael Gaweseb

Sudanese Consumers Protection Society (SCPS) - Yasir Suliman

Tribuna Ecuatoriana De Consumidores Y Usuarios, Ecuador - **Honorary Secretary**; María José Troya

Verbraucherzentrale Bundesverband (VZBV), Germany - Klaus M ller

**Director General (DG):** Amanda Long

# Consumers International

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## Who we are

Consumers International (CI) is the world federation of consumer rights groups that serves as the independent and authoritative global voice for consumers. With more than 240 Member organisations in 120 countries, CI fights for a fair, safe and sustainable future for all consumers.

Our Global Office in London and regional presence on four continents support our Priority Programme work and serve our Member and Supporter organisations, helping them to be more effective and connect with the rest of the global movement.

CI staff work with and for the membership, share and promote our common values and lead and coordinate agreed programmes of work to deliver CI's vision and mission.

## Our mission

To make major positive impact in advancing consumer rights and empowerment across the world – in the global marketplace and through international policy-making forums

## Our strategic objectives

Our strategy for 2015 onwards aims to unlock consumer power on a global scale.

We will:

**Align and leverage the collective power of CI's Member organisations and consumers generally and partner with CI's Member organisations to deliver:**

- International advocacy that influences the highest levels of decision-making.
- Multinational campaigns that are coordinated by CI.
- Sharing relevant knowledge and best practices by and among CI's Member organisations, as well as donors and supporters where appropriate.
- New ways to deliver consumer action and empowerment.

**Gain widespread recognition for CI and the consumer rights movement as an ever-growing, widely respected, powerful voice in international debates affecting consumers.**

**Reinvigorate organisational strengths and uphold strong organisational governance as a reputable, global organisation. We will deliver stable, sustainable finances for the organisation to ensure its future.**

All our charitable activities focus on our objectives above and are undertaken to further our charitable purposes for the public benefit.

## Our Priority Programmes for international advocacy and campaigning

Consumer justice and protection

*A historic moment - the revision of the UN Guidelines for Consumer Protection - the global blueprint for Consumer Protection.*

The revision of the UN Guidelines for Consumer Protection (UNGCP) was a major focus for CI advocacy throughout 2015. The Guidelines play an important role in defining consumer protection needs and often act as the blueprint for countries introducing or amending national legislation. Working with CI Members, consumer protection agencies around the world, and the United Nations Conference on Trade and

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Development (UNCTAD), the UN agency responsible for the Guidelines, the challenge was to strengthen and update the Guidelines to make them fit for the 21<sup>st</sup> Century.

CI recommendations included key issues such as recognising access to basic services as a legitimate consumer need, including protections for digital consumers and consumers of financial services, and recognising consumers' rights to privacy. Crucially CI also called for a new process to be established to monitor and support the future implementation of the Guidelines. Our recommendations and the research behind them was amongst the most comprehensive put forward by any of the stakeholders engaged in the process.

CI was delighted to welcome the final revision of the Guidelines that was adopted by the UN General Assembly in December. The revision marked the end of a three-year process of concerted work and included more than 90% of our original recommendations. This was a historic moment in what was the first comprehensive revision of the UNGCP since 1985, recognising access to basic goods and services, and the protection of vulnerable and disadvantaged consumers as new consumer legitimate needs. Crucially an Intergovernmental Group of Experts (IGE) on consumer protection law and policy was established to monitor the implementation of the Guidelines, serving as a forum for exchange.

### *A positive consumer agenda for trade*

During 2015 CI also stepped up our work on the important issue of trade. Trade agreements increasingly impact on consumer issues, such as regulations and standards affecting safety and consumer information, as well as more traditional issues such as tariffs and subsidies. And, unlike with international guidelines or recommendations, trade agreements are enforceable through dispute mechanisms.

Given their importance, CI is determined to increase the consumer voice in these debates. CI coordinates the Transatlantic Consumer Dialogue (TACD), a forum of over 75 leading US and EU consumer organisations which develops and agrees on joint policy recommendations to promote the consumer interest and input into EU and US political negotiations and agreements. In the reporting period, TACD has continued to focus on influencing the negotiations for the Transatlantic Trade and Investment Partnership (TTIP) in the consumer and public interest. This included liaising directly with key stakeholders, including TTIP negotiators, to provide evidence-based input into trade talks. An important aspect has been the formulation of consensus-based policy positions and recommendations on key areas, such as food, data protection and privacy, financial stability, but also on cross-cutting topics, such as regulatory coherence and Investor-State Dispute Settlement (ISDS). TACD also continued advocating for full transparency and openness in TTIP negotiations, leading to enhanced communication on the content of the negotiations, including publication of the negotiating texts and position papers by EU authorities.

CI is also keen to increase our voice in relation to other trade agreements, a move that was significantly helped by the participation of CI's Director General in the World Trade Organisation (WTO) Interparliamentary Conference in February 2015 and at the WTO 2014 Public Forum alongside UN Secretary General Ban Ki-moon and other leading international figures.

### Safe, healthy food

#### *A Global Convention to Protect and Promote Healthy Diets*

With diet-related disease now accounting for more deaths than tobacco there is an urgent need to support consumers in choosing healthier diets. In 2014 CI launched a bold new proposal for a Global



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Convention to Protect and Promote Healthy Diets which was based on the Framework Convention for Tobacco Control. It offers to create the framework to support governments to take the action needed to reduce fat, sugar and salt in everyday foods, provide better nutritional information for consumers and ensure schools, hospitals and other public places serve healthier food.

Our campaign received an added boost in 2015 when it was chosen as the theme for World Consumer Rights Day on 15 March. These activities were followed up with a consumer poll that illustrated consumer support for more action to tackle diet-related disease and an online counter that illustrated the human and financial cost of obesity and diet-related disease.

Coupled with intensive influencing nationally and internationally these events succeeded in generating public statements of support from eleven national health ministers and more governments expressing their support in private meetings.

## *Cutting the use of antibiotics in food production*

CI also continued to develop our work on the use of antibiotics in food production. With antibiotic resistance increasingly recognised as the number one health crisis threatening the world, a number of CI Members have been active in calling for food companies to reduce the routine use of antibiotics in their supply chains. Based on our Members' work CI developed recommendations towards the WHO Action Plan that was agreed in May 2015 and laid the foundations for further work in 2016.

## Safe and fair financial services

### *Supporting the development of new international standards for mobile payments*

The rapid growth in digital financial services is transforming the way in which consumers relate to these services. In developing countries, this has given millions of people access to financial services for the first time, whilst in higher income countries it is bringing greater choice and convenience. CI is working with the International Standards Organisation (ISO) and the International Telecommunications Union (ITU) to support these developments by ensuring that digital financial services are safe, fair and reliable.

Through our membership of the ISO working group on mobile standards we have supported the development of a draft international standard that we hope will receive a positive vote from national standard bodies in early 2016. Important consumer protections including clear and accessible terms and pricing, right to redress and protection from fraud, loss or theft are included in the standard. Simultaneously we are working as the co-chairs of the ITU Competition and Consumer protection working group to develop guidance and tools to support the development of effective regulation.

### *Banks' sales incentive schemes and the mis-selling of financial services*

The mis-selling of financial services is a serious issue that can lead to widespread losses and consumer hardship, as well as instability for the banking sector itself. Following the successful publication in 2014 of a CI report on the impact of banks' sales incentive schemes on the mis-selling of financial services, and presentations to the European Banking Authority (EBA) and the International Network for Financial Supervisors, both organisations have now started to develop their own guidance on the issue.

The EBA guidance is for European regulators and banks, but will have global influence. FinCoNet membership includes national financial supervisors from: Australia, Brazil, Canada, China, France, Indonesia, Ireland, Japan, Korea, Luxembourg, Netherlands, Norway, Portugal, Saudi Arabia, South Africa, Spain and the United Kingdom.

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### The rights of consumers in the digital age

The digital economy and the technologies that underpin it continue to assume a growing role in consumers' lives. CI's World Congress provided a platform for our Members from around the world to explore how digital technologies can empower consumers in impactful new ways, along with the challenges that fast-moving innovation pose for consumer protection and the disadvantages that digital exclusion gives rise to.

In the past year CI:

- Continued to participate in the revision of the OECD guidelines on e-commerce, which, now complete, will be launched in spring 2016.
- Ensured the final draft of the UNGCP established a new 'legitimate need' around the protection of consumer privacy.
- Further influenced the UNGCP revisions to incorporate a new chapter on principles for good business practices, including around the protection of consumers' privacy and the use of data protection mechanisms.
- Participated in UNCTAD's Expert Meeting on Cyber laws and Regulations for Enhancing E-commerce.

With funding from The German Society for International Cooperation (GIZ) CI has continued its comparative analysis of data protection policies and practices in Germany, Brazil and China.

At World Congress CI launched its partnership with the World Wide Web Foundation – subject to achieving funding this relationship will see the two organisations work together and with Members and, based on consultation with consumers in their countries, establish and promote a People's Charter for the Internet.

CI has been contributing to a new international standard on mobile payments to ensure that it includes key consumer protections such as requirements on companies to provide clear and accessible information, fair contracts and a clear policy on liability. After a first vote this year we are expecting the standard to be voted on a second time early next year.

### World Congress 2015

The 20<sup>th</sup> Consumers International World Congress took place in Brasilia, Brazil from 18-21 November 2015 under the theme 'Unlocking Consumer Power: A new vision for the global marketplace'.

The event was opened by CI President Jim Guest who warmly greeted over 700 delegates from all over the world. He was joined by CI Director General, the President of Brazil, key Brazilian dignitaries, the Director of the Division for International Trade in Goods and Services, and Commodities at UNCTAD who delivered a message from UN General Secretary Ban Ki-moon.

The Director General's opening speech called on the CI membership to work together to be more impactful and truly global in our fast changing world. She reflected that with Members and Supporters in 120 countries, together we are in the best possible position to challenge poor multinational practices that cause consumer detriment across borders.

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The event was full of interesting panel sessions and interactive discussions across a range of important consumer issues, all featuring experts from across the consumer movement, wider civil society organisations, government and the private sector and live questions and answers from the audience. Delegates, including the CI membership, shared ideas and discussed new ways to operate going forward, inspiring each other to work together for greater global impact. Members from across the world also shared their amazing campaign success stories.

World Congress was also an opportunity to launch partnerships, campaigns and continue advocacy work with Members. There were important meetings held on car safety; a new partnership between CI and the World Wide Web Foundation; and a new global campaign announced to get #AntibioticsOffTheMenu, cutting antibiotics from the global meat supply.

On the final day CI Presidential and Council elections also took place, alongside a standing ovation for outgoing Council members and former CI President Jim Guest.

### **World Consumer Rights Day 2015**

Thunderous support for healthy diets!

World Consumer Rights Day (WCRD) 2015 was on the theme of 'healthy diets' and in particular CI's campaign for a Global Convention to Protect and Promote Healthy Diets. Unhealthy diets are linked to four of the ten biggest causes of death worldwide, overweight and obesity, high blood pressure, high blood glucose and high cholesterol. Obesity alone is estimated to cost US\$2 trillion per year.

A key activity for World Consumer Rights Day was CI's first ever Thunderclap campaign. A great success, it shared our campaign message, "I want a world where consumers have the right to healthy food #WHO must take action #FoodTreatyNow" with more than 2.8 million social media users. The social media campaign was run in Spanish, English and Portuguese.

Whilst CI broke new ground in social media, our Members' national activities also continued to generate fantastic coverage. National activities to mark WCRD were held by 110 CI Members in 84 countries. All of these, along with news reports, health indicator data and policy information, were displayed in full on an interactive World Consumer Rights Day 2015 map.

### **Campaigning Development**

Towards the end of 2015 CI began work to develop international marketplace campaigns. Building understanding of the priority issues across our membership was a crucial starting point, leading to the launch, at World Congress 2015, of campaigns activity to reduce the routine use of antibiotics in the supply chains of fast food companies.

With the support of Bloomberg Philanthropies and in partnership with the Global New Car Assessment Programme (GNCAP) CI also began campaigning for the adoption of regulations by governments and car manufacturers to ensure every car in every market meets at least basic safety features and universally-recognised standards.

A pipeline of potential future campaign issues was initiated in 2015 some of which will be developed into campaigns in 2016 and beyond.

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## Developing global Weight of Numbers' digital campaigning tools

2015 saw CI undertake the detailed scoping (including extensive consultation with Members) and specification development necessary for us to be in a position to commission and launch digital campaigning tools. Using these tools Members will be able to engage and mobilise consumers in their countries as supporters of the international campaigns that CI will coordinate.

This powerful digital platform will facilitate globally connected co-ordinated multi-national campaigning, offering a range of options for users to deploy nationally. Following development and testing in 2015, the tools will be launched in early summer 2016.

## Fundraising and Partnerships

CI has a number of strong partnerships with organisations across the globe including private foundations, government agencies, and other NGOs. We work closely with partners to develop projects that will protect and empower consumers worldwide.

In partnership with the World Wide Web Foundation, Consumers International and its membership is working to secure funding to create a ground-breaking initiative to develop a People's Charter for the Internet. This will establish clear principles for a free, fair, and open Internet and drive positive changes for consumers in law, regulation, and corporate practice.

We are working with the World Bank on a project on global remittance costs, under CI's Safe and Fair Financial Services Priority Programme. The aim of the project is to assess the factors that influence remittance costs and result in such high costs for the world's poorest consumers.

Over the last ten years, CI has worked with the European Commission (EC) to support the Transatlantic Consumer Dialogue (TACD). In 2015 we secured further financial support to focus on the Transatlantic Trade and Investment Partnership (TTIP) and Trade in Services Agreement (TiSA). TACD will continue to work to promote the consumer interest in EU and US policy-making.

Bloomberg Philanthropies continued to support CI's contribution to the Bloomberg Advocacy Incubator project. This project supports evidence-based advocacy on public health issues in low and middle income countries. In 2015 this included supporting the Global Road Safety Partnership to deliver policy change on road safety in selected countries through a programme supporting campaigning by civil society organisations, including CI Members. The project also allowed CI to work with the Global New Car Assessment Programme in advocating for universal adoption of UN vehicle safety regulations and calling on global car manufacturers to voluntarily cease producing unsafe cars in all countries.

CI is always looking to expand its reach and impact by collaborating with partner organisations. We would be delighted to discuss ways in which we could partner with you. Please contact our Head of Fundraising and Development Partnerships, Paulo Gomes, on [pgomes@consint.org](mailto:pgomes@consint.org) or +44 (0)207 354 7059.

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### CI governance

CI is a not-for-profit company limited by guarantee, registered in England on 11 December 2001. It registered as a charity with the Charity Commission on 2 January 2008 and is governed by its Memorandum and Articles of Association, as amended 1 November 2007 and 21 November 2015.

#### *Our structure*

All CI 'Full' Members have voting rights at the CI General Assembly. This body meets face-to-face approximately every four years, when CI holds its World Congress.

Up until November 2015 CI was governed by a Council of 15 representatives of Full Member organisations, elected at a General Assembly of Members. The Council appointed a Director General to manage the day-to-day operations of the charity.

Eight Members of the Council, nominated by the President, formed the Executive Council. These included the officers of CI (Vice President, Honorary Secretary, and Treasurer) and five other Members, plus the President. The Executive Council had some delegated powers. There was also some cross-over of powers with the Council. The Council met via teleconference, with one face-to-face meeting per year.

A Treasurer's Group of three Members monitored and reviewed CI's financial reporting and budgets. The Committee also has oversight of arrangements for external audit.

We aim to have as much input from our membership as possible within the geographical and budgetary constraints faced by all. In order to make the organisation more effective, a need for change was recognised. CI's governance structure had been in place for decades without changing as the times have changed. For example, there were overlapping duties between the Council and Executive that created inefficiency and limited capacity for bringing in more Members. In addition, essential amendments to charity clauses were required in order to comply with the latest statutory requirements in the United Kingdom.

A careful review by the CI Council, with support from an international governance expert for non-profit organisations, concluded that the current governance structure in its old fashioned form must be changed. The old governance structure could no longer accomplish what was needed in today's world or the world of the future. Following extensive Member consultation throughout 2015, in November 2015 the General Assembly voted, with overwhelming support, to change some aspects of CI's governance. These changes enable CI's governance to be in line with best practice and enable timely decision making and a broader representation of views in CI's overall leadership structure.

The changes provided for an expanded Council (of up to 22) that appoints and advises a Board of Trustees. The Board of Trustees is a smaller body (of up to nine) that has legal responsibility for governance. The role of the General Assembly essentially remains unchanged.

The General Assembly consists of the Voting Delegates of the Full Members of CI and generally takes place every four years. A key function of the General Assembly is to elect a President and Council. The President acts as the chairperson of the General Assembly, the Council and the Board.

The Council is an advisory body to the Board. Council meets at least once a year. A key function of the Council is to appoint Members to the Board of Trustees and offer advice to that Board of Trustees.

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The Board of Trustees is a smaller body that meets regularly (three-four times per year) and includes the President, Vice President, Honorary Secretary and Treasurer. It is ultimately responsible for CI's governance, property and funds. The Board delegates to the Director General to deliver the management and day-to-day running of the organisation.

The Treasurer's Group of three appointed Members monitors and reviews CI's financial reporting and budgets and makes recommendations to the Board. The Committee also has oversight of arrangements for external audit.

Council Members and Board Members regularly take part in and contribute to CI programmes and campaigns as do many Member organisations.

These changes were made on 21 November 2015 after an extensive Member consultation and put CI in the best position to deliver exceptional results and future impact for consumers.

### *Trustee induction and training*

New trustees undergo an induction meeting with the CI Director General and the CI President to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity.

New trustees are issued with the CI Constitution, CI's guidelines for Council and Board Members and information directing them to legal advice on duties and responsibilities.

### *Regional presence*

The regional presence in Kuala Lumpur, Pretoria and Muscat are variously registered with the national governments as branches and are not considered to have independent status. The office in Pretoria was established in 2010 and is registered by the name of African Consumers International (short name: CI Africa) as a company limited by guarantee and as a subsidiary of Consumers International – London.

## **Financial review**

CI has been operating with a satisfactory financial position during 2015 despite uncertainties in the economic and funding environment.

The total income for 2015 was less than the previous year at £2,529,707 (2014: £2,748,034) and this is due to reduced project income in the year. Expenditure has increased to £2,999,353 (2014: £2,474,066) and is principally due to project expenditure of restricted funds previously carried forward.

The membership fee income for 2015 was £1,605,856 (2014: £1,539,307). Expenditure in core funds was £1,935,152 (2014: £1,601,353). The accounts for 2015 show a deficit in unrestricted general funds, after transfers, of £171,341 (2014: deficit of £22,287).

The deficit for 2015 in general funds is due to one-off expenditure during the year on developing the digital platform including design and translation (£100,000), costs of the restructure in the Global Office including redundancy costs (£52,624) and associated legal fees and subsidising the cost of World Congress (£41,069).

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The general reserves for the organisation decreased to £145,984 (2014: £331,977) and the free reserves (general reserves less fixed assets and designated funds) were at £125,839 (2014: £301,956), which is 7% of core funds income.

### Reserves policy

In July 2011, the Council set a target of 25% for free reserves by 2016. But much has happened since then, including the hiring of a new Director General, the adoption of a new strategic plan, the explosive growth of digitalisation and the undertaking of substantial operational changes at CI to deliver greater value. It is vital to make crucial investments today to ensure long-term financial and programme success in years to come, so it makes sense to adapt the timing for reaching the reserves goal accordingly.

In 2014, it was agreed that some of the general reserve funds were to be spent on strategic development including reorganisation and the development of a digital platform, these one-off expenditures are detailed above. Therefore, in March 2015 the reserves policy was revised and proposed that CI will plan and rebuild the reserves and achieve a revised reserves target of 20% by 2019.

The following reasons are stated as to why CI needs to build reserves:

- 1) To maintain a sufficient level of working capital;
- 2) To secure the organisation against major risks;
- 3) To act as a cushion to cope with any unexpected costs or not to miss out on opportunities; and
- 4) To grow pump priming funding for new member services or ventures in order to grow the organisation.

Phase 1 of the re-organisation was undertaken in 2015 (as above) and phase 2 will take place in 2016 resulting in an annual cost reduction of £250,000 per annum. CI will plan to breakeven in 2016 to facilitate phase 2 of the reorganisation and budget to make surpluses for the three years from 2017 to 2019.

We believe a reserves policy target of 20% is realistic and workable for CI at a time it also needs funds for growth and development of its functions.

### Risk assessment

The Trustees and management team review the risks the organisation is exposed to. The review looks at the key risks around CI's ability to deliver its strategy and considers current mitigation strategies in place.

The main risk for CI is a decrease in income, because of decreased fee income from larger Members or because of withdrawal of large Members. Furthermore as CI is dependent on its membership for direct consumer outreach, there is a risk to achieving global impact based on the performance and engagement levels of Members.

The right level and type of communications with Members should inform CI about their needs and interests, among others through the membership survey. This will help CI to focus its activities, and for Members to be clear about the benefit from their membership for both bigger and smaller Members.

The interest in advocacy and campaigning from our larger Members makes the choice of the right topics to focus activities on of utmost importance. This is one of the core pillars of the new strategic plan placing greater emphasis on multi-national campaigning and international advocacy.

Additionally the development of powerful new digital tools, such as the digital campaigning platform, is well underway to help facilitate Member engagement to deliver greater impact globally.

# Consumers International

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2015

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Even though securing project funds is becoming more competitive, CI is continuing to obtain institutional donor funding. This is due to the increased internal focus on fundraising and our key selling points as well as donor relationship management. CI will develop income diversification strategies during 2016 building on existing a developing new partnerships and business models.

Furthermore CI is going through a process of organisational development, (phase one was conducted in 2015), to ensure that we can build a sustainable organisation fit to deliver on our ambitious global strategy that includes an efficient effective global network to support strategic delivery.

## Organisational development

We began phase one of reorganisation in 2015 in the Global Office. In early 2016 this was followed up with a second phase regionally that aligns our regional presence and will help deliver our strategy. Through this the organisation can make necessary cost savings, (by reducing fixed costs of premises for example), and create greater flexibility and a more connected network globally across regions.

We are committed to developing an agile, well connected global network that can play a vital role in regional Member engagement and networking across the globe. Our approach initially is based on the minimum set up required as this is what the organisation core funds can sustainably cover at this time. The changes have included some reduction of posts and introduction of new posts globally. Where posts have been removed there has been the establishment of one new post of 'Regional Networker' to facilitate regional presence in Latin America, Africa and Asia Pacific who will either work at a hot desk or remotely within that region. In addition to the changes we are making, CI will continue to seek regional presence supported by external funding such as consumer protection agencies of national governments to extend the network.



# Consumers International

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2015

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## STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITOR

The Directors who were in office on the date of approval of these financial statements have confirmed, as far as they are aware, that there is no relevant audit information of which the auditor is unaware. Each of the Directors have confirmed that they have taken all the steps that they ought to have taken as Directors in order to make themselves aware of any relevant audit information and to establish that it has been communicated to the auditor.

## AUDITOR

A resolution to reappoint RSM UK Audit LLP (formerly Baker Tilly UK Audit LLP), Chartered Accountants, as auditor will be put to the Members at the Annual General Meeting.

By order of the board



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Bart Combée, President  
Consumers International

Date: 27 JUNE 2016

# Consumers International

## TRUSTEES' RESPONSIBILITIES IN THE PREPARATION OF FINANCIAL STATEMENTS

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The Trustees (who are also Directors of CI) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare group statements for each financial year which give a true and fair view of the state of affairs of the group and the charitable company and of the incoming resources and application of resources, including the income and expenditure of the group for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Statement of Recommended Practice (SORP);
- Make judgments and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

# Consumers International

## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CONSUMERS INTERNATIONAL

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We have audited the group and parent charity financial statements of Consumers International ("the financial statements") for the year ended 31 December 2015 on pages 18 to 37. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

### Respective responsibilities of trustees and auditor

As explained more fully in the Statement of Trustees' responsibilities set out on page 16 the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

We have been appointed auditors under the Companies Act 2006 and section 151 of the Charities Act 2011 and report in accordance with those Acts. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

### Scope of the audit of the financial statements

A description of the scope of an audit of financial statements is provided on the Financial Reporting Council's website at <http://www.frc.org.uk/auditscopeukprivate>

### Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 December 2015 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006 and the Charities Act 2011.

### Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Act 2011 requires us to report to you if, in our opinion:

- the parent charitable company has not kept adequate and sufficient accounting records, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption from the requirement to prepare a strategic report or in preparing the Report of the Trustees.

*RSM UK Audit LLP*

STEPHANIE WARBOYS (Senior Statutory Auditor)

For and on behalf of RSM UK AUDIT LLP (Formerly Baker Tilly UK Audit LLP), Statutory Auditor

Chartered Accountants

St Phillips Point,

Temple Row,

Birmingham,

B2 5AF

Date: 1 August 2016

# Consumers International

## CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)

For the year ended 31 December 2015

Company Registration No: 4337865

	Note	Unrestricted		Total	Total
		General Funds	Restricted Funds	Funds 2015	Funds 2014 (restated)
Income from:		£	£	£	£
<b>Charitable activities</b>	<b>2</b>				
Membership Fees		1,605,856	-	1,605,856	1,539,307
World Congress		111,733	-	111,733	-
Positive impact for consumers globally		33,275	765,896	799,171	1,176,474
		<u>1,750,864</u>	<u>765,896</u>	<u>2,516,760</u>	<u>2,715,781</u>
<b>Other trading activities</b>	<b>3</b>	12,780	-	12,780	31,614
<b>Investment</b>	<b>4</b>	167	-	167	639
<b>Total</b>		<u>1,763,811</u>	<u>765,896</u>	<u>2,529,707</u>	<u>2,748,034</u>
<b>Expenditure on:</b>					
<b>Raising Funds</b>	<b>5</b>	(230,860)	-	(230,860)	(145,077)
<b>Charitable activities</b>	<b>5</b>				
World Congress		(152,801)	-	(152,801)	-
Positive impact for consumers globally		(1,551,491)	(1,064,201)	(2,615,692)	(2,328,989)
		<u>(1,704,292)</u>	<u>(1,064,201)</u>	<u>(2,768,493)</u>	<u>(2,328,989)</u>
<b>Total</b>		<u>(1,935,152)</u>	<u>(1,064,201)</u>	<u>(2,999,353)</u>	<u>(2,474,066)</u>
<b>Net (expenditure)/income</b>		(171,341)	(298,305)	(469,646)	273,968
Other recognised gains/ (losses)					
Loss on exchange		(14,652)	(3,386)	(18,038)	(28,376)
<b>Net movement in funds</b>		<u>(185,993)</u>	<u>(301,691)</u>	<u>(487,684)</u>	<u>245,592</u>
<b>Reconciliation of funds:</b>					
Funds brought forward 1 January 2015		331,977	395,317	727,294	481,702
<b>Funds carried forward 31 December 2015</b>		<u>145,984</u>	<u>93,626</u>	<u>239,610</u>	<u>727,294</u>

The results are all attributable to continuing activities.

# Consumers International

## GROUP BALANCE SHEET

31 December 2015

Company Registration No: 4337865

	Notes	Total 2015 £	Total 2014 £
<b>Fixed assets</b>			
Tangible assets	11 (a)	20,145	27,481
<b>Current assets</b>			
Debtors	12	205,317	382,082
Cash at bank and in hand		1,315,503	1,631,411
		<u>1,520,820</u>	<u>2,013,493</u>
<b>Current Liabilities</b>			
Creditors: Amounts falling due within one year	13	(1,301,355)	(1,313,680)
<b>Net Current Assets</b>			
		<u>219,465</u>	<u>699,813</u>
<b>Total Assets less Current Liabilities &amp; Net Assets</b>	<b>19 (a)</b>	<u><u>239,610</u></u>	<u><u>727,294</u></u>
<b>The Funds of the Group</b>			
Total restricted funds		93,626	395,317
General funds		145,984	331,977
	16	<u><u>239,610</u></u>	<u><u>727,294</u></u>

27 June 2016

The financial statements on pages 18 to 37 were approved by the Trustees, authorised for issue on and signed on its behalf by:

  
.....  
Bart Combée

27 JUNE 2016

The accounting policies and notes on pages 23 to 25 form part of these financial statements.

# Consumers International

CHARITY BALANCE SHEET

31 December 2015

Company Registration No: 4337865

	Notes	Total 2015 £	Total 2014 £
<b>Fixed assets</b>			
Tangible assets	11 (b)	18,710	24,850
<b>Current assets</b>			
Debtors	12	211,847	421,341
Cash at bank and in hand		1,305,874	1,570,171
		<u>1,517,721</u>	<u>1,991,512</u>
<b>Current Liabilities</b>			
Creditors: Amounts falling due within one year	13	(1,296,821)	(1,307,698)
<b>Net Current Assets</b>			
		<u>220,900</u>	<u>683,814</u>
<b>Total Assets less Current Liabilities &amp; Net Assets</b>			
	19 (b)	<u>239,610</u>	<u>708,664</u>
<b>The Funds of the Charity</b>			
Total restricted funds		93,626	392,704
General funds		145,984	315,960
	18	<u>239,610</u>	<u>708,664</u>

The financial statements on pages 18 to 37 were approved by the Trustees, authorised for issue on and signed on its behalf by:

27 June 2016

.....  
Bart Combée

27 JUNE 2016

The accounting policies and notes on pages 23 to 25 form part of these financial statements.

# Consumers International

## STATEMENT OF CASH FLOWS FOR THE GROUP

For the year ended 31 December 2015

	2015	2014
	£	£
<b>Cash flows used in/from operating activities:</b>		
<b>Net cash used in/from operating activities</b>	<b>(292,188)</b>	<b>594,264</b>
<b>Cash flows used/in from investing activities:</b>		
Interest received	167	639
Purchase of equipment	(5,849)	(10,532)
<b>Net cash used in investing activities</b>	<b>(5,682)</b>	<b>(9,893)</b>
<b>Change in cash and cash equivalents at the end of the reporting period</b>		
Cash and cash equivalents at the beginning of the reporting period	1,631,411	1,075,416
Change in cash and cash equivalents due to exchange rate movements	(18,038)	(28,376)
Net decrease in cash or cash equivalents during the year	(297,870)	584,371
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>1,315,503</b>	<b>1,631,411</b>
<b><u>Reconciliation of net expenditure to net cash flow from operating activities</u></b>		
<b>Net expenditure for the reporting period (as per the SOFA)</b>	<b>(469,646)</b>	<b>273,968</b>
<b>Adjustments for:</b>		
Interest received	(167)	(639)
Depreciation charges	12,857	33,561
Decrease / (Increase) in debtors	176,765	(148,668)
(Decrease)/ Increase in creditors	(11,997)	436,042
<b>Net cash used in operating activities</b>	<b>(292,188)</b>	<b>594,264</b>
<b>Analysis of cash and cash equivalents</b>		
Cash at bank and in hand	1,315,503	1,631,411
<b>Total cash and cash equivalents</b>	<b>1,315,503</b>	<b>1,631,411</b>

# Consumers International

## STATEMENT OF CASH FLOWS FOR THE CHARITY

For the year ended 31 December 2015

	2015	2014
	£	£
<b>Cash flows from operating activities:</b>		
<b>Net cash used in operating activities</b>	<b>(243,866)</b>	<b>557,487</b>
<b>Cash flows from investing activities:</b>		
Interest received	167	639
Purchase of equipment	(5,849)	(7,366)
<b>Net cash used in investing activities</b>	<b>(5,682)</b>	<b>(6,727)</b>
<b>Change in cash and cash equivalents at the end of the reporting period</b>		
Cash and cash equivalents at the beginning of the reporting period	1,570,171	1,047,643
Change in cash and cash equivalents due to exchange rate movements	(14,749)	(28,232)
Net decrease in cash or cash equivalents during the year	(249,548)	550,760
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>1,305,874</b>	<b>1,570,171</b>
<b><u>Reconciliation of net expenditure to net cash flow from operating activities</u></b>		
<b>Net expenditure for the reporting period</b>	<b>(454,305)</b>	<b>260,727</b>
<b>Adjustments for:</b>		
Interest received	(167)	(639)
Depreciation charges	11,792	32,496
Decrease / (Increase) in debtors	209,494	(210,498)
Increase/ (Decrease) in creditors	(10,680)	475,401
<b>Net cash used in operating activities</b>	<b>(243,866)</b>	<b>557,487</b>
<b>Analysis of cash and cash equivalents</b>		
Cash at bank and in hand	1,305,874	1,570,171
<b>Total cash and cash equivalents</b>	<b>1,305,874</b>	<b>1,570,171</b>



# Consumers International

## ACCOUNTING POLICIES

For the year ended 31 December 2015

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### ACCOUNTING CONVENTION

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Consumers International meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction values unless otherwise stated in the relevant accounting policy notes.

In preparing the financial statements in accordance with FRS 102 no transition adjustments were necessary from previous Generally Accepted Accounting Practice. There have been no changes from the net assets of the charity and the group as previously reported at 31.12.2014 and 01.01.2014 nor in the surplus of the charity and group. Only presentational changes within the SOFA have been made.

### BRANCHES / SUBSIDIARY UNDERTAKING AND CONSOLIDATION

The financial statements aggregate the results of CI (Global Office) and the Regional Offices:  
Regional Office for Asia and the Pacific (Malaysia)  
Regional Office for Latin America and the Caribbean (Chile)

Where necessary, the accounts of the regional offices have been restated in order to comply with United Kingdom Generally Accepted Accounting Practice.

The group SOFA (FRS 102) and the group Balance Sheet consolidate on a line by line basis the results of the charitable company and its subsidiary, African Consumers International, registered in South Africa, of which the charity holds 100% of the share capital.

CI has taken advantage of the exemptions afforded by Section 408 of the Companies Act 2006 and not presented a SOFA for the charitable company itself. For the year ended 31 December 2015, the total incoming resources of CI as an individual entity were £2,460,969 (2014: £2,666,855), its total resources expended before retranslation of branch assets were £2,915,274 (2014: £2,256,128) and its net outgoing resources before retranslation of branch assets for the year were £454,305 (2014: £410,727)

### GOING CONCERN

The Trustees have prepared the financial statements on the going concern basis. The Trustees are satisfied that this basis is appropriate as a result of having reviewed the Strategic Plan, budgets and cash flow forecast of the organisation which have been prepared by management.

### FUND ACCOUNTING

Donations and income received for specific projects are shown within restricted funds. Unrestricted funds comprise membership income and other income available for general use by the charitable company.

### INCOME

Members' fees and all other income are recognised on a receivable basis. Project income is considered to represent principally performance-related grants and, therefore, is recognised, as it is earned, to the extent that the organisation has provided the services or activities specified in the underlying funding agreement. Income received for project work in future projects is deferred. Other grant income is recognised when amounts are probable, can be measured reliably and all conditions for entitlement are met. Income that is not attributable to the UK makes up 10% of total income.

# Consumers International

## ACCOUNTING POLICIES

For the year ended 31 December 2015

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### DONATED SERVICES AND FACILITIES

Where the group received donated services or facilities that are material to the financial statements, such incoming resources are included in the SOFA where the benefit is reasonably quantifiable and measurable. The value is the price that the group estimates it would pay in the open market for such a service or facility. Where donated services or facilities are recognised, an equivalent amount is included as expenditure under the appropriate heading in the SOFA.

### EXPENDITURE

Expenditure is accounted for on an accruals basis. All costs are allocated to either unrestricted charitable activities or to the external project to which they relate. Overhead contribution from project income is deducted from office and administration expenditure incurred in the year.

Support costs, which principally comprise office and administration costs and strategic planning and special project expenses, are apportioned on the basis of direct salary costs. Governance costs reflect strategic and organisational costs and compliance with constitutional and statutory requirements and are included within support costs under Charities SORP (FRS 102).

Expenditure on raising funds comprises staff costs attributable to seeking funds to undertake project work and related support costs.

### DEPRECIATION

Tangible fixed assets are stated in the balance sheet at cost less depreciation, which is calculated to write off the individual assets over their estimated useful lives at the following annual rates:

Building improvements	Straight line over life of the lease
Furniture, fittings and equipment	25% on cost
Computer hardware and software	33% on cost

### CAPITALISATION POLICY

Items over £500 in value where its economic benefit could be accrued over multiple years of its useful life are normally added to the fixed assets register and depreciated on the above basis.

### FOREIGN CURRENCY

Transactions denominated in foreign currency are translated into sterling at the average exchange rate for each month.

Exchange differences arising from the translation of the regional office accounts (and the subsidiary undertaking) are included in the SOFA. Exchange differences arising from the translation into sterling of assets and liabilities denominated in foreign currencies are translated using the exchange rate ruling at the balance sheet date. All exchange differences are taken to the respective funds within the SOFA.

Brought forward reserves of the Regional Office accounts are re-translated at the closing exchange rate ruling at the balance sheet date and this movement is reflected as a retranslation gain or loss within other recognised gains and losses in the SOFA.

### LEASING TRANSACTIONS

Operating lease rentals transactions are charged to the SOFA on a straight line basis over the life of the relevant lease.

# Consumers International

## ACCOUNTING POLICIES

For the year ended 31 December 2015

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### PENSION SCHEME

CI operates a defined contribution pension scheme. Contributions are recognised when due.

### FUNDS

Restricted funds represent funds provided by donors in relation to specific projects.

Designated funds are set aside in respect of specific expenditure at the Trustees' discretion.

### GRANTS PAYABLE

Grants payable are accounted for when the recipient has a reasonable expectation that they will receive a grant and CI has agreed to pay the grant without condition or when the recipient has a reasonable expectation that they will receive a grant and any condition attaching to the grant is outside of the control of CI.

### FINANCIAL INSTRUMENTS

The group has elected to apply the provisions of Section 11 "Basis Financial Instruments" and Section 12 "Other Financial Instruments" of FRS 102, in full to all of its financial instruments. Financial assets and liabilities are recognised when the group becomes a party to the contractual provisions of the instrument, and are offset only when the group currently has a legally enforceable right to set off the recognised amounts and intends to settle on a net basis, or to realise the asset and settle the liability simultaneously.

#### Financial assets

Debtors which are receivable within one year and which do not constitute a financial transaction are initially measured at the transaction price. Trade debtors are subsequently measured at amortised cost, being the transaction price less any amounts settled and any impairment losses. A provision for impairment of debtors is established when there is objective evidence that the amounts due will not be collected according to the original terms of the contract. Impairment losses are recognised within the SOFA for the excess of the carrying value of the debtor over the present value of the future cash flows discounted using the original effective interest rate. Subsequent reversals of an impairment loss that objectively relate to an event occurring after the impairment loss was recognised are recognised immediately in the SOFA.

#### Financial liabilities

Creditors payable within one year that do not constitute financing transactions are initially measured at the transaction price and subsequently measured at amortised cost, being the transaction price less any amounts settled.

### CRITICAL ACCOUNTING ESTIMATES AND AREAS OF JUDGEMENT

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The group makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results.

The financial statements contains a bad debt provision of £80,547.

# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

### 1. COMPARATIVE INFORMATION – CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (RESTATED)

	Note	Unrestricted			Total Funds 2014 £
		General Funds £	Designated Funds £	Restricted Funds £	
<b>Income from Charitable activities</b>	<b>2</b>				
Membership Fees		1,539,307	-	-	1,539,307
Project income					
Positive impact for consumers globally		37,681	-	1,138,793	1,176,474
		<u>1,576,988</u>	<u>-</u>	<u>1,138,793</u>	<u>2,715,781</u>
<b>Other trading activities</b>	<b>3</b>	31,614	-	-	31,614
<b>Investment income</b>	<b>4</b>	639	-	-	639
<b>Total</b>		<u>1,609,241</u>	<u>-</u>	<u>1,138,793</u>	<u>2,748,034</u>
<b>Expenditure on</b>					
<b>Raising Funds Charitable activities</b>		(145,077)	-	-	(145,077)
Positive impact for consumers globally		(1,456,276)	(25,000)	(847,713)	(2,328,989)
<b>Total</b>	<b>5</b>	<u>(1,601,353)</u>	<u>(25,000)</u>	<u>(847,713)</u>	<u>(2,474,066)</u>
<b>Net income/(expenditure)</b>		7,888	(25,000)	291,080	273,968
Transfer between funds		(30,175)	-	30,175	-
Other recognised gains/ (losses)					
Gain / (Loss) on exchange		4,859	-	(33,235)	(28,376)
<b>Net movement in funds</b>		<u>(17,428)</u>	<u>(25,000)</u>	<u>288,020</u>	<u>245,592</u>
<b>Reconciliation of funds:</b>					
Funds brought forward 1 January 2014		349,405	25,000	107,297	481,702
<b>Funds carried forward 31 December 2014</b>		<u>331,977</u>	<u>-</u>	<u>395,317</u>	<u>727,294</u>

# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

### 2 CHARITABLE ACTIVITIES

	2015	2014
	(£)	(restated) (£)
Membership Fees		
Full Members	1,542,550	1,484,064
Affiliate Members	36,552	32,503
Government Members	26,754	22,740
	<u>1,605,856</u>	<u>1,539,307</u>
Project Income		
World Congress	111,733	-
Positive impact for consumers globally	799,171	1,176,474
	<u>2,516,760</u>	<u>2,715,781</u>

### 3 OTHER TRADING ACTIVITIES

	2015	2014
	(£)	(restated) (£)
Other Income	12,780	31,614
	<u>12,780</u>	<u>31,614</u>

### 4 INVESTMENT INCOME

	2015	2014
	(£)	(restated) (£)
Bank Interest	167	639
	<u>167</u>	<u>639</u>

# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

5 ANALYSIS OF EXPENDITURE		2015		2014	
	World Congress	Positive impact for consumers globally	Total	Total (restated)	
	£	£	£	£	
Direct Salary Costs		1,213,056	1,213,056	954,189	
Other Direct Costs	152,801	1,016,591	1,169,392	959,036	
<b>Total Direct Costs</b>	<b>152,801</b>	<b>2,229,647</b>	<b>2,382,448</b>	<b>1,913,225</b>	
Support Costs		386,045	386,045	415,764	
<b>Total Indirect/Support Costs</b>	-	<b>386,045</b>	<b>386,045</b>	<b>415,764</b>	
<b>Total expenditure on charitable activities</b>	<b>152,801</b>	<b>2,615,692</b>	<b>2,768,493</b>	<b>2,328,989</b>	

Raising funds	2014	
	2015	(restated)
	£	£
Direct Salary Costs	182,406	135,321
Support Costs	48,453	9,756
	<b>230,860</b>	<b>145,077</b>

Analysis of total Support Costs	2014	
	2015	(restated)
	£	£
Accommodation costs	180,398	133,383
IT, Website and Maintenance	31,220	29,267
Furniture, Fixture and Equipment	13,037	4,328
Communication Cost	35,165	29,043
Office Supplies and Maintenance	17,976	25,470
Bank Charges/ Other Costs	6,451	9,242
Other Costs	57,670	148,342
Legal and Professional charges	92,582	46,445
	<b>434,498</b>	<b>425,520</b>

# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

			2015	2014
<b>6 ANALYSIS OF CHARITABLE EXPENSES - RESTRICTED FUNDS</b>				
Project	Donor	Positive impact for consumers globally	Total	Total (restated)
		£	£	£
A Consumer Welfare Analysis of Retail	European Commission	-	-	53,636
Oman Operations	PACP	112,506	<b>112,506</b>	93,992
Translantic Consumer Dialogue and Intellectual Property	European Commission	48,942	<b>48,942</b>	176,848
Consumer in the Digital Age	IDRC, OSI	-	-	33,323
SSNC - Green Action Fund	SSNC	60,898	<b>60,898</b>	40,965
Sustainable Consumption	German Ministry	60,604	<b>60,604</b>	-
Advocacy Incubator Fund	Bloomberg	560,101	<b>560,101</b>	-
Other	Various	221,150	<b>221,150</b>	448,949
		<b>1,064,201</b>	<b>1,064,201</b>	<b>847,713</b>

<b>7 EMPLOYEES</b>	Core Funds	Project Funds	2015	2014
	(Unrestricted)	(Restricted)	Total	Total
	£	£	£	£
Wages and Salaries	889,884	373,200	<b>1,263,084</b>	1,239,296
Social Security Costs	74,557	36,737	<b>111,294</b>	96,760
Pension Contributions	17,612	3,472	<b>21,084</b>	18,879
		<b>982,053</b>	<b>1,395,462</b>	<b>1,354,935</b>

The average number of full time equivalent staff during the year

23	13	36	36
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One -off Redundancy Costs included in table above (2014:nil)

**52,624**

# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

The total remuneration packages for the key management in 2015 was £344,641 (2014: £332,838) and includes 3 members of staff (2014: 4 members of staff).

The following number of employees received emoluments for the year in excess of £60,000

	2015	2014
£60,000-£70,000	1	-
£140,000-£150,000	1	1

The company paid pension contributions of £3,657 (2014: £7,180) in respect of the above employees.

Key management pay is based on commensurate experience, breadth and requirements of the role and benchmarking market rates for close equivalent roles.

None of the Trustees have been paid any remuneration or received any other benefits from an employment with their charity or related entity. No Trustee expenses have been incurred.

### 8 THE SURPLUS IS STATED AFTER CHARGING

	2015	2014
	£	£
Auditor's Remuneration:		
RSM UK Audit LLP - Audit Fee	14,250	13,900
RSM UK Audit LLP - Other Services	1,500	1,500
Depreciation	12,857	33,561
Operating Lease Rentals - Land and Building	58,750	41,500

### 8 (a) INCOMING RESOURCES

	2015	2014
Percentage of incoming resources by region:		
UK	90.6%	73%
Asia	6.7%	13%
Latin America and Caribbean	0.1%	6%
Africa	2.6%	8%

### 9 TAXATION

The company is a registered charity and as such its income and gains falling within Sections 471 to 489 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 are exempt from corporation tax to the extent that they are applied to its charitable objectives.



# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

### 10 INVESTMENT IN SUBSIDIARY UNDERTAKING

The charitable company controls a subsidiary, African Consumers International NPC. This subsidiary was established in September 2011 and commenced operations in 2012. It has similar objects to its parent undertaking and has been consolidated in these financial statements. The subsidiary had income for the period to 31 December 2015 of £68,739 (2014: £231,181), expenditure of £115,663 (2014: £217,941) and a deficit of £46,924 (2014: Surplus £13,240). The subsidiary had gross assets of £13,224 (2014: £66,865) and liabilities of £44,807 (2014: £48,237) resulting in net liabilities of £31,583 (2014: net assets £18,628).

The charity funded £65,350 to CI Africa in 2015 to cover operational costs. The closing balance of working capital was £39,945. No interest is charged. The charity has provided £31,255 against the CI debtor balance due to the future deregistration planned of CI Africa. For more details on the global network strategy see the organisation development of the Trustees' report on page 14.

### 11 (a) TANGIBLE FIXED ASSETS - GROUP

	Leasehold Building Improvements	Office Furniture, Fittings and Equipment	Computer Hardware and Software	Total
	£	£	£	£
<b>Cost</b>				
1 January 2015	132,984	92,130	279,286	504,400
Additions	-	-	5,849	5,849
Disposal	-	-	-	-
Exchange differences	-	-	(328)	(328)
31 December 2015	<b>132,984</b>	<b>92,130</b>	<b>284,807</b>	<b>509,921</b>
<b>Depreciation</b>				
1 January 2015	132,984	87,603	256,332	476,919
Charge for the year	-	2,812	10,045	12,857
31 December 2015	<b>132,984</b>	<b>90,415</b>	<b>266,377</b>	<b>489,776</b>
Net book value				
<b>31 December 2015</b>	<b>-</b>	<b>1,715</b>	<b>18,430</b>	<b>20,145</b>
31 December 2014	-	4,527	22,954	27,481

# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

### 11 (b) TANGIBLE FIXED ASSETS - CHARITY

	Leasehold Building Improvements	Office Furniture, Fittings and Equipment	Computer Hardware and Software	Total
	£	£	£	£
<b>Cost</b>				
1 January 2015	132,984	88,847	278,346	500,177
Additions	-	-	5,849	5,849
Disposal	-	-	-	-
Exchange differences	-	-	(197)	(197)
31 December 2015	<b>132,984</b>	<b>88,847</b>	<b>283,998</b>	<b>505,829</b>
<b>Depreciation</b>				
1 January 2015	132,984	86,407	255,936	475,327
Charge for the year	-	2,086	9,706	11,792
31 December 2015	<b>132,984</b>	<b>88,493</b>	<b>265,642</b>	<b>487,119</b>
Net book value				
31 December 2015	-	354	18,356	18,710
31 December 2014	-	2,440	22,410	24,850

### 12 DEBTORS

	Group 2015	Charity 2015	Group 2014	Charity 2014
	£	£	£	£
Membership Fees	84,114	84,114	201,665	201,665
Other Debtors	40,196	38,952	45,454	43,368
Prepayments and accrued income	81,007	80,092	134,963	134,053
CI Africa (Subsidiary)	-	8,690	-	42,255
	<b>205,317</b>	<b>211,847</b>	<b>382,082</b>	<b>421,341</b>

# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

<b>13 CREDITORS</b>	<b>Group 2015 £</b>	<b>Charity 2015 £</b>	<b>Group 2014 £</b>	<b>Charity 2014 £</b>
Other Creditors	136,199	135,108	23,602	21,800
Other tax and social security costs	47,867	47,867	5,965	5,965
Accruals and deferred income	1,117,289	1,113,846	1,284,113	1,279,933
	<u>1,301,355</u>	<u>1,296,821</u>	<u>1,313,680</u>	<u>1,307,698</u>

<b>Deferred income reconciliation</b>	<b>2015 Group and Charity £</b>	<b>2014 Group and Charity £</b>
Brought forward balance at 1 January 2015	1,124,568	796,061
Amount recognised as income in the year	(576,384)	(796,061)
Amount deferred in the year	384,039	1,124,568
Deferred income carried forward at 31 December 2015	<u>932,223</u>	<u>1,124,568</u>

### 14 MEMBERS' LIABILITIES

The Charitable company does not have a share capital and is Limited by guarantee. In the event of the company being wound up, the maximum amount each member is liable to contribute is £1. There were 104 Full Members as at 31 December 2015 (2014:104).

<b>15 FINANCIAL INSTRUMENTS</b>	<b>Group 2015 £</b>	<b>Charity 2015 £</b>	<b>Group 2014 £</b>	<b>Charity 2014 £</b>
<b>Financial Assets</b>				
Debt instruments measured at amortised cost	171,491	178,937	334,712	421,341
<b>Financial Liabilities</b>				
Measured at amortised cost	(321,266)	(393,904)	(183,147)	(177,165)
	<u>(149,775)</u>	<u>(214,967)</u>	<u>151,565</u>	<u>244,176</u>

# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

### 16 FUNDS - GROUP

	1 January 2015	Income	Expenditure	Exchange losses	31 December 2015
	£	£	£	£	£
Unrestricted Funds:					
General	331,977	1,763,812	1,935,153	14,652	145,984
Oman Operations	-	162,791	112,506	-	50,285
Transatlantic Consumer Dialogue and Intellectual Property	-	48,942	48,942	-	-
SSNC - Green Action Fund	301	62,050	60,898	-	1,453
Sustainable Consumption	-	50,825	60,604	-	(9,779)
Bloomberg Advocacy Incubator	259,000	301,370	560,101	-	269
Other Projects	136,016	139,918	221,150	3,386	51,398
Restricted Funds	395,317	765,896	1,064,201	3,386	93,626
Total	<b><u>727,294</u></b>	<b><u>2,529,708</u></b>	<b><u>2,999,354</u></b>	<b><u>18,038</u></b>	<b><u>239,610</u></b>

Restricted funds are due to be expended within 12 months from the approval of these financial statements. Further details on these projects is shown in note 6. Funds received in advance, or where they are yet to be applied to the project, have been shown under deferred income (note 13) for performance related funds and in restricted funds for other projects in the balance sheet.

# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

### 17 CHARITY AND GROUP

#### Grants paid to partners from Green Action Fund

Partner's Name	Country	2015 £	2014 £
ABUCO	Burundi	1,640	-
ACEDOR	Rwanda	1,900	1,900
ADECO	Cape Verde	1,900	-
ASCOMA	Mali	-	1,330
ASPEC	Peru	1,900	1,900
ATC	Togo	1,900	-
BSSC	Benin	1,900	-
CAG	India	1,900	1,900
CCZ	Zimbabwe	-	1,900
CERC	India	1,900	1,900
CO	Macedonia	-	1,900
CONFET	India	1,900	1,900
CPAG	Gambia	1,383	-
FOJUCC	Chile	1,900	-
KCO	Kenya	1,900	-
LDCB	Benin	-	1,900
LKY	Indonesia	1,900	-
NCL	Jamaica	-	1,569
OCSP	Ecuador	-	1,900
REDECOMA	Mali	1,900	-
The Network for Consumer Protection	Pakistan	1,900	-
Tribuna Ecuatoriana de Consumidores	Ecuador	1,900	-
UCA	Argentina	-	1,900
VOCTA	Bangladesh	-	1,900
VOICE	India	1,900	1,900
YACP	Yemen	1,900	-
YEN	Kenya	1,900	-
		<b>35,323</b>	<b>25,699</b>

# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

### 18 FUNDS - CHARITY

	1 January 2015	Income	Expenditure	Exchange losses	31 December 2015
	£	£	£	£	£
Unrestricted Funds:					
General	313,346	1,695,073	1,851,073	11,362	145,984
Oman Operations	-	162,791	112,506	-	50,285
Translantic Consumer Dialogue and Intellectual Property	-	48,942	48,942	-	-
SSNC - Green Action Fund	301	62,050	60,898	-	1,453
Sustainable Consumption	-	50,825	60,604	-	(9,779)
Bloomberg Advocacy Incubator	259,000	301,370	560,101	-	269
Other Projects	136,016	139,918	221,150	3,386	51,398
Restricted Funds	395,317	765,896	1,064,201	3,386	93,626
Total	<b>708,663</b>	<b>2,460,969</b>	<b>2,915,274</b>	<b>14,748</b>	<b>239,610</b>

Restricted funds are due to be expended within 12 months from the approval of these financial statements. Further details on these projects is shown in note 6. Funds received in advance, or where they are yet to be applied to the project, have been shown under deferred income (note 13) for performance related funds and in restricted funds for other projects in the balance sheet.

### 19 (a) ANALYSIS OF NET ASSETS BETWEEN FUNDS - GROUP

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Tangible Fixed Assets	20,145	-	20,145
Net Current Assets	125,839	93,626	219,465
	<b>145,984</b>	<b>93,626</b>	<b>239,610</b>

# Consumers International

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2015

### 19 (b) ANALYSIS OF NET ASSETS BETWEEN FUNDS - CHARITY

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Tangible Fixed Assets	18,710	-	18,710
Net Current Assets	127,274	93,626	220,900
	<u>145,984</u>	<u>93,626</u>	<u>239,610</u>

### 20 COMMITMENTS UNDER OPERATING LEASES

At 31 December 2015 the group and the charitable company had total future minimum lease payments under non-cancellable leases for fixed assets as follows:

	2015	2014
	£	£
Land and buildings:		
1-5 years	<u>58,750</u>	<u>117,500</u>

### 21 RELATED PARTIES

International Consumer Research and Testing Limited rent office space within Consumers International's London offices. The total cost of rental income recognised in 2015 was £25,000 (2014: £20,364). International Consumers Research and Testing Limited and Consumers International have trustees in common.

Consumers International also has investment in a trading subsidiary CI Africa. Please see note 10 above.

### 22 MOVEMENT IN MEMBERS' FUNDS - GROUP

	£
At 1 January 2015	727,294
Deficit for the year	(469,646)
Retranslation of branch and subsidiary assets	<u>(18,038)</u>
<b>At December 2015</b>	<b><u>239,610</u></b>

### 23 MOVEMENT IN MEMBERS' FUNDS - CHARITY

	£
At 1 January 2015	708,664
Deficit for the year	(454,305)
Retranslation of branch and subsidiary assets	<u>(14,749)</u>
<b>At December 2015</b>	<b><u>239,610</u></b>

# Consumers International

For the year ended 31 December 2015

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## General Information about Consumers International

Consumers International (CI) is a not-for-profit company limited by guarantee, registered in England. Established in 1960, it is governed by a Council elected from the organisation's membership.

We are the global campaigning voice for consumers. Established in 1960, CI is the world federation of consumer rights groups. With over 240 Member organisations spanning 120 countries, we serve as the only independent and authoritative global voice for consumer rights. We are a registered UK charity.

### Reference and administrative detail

Registered Charity Number 1122155  
Company Registration Number 4337865

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Telephone: +44 207 226 6663  
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RSM UK Audit LLP (formerly Baker Tilly UK Audit LLP)  
Chartered Accountants  
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