

# Information note

A guide for mutual societies registered under the Friendly Societies Act 1974

January 2026

## Who we are

The Financial Conduct Authority (FCA) is the authority that mutual societies must register with. This includes Working men's clubs registered under the **Friendly Societies Act 1974** (the 1974 Act).

We provide oversight to assess and drive compliance, including submitting annual returns and accounts. Mutual societies' committee members are responsible for ensuring their societies comply with these rules. The society's Trustees hold its property in the name of the club.

## Tips for staying compliant

- Check the [Mutuals Public Register](#) to see when you last submitted.
- Use the [Mutuals Society Portal](#).
- Make sure you have more than 1 portal user (you can have up to 5).
- Know who submits returns.
- Submit by 31 July each year.

### Why annual returns matter

All societies must submit their annual returns and accounts to us by **31 July each year**. This is a legal requirement.

If a society does not meet their legal obligations, the FCA can cancel their registration.

## What happens if you're de-registered

- Lose licenses – this could affect alcohol licenses/premises linked to your registration.
- No re-registration.
- No new registrations under the Friendly Societies Act 1974.
- You would have to apply as a new society under a new name.
- You might have to operate as an unincorporated association.

[See the next page for links](#)

## Case Study – ABC Society



The treasurer of the society resigns due to poor health and is not replaced.

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The accounts are prepared and presented at the annual general meeting. But no one sends the annual returns and accounts to the FCA.

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The FCA sends a letter to the society notifying them that their annual returns and accounts have not been submitted. The secretary reads the letter but takes no action.

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The FCA issues a notice to the society telling them their registration will be cancelled in 2 months' time if they do not submit their annual returns and accounts. The society takes no action, so their registration is cancelled.

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The society contacts the FCA as they realise they are no longer registered, and ask for their registration to be restored. The FCA explains they will need to apply to register a new society under different legislation.

This means they will need to choose a new name, submit outstanding annual returns and accounts and provide sufficient evidence that they will comply in the future.

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## Further information

- Mutuals Public Register ([mutuals.fca.org.uk](https://mutuals.fca.org.uk))
- Forms and applications: Mutuals Society Portal ([societyportal.fca.org.uk](https://societyportal.fca.org.uk))
- Guidance for Societies: FCA Handbook ([handbook.fca.org.uk/handbook/RFCCBS](https://handbook.fca.org.uk/handbook/RFCCBS))

## Contact Us

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