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Form AR27

Trade Union and Labour Relations (Consolidation) Act 1992

Annual Return for an Employers' Association

Name of Employers' Association:	Federation of Master Builders Limited
Year ended:	31 December 2024
List No:	128E
Head or Main Office:	David Croft House
	25 Ely Place
	London
	United Kingdom
Postcode	EC1N 6TD
Website address (if available)	www.fmb.org.uk
Has the address changed during the year to which the return relates?	Yes [ ] No [X] ('X' in appropriate box)
General Secretary:	TC Group Secretaries Limited
Contact name for queries regarding the completion of this return:	Vicky Jeal
Telephone Number:	01634 840066
E-mail:	finance@fmb.org.uk

Please follow the guidance notes in the completion of this return

Any difficulties or problems in the completion of this return should be directed to the Certification Office as below or by telephone to: 0330 1093602

You should send the annual return to the following address stating the name of the union in subject:

returns@certoffice.org

Contents

Return of Members

(see note 9)

Number of members at the end of the year				
Great Britain	Northern Ireland	Irish Republic	Elsewhere Abroad (Including Channel Islands)	Totals
6,351	284			6,635

Change of Officers

Please complete the following to record any changes of officers during the twelve months covered by this return.

Position held	Name of Officer ceasing to hold office	Name of Officer appointed	Date of Change
Director	M J Quickfall		06 June 2024
Director		A R Cropper	06 June 2024
Director		J S Cole	12 March 2024

Officers in post

(see note 10)

Please complete list of all officers in post at the end of the year to which this form relates.

Name of Officer	Position held
Christopher Stephen Carr	Director
Robert Joseph Clark	Director
Janet May Etchells	Director
Graham John Ford	Director
Mark Gribbin	Director
Phillip Hall	Director
Anthony Peter Luckett	Director
Michelle Lesley Radford	Director
Alastair Scott Raitt	Director
Anne Frances Summun	Director
Robert Graham Williams	Director
Aidan Richard Cropper	Director
Joseph Sydney Cole	Director
TC Group Secretaries (formerly Crossley Secretaries)	Secretary

Revenue Account / General Fund

(see notes 11 to 16)

Previous Year			£	£
	Income			
4,148,512	From Members	Subscriptions, levies, etc	4,250,985	4,250,985
	Investment income	Interest and dividends (gross)		
31,634		Bank interest (gross)	40,618	40,618
		Other (specify)		
279,747		Investment property rental income	308,075	308,075
		Revaluation loss on property		
		Realised gain on the sale of investment property		
311,381		Total Investment Income	348,692	348,692
	Other Income	Rents received		
514,446		Insurance commission	595,909	595,909
		Consultancy fees		
		Publications/Seminars		
		Miscellaneous receipts (specify)		
18,055		Inspection Fee + Admin	64,243	64,243
74,905		Sponsorship	20,187	20,187
518,122		Other Income	468,007	468,007
17,865		Government Grants Receivable		
1,143,393		Total of other income		1,148,346
5,603,286		**Total income**		5,748,024
		Interfund Transfers IN		
	Expenditure			
2,821,313	Administrative expenses	Remuneration and expenses of staff	3,036,417	3,036,417
244,000		Occupancy costs	319,123	319,123
11,748		Printing, Stationery, Post	45,681	45,681
67,452		Telephones	54,580	54,580
363,509		Legal and Professional fees	298,879	298,879
		Miscellaneous (specify)		
269,534		Marketing & Advertising	210,105	210,105
619,378		Cost of Sales	485,087	485,087
628,040		Office Expenses	516,387	516,387
337,396		Software and Computer Expenses	399,463	399,463
7,124		Subscriptions	11,080	11,080
5,369,494		Total of Admin expenses		5,376,803
35,579	Other Charges	Bank charges	37,338	37,338
169,601		Depreciation	159,263	159,263
		Sums written off		
		Affiliation fees		
		Donations		
394,281		Conference and meeting fees	219,068	219,068
		Expenses		
		Miscellaneous (specify)		
		Exceptional items	127,724	127,724
46,534		Tenant Decorations/Repairs	15,288	15,288
17,865		Grants		
23,567		Irrecoverable VAT	26,882	26,882
687,427		Total of other charges		585,563
		Taxation		
6,056,921		**Total expenditure**		5,962,366
		Interfund Transfers OUT		
-453,634		Surplus/Deficit for year		-214,342
6,555,680		Amount of fund at beginning of year		6,102,046
6,102,046		Amount of fund at end of year		5,887,704

Accounts other than Revenue Account/General Fund

(see notes 17 to 18)

Account 2			Fund Account
Name of account:	Revaluation Reserve	£	£
Income			
	From members		
	Investment income		
	Other Income (specify)		
	Deferred tax movement on revaluation of property		
	Revalued Loss on property		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	**502,256**
		Amount of fund at the end of year (as Balance Sheet)	502,256

Account 3			Fund Account
Name of account:		£	£
Income			
	From members		
	Investment income		
	Other income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

Accounts other than Revenue Account/General Fund

(see notes 17 to 18)

Account 4			Fund Account
Name of account:		£	£
Income			
	From members		
	Investment income		
	Other income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

Account 5			Fund Account
Name of account:		£	£
Income			
	From members		
	Investment income		
	Other income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

Accounts other than Revenue Account/General Fund

(see notes 17 to 18)

Account 6			Fund Account
Name of account:		£	£
Income			
	From members		
	Investment income		
	Other income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

Account 7			Fund Account
Name of account:		£	£
Income			
	From members		
	Investment income		
	Other income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

Balance Sheet as at [31 December 2024]

(see notes 19 and 20)

Previous Year		£	£
3,337,470	**Fixed Assets** (as at Page 8)	3,348,537	3,348,537
	Investments (as per analysis on page 9)		
	Quoted (Market value £) as at Page 9		
2,139,000	Unquoted (Market value £) as at Page 9		2,139,000
2,139,000	**Total Investments**	2,139,000	2,139,000
	Other Assets		
403,513	Sundry debtors	644,955	644,955
1,962,195	Cash at bank and in hand	1,578,398	1,578,398
	Stocks of goods		
	Others (specify)		
415,369	Intangible Assets	295,859	
2,781,077	**Total of other assets**	2,519,212	2,519,212
	Total Assets		8,006,749
6,102,046	Revenue Account/ General Fund	5,887,704	
502,256	Revaluation Reserve	502,256	
	Revaluation Reserve		
	Liabilities		
127,778	Trade Creditors	50,483	
	Corporation Tax Payable		
213,190	Other taxation and social security	265,336	
145,139	Other creditors	138,150	
689,606	Accruals and deferred income	685,180	
477,639	Other liablities	477,639	
1,653,352	**Total Liabilities**		1,616,788
8,257,654	**Total Assets**		8,006,749

Fixed Assets account

(see note 21)

	Land and Buildings	Fixtures & Fittings	Motor Vehicles & Equipment	Total £
Cost or Valuation				
At start of period	3,326,000	84,526	132,726	3,543,252
Additions during period		4,246	14,547	18,793
Less: Disposals				
Less: Depreciation		-80,800	-132,708	-213,508
Total to end of period	3,326,000	7,972	14,565	3,348,537
Book Amount at end of period	3,326,000	7,972	14,565	3,348,537
Freehold	3,326,000			3,326,000
Leasehold (50 or more years unexpired)				
Leasehold (less than 50 years unexpired				
Total of Fixed Assets	3,326,000	7,972	14,565	3,348,537

Analysis of Investments

(see note 22)

		Other Funds
Quoted		
	British Government & British Government Guaranteed Securities	
	British Municipal and County Securities	
	Other quoted securities (to be specified)	
	Total Quoted (as Balance Sheet)	
	Market Value of Quoted Investments	
Unquoted	British Government Securities	
	British Municipal and County Securities	
	Mortgages	
	Other unquoted investments (to be specified)	
	CCNH Shares	
	Property	**2,139,000**
	Total Unquoted (as Balance Sheet)	2,139,000
	Market Value of Unquoted Investments	

* Market value of investments to be stated where these are different from the figures quoted in the balance sheet

Analysis of investment income (Controlling interests)

(see note 23)

Does the association, or any constituent part of the association, have a controlling interest in any limited company?	Yes	X	No	

If Yes name the relevant companies:

Company name	Company registration number (if not registered in England & Wales, state where registered)
FMB Insurance Services	1520341
FMB Training Services (Dormant)	7712578
Build Assure Limited (Dormant)	7756335

Incorporated Employers' Associations

Are the shares which are controlled by the association registered in the association's name	Yes	X	No	

If NO, please state the names of the persons in whom the shares controlled by the association are registered.

Company name	Names of shareholders

Unincorporated Employers' Associations

Are the shares which are controlled by the association registered in the names of the association's trustees?	Yes		No	x

If NO, state the names of the persons in whom the shares controlled by the association are registered.

Company name	Names of shareholders

Summary Sheet
(see notes 24 to 33)

	All Funds	Total Funds
	£	£
Income		
From Members	4,250,985	4,250,985
From Investments	348,692	348,692
Other Income (including increases by revaluation of assets)	1,148,346	1,148,346
Total Income	5,748,024	5,748,024
Expenditure (including decreases by revaluation of assets)		
Total Expenditure	5,962,366	5,962,366
Funds at beginning of year (including reserves)	6,604,302	6,604,302
Funds at end of year (including reserves)	6,389,960	6,389,960

ASSETS		
	Fixed Assets	3,348,537
	Investment Assets	2,139,000
	Other Assets	2,519,212
	Total Assets	8,006,749
Liabilities	**Total Liabilities**	1,616,789
Net Assets (Total Assets less Total Liabilities)		6,389,960

Summary Sheet

(see notes 24 to 33)

	All Funds	Total Funds
	£	£
Income		
From Members	4,148,512	4,148,512
From Investments	311,381	311,381
Other Income (including increases by revaluation of assets)	206,375	206,375
Total Income	4,666,268	4,666,268
Expenditure (including decreases by revaluation of assets)		
Total Expenditure	6,056,920	6,056,920
Funds at beginning of year (including reserves)	7,994,954	7,994,954
Funds at end of year (including reserves)	6,604,302	6,604,302
ASSETS		
Fixed Assets		3,337,577
Investment Assets		2,139,000
Other Assets		2,781,077
Total Assets		8,257,654
Liabilities — **Total Liabilities**		1,653,352
Net Assets (Total Assets less Total Liabilities)		6,604,302

Notes to the accounts

(see note 34)

All notes to the accounts must be entered on or attached to this part of the return.

Accounting policies

(see notes 35 & 36)

Signatures to the annual return

(see notes 37 and 38)

Including the accounts and balance sheet contained in the return.

Please copy and paste your electronic signature here

Secretary's Signature:		~~Chairman's~~ CEO Signature:	
			(or other official whose position should be stated)
Name:	GRAHAM COPESTAKE	Name:	BRIAN BERRY
Date:	14/10/2025	Date:	16/10/2025

Checklist

(see note 39)

(please enter 'X' as appropriate)

Is the return of officers attached? (see Page 2)	Yes	X	No	
Has the list of officers been completed? (see Page 2A)	Yes	X	No	
Has the return been signed? (see Note 37)	Yes	X	No	
Has the auditor's report been completed? (see Note 41)	Yes	X	No	
Is the rule book enclosed? (see Note 39)	Yes	X	No	
Has the summary sheet been completed? (see Notes 6 and 24 to 33)	Yes	X	No	

Checklist for auditor's report

(see notes 41 to 44)

The checklist below is for guidance. A report is still required either set out overleaf or by way of an attached auditor's report that covers the 1992 Act requirements.

1. In the opinion of the auditors or auditor do the accounts they have audited and which are contained in this return give a true and fair view of the matters to which they relate? (See section 36(1) and (2) of the 1992 Act and notes 43 and 44)

Please explain in your report overleaf or attached.

2. Are the auditors or auditor of the opinion that the union has complied with section 28 of the 1992 Act and has:

a. kept proper accounting records with respect to its transactions and its assets and liabilities; and
b. established and maintained a satisfactory system of control of its accounting records, its cash holding and all its receipts and remittances.
(See section 36(4) of the 1992 Act set out in note 43)

Please explain in your report overleaf or attached.

3. Your auditors or auditor must include in their report the following wording:
In our opinion the financial statements:

- **give a true and fair view of the matters to which they relate to.**
- **have been prepared in accordance with the requirements of the sections 28, 32 and 36 of the Trade Union and Labour Relations (consolidation) Act 1992.**

Auditor's report (continued)

Please see attached Financial Statements and auditor's report therein. We have audited the financial statements in accordance with the requirements of sections 28 to 36 of the Trade Union Labour Regulations (Consolidation) Act 1992. In Our opinion the financial statements give a true and fair view of the Company's financial affairs as at 31 December 2024 and of its transactions for the year then ended.
Please see our full audit report in the attached financial statements.

Signature(s) of auditor or auditors:		
Name(s):	Vincent Marke	
Profession(s) or Calling(s):	Statutory Auditor	
Address(es)	Crowe U.K. LLP 55 Ludgate Hill London EC4M 7JW	
Date:		
Contact name for enquiries and telephone number:	Vincent Marke +44 2078425387	

N.B. When notes to the accounts are referred to in the auditor's report a copy of those notes must accompany this return.