Government of Bermuda

Ministry of Economy and Labour

Registry General

Donor Guidance: Giving to Bermuda Charities

Bermudians are generous, and charities across the island depend on that generosity. This guide explains what donors should be aware of before giving, how to confirm that a charity is registered, and how to recognise and reduce the risk that donations are misused, including for terrorist financing.

1. Check that the charity is registered

In Bermuda, an organisation that wishes to operate as a charity must be registered under the Charities Act 2014 unless it is legally exempt. Registration is the first and simplest check a donor can make.

How to confirm a charity's status

- **Online:** Visit Register a Charity – Government of Bermuda and open the current List of Registered Charities in the Resources section. The list is updated monthly so for very recent changes confirm with the Registry General. The public register records a charity's name, purposes, contact details, trustees and officers, initial registration date and the expiry date of its current registration.
- **By email:** Contact the Registry General's Charities section at charityinfo@gov.bm.
- **By phone:** Call the Registry General's Charities section at (441) 246-8949.
- **In person:** Trustees' annual reports, statements of account and audit reports submitted to the Registry General are open for public inspection. Fees apply: $25 per hour to inspect the register or other material, and $5 per sheet for a copy of an extract.

Things to check

- Is the charity's exact name on the register? Names that are similar to, but not the same as, a registered charity should be treated with caution.
- Is its registration current? Charity status is granted for a set period (one, three or five years, or occasionally indefinitely), so check the expiry date. A registered charity is issued a certificate of registration and can show it to you.
- Do the stated purposes match what the charity is asking you to support?

Temporary fundraising licences

Individuals or groups that are not registered charities may raise funds for a specific cause only if they hold a Temporary Fundraising Licence. This includes fundraising targeted at Bermuda residents through crowdfunding platforms that operate outside of Bermuda, such as GoFundMe. To apply for a Temporary Fundraising Licence the applicants must provide details of the fundraising activity and its beneficiaries, an independent person to oversee the funds, and a report on funds raised and spent. The Registrar

keeps a public list of temporary licences. If someone is collecting money and is neither on the Register of Charities nor on the list of temporary licences, ask them to explain their authority before you donate.

Privately funded charities

A privately funded charity that does not solicit funds from the Bermuda public and does not receive Bermuda Government or public funding can apply for an exemption from registration. These organisations should not be asking the public for donations. A privately funded charity that raises money from the public without being registered or properly exempt can face penalties, including civil fines or criminal prosecution.

2. Understand what registration does and does not tell you

Registration confirms that the Registry General and the Charity Commissioners have determined that a charity meets its legal obligations under the Charities Act 2014 and is being operated for the public benefit. It is not an endorsement of any individual charity; donors are expected to weigh the publicly available information for themselves to determine if a charity is suitable for them to donate to. Registration can also be reviewed, and the Registrar General and the Charity Commission both ensure that organisations that no longer meet the requirements are removed from the Register of Charities

3. What to look for in a charity

Clear charitable purposes

A registered charity's purposes must fall within the descriptions in the Charities Act, such as relieving poverty, advancing education, religion, health, the arts, sport, the environment or animal welfare, relieving those in need, or other purposes analogous to these. Its governing document (trust deed, constitution, or memorandum and articles) should state its purposes clearly, and its activities should be in line with them.

Genuine public benefit

A charity must provide a real, identifiable benefit to the public or a sufficient section of it. Be aware that:

- Charities may limit who benefits (for example by need or area), but the limits must be justifiable and must not exclude the poor or discriminate contrary to the Human Rights Act 1981.
- A charity should not exist mainly to benefit its members, trustees, named individuals, or a business.
- Charities may not have political purposes, such as supporting a political party or candidate, or campaigning to change the law as their main aim. Political activity that supports its charitable purposes is allowed.

- Periods of inactivity or building up reserves are acceptable only if reasonably explained, normally in the annual report.

Limited personal benefit

Salaries and payments to suppliers are normal. Excessive compensation, trustee fees, inflated supplier contracts or lavish travel and entertainment are warning signs. Trustees should not benefit from the charity unless they have clear legal authority and it is reasonable.

Financial transparency

Registered charities must keep proper accounts and report every year, within six months of their financial year end. The level of financial reporting depends on size:

- **Small** (up to $50,000 annual gross income): income and expenditure statement and balance sheet.
- **Medium** ($50,001 to $449,999): unaudited management accounts, including a cash flow statement and explanatory notes.
- **Large** ($450,000 or more in annual gross income, or over $1,000,000 in total assets): audited financial statements.

Annual reports submitted to the Registry General also describe the charity's public benefit activities and, for charities with international activity, list and analyse their international transactions.

4. Questions you can ask before you give

- Is the organisation a registered Bermuda charity, and is its registration current?
- What exactly will my donation be used for, and who ultimately benefits?
- Do you work with partners or send funds outside Bermuda? If so, how do you check that the money is used as intended?
- Can I see your most recent annual report and financial statements?
- Who are your trustees?
- How do you decide whether to accept a donation, and what information do you need from me?

A well-run charity should be comfortable answering these questions.

5. Warning signs

- The organisation cannot be found on the Register of Charities or the list of temporary fundraising licences and cannot explain its authority to raise funds from the public.

- The name closely resembles a well-known registered charity.
- Pressure to give immediately, or a refusal to answer basic questions.
- Requests for cash, gift cards, cryptocurrency or transfers to a personal account instead of the charity's own account.
- Vague descriptions of what the money will be used for, or the stated purpose for the funding request does not match the charity's registered purposes.
- Appeals through social media, crowdfunding platforms or messaging apps from accounts that cannot be verified.
- No annual reports or accounts available when you ask.

6. Terrorist financing: what donors should be aware of

What it is

Terrorist financing is the raising, moving, storing or using of funds or other assets, from legitimate or illegitimate sources, to carry out a terrorist act or support a terrorist organisation or individual. Unlike money laundering, it can involve entirely lawful money, such as donations, salaries or business revenue. That is why it can be hard to detect, and why donors and charities both have a part to play.

The risk in Bermuda

Bermuda's 2024 National Risk Assessment rated the non-profit sector as medium-low inherent risk for terrorist financing, based on a low threat level and medium-low vulnerability. The assessment found no evidence of terrorist financing abuse within the sector and found mitigating measures to be generally robust.

Low risk does not mean no risk. The rating reflects the absence of evidence of abuse to date, not an absence of exposure. Methods change, and an individual charity's risk can differ from the sector average, especially where it has overseas operations, foreign donors or beneficiaries, or weak internal controls.

How charities can be abused

Recognised ways a charity or donations can be exploited include:

- **Diversion of funds:** donations or programme funds are siphoned off to support terrorist causes, with or without the charity's knowledge.
- **Affiliation:** a leader, staff member, volunteer or contractor has ties to an extremist group.
- **Programme abuse:** aid, goods or funds delivered through a charity's programmes, especially in conflict zones, are rerouted.

- **Sham charities:** an entity is set up to look like a genuine charity but exists mainly to raise and move funds for terrorist purposes.
- **Recruitment support:** a charity's facilities or programmes are used for recruitment or radicalisation.
- **False representation:** a genuine charity's name and reputation are used without authority to solicit funds.
- **New technologies:** crowdfunding platforms, encrypted social media and cryptocurrency are used to move money outside traditional, traceable banking channels.

What this means for donors

- **Verify before you give.** Confirm the organisation is on the public register. Sham charities and false representation both rely on donors not checking.
- **Be extra careful with giving linked to overseas work.** Cross-border activity, particularly in or near conflict zones or in jurisdictions with weak financial oversight, raises a charity's risk profile. This does not mean you should avoid giving to charities with international operations, but you should ask how the charity makes sure funds are used for the purposes they are given and what protections are in place to mitigate the risk of terrorist financing.
- **Use traceable payment methods.** For substantial donations, give to the charity's own bank account or other recognised channels, and keep a record of your donation. Be wary of requests for cash, payments directed to personal accounts or requests for cryptocurrency.
- **Expect to be asked who you are.** Charities are expected to be able to identify their donors with reasonable certainty, and registered charities must not accept anonymous donations where the donor's identity and location cannot be established. They may also take extra care where a donor places conditions on how a gift is used. Being asked for this information is a sign of good practice, not a reason for concern.
- **Watch for false appeals.** Treat unsolicited appeals that use a recognisable charity's name, especially online or on social media, with caution and check directly with the charity.

The Registry General's oversight

The Registry General takes a risk-based and proportionate approach to the oversight of the charities sector. Most charities are low risk and face standard registration and reporting. A smaller group with higher exposure (for example those with significant foreign funding or beneficiaries, or links to areas of terrorist activity) receives additional review. Being reviewed more closely reflects risk indicators and does not indicate any mismanagement or wrongdoing. Charities with international activity must also identify and report their international transactions, and charities that identify those concerns must report them to the Registry General.

If you have a concern

If you believe a donation request, a fundraiser or a charity may be connected with terrorist financing or other misuse of funds, contact the Registry General's Charities section at charityinfo@gov.bm. Early reporting helps the Registry General resolve issues before they escalate, and where warranted it refers matters to the Financial Intelligence Agency. If you believe there is an immediate risk to safety, contact the Bermuda Police Service.

7. Reporting other concerns

If you are concerned about how a charity is run, for example misuse/loss of funds, fraud or serious governance failures, contact the Registry General's Charities section at charityinfo@gov.bm. Charity trustees, staff and volunteers who become aware of such matters are legally required to report them promptly, and the Registry General would rather hear about a concern early.

8. Contact and further information

- **Website:** Register a Charity – Government of Bermuda (List of Registered Charities, temporary fundraising licences, guidance on public benefit and anti-terrorist financing, and sanctions list links)
- **Email:** charityinfo@gov.bm
- **Phone:** Registry General Charities line, (441) 246-8949;

  Legal & Compliance Officer, (441) 444-1947.

This guidance is based on the Registry General's Guidance on the Charities Regulations 2014 (updated September 2026), Charitable Purposes and Public Benefit statutory guidance, the 2024 National Risk Assessment of the NPO sector and the Registry General's Terrorist Financing Risk materials for charities. It is a general guide and does not replace the Charities Act 2014, related regulations, or advice from the Registry General on specific circumstances.