



Annual Report  
Summary 2013



# Stakeholder Perspectives

*“The pool of expertise, knowledge and skills within the CI secretariat, combined with that of consumer organisations has enabled us to contribute significantly towards national, regional and international policy development. Our membership to CI makes us a credible partner in policy advocacy.”*

**Celine Awuor,**  
Consumers Information Network,  
Kenya – CI Member

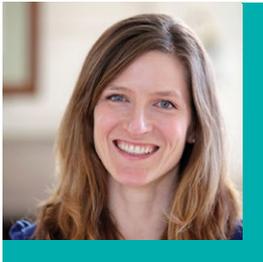


*“I see Consumers International (CI) as a permanent organisational structure for engaging in dialogue, as well as legislative and regulatory advocacy at the national, regional and international levels. Given the vast disparity of resources between individual consumers and the industry, the role and the viability of CI in promoting consumer rights are essential.”*

**Hassan Qaqaya**  
Head of Competition Law  
and Consumer Policies  
Branch, UNCTAD  
– CI External Stakeholder



*“Consumers are the end users of many of our members’ programmes, so engaging with the organisations that consumers turn to and trust, helps us understand what is essential for the ultimate success of our members.”*



**Amy Jackson,**  
Senior Credibility Manager,  
ISEAL Alliance – CI Supporter

*“The ideas, experiences and perspective that CI brings to the OECD’s work on consumer issues has proven to be invaluable through the years. It has helped ensure that our analytic work is accurate, balanced and complete, and that the policy guidance that we provide to governments and other stakeholders is robust. CI’s continued support is much needed and would be greatly appreciated.”*



**Peter M. Avery, Head,**  
Consumer Policy Unit,  
OECD – CI External Stakeholder

# From our President, Jim Guest



*“Our work  
is advancing  
consumer  
protection  
for all.”*

Our fight for consumer rights remains as crucial as ever. In 2013 we took this fight right to the heart of international decision-making: demanding stronger, more effective UN Guidelines for Consumer Protection.

But we didn't just ask for change. Our unparalleled global insight, free from political and corporate influence, gave us an authority that could not be ignored.

CI Member organisations in 60 countries contributed to our in-depth assessment of the design and implementation of national consumer legislation (see page 5). The results showed that many of the challenges to the delivery of more effective consumer protection are the same the world over: access, implementation, enforcement and an inability to keep up with the rapidly changing market.

In short, while legal measures to protect consumers are spreading, in country after country they are not being applied in the real world. Arguably just as worrying, the findings showed technological advancement, particularly in digital production and consumption, is outpacing legislation and leaving consumers exposed to mistreatment.

Research like this – gathered through our worldwide network of consumer groups – continues to give CI the power to speak up for consumer rights on the global stage.

As the only consumer body with general consultative status at the United Nations, we are using this authority to influence the crucial revision of the UN Guidelines for Consumer Protection that is currently taking place. We did so at their inception in the mid 1980s, at their first revision in the late 1990s, and we are right at the heart of the process today.

We approach this role with a tremendous sense of responsibility, and, as this Annual Report demonstrates, the fight for effective consumer protection was the foundation of so much of our work in 2013.

Indeed, CI's demands for an effective set of Guidelines that reflect the real concerns of all consumers has already made a significant impact.

Together with new sections on financial services and e-commerce, we have made detailed proposals for the UN to widen the scope of the Guidelines to include other important but varied consumer issues, including access to energy services, access to knowledge, data protection and protection for tourists'. We are also calling for more work to be done on how national implementation of the Guidelines can be effectively monitored and supported.

And the UN has listened. All four topics that we pushed for (financial services, e-commerce, "other issues" and implementation) will now be taken forward in working groups where CI will be actively representing our membership, alongside UN member states.

There is much more work to be done. But I believe that if we continue to work together effectively around the globe we will, in the end, help secure a better deal for consumers everywhere.

A handwritten signature in black ink that reads "James A. Guest". The signature is written in a cursive, flowing style.

# From our Director General, Amanda Long



*“The battle for relevance and immediacy in people’s lives is on.”*

Consumer behaviour, consumer decision-making and consumer power are changing in profound ways. Consumer groups need to be at the cutting edge of this. We have got to be agile in our response; understand the change, engage with it and make it work for us.

I want people across the globe, of any age and social background, to embrace the consumer movement as a trusted, reliable partner in their daily lives. The battle for relevance and immediacy in people’s lives is on, and, in this increasingly globalised world, the work of Consumers International and its Members is crucial.

The changes we are seeing mean we need to be more effective than ever before at our international advocacy. We need to ensure that we are truly drawing on the collective strength and expertise of our movement to support our advocacy work and to campaign successfully for consumer rights at a global level.

In 2013, our collaborative strength gave weight to our key demands in the ongoing revision of the UN Guidelines for Consumer Protection. The same combined efforts have helped keep the G20 focused on our call for better financial consumer protection; and, by coming together with one voice, we are proving a formidable advocate for a ban on antibiotics in the food chain.

Drawing on the expertise of our Members and partners, we have also begun work on recommendations for a Global Convention for healthy diets, which will demand tobacco-style restriction on unhealthy food.

These are just some of the examples of where our global reach gives us an unparalleled voice in the corridors of international decision-making institutions. Our influence there gives further strength to the arguments of our Members when campaigning for change at the national level.

This type of influence is one reason new organisations are queuing up to be part of CI. In 2013, we welcomed 20 new full Members and 10 new Supporter organisations; further building CI’s legitimacy and opening our doors to new voices which share our common goals.

Organisations with an interest in consumer rights want to become part of CI’s journey because they understand the unique value of our global vision. They want access to the insight we provide, the expertise we can call upon, and the campaign strength we can muster.

Yet further proof that consumer rights groups have a profoundly important role to play in the lives of billions of people.



# About Consumers International

CI is the world federation of consumer rights groups. With more than 250 Members spanning 120 countries, we serve as the only independent and authoritative global voice for consumer rights.

Our global office in London and four offices across the world (Kuala Lumpur, Muscat, Pretoria and Santiago) 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 vision

A world where people have access to safe and sustainable goods and services, exercising their individual rights as consumers, and using the force of their collective power for the good of consumers everywhere.

## Our mission

To build a powerful movement to champion consumers rights and to help protect and empower consumers everywhere.

## Our strategic objectives 2012-2015

Our current strategic objectives are designed to deliver our mission. They inform all the work we do and are applied across our priority programmes, through our organisational empowerment initiatives and in our efforts to build a stronger organisation for the benefit of consumers everywhere

**Objective 1:** *Draw upon our collective strength and expertise to lead our movement's international fight for a fairer, safer, and more sustainable future for all consumers.*

**Objective 2:** *To support the development of the consumer movement to articulate, serve and defend consumer rights across the world.*

**Objective 3:** *To develop an innovative, efficient and sustainable membership organisation to support a 21st Century consumer rights movement.*

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

# Global Consumer Protection Survey

In 2013, Consumers International conducted a survey of 62 consumer organisations to find out what the current state of consumer protection is across the globe. The results are worrying.

They showed that barely half of the 58 countries involved have a national policy to protect consumers. So, while much progress has been made in many areas, there is still an unacceptable lack of consumer protection in others – both in the developed and developing world.

The results of our survey are detailed in CI's report, *The state of consumer protection around the world*, launched to coincide with World Consumer Rights Day 2013 and to feed into our work on the update of the UN Guidelines for Consumer Protection.

Of particular note, our survey revealed that modern consumer concerns - such as digital rights, environmental impact and corporate responsibility - are not being adequately addressed by governments. And where even the most basic consumer protection laws do exist, they are not being effectively enforced.

- **Less than a third of governments (29%) have mechanisms in place to resolve e-commerce disputes out of court; meaning victims of online shopping malpractice may be forced to seek redress through expensive court settlements.**
- **Barely half (52%) require companies to disclose energy consumption of home appliances; leaving consumers unaware of the environmental impact of the goods they buy.**
- **Less than half (47%) use incentive measures – such as tax breaks, exemptions and labelling schemes – to encourage consumer goods companies to be ethical and socially responsible.**

These are a few examples of why, together with our Members and Supporters, CI is demanding better laws, effective policy and tougher enforcement, alongside an update to the UNGCP.



# the global state of consumer PROTECTION

CI asked consumer groups in 60 countries to assess government policy on consumer justice and protection. Here are some of the interesting findings...

**UNDER PROTECTED**  
Barely half have a national policy to protect consumers.



## ACTION OR WORDS?

Higher income countries tend to LEGISLATE for consumers' basic needs...

...whereas lower income countries rely more on DECLARATIONS.



92% fine companies that violate consumer laws, but only 53% order compensation for consumers

## HIGH PRICE OF DIGITAL JUSTICE

Only 32% provide ways to resolve e-commerce disputes out of court.



## HAMPERING GREENER CHOICES



Barely half require companies to disclose energy consumption of home appliances

## NEGLECTING BEHAVIOUR CHANGE

Nearly half have no measures to encourage producers to behave ethically or be socially responsible



## POOR AWARENESS



Only 2 in 5 governments monitor awareness of consumer rights



NOT ENOUGH HELP FOR SCHOOL-AGE CONSUMERS  
Only 2 in 5 governments include consumer education within school curricula

# Our Priority Programmes

Consumer International's Priority Programmes combine our work on international advocacy and organisational empowerment around four key consumer issues. Each issue is chosen according to the impact that it has on consumers around the world, its relevance to our membership and the opportunity for CI to make a real difference. The programmes are reviewed every year by CI's executive and developed in consultation with experts from our membership.



# Safe and Fair Financial Services

**Financial services help consumers to make payments, save, borrow and invest, but recent scandals and crises have made clear the urgent need to improve protection for consumers.**

Consumers International is the only voice exclusively representing consumers in the development of international principles and standards for financial services in bodies such as the G20, the Organisation for Economic Co-operation and Development (OECD) and the micro-finance community. We also support our Members' national work to promote more responsible lending; an end to irresponsible sales incentives; and measures to provide consumers with a fair exit from over indebtedness.

In 2013, CI continued to support the development of effective approaches for implementing the G20 high level principles on financial consumer protection; a piece of work being readied in time for the G20 summit in 2014. CI first campaigned for the development of the principles in 2011 and we remain committed to ensuring they become an effective international tool to support consumer protection.

An important development in financial services has been the increasing use of new technology, enabling growing numbers of consumers to interact in this arena, in many cases giving them access for the first time. To support these important developments, CI is contributing to an International Organization for Standardization (ISO) working group developing a new international standard for mobile payments. With particular support from Members in Australia and Kenya, we have played an important role in ensuring consumer protection issues are included in the drafts to be finalised in 2014.

CI has also been working to address consumers' rights around credit and debt. In Latin America, our Members have used CI's Model Law on Family Insolvency to call for better systems to support families who have fallen into debt. In November 2013, CI also launched a new report with international recommendations for responsible lending, partly based on 12 country case studies written by CI Members which are also included in the report.

Finally, in 2013 CI started a new four-year project supported by the Russian Ministry of Finance, providing international expertise on financial consumer protection.

Looking ahead, CI will be holding our first e-learning course on financial consumer protection for Members and developing a new campaign calling for international action to prevent the mis-selling of financial services.



# Consumer Justice and Protection

## CI leads the international struggle for the recognition of consumer rights and improved legal protection for consumers.

The revision of the United Nations Guidelines for Consumer Protection (UNGCP) was a major focus for CI and our Members throughout 2013. Adopted in 1985 after 10 years of CI lobbying, it has acted as a blueprint for consumer protection around the world.

To mark World Consumer Rights Day (WCRD) 2013, CI launched a major new initiative that mapped the state of consumer protection around the world. With contributions from consumer organisations in 58 countries, the results provide a detailed snapshot of consumer protection as it currently stands, as well as identifying areas where improvements are urgently needed. The launch of the report, *The state of consumer protection around the world*, was supported by CI Members' national activities highlighting key consumer protection issues in their country.

Our WCRD activities also supported the development of CI's recommendations for the revision of the UN Guidelines. The recommendations support the UN Conference on Trade and Development's proposal for new sections to address financial services and e-commerce, but also highlight other areas where the Guidelines need updating and strengthening. CI has also called for a new standing commission to support the implementation of the Guidelines; represented our Members in key meetings; and produced a number of new resources to support Members' lobbying of their governments.

CI also continued to support the development of national consumer protection. With the support of the Open Society Foundation in Southern Africa, CI undertook research into the effectiveness of consumer protection in six African countries and a training programme was completed in West Africa with the support of the Open Society Foundation for West Africa.

In 2014, CI will be further developing our work on *The state of consumer protection around the world*, providing a unique picture of the protections available to consumers in countries from Argentina to Zambia. This will provide more valuable input in our contribution towards the revision of the UN Guidelines for Consumer Protection.

# The Rights of Consumers in the Digital Age

**Changing patterns of consumption in the digital age are creating profound new challenges for consumer protection.**

CI is confronting these challenges by empowering our Members to campaign against tech companies that abuse consumer rights, and by ensuring that their interests are represented in recommendations and standards being developed at the regional and global level. We are also developing resources to support Members' national work on issues such as broadband contracts and pricing.

The UNGCP act as a blueprint for consumer protection and therefore a major focus of CI's work for this programme has been to develop recommendations for how the Guidelines can be updated to reflect new technology.

New recommendations were developed for this area and, with the support of the International Development Resource Centre, regional launch events were held in South Africa, Brazil and India.

CI has also increased consumer representation in other forums where standards and agreements relating to digital rights are being developed, including membership of the International Telecommunications Union, the Trans Pacific Partnership and the Internet Governance Forum.

With funding from the Ford Foundation for the consumers in digital age programme, CI supported a number of its Members to launch national campaigns calling for internet service providers (ISPs) to introduce fairer contract terms and pricing.

Finally, CI was also pleased to start work on a new project that addresses the contentious issue of data protection. Consumers are increasingly concerned about how their data is being collected and used and this new project, supported by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), will seek to support stronger data protection policies in emerging economies.

In 2014, CI will be reviewing our programme on consumers in the digital age to ensure we are responding to the rapidly changing challenges and opportunities that new technology is creating for consumers and consumer organisations. We look forward to further developing the programme with Members, Supporters and external stakeholders.

# Safe, Healthy Food

## CI believes that every consumer has the right not just to food, but to safe and nutritious food.

To protect these rights, CI is representing consumers in the development of international food safety standards and supporting Members' work on the safe use of pesticides and controlling the sub-therapeutic use of antibiotics in food production.

CI is also the leading voice in campaigning for measures that make it easier for consumers to choose a healthy diet – challenging the poor diets that are a major contributing factor to rapidly rising levels of diseases such as diabetes, heart disease and some cancers.

As international concern about the health impact of poor diets increases, CI joined civil society groups in successfully calling for the World Health Organization (WHO) action plan on non-communicable diseases (including diabetes, heart disease and some cancers) to include targets on reducing obesity, salt reduction and 'best buy' policies on diet.

CI also developed an online quiz about nutrition labelling which was promoted by Members in 10 countries and reached more than 450,000 consumers. We also coordinated a stunt at the World Health Assembly involving a life-size 'Tony the Tiger' and 'Ronald McDonald' asking delegates to suggest alternative jobs.

As well as our work to improve diets, CI continued to lead internationally, and with our national Members to improve food safety. This included initiating a new piece of work to address the use of antibiotics in farming and the impact it has on antibiotic resistance.

Another major highlight of our food safety work this year was our support for Members' engagement in the Green Action Fund. In 2013, the fund, which is supported by the Swedish Society for the Conservation of Nature, focused on organic issues and CI produced a guide to support Member campaigns on hazardous pesticides.

With the support of GIZ, CI also undertook national assessments of the food safety systems in Cambodia, Laos Myanmar and Bangladesh.

In 2014 CI will launch a major new initiative to help consumers choose healthier diets and prevent the growth in diet related diseases. Our Recommendations towards a Global Convention to protect and promote healthy diets will be launched at the World Health Assembly in May. We will also be stepping up our campaigning against the subtherapeutic use of antibiotics in farming.



# World Consumer Rights Day

- Campaign activities in over 60 countries on 15 March
- 90 consumer groups joined forces to demand 'Consumer Justice Now!'

More than 90 CI Members and Supporters in more than 60 countries took part in activities to mark World Consumer Rights Day (WCRD) in 2013, drawing the world's attention to the crucial role that consumer protection plays in making societies safer and fairer.

'Consumer Justice Now!' was the theme, chosen to coincide with the ongoing update of the UN Guidelines for Consumer Protection, the international blueprint for the consumer rights movement. CI is currently working with CI Members and member states to agree revisions that will effectively strengthen and update the guidelines that were originally agreed back in 1985.



## Who took part?

Rich countries, transitional economies and the developing world all took part in WCRD 2013, bringing attention to a wide array of consumer justice issues, including faulty products causing injury, utility service providers ignoring complaints, and irresponsible lending by banks.

In Africa, public rallies were held in Sudan, Nigeria and Cameroon. CI Members across the continent also organised a range of conferences, workshops and symposiums to address various debates around promoting consumer protection.

Members in Asia took to the streets to spread their message, from staging a 'walk for a consumer-friendly Singapore' to street theatre in India. Other Members in the region took their campaigns online, for example Foundation for Consumers, Thailand which launched a competition for the best viral video to support their call for an independent consumer protection agency.

Latin America and the Caribbean also hosted a rich variety of activities to mark WCRD. Public exhibitions were staged in Chile and Peru, while Members in Brazil, Argentina and Mexico launched new campaigns on issues as diverse as, access to internet services, pre-payment of energy and supermarket transparency.

In Europe, CI Members also launched new initiatives, including Which?'s new consumer rights website in the UK and a campaign for disclosure of commissions by financial advisors in Germany.

# E-Learning

- **CI uses digital tech to assist consumer advocates in over 50 countries campaign for better standards**
- **Online course helps map the state of consumer standard-setting across the world**

Part of our Organisational Empowerment strategy, our 2013 Standards e-learning pilot programme gave more than 90 staff from our Member and Supporter organisations the opportunity to learn from international experts about advocating for better consumer standards at the national level.

The five-week course of online seminars and off-line activities for CI Members, Supporters and external stakeholders proved a major hit, helping participants bolster their understanding of international standards and the role they can play in providing consumer protection.

- **95% of participants said the course will be useful in their work**
- **97% of participants would recommend CI e-learning to a colleague or acquaintance**

The information gathered through offline tasks and in-session dialogue has also helped us build a global picture of how consumer standards are being set, and the level of engagement consumer groups are able to achieve with their national standards bodies.

Together with a range of tailor-made webinars, we will be offering similar initiatives in 2014, with plans for financial services and project planning e-learning courses already in development.

# Member Development

- **Consumer protection projects kicked off in 16 countries**
- **Grants for consumer rights programmes in a further 22**
- **28 new organisations take up CI membership**

We continue to find ways of developing consumer rights where they remain weak or non-existent. In 2013, this strategy allowed us to secure funds for consumer protection and legislation projects in Argentina, Bangladesh, Brazil, Cambodia, Chile, El Salvador, the Dominican Republic, Laos, Myanmar, Nigeria, Mongolia, Oman, Peru, Rwanda, Tanzania, and Uruguay.

In the past year, we have administered grants for our Members to work on their own consumer rights programmes in 22 countries, and this number is set to increase in 2014.

We have also streamlined the membership applications process and continue to recruit new Members and Supporters.

By the end of 2013 we had confirmed 19 new Member organisations and nine new Supporter groups.

We will continue to strengthen our foundations and develop our reach, insight and influence across the globe.

# Fundraising Partners

CI continues to develop its network of supporters by working with a range of foundations and institutional donors to carry out our mission to build powerful consumer movements to protect and empower consumers worldwide. Our partners' support varies from funding global programmes to country-specific studies – all designed with a spirit of working together to maximise our mutual goal of a world where the rights and the voices of consumers are heard.

2013 saw the start of a new exciting partnership with Bloomberg Philanthropies, where we are one of the leading partners in the Bloomberg Advocacy Incubator. The aim of the Incubator is to develop the advocacy capacity of civil society organisations, including consumer organisations. In the first year, CI will deliver advocacy training and support to civil society groups in Vietnam, Cambodia and Kenya.

In 2013, CI also started to partner with the German Society for International Cooperation (GIZ) to develop a project on 'Data Protection in Emerging Economies', with a focus on China and Brazil. GIZ also supported CI's work on national food safety control measures and funded programmes in Southeast Asia.

The Open Society Foundations continue to be a strong partner in our vital work on consumer protection. The foundation supports consumer protection and capacity building in consumer organisations in Southern and West Africa.

Moreover, with the valuable support of Open Society Foundations and the European Commission, CI continues to ensure that the consumer has a strong voice in the upcoming Transatlantic Trade and Investment Partnership (TTIP) negotiations through the Transatlantic Consumer Dialogue (TACD).

We would like to thank the following for their generous support in 2013

**Bloomberg Philanthropies**

**Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)**

**European Commission**

**Ford Foundation**

**International Development Research Centre (IDRC)**

**Open Society Foundations**

**Open Society Initiative for Southern Africa (OSISA)**

**Open Society Initiative for West Africa (OSIWA)**

**Swedish Society for Nature Protection**

*“Close working relationships with consumer organisations and a variety of international actors around the globe, as well as state-of-art expertise in consumer policy, make Consumers International an invaluable partner to our work in strengthening consumers in emerging economies.”*

**Mark Gombert,  
Project Manager, GIZ – CI Partner**

**We would be delighted to talk about our programmes in more detail and discuss ways in which you could support and partner with Consumers International.**

Please contact Paulo Gomes on +44 (0)207354 7078 or send an email to [pgomes@consint.org](mailto:pgomes@consint.org)

# CI Trustees

**^President:**

*James Guest*, Consumer Reports of United States (CR)

**^Vice President:**

*Kim Jai Ok*, Consumers Korea (formerly CACPK)

**^Treasurer:**

*Gerd Billen*, VZBV: Federation of German Consumer (resigned 31 December 2013)

**^Hon. Secretary:**

*Beatriz Garcia Buitrago*, Consumidores Argentina

**^Samuel Ochieng**, Consumer Information Network, Kenya

**^Gilly Wong**, Hong Kong Consumers Council (HKCC)

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

**^Helen Parker**, Which? London

*Marilena Lazzarini*, Instituto Brasileiro de Defesa do Consumidor (IDEC)

*Marimuthu Nadason*, Federation of Malaysian Consumer Association (FOMCA)

*Alan Kirkland*, CHOICE (formerly ACA), Australia

*Shirish Deshpande*, Mumbai Grahak Panchayat (MGP) - Bombay Consumer Forum

*Saree Aongsomwang*, Foundation for Consumers, Thailand

*Anja Philip*, Danish Consumer Council, Denmark (appointed 1 April 2013)

*Rasmus Kjeldahl*, Danish Consumer Council (resigned 31 March 2013)

*Bart Combee*, Consumentenbond, The Netherlands

**Director General (DG):**

*Helen McCallum* (retired 31 December 2013)

**Director General (DG):**

*Amanda Long* (appointed 13 January 2014)

**Company Secretary:**

*Sam Manoharan*

^ Executive

# Financial Summary

## Trustees Statement

The figures on these pages are extracted from the full trustees' report and financial statements that have been audited by Baker Tilly UK Audit LLP, who gave an unqualified opinion. The full accounts were approved on 2 July 2014 and will be submitted to the Charity Commission and Registrar of Companies. This summarised financial information may not contain sufficient information to gain complete understanding of the financial affairs of the charity. The full trustees report, audit report and financial statements may be obtained from the Consumers International's offices.

The auditor has issued unqualified reports on the full consolidated annual financial statements, and on the consistency of the trustees report with those financial statements.

## Respective responsibilities of Trustees and auditors

The trustees are responsible for preparing the Trustees' report and the financial statements in accordance with the applicable law and United Kingdom accounting standards. The auditor's responsibility is to audit and express an opinion to the Members of Consumers International on the financial statements in accordance with the applicable law and International standards on Auditing (UK and Ireland). They require them to comply with Auditing practices Board's (APB's) Ethical standards for Auditors

## Opinion of the auditors

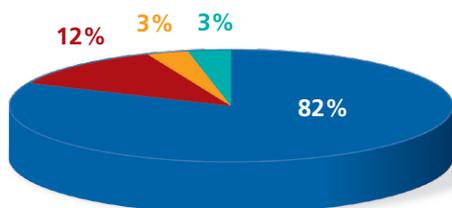
The auditors have reported that in their opinion the full consolidated financial statements:

- give a true and fair view of the state of group's and parent charitable company's affairs as at 31 December 2013, and of the group's incoming resources and application of resources including its income and expenditure, for the year then ended
- have been prepared in accordance with the United Kingdom Generally Accepted Accounting Practice: and
- have been prepared in accordance with the Companies Act 2006 and the Charities Act 2011
- the information given in the trustees report for the financial year is consistent with the financial statement.

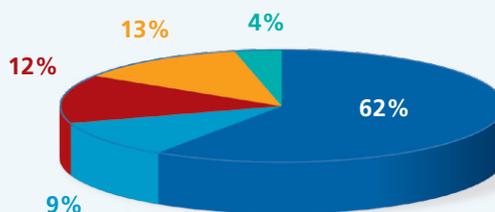
### Details of auditors

Baker Tilly UK audit LLP. Statutory auditor  
St Philips Point  
Temple Row  
Birmingham  
B2 5 AF

**Expenditure by type**



**Income by donor type**



# Consolidated Income and Expenditure

for the Year Ended 31 December 2013

|  | Unrestricted funds<br>General<br>£ | Unrestricted funds<br>Designated<br>£ | Restricted funds<br>Projects<br>£ | Group total<br>£ |
|--|------------------------------------|---------------------------------------|-----------------------------------|------------------|
| <b>Income and expenditure</b>                                    |                                    |                                       |                                   |                  |
| <b>Incoming resources</b>  |                                    |                                       |                                   |                  |
| <i>Incoming resources from charitable activities</i>             |                                    |                                       |                                   |                  |
| Membership Fees Income   | 1,573,488                          |                                       |                                   | 1,573,488        |
| Project Income   |                                    |                                       | 875,567                           | 875,567          |
| Other Income   | 59,229                             |                                       |                                   | 59,229           |
|  | 1,632,717                          |                                       | 875,567                           | 2,508,284        |
| <i>Incoming resources from generated funds</i>                   |                                    |                                       |                                   |                  |
| Investment income  | 373                                |                                       |                                   | 373              |
| <b>Total Incoming resources</b>                                  | 1,633,090                          |                                       | 875,567                           | 2,508,657        |
| <b>Resources expended</b>  |                                    |                                       |                                   |                  |
| <i>Charitable activities</i>                                     |                                    |                                       |                                   |                  |
| A fairer future for all consumers                                | 762,921                            |                                       | 488,983                           | 1,251,904        |
| Developing the consumer movement                                 | 663,425                            |                                       | 330,818                           | 994,243          |
|  | 1,426,346                          |                                       | 819,801                           | 2,246,147        |
| <b>Fundraising costs for project funds</b>                       | 84,502                             |                                       |                                   | 84,502           |
| <b>Governance costs</b>  | 63,849                             |                                       |                                   | 63,849           |
| <b>Total resources expended</b>                                  | 1,574,697                          |                                       | 819,801                           | 2,394,498        |
| <b>Net income before transfers</b>                               | 58,393                             |                                       | 55,766                            | 114,159          |
| <b>Transfer between funds</b>                                    | -27,540                            | 25,000                                | 2,540                             |                  |
| <b>Net income after transfers, being net income for the year</b> | 30,853                             | 25,000                                | 58,306                            | 114,159          |
| Funds brought forward as at 1 January 2013                       | 322,359                            |                                       | 50,563                            | 372,922          |
| Retranslation on exchange  | -3,807                             |                                       | -1,572                            | -5,379           |
| Funds brought forward as at 1 January 2013                       | 318,552                            |                                       | 48,991                            | 367,543          |
| <b>Funds carried forward at 31 December 2013</b>                 | 349,405                            | 25,000                                | 107,297                           | 481,702          |

# Stakeholder Perspectives

*“CI is of great value to us in lobbying the global institutions like the UN, the IMF, the WHO and others on topics that are of vital importance to consumers in the Netherlands and around the world, such as financial services or food safety. Alone we could never have the same effective access to these institutions, but together with CI and its membership the consumers voice is impossible to overlook.”*

**Bart Combée, CEO,  
Consumentenbond,  
Netherlands – CI Member**



*“The most important thing about being a CI Supporter is the access we get to other consumer bodies around the world – their experience is invaluable to our research development.”*

**Dr Ying Yu,  
Chief Research Fellow,  
Centre for Policy and Law  
on Global Consumer Protection,  
Wuhan University,  
China – CI Supporter**



*“As Members of CI, we are kept well informed of all the latest news and developments happening in the consumer protection field around the world. CI is also a good platform to network and share experiences with consumer organisations from across the globe. We have benefited a great deal in sharing our experiences and learning from other CI Members.”*

*“Being a Member of Consumers International allows us to learn and to share with like-minded organisations. This is essential in a world where our concerns as consumers are more intertwined each day and where the choices we make in our daily lives can have a global impact.”*



**Nirmala Desikan,  
Chief Executive,  
Consumers Association  
of India – CI Member**



**David Clerk, Director General,  
Protégez Vous,  
Canada – CI Member**



[www.consumersinternational.org](http://www.consumersinternational.org)



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