



ANNUAL
REPORT

2015





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Örjan Brinkman
President



Monique Goyens
Director General

Introduction

An often-repeated phrase at BEUC is that we are only as strong as the sum of our members. In order to reinforce this sense of cooperation, we decided in 2015 to revamp our strategy with a special focus on ways to share information, act together and multiply knowledge. We have sensed a great deal of enthusiasm for this exercise as it helps our network to respond to the many challenges lying ahead.

2015 has also pushed some (long-running) trends to the forefront of the consumer debate. The ever-increasing use of big data in virtually every sector – health, insurance, banking, food and energy – will bring many opportunities for better or more innovative services, but it also raises questions about the protection of our personal data. Linked to this, we see the buzzword ‘Internet of Things’ popping up ever more often in the European policy debate. The connectivity and ‘smartness’ of everyday products means that consumer rights such as the provision of information, access to redress, and choice will be examined from very different angles.

Consumers continued to devote a great deal of attention to trade issues – and especially the EU-US trade deal – throughout 2015, revealing a preoccupation with the consequences of globalisation. These repercussions will impact European Union policy making and BEUC’s own work through the increased interlinkages between global, European and national policy making.

The Volkswagen scandal, or ‘Dieselgate’ as it has been dubbed, rocked the consumer world. BEUC and our members were of course preoccupied with its impact on European consumers. As soon as the scandal broke, BEUC called on European institutions and Member States to carry out a full investigation. We also demanded that VW consistently and transparently inform car owners about the wrongdoings, and offer financial compensation.

But Dieselgate also exposed some glaring gaps in effective consumer protection. **Bad enforcement:** How is it possible that European supervisors did not manage to uncover Volkswagen’s misconduct, but had to rely on US revelations? **Regulatory capture:** How do we prevent industry from helping to write the very rules intended to oversee its conduct? **Market chaos:** Why are responsibilities for supervision and enforcement often dispersed and opaque?

Many issues which kept us busy in 2015 will spill-over into the following years. It is reassuring in this respect to be able to rely on a strong network of dedicated consumer advocates.

Örjan Brinkman
President

Monique Goyens
Director General



Our successes in 2015

Improved law on payments

Surcharges, incurred when for example paying online for a flight or product, will be banned thanks to an EU-wide law on payments. BEUC has fought hard for this law, which will also improve the security of payment services and reduce consumer liability in the case of unauthorised payments.

No to roaming, yes to Net Neutrality

Regulations for roaming, long called for by EU consumer groups, have been included in a new law on the EU's telecom market. Although further measures are needed, the new rules are expected to kick in in 2017. BEUC's support was also instrumental in making Net Neutrality a right for consumers.

More rights for package travellers

Travellers buying holiday packages will be better protected thanks to an updated EU law that includes many of BEUC's demands. Consumers buying flights or clicking through to confirm a car hire or hotel stay, for example, will now have safeguards against the non-delivery of these services.

Upgrade of data protection rights

Following a lengthy battle, the European Parliament and Member State governments adopted a General Data Protection Regulation. Consumers will have greater control over their data, and a new 'right to data portability' will allow them to carry personal data over to another provider.

Online pharmacies logo

All legally-operating online pharmacies in Europe are required to display a green logo since 1 July 2015. As a result, when consumers order painkillers or weight loss drugs online from a pharmacy displaying the logo, they will be ensured good quality and properly dosed products.

TTIP transparency

Thanks to pressure from civil society groups such as BEUC, as well as Members of Parliament, the European Commission decided to publish its proposal for a Transatlantic Trade and Investment Partnership (TTIP).



Push for COOL labelling

Members of European Parliament heeded BEUC's call, and demanded that the European Commission make Country of Origin Labelling (COOL) mandatory for meat as an ingredient in processed foods.

Steps towards a real Digital Single Market for consumers

A first set of proposals to create a Digital Single Market reflected our entreaties that people be put first: a draft law that will allow consumers to use their online subscriptions regardless of their location in the EU has been included. A new set of rights will also be created for consumers purchasing digital content products and digital services.

Placing Google under scrutiny

With its so-called 'statement of objections', the European Commission's competition body charged Google with abusing its dominant position in the online search market. BEUC, an interested third party in the case, has urged the Commission to take steps to ensure that the tech giant stops misleading users with biased search results.

Better energy labelling

A Commission proposal to revamp the EU's Energy Label heeded BEUC's longstanding proposal to base the scale on a closed, A-G colour-coded rating system. Another plus point of the new system is the inclusion of expected product lifetimes on labels.

Car emissions test overhaul

In the aftermath of the Volkswagen scandal, the European Parliament backed a resolution calling for an overhaul to car emissions testing. The resolution, which contained many of our demands, included the extension of road testing to cover fuel consumption, the introduction of independent conformity tests, and stronger measures to ensure that consumers are compensated if they have been misled.

Making the economy circular

BEUC has made a number of proposals around the EU's Action Plan for the Circular Economy. We were particularly satisfied with the Commission's commitment to address the durability and reparability of consumer products through its Ecodesign Directive when revising product-specific measures in 2016.

An energy market for consumers

The so-called summer energy package – part of a bigger project to build a 'consumer-centric' Energy Union – includes plans to redesign the energy market, deliver a New Deal for Energy Consumers and update energy efficiency labelling. The European Commission took not only many longstanding BEUC demands on board, such as on transparent information, billing, switching, comparability and smart technologies, but also underlined how to facilitate consumers' transition to becoming energy producers.



Key actions



Together with our Italian member Altroconsumo, we organised a **conference at the Milan World Expo 2015**. Academics, policymakers, industry leaders and WHO experts came together to address the theme of ‘Making healthy and sustainable food choices the easy options for consumers’.

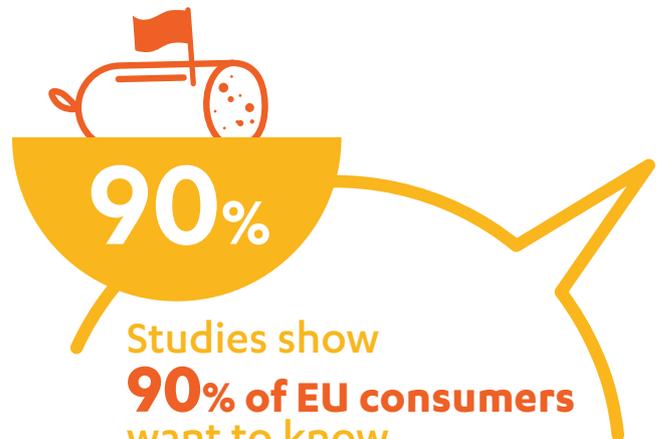
Our **‘Savings accounts in Europe: A dormant market?’** study maps the potential for the EU to develop a genuine single market in financial services: a market where savers can shop freely across borders to find the best deal for their savings.

11 million  **vehicles**
have been affected globally,
including an estimated

8 million **vehicles**
in Europe.

Since the **VW scandal** broke in September, BEUC and its members have been calling for the German car maker to undertake concrete actions to rectify its wrongdoing and compensate consumers. To that end, BEUC and its German member VZBV have

entered into a dialogue with VW. At a December meeting in Berlin, the company committed to lifting the expiration of the guarantee period – giving more time to consumers who intend to invoke their guarantee rights.



Studies show
90% of EU consumers
want to know
where their
meat comes from.

Our **‘Close-up on the meat we eat: Consumers want honest labels’** report unveiled dishonest labelling practices and revealed that meat-based foods do not always live up to consumers’ expectations. The report was based on tests carried out by seven BEUC member organisations.

After our Spanish and Portuguese member **launched a #ZeroRoaming campaign**, BEUC coordinated the roll-out to six other EU countries. As a result, more than 120,000 consumers signed up to this call to end roaming.

BEUC became an **'interested third party' in the Commission's competition case** against Sky UK and six Hollywood studios on restrictions in cross-border access to pay-TV services. This case plays a crucial role in the push to end geo-blocking in the audio-visual sector.

Joined by other NGOs and food giants Kellogg's, Mars, Nestlé and Mondelez, we wrote a letter to the Commission's first Vice-President in which we **called for a legislative limit to the amount of industrially produced trans fats** (which have an adverse health effect, notably by increasing the risk of heart attack or heart disease). A subsequently published Commission report was fully in line with our demands.



The
#ZeroRoaming
campaign
collected over

120,000
signatures across

8 EU
Member States
asking for the end of
roaming charges.



Communications and campaigning

Communications

2015 saw a steep increase in our media coverage. BEUC was quoted more than 4,000 times in high-profile media such as the Financial Times, the Frankfurter Allgemeine Zeitung, the Wall Street Journal, Le Monde and Corriere della Sera.

We produced a two-minute video clip directed at people who always wondered what BEUC stands for. The video's opening quote – "For more than 50 years, BEUC has brought European consumer organisations together" – perfectly expresses how BEUC is able to defend consumer interests due to its strong member base.

The EU-US trade deal remained at the forefront of the public's attention. Our 16 blog posts addressing 'The consumer view on TTIP' reached many decision makers in Europe and beyond.

We produced brochures on the digitalisation of our economies and sustainable mobility, two important developments for consumers. We also produced 15 factsheets, as well as various infographics, flyers, post-cards and two Memoranda for the EU Presidencies.

Campaigns

'Can we trust our meat?', the food campaign we ran in 2015, set out to convince EU decision makers that efforts were needed to help restore consumer trust following the horsemeat scandal. As a result of joint actions by BEUC members – including an interactive slideshow launched in 2014 – the European Parliament massively endorsed country-of-origin labelling

BEUC released

26 press releases

27 press statements

Gave **94** media interviews

and was quoted more than

4,015 times.

for processed meat. We used the occasion of World Health Day to release our infographic on antibiotic resistance. In November, the campaign culminated with the publication of our 'Close-up on the meat we eat' report. The press conference around the report launch resulted in more than 500 quotes in the media.

In 2015,
BEUC's website had



202,525 page hits

&
162,659

unique visitors

In 2015, BEUC



x3 its number
of followers
on Twitter



& almost
x2 its
subscribers
on LinkedIn.

In December, our 'Consumers deserve durable goods' campaign was rewarded when the Commission's Action Plan for the Circular Economy incorporated key BEUC recommendations on product durability. The numerous reports about products failing too soon after purchase – published throughout the year by our members and leveraged by BEUC through its campaign page – were crucial to this success.

The focal point for our campaign on 'The great fuel consumption scam' was a coordinated action publicising Altroconsumo's filing of a class action lawsuit in February. This synchronised approach allowed BEUC and our members to showcase how consumers suffer from misleading fuel consumption figures and deserve to be compensated. This message was again pushed at a conference on this issue in May in Brussels.



In 2015,
19,245 visitors
 read our
16 blog posts
on trade.

IV

Capacity building & projects

Consumer Champion

Since 2014, BEUC has been leading Consumer Champion, a unique capacity-building programme for consumer professionals. The aim of this Commission-funded programme is to strengthen the consumer movement, with a particular focus on Central, Eastern and Southeastern European countries (CESEE).

A networking platform has been available online since December 2014 (www.consumerchampion.eu). It contains six training modules ranging from consumer law to energy and digital services, and is available in 12 languages. On top of this, BEUC developed, organised and ran four courses: two in Latvia and two in Bulgaria.

The | **Consumer CHAMPION** | website

attracted over **13,217** visitors and registered **620** members who regularly engage with the platform.

CESEE strategy

BEUC is running a pilot project in Croatia as part of our CESEE strategy. The objective is to set up a coordination point between BEUC and consumer associations in Croatia, and to connect existing consumer groups in order to foster information exchange.

In the medium term, this pilot project will help to strengthen the consumer movement in the country and will enrich our membership with the Croatian umbrella organisation.

CoJEF

The Consumer Justice Enforcement Forum (CoJEF) gathered scholars and practitioners on three occasions throughout 2015 to discuss the enforcement of consumer rights. Participants discussed ongoing and potential enforcement cases against Apple, Volkswagen and other companies. It was frequently concluded that in order to tackle infringements by multinationals, consumer organisations need collective redress procedures or at least more powerful public enforcement.

Ecolabel

In 2015, BEUC continued to defend consumer interests in the EU Ecolabelling Board, which sets the criteria for the different Ecolabel product groups. In cooperation with the European Environmental Bureau, we influenced important requirements such as the exclusion of PVC in the EU Ecolabel for footwear and furniture. This will encourage the substitution of toxic chemicals with products that are safer and can be more easily recycled without re-injecting dangerous substances into the production cycle.

The development of requirements to increase the durability, reparability, disassembly and recycling of computers and furniture is also an important achievement. These successes show the great potential for the EU Ecolabel to become a signpost for the circular economy.

Ecodesign & Energy label

Since 2007, BEUC and its consortium partners ANEC and the Öko-Institut have worked hard to make Ecodesign and Energy Labelling measures work for consumers. In 2015, this effort was rewarded with a proposal to revise the Energy Label. The proposed changes reflect the critique by consumer groups on the previous revision in 2010. The most fundamental success is the planned return to a simple, closed A-G label, abolishing the unnecessary A+ options. Another key demand reflected in the new proposal is the display of the expected average lifetime of products on the label.



Institutions, stakeholders and beyond

BEUC
spoke at **212**
conferences &
events

Events

Speeches, lunches and presentations are prominent elements in BEUC's toolbox for lobbying in the consumer's interest. In 2015 we organised several conferences, including one hosted by Transport Committee Chair Michael Cramer on what needs to happen in order to ensure that consumers do not suffer from misleading commercial statements.

At the Milan World Expo, BEUC and Altroconsumo organised a conference entitled 'Making healthy and sustainable food choices the easy option for consumers,' which addressed improved food production and consumption models.

Transatlantic Consumer Dialogue (TACD)

In March, BEUC and TACD, our transatlantic cousin, staged several events in Brussels on the EU-US trade deal (TTIP). Central was an exchange on how consumers would actually benefit from this trade deal, given that many academics criticised the official economic assessment. Another event briefed MEPs on regulatory practice in the US (and the learnings for the EU).

Stakeholder dealings

Coalitions of like-minded organisations can be very effective in convincing policy makers to heed their demands. In 2015, we joined the Coalition for Energy Savings in a concerted effort to make energy efficiency and savings the primary consideration in EU energy policies.

Together with other public interest groups, BEUC became a founding member of the Better Regulation Watchdog. The role of this Watchdog is to observe the Commission's moves on what it calls 'better regulation' to avoid it becoming a blunt cost-cutting exercise for businesses.

As its name implies, the #NetCompetition alliance's goal is to promote competition in telecoms markets, more specifically on broadband. This promotion is key in securing a reform of the telecoms policy framework that protects consumers' interests.

Campaigning with members

Ahead of the European Parliament's July vote on the copyright report, BEUC and many of our members published the results of a survey on the use of copyrighted materials by consumers. Our joint action highlighted the many legal uncertainties around what consumers can and cannot do with copyrighted goods such as music, video and software.

In support of our Romanian member APC, we called on Romanian President Klaus Werner Iohannis to endorse a law allowing mortgage borrowers who cannot repay their loan to return the property to the lender in return for debt forgiveness.

Expert and stakeholder groups

Official expert and stakeholder groups can be powerful tools in influencing the thinking of European institutions. In cases where we can make a difference – for example when public interest is overwhelmed by industry participation – we give input into the shaping of policy debates via these groups. In 2015, BEUC was a member of more than 45 such groups, including the stakeholder groups of the European Banking Authority (EBA) and the European Insurance and Occupational Pensions Authority (EIOPA).



According to | **TRANSPARENCY
INTERNATIONAL**
www.integritywatch.eu

BEUC | was among the
top 3 lobby organisations

| with the most high-level meetings
at the **European Commission**
in 2015.

VI

Fundraising & finance

For over 50 years, BEUC has worked relentlessly as the voice of European consumers. We bring consumers' viewpoints from across Europe to the EU policy making arena.

BEUC is a non-profit organisation. Our policy successes in the European Union would not be possible without our strong partnerships with national members (who contribute the majority our budget) as well as our institutional donors and a growing number of foundations. In recent financial years we received funding from:

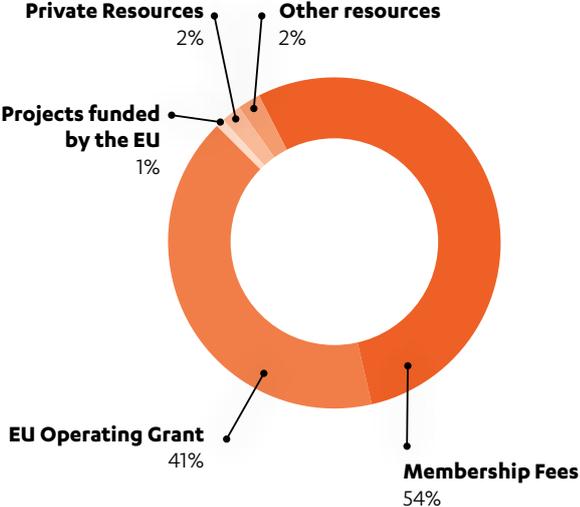
- Our members, the largest independent consumer organisations in the EU;
- The EU budget:
 - DG Justice and the Executive Agency for Consumers, Health, Agriculture and Food (operating grant, Consumer Champion and COJEF projects);
 - DG Environment for Ecolabel;
 - DG Energy for Ecodesign project;
 - DG Internal Market and Services (Financial Services User Group);
- Private foundations.

We extend a very warm thank you to all the organisations and individuals that have demonstrated interest and supported our work through their contributions, ideas and knowledge.

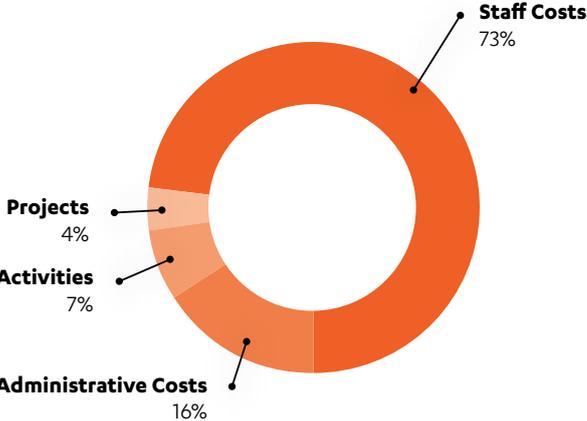
BEUC - 2015 Statement of operations

Resources 2015	(in euros)	Expenditure 2015	(in euros)
Membership Fees	1,901,014	Staff Costs	2,612,456
EU Operating Grant	1,396,262	Administrative Costs	609,651
Projects funded by the EU	1,157,026	Activities	532,801
Private Resources	403,533	Projects	970,258
Other resources	50,775		
Total resources	4,908,610	Total expenditure	4,725,166
		Transfer to the reserves	183,444

Resources 2016



Expenditure 2016



Who's who at BEUC

As of December 2015



The Directors' Office

Director General:

Monique Goyens

Deputy Director General:

Ursula Pachl

Management Unit

Project Officer, Assistant to the Director General:

Florence Punzano

Head of Development:

Davide Simone Nardi

Fundraising Officer:

Elvina Garayeva

Special Advisor for Financial

Services: Anne Fily

Trade Policy Officer: Léa Auffret

Croatia Project Coordinator:

Dinko Mihaljevic

Senior ICT Tools Manager:

Philippe Dellis

Secretary to the Directors:

Rosa Santa Barbara

Secretary to the Director's Office:

Christine Stein

Capacity Building and Administration Department

Finance and Administration

Director: Axel Jansen

Finance Assistant:

Umut Sulaimanova

Senior Capacity Building

Officer: Saida Saguir

Capacity Building & Online Community Officer:

Frank Markovic

Capacity Building Officer:

Cezara Popovici

Communications Department

Head of Communications:

Johannes Kleis (Digital, Trade, Horizontal issues)

Communications Officer:

Pauline Constant (Food, Health, Safety and Sustainability)

Communications Officer:

Sébastien Pant (Consumer Rights, Energy and Financial Services)

Communications Officer:

Laurens Rutten (Trade)

Community Coordinator:

Elisavet Sergiadou

Communications Assistant:

Sandrine Carpentier

Legal & Economic Department

Head of Legal & Economic:

Guillermo Beltrà

Senior Legal Officer:

Augusta Maciuleviciute

Senior Legal Officer:

Agustín Reyna

Senior Legal Officer:

David Martin

Legal Officer:

Christoph Schmon

Senior Financial Services Officer:

Farid Aliyev

Financial Services Officer:

Greg Van Elsen

Food & Health Department

Head of Food and Health:

Ilaria Passarani

Senior Food Policy Officer:

Camille Perrin

Food Policy Officer:

Pauline Castres

Secretary

Carmen Martin

Sustainability & Safety Department

Head of Sustainability

and Safety: Sylvia Maurer

Ecodesign Project Coordinator:

Angeliki Malizou

Sustainable Transport Project

Officer: Chris Carroll

Senior Economic Officer:

Monika Stajnarova

Project Coordinator on Renewable Energy:

Jörg Mühlenhoff

Project Officer on Chemicals

and International Trade Agree-

ments: Pelle Moos

EU Ecolabel Coordinator:

Blanca Morales

Sustainability Policy Assistant:

Aline Maigret

Secretary:

Carmen Martin

BEUC Executive

As of December 2015



President

Örjan Brinkman, Sveriges Konsumenter (Sweden)

Vice-President

Gerjan Huis in't Veld, Consumentenbond (the Netherlands)

Treasurer

Luisa Crisigiovanni, Altroconsumo (Italy)

Forbrugerrådet Tænk (Denmark)

OCU, Organización de Consumidores y Usuarios – OCU (Spain)

Test-Achats (Belgium)

UFC-Que Choisir (France)

Verbraucherzentrale Bundesverband – vzbv (Germany)

Which? (United Kingdom)

Zveza Potrošnikov Slovenije (Slovenia)

BEUC Members

As of December 2015

The **41-strong** members of the **BEUC network** span the European continent, bringing the voices of consumers to the EU institutions. Our members are consumer organisations that are in contact with consumers on a daily basis. Although their size, resources and priorities may vary, they have one

objective in common: to serve consumers. Our members are our source of strength and legitimacy; they have allowed us to become the most recognised and respected consumer voice in the EU. Here is an overview of our members:

● Members

AUSTRIA

Verein für Konsumenteninformation VKI

www.konsument.at

BELGIUM

Test-Achats / Test-Aankoop

www.test-achats.be

www.test-aankoop.be

BULGARIA

Bulgarian National Association Active Consumers - BNAAC

www.aktivnipotrebiteli.bg

CYPRUS

Cyprus Consumers' Association

www.cyprusconsumers.org.cy

DENMARK

Forbrugerrådet Tænk

www.taenk.dk

ESTONIA

Estonian Consumers Union-ETL

www.tarbijakaitse.ee

FINLAND

Kuluttajaliitto - Konsumentförbundet ry

www.kuluttajaliitto.fi

FRANCE

UFC - Que Choisir

www.quechoisir.org

Consommation, Logement et Cadre de Vie - CLCV

www.clcv.org

GERMANY

Verbraucherzentrale Bundesverband vzbv

www.vzbv.de

GREECE

Association for the Quality of Life - E.K.PI.ZO

www.ekpizo.gr

Consumers' Protection Center KEPKA

www.kepka.org

HUNGARY

National Association for Consumer Protection in Hungary - OFE

www.ofe.hu

ICELAND

Neytendasamtökin - NS

www.ns.is

IRELAND

Consumers' Association of Ireland - CAI

www.thecai.ie

ITALY

Altroconsumo

www.altroconsumo.it

LATVIA

Latvia Consumer Association LPIAA

www.pateretajs.lv

LUXEMBURG

Union Luxembourgeoise des Consommateurs - ULC

www.ulc.lu

MALTA

Ghaqda tal-Konsumaturi - CA Malta

www.camalta.org.mt

NETHERLANDS

Consumentenbond

www.consumentenbond.nl

NORWAY

Forbrukerrådet

www.forbrukerradet.no

PORTUGAL

Associação Portuguesa para a Defesa do Consumidor - DECO

www.deco.proteste.pt

POLAND

Federacja Konsumentów

federacja-konsumentow.org.pl

Stowarzyszenie Konsumentów

Polskich - SKP

www.konsumenci.org

ROMANIA

Association for Consumers' Protection - APC Romania

www.apc-romania.ro

SLOVAKIA

Association of Slovak Consumers ZSS

www.zss.sk

SLOVENIA

Slovene Consumers' Association ZPS

www.zps.si

SPAIN

Confederación de Consumidores y Usuarios - CECU

www.cecuc.es

Organización de Consumidores y Usuarios - OCU

www.ocu.org

SWEDEN

The Swedish Consumers' Association

www.sverigeskonsumenter.se

UNITED KINGDOM

Which?

www.which.co.uk



● Affiliates

AUSTRIA

Arbeiterkammer - AK
www.akwien.at

CZECH REPUBLIC

Czech Association of Consumers
dTest
www.dtest.cz

FINLAND

Kilpailu- ja kuluttajavirasto (KKV)
www.kkv.fi

FORMER YUGOSLAV REPUBLIC OF MACEDONIA

Consumers' Organisation of
Macedonia - OPM
www.opm.org.mk

GERMANY

Stiftung Warentest
www.test.de

HUNGARY

National Federation of Associations
for Consumer Protection – FEOSZ -
www.feosz.hu

ITALY

Consumatori Italiani per l'Europa
(CIE)
www.cie-europa.eu

LITHUANIA

Alliance of Lithuanian Consumer
Organisations
www.consumer.lt

SWITZERLAND

Fédération Romande des
Consommateurs - FRC
www.frc.ch

UNITED KINGDOM

Citizens Advice
www.citizensadvice.org.uk

Partners

Israel Consumer Council
www.consumers.org.il

Financial Services Consumer Panel
(FSCP)

www.fs-cp.org.uk

International Union of Tenants (IUT)
www.iut.nu

Legal Services Consumer Panel
(LSCP)

legalservicesconsumerpanel.org.uk
Compassion in World Farming

www.ciwf.org.uk

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Bureau Européen des Unions de Consommateurs
Europäischer Verbraucherverband

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Keep in touch with us
we would love to hear from you





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