

For Approval

Agenda Item: 8.1
Meeting Date: 30/09/2026

To: The Management Committee

From: Finance and IT Manager

Subject: Annual Return to the Financial Conduct Authority (FCA)

1. Introduction and Purpose

- 1.1 The annual return to the FCA is due to be completed and submitted within 7 months of our financial year end, being the 31st October.
- 1.2 The purpose of this report is to present Committee with the completed return prior to submission to the FCA. Which is attached.

2. FCA Annual Return

- 2.1 The return contains details of Committee Members who served on the Management Committee during the financial year to 31st March 2026. It also contains details of Rosehill, the nature of its business and some financial information. Rosehill's signed financial statements form part of the return, as does the Auditor's Report.
- 2.2 Committee should be aware that the return will be available for the public to view and download on the Financial Conduct Authority's website.

3. Risk

- 3.1 In relation to the FCA Annual Return we have identified the main risks under the following risk categories and any mitigating measures.

Risk Category	Mitigating Measure
Legislative and Regulatory: - Failing to meet statutory deadline – which is a prosecutable offence; - Breach of Regulatory Requirements	Have a timetable for statutory returns; Included as a scheduled item in Annual Timetable of Committee Meetings.
Governance: As above	As above
Financial: May face a financial penalty	As above

4. Delivery of our Strategic Objectives

Area	Related Strategic Objective(s)
Completion and submission of Annual Return for FCA	7) Achieve the highest standards in all that we do

5. Application of our Core Values

Area	Related Core Value(s)
Completion and submission of Annual Return for FCA	• Accountable and Compliant; • Efficient and Responsible; • Excellent and Committed

6. Compliance and Assurance

- 6.1 Completion and submission of the Annual Return for the FCA ensures we are complying with legal and regulatory requirements.

Compliance Source	Details
FCA requirements	A society must submit the Annual Return within 7 months of the end of society's financial year.
The Standards of Governance and Financial Management for RSLs	Standard 1 - The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users. Guidance 1.3 - The governing body ensures the RSL complies with its constitution and its legal obligations. Its constitution adheres to these Standards and the constitutional requirements set out below.

6.2 Evidence Bank

Evidence	Assurance Exercise Location
Report for 24/09/25 meeting and Annual Return	Regulatory Standard 1 – Guidance 1.3

6.2.1 Committee is reminded that our Assurance Exercises are available in the Committee Log-in Area of our website, which Committee can access at any time.

7. Summary and Authorisation Required

7.1 Committee is invited to review the contents of the return and authorise its submission via The Financial Conduct Authority's online portal.