



BERMUDA

CHARITIES REGULATIONS 2014

BR 87 / 2014

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The Minister responsible for charities, in exercise of the power conferred by section 48 of the Charities Act 2014, makes the following Regulations:

PART 1 PRELIMINARY

Citation

- 1 These Regulations may be cited as the Charities Regulations 2014.

Interpretation

- 2 In these Regulations, unless the context otherwise requires—
 - “the Act” means the Charities Act 2014;
 - “audit threshold” has the meaning given in regulation 9(2)(c);
 - “guidance” has the meaning given in section 11 or 13 (as the case may be) of the Act;
 - “international activity” means activities that include raising or distribution of assets outside of Bermuda;
 - “public benefit” and “the public benefit requirement” have the meaning given in section 5 of the Act;
 - “relevant officer” has the meaning given in regulation 14E(2);

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“SORPS” means the statement of required practices and standards for accounting and reporting by charities, established by or pursuant to regulation 8, to which all registered charities in Bermuda shall have regard;

“subsidiary undertaking” in relation to a charity means a company or other business enterprise which is controlled by the charity and carries on business on its behalf;

“terrorist financing” has the meaning given in section 2 of the Anti-Terrorism (Financial and Other Measures) Act 2004.

[Regulation 2 definitions "international activity", "relevant officer" and "terrorist financing" inserted by BR 94 / 2026 reg. 3 effective 14 September 2026]

PART 2

APPLICATION FOR REGISTRATION OF CHARITY, ACCOUNTS AND REPORTING

Form and content of application for registration

3 (1) An application to be registered as a charity under section 17(3) of the Act shall be made in accordance with this regulation.

(2) The applicant charity shall submit to the Registrar—

- (a) an application, in substantially the form set out in Schedule 1 or 4, as the case may be, containing the particulars required by paragraph (3);
- (b) the documents required by paragraph (4); and
- (c) the fees payable under the Government Fees Regulations 1976.

(3) The particulars of the charity referred to in paragraph (2)(a) are—

- (a) its name and any trade name;
- (aa) if it has a parent entity, the name of that entity;
- (ab) if the parent entity is a registered company, the company number;
- (b) the name of an individual who is nominated by the charity to represent it for the purposes of the application, and who shall be its primary contact with the Registrar;
- (c) the address that, for the purposes of the Act, is to be its registered address (as described in section 17(2) of the Act);
- (d) its telephone number and email address (if any);
- (e) the name, title, physical address, telephone number and email address (if any) of each of its charity trustees and such principal officers as the charity trustees may appoint;
- (ea) the number of employees and volunteers engaged by the charity;
- (f) its main purposes, as set out in the objects clause of its trusts;

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- (g) the nature of all fund-raising activities, projects and programmes which it proposes to undertake in furtherance of the stated main purposes;
 - (h) the purposes for which the proceeds of any such fund-raising activities are intended to be applied;
 - (i) how the stated main purposes meet the public benefit requirement;
 - (j) its proposed main beneficiaries;
 - (k) the date of the end of its financial year;
 - (l) the date of its establishment;
 - (m) if the application relates to a request for re-registration—
 - (i) the latest expiration date of its status as a registered charity;
 - (ii) its charity registration number;
 - (iii) an indication that the charity has met its general obligations under the Act throughout the past year;
 - (iv) details on the charity's exposure to terrorist financing risk for the past year; and
 - (v) an indication that the charity has met its obligations on knowing its donors, partners, beneficiaries and employees as required under the Act; and
 - (n) such other of its particulars as the Registrar may reasonably require for the purposes of an application.
- (4) The required documents referred to in paragraph (2)(b) are—
- (a) a copy of the applicant charity's trusts which is up-to-date as at the time of the application, but such copy is not required to be submitted if the charity is currently registered and its trusts have not changed since its last registration;
 - (b) if the application relates to an initial request for registration, a signed and dated statement by each of the applicant charity's charity trustees consenting to so act;
 - (c) if the application relates to a request for re-registration, the following documents—
 - (i) a copy of the latest statement of accounts submitted under section 37 of the Act;
 - (ii) a copy of the latest report of an audit of any statement of accounts to which the audit relates, where such audit is required under these Regulations; and
 - (iii) a copy of the latest annual report submitted under section 38 of the Act in the form set out in Schedule 3; and

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- (d) such other documents or information as the Registrar may reasonably require for the purposes of the application.

(5) The application shall be signed by at least two of the charity trustees of the applicant charity, each of whom has been authorised to do so, whether or not any such charity trustee is also the nominee referred to in paragraph 3(b).

(6) Before registering an applicant charity, the Registrar may request that any changes be made to the application submitted, so long as such request is reasonably made in furtherance of his objectives under section 10 of the Act.

[Regulation 3 amended by BR 94 / 2026 reg. 5 effective 14 September 2026]

Form and content of application for exemption from registration of a charity that is privately funded

3A (1) An application for an exemption from registration as a charity under section 18(4) of the Act shall be made in accordance with this regulation.

(2) The applicant charity shall submit to the Registrar an application in substantially the form set out in Schedule 2, containing—

- (a) the particulars required by paragraph (3); and
- (b) the documents required by paragraph (4).

(3) The particulars of the charity referred to in paragraph (2)(a) are—

- (a) its name and any trade name;
- (b) its telephone number and email address;
- (c) the address that, for the purposes of the Act, is to be its principal office address and the address for service of notices and other documents on the charity;
- (d) its mailing address;
- (e) the date of its establishment;
- (f) the legal status of the charity;
- (g) the name, title, physical address, telephone number and email address of its controlling corporate service provider or its trust service provider;
- (h) its company registration number and details of its shareholders (if any);
- (i) the names of any trading subsidiary or subsidiaries (if any);
- (j) its primary objectives and its main beneficiaries; and
- (k) such other of its particulars as the Registrar may reasonably require for the purposes of the application.

(4) The required documents referred to in paragraph (2)(b) are—

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- (a) a copy of the applicant charity's trusts which is up-to-date as at the time of the application; and
- (b) a copy of the service agreement between the charity and the person who provides a corporate service provider business service pursuant to section 18(5)(ab) of the Act.

[Regulation 3A inserted by BR 94 / 2026 reg. 6 effective 14 September 2026]

Trusts: supplementary provisions

4 (1) This regulation provides supplementary provisions governing any trusts submitted—

- (a) pursuant to regulation 3(4)(a) with an application to the Registrar; and
- (b) pursuant to section 51(2) of the Act.

(2) The main purposes of the applicant charity shall be contained within the trusts as a separate objects clause.

(3) The objects clause referred to in paragraph (2) shall have sufficient detail to enable the Registrar to determine what descriptions of purposes under section 4 of the Act might apply to the applicant charity and, once determined, whether these purposes meet the public benefit requirement.

(4) The provisions of the trusts governing the selection of charity trustees shall guarantee that sufficient independence exists amongst the charity trustees, as determined by the Registrar.

(5) The trusts shall contain an appropriate clause which requires the authorisation and disbursement of financial transactions on behalf of the charity by two or more sufficiently independent charity trustees.

(6) The trusts shall contain a dissolution clause in accordance with section 17(6) of the Act.

[Regulation 4 paragraph (5) amended by BR 94 / 2026 reg. 7 effective 14 September 2026]

Particulars to be entered in the register

5 (1) Upon the registration of a charity under section 17 of the Act, the Registrar shall enter in the register the following details pertaining to that charity—

- (a) the particulars referred to in subparagraphs (a), (b), (c), (d), (f), (k) and (l) of regulation 3(3);
- (b) the name of each of its charity trustees and principal officers;
- (c) the date of initial registration; and
- (d) the date upon which the registration ceases to be effective, where the charity in question has not been granted an indefinite period of registration,

and shall give written notice of such details to the charity.

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(2) Following—

- (a) the receipt of notification of the alteration of any particulars relating to a registered charity submitted under regulation 7 (alteration of particulars or trusts) and the Registrar's consent to the alteration; or
- (b) the Registrar's consent to change the financial year end of a registered charity under regulation 6(5),

the Registrar shall amend the register as appropriate in respect of any of the particulars specified in paragraph (1) which are affected by the alteration.

[Regulation 5(2) subparagraph (b) amended by BR 94 / 2026 reg. 8 effective 14 September 2026]

Financial year of registered charity

6 (1) The financial year of a registered charity is, for the purposes of the Act and these Regulations, to be determined in accordance with this regulation.

(2) The first financial year of a registered charity ends on such date, not being later than 18 months after the date it is registered as a charity, as its charity trustees with the approval of the Registrar appoint as their financial year end.

(3) Subject to paragraph (4), subsequent financial years of a registered charity end with the date that is 12 months after its previous financial year end.

(4) Subject to paragraph (5), where the charity trustees are satisfied that there are exceptional reasons to do so they may determine a financial year end that is not less than six months and not more than 18 months after the previous financial year end.

(5) The charity trustees may exercise the power in paragraph (4) in respect of a financial year only with the consent of the Registrar.

Alteration of particulars or trusts

7 (1) This regulation applies where a charity has been registered under section 17 of the Act and, subsequent to such registration, any of its particulars furnished (with the exception of its financial year end) or its trusts submitted under these Regulations have since become altered.

(2) The secretary or other person having custody of the records of that registered charity shall notify the alteration referred to in paragraph (1) within thirty days of it having come to his attention, by writing addressed to the Registrar, and submitting to him the documents referred to in paragraphs (3) and (5).

(3) Where a registered charity proposes to alter the composition of its charity trustees—

- (a) in the case of an individual becoming a new charity trustee, that individual shall submit to the Registrar a signed statement, in such form and containing such particulars as the Registrar may determine, consenting to so act;

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- (b) in the case of an individual ceasing to act as a charity trustee, the registered charity shall submit a signed statement informing the Registrar of this fact and of the reason for the individual so ceasing to act,

and the alteration shall not take effect unless and until the Registrar has consented to it.

- (4) Where a registered charity proposes to alter its trusts—

- (a) in the case of an alteration to its—

- (i) objects; or

- (ii) dissolution clause referred to in regulation 4; and

- (b) in the case of any other alteration which, in the opinion of the Registrar, would have an adverse impact upon good governance and accountability practices within the charity,

the alteration shall not take effect unless and until the Registrar has consented to it.

(5) Any notification to be made in respect of a registered charity pursuant to this regulation shall be accompanied by—

- (a) a written resolution signed by the required number of the charity's charity trustees agreeing to such an alteration;
- (b) a copy, certified by the appropriate officer of the charity to be a true copy of the original, of the minutes of the relevant meeting in which a decision to seek such an alteration was duly made; or
- (c) such other evidence as to the alteration sought as may be submitted which is consistent with the internal controls provided for by the trusts of the charity.

Statement of Required Practices and Standards

8 (1) Subject to paragraph (2), the Accounting Standards for Not-for-Profit Organizations of the Canadian Institute of Chartered Accountants, as applied to charities by the Institute of Chartered Accountants of Bermuda, shall be the SORPS to which all registered charities in Bermuda shall have regard.

(2) The Registrar, in consultation with the Institute of Chartered Accountants of Bermuda and such other persons as the Registrar may consider appropriate, may from time to time with the approval of the Minister replace or revise the SORPS, and such new or revised SORPS shall be the SORPS to which all registered charities in Bermuda shall have regard.

(3) A SORPS under paragraph (2) shall come into operation on such date as the Minister by notice in the Gazette appoints.

(4) For the avoidance of doubt, a notice under paragraph (3) is not subject to section 6 of the Statutory Instruments Act 1977 (parliamentary scrutiny).

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(5) For the further avoidance of doubt, the SORPS issued or revised under this regulation is not a statutory instrument within the meaning of the Statutory Instruments Act 1977.

Form and content of statement of accounts

9 (1) This regulation sets out requirements as to the form and content of a statement of accounts to be prepared by a registered charity's charity trustees pursuant to section 36 of the Act.

(2) The statement of accounts shall consist of—

- (a) in the case of a charity with an annual income of \$50,000 or less, financial reports which include a statement of income and expenditure and a balance sheet;
- (b) in the case of a charity with an annual income of more than \$50,000 but less than \$450,000, unaudited management accounts which include a statement of income and expenditure, a balance sheet, a statement of cash flows, and explanatory notes;
- (c) in the case of a charity with income or assets equal to or more than the audit threshold, that is to say—
 - (i) an annual income of \$450,000; or
 - (ii) assets of \$1,000,000 (before liabilities) irrespective of income, audited financial statements which include a statement of income and expenditure, a balance sheet, a statement of cash flows, and explanatory notes.

(3) The statement of accounts shall be prepared in accordance with the following principles—

- (a) the statement of income and expenditure shall give a true and fair view of the incoming revenues and application of the revenues as expenses or other disbursements of the charity in the relevant financial year;
- (b) the balance sheet shall give a true and fair view of the state of affairs of the charity at the end of the relevant financial year;
- (c) the statement of cash flows shall give a true and fair view of the cash flows of the charity and of their effect on the cash position of the charity during the relevant financial year;
- (d) figures provided shall be sufficiently detailed so as to provide an opportunity for meaningful financial analysis of the charity's operations, which would include, but not be limited to, sufficient detail concerning the sources of funds, the destination of expenditures and the charity's beneficiaries;
- (e) where compliance with paragraphs (5) to (7) would not be sufficient to give a true and fair view as required under subparagraphs (a) to (c), the

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additional information necessary to give a true and fair view shall be given in the statement of accounts or in notes to the accounts;

- (f) if in special circumstances compliance with any of the requirements of paragraphs (5) to (7) would be inconsistent with giving a true and fair view, the charity trustees shall depart from the relevant requirement to the extent necessary to give a true and fair view.

(4) The statement of accounts shall be prepared in accordance with the SORPS.

(5) Subject to paragraphs (6) to (7), the statement of accounts shall, in relation to any amount required to be shown for an item in the relevant financial year, show the corresponding amount for the item in the financial year immediately preceding the relevant financial year.

(6) Where the corresponding amount referred to in paragraph (5) is not comparable with the amount to be shown for the item in question in respect of the relevant financial year, the corresponding item is to be adjusted so that a meaningful year-to-year comparison can be made.

(7) Where—

- (a) the effect of paragraphs (4) and (5) is that there is nothing to be shown in respect of a particular item for the relevant financial year; but
- (b) an amount was required to be shown in respect of that item in the statement of accounts for the financial year immediately preceding the relevant financial year,

paragraphs (4) and (5) have effect as if an amount were required to be shown in the statement of accounts for the relevant financial year, and that amount were nil.

(8) There shall be provided by way of notes to the accounts the information specified in regulation 10.

(9) The statement of accounts shall—

- (a) be signed by at least two of the charity trustees of the charity, each of whom has been duly authorised to do so; and
- (b) specify the date on which it was approved by the charity trustees.

(10) In accordance with section 36 of the Act, the Registrar may exempt a charity, under this regulation that is above the audit threshold established under paragraph (2)(c) from having to file audited financial statements, provided he—

- (a) is satisfied that submitting audited financial statements would cause severe financial hardship for the charity might undermine its viability as a going concern;
- (b) is of the opinion that receiving unaudited financial statements would not impede his ability to assess whether the charity is fit and proper to be registered under the Charities Act 2014, and whether it is in compliance with all statutory requirements; and

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- (c) deems the charity to be at low risk for being used for financial crime.

[Regulation 9 paragraph (2) amended and paragraph (10) inserted by 2017 : 35 s. 8 effective 3 November 2017; Regulation 9 paragraph (10) amended by BR 94 / 2026 reg. 9 effective 14 September 2026]

Annual report

9A (1) An annual report prepared by a registered charity under section 38(1) of the Act shall, in addition to the requirements of that section—

- (a) include the identity of each of its charity trustees and relevant officers for the financial year in respect of which it was prepared, the period of that financial year that he served as such trustee or relevant officer, and his designation;
- (b) include such information on the charity's systems, policies, processes and procedures referred to in regulation 14C as the Registrar may reasonably require to assess the adequacy and effectiveness thereof;
- (c) include such other information, and be in such form, as the Registrar may reasonably require in accordance with guidance issued by him; and
- (d) in the case of a charity identified by the Registrar as having a higher risk of financial crime, include such other information, and be in such form, as the Registrar may reasonably require in order to facilitate enhanced monitoring by the Registrar of the charity's risk,

and shall be submitted to the Registrar within six months of the end of the financial year to which it relates, unless the six-month period has been extended by the Registrar under section 37(2), as read with section 38(4), of the Act.

(2) Without prejudice to the generality of paragraph (1)(b), the annual report shall include a list and analysis of the charity's international transactions.

[Regulation 9A inserted by BR 94 / 2026 reg. 10 effective 14 September 2026]

Notes to the accounts

10 (1) In so far as it is not provided in the statement of financial activities or in the balance sheet, the information to be provided by way of notes to the accounts of a registered charity is—

- (a) particulars of any material adjustment made under regulation 9(6);
- (b) a description of—
 - (i) each of the accounting policies which have been adopted by the charity trustees;
 - (ii) each of the accounting policies which are material in the context of the accounts of the charity; and
 - (iii) the estimation techniques adopted by the charity trustees which are material to the presentation of the accounts;

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- (c) a description of any material change to policies and techniques referred to in paragraph (b), the reason for such change and its effect (if material) on the accounts, in accordance with the methods and principles set out in the SORPS;
- (d) a description of the nature and purpose of all material funds of the charity in accordance with the methods and principles set out in the SORPS;
- (e) such particulars of transactions of the charity, or of any subsidiary undertaking of the charity, entered into with a related party as may be required by the SORPS to be disclosed;
- (f) such particulars of the cost to the charity of employing and providing pensions for staff as may be required by the SORPS to be disclosed;
- (g) such particulars of the emoluments of staff employed by the charity as may be required by the SORPS to be disclosed;
- (h) a description of any incoming resources which represent capital, according to whether or not that capital is a permanent endowment;
- (i) an itemised analysis of any material movement between any of the restricted funds of the charity, or between a restricted and an unrestricted fund of the charity, together with an explanation of the nature and purpose of each of those funds;
- (j) the name of any subsidiary undertaking of the charity, together with a description of the nature of the charity's relationship with that subsidiary undertaking, and of its activities, and, where material, a statement of the turnover and net profit or loss of the subsidiary undertaking for the corresponding financial year and any qualification expressed in an auditor's report on the accounts of the subsidiary undertaking for that financial year;
- (k) particulars of any guarantee given by the charity, where any potential liability under the guarantee is outstanding at the date of the balance sheet;
- (l) particulars of any loan outstanding at the date of the balance sheet—
 - (i) which was made to the charity and which is secured by an express charge on any of the assets of the charity; or
 - (ii) which was made by the charity to any subsidiary undertaking of the charity;
- (m) an analysis of any entry in the statement of financial activities relating to resources expended on charitable activities as may be required by the SORPS to be disclosed;
- (n) a statement as to whether or not the accounts have been prepared in accordance with any applicable accounting standards, and particulars of

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any material departure from those standards and statements of practice, and the reasons for such departure;

- (o) where the charity trustees have exercised their powers under regulation 6(4) so as to determine a financial year end that is earlier or later than 12 months from the beginning of the previous financial year, a statement of their reasons for doing so;
 - (p) if, in accordance with regulation 9(3)(f), the charity trustees have departed from any requirement of regulation 9, particulars of any such departure, the reasons for it, and its effect; and
 - (q) any additional information which—
 - (i) is required to ensure that the statement of accounts complies with the requirements of regulation 9; or
 - (ii) may reasonably assist the user to understand the statement of accounts.
- (2) In this regulation—
- (a) subject to subparagraph (b), “corresponding financial year” in relation to a subsidiary undertaking means—
 - (i) in the case of a subsidiary undertaking whose financial year ends with that of the parent charity, that year;
 - (ii) in any other case, the financial year of the subsidiary undertaking ending immediately before the end of the financial year of the parent charity;
 - (b) if the figures for the corresponding financial year of a subsidiary undertaking cannot be obtained without disproportionate expense or undue delay, the latest available figures are to be taken.

Requirement for audit

11 (1) This regulation sets out the requirement for the annual audit of statements of accounts by certain registered charities and is without prejudice to any other power of the Registrar under the Act to separately order an audit.

(2) In respect of any financial year where a registered charity has an annual income or assets (as the case may be) equal to or more than the audit threshold, that charity shall prepare an audit of its statement of accounts for the year in question.

(3) The report of the audit required by paragraph (2) shall be submitted to the Registrar together with a charity’s statement of accounts for the financial year to which that audit relates.

Matters of serious concern to be reported to Registrar

12 (1) A registered charity shall report to the Registrar matters of serious concern regarding the finances or good governance of the charity.

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(2) The Registrar shall issue guidance on the types of matters to be taken as giving rise to a serious concern referred to in paragraph (1).

[Regulation 12 paragraph (2) amended by BR 94 / 2026 reg. 11 effective 14 September 2026]

Temporary licences under section 43

13 (1) An application for a temporary licence under section 43 of the Act shall be made in accordance with this regulation.

(2) The applicant shall submit to the Registrar an application, in such form as the Registrar may determine, containing the particulars required by paragraph (3).

(3) The particulars referred to in paragraph (2) are—

- (a) the applicant licensee's name, title, physical and mailing addresses, telephone number and email address (if any);
- (b) the main purposes for which the temporary licence is to be granted;
- (c) the nature of all fund-raising activities, projects and programmes which it proposes to undertake in furtherance of the stated main purposes;
- (d) the proposed beneficiaries of the temporary licence; and
- (e) the purposes for which the proceeds of any such fund-raising activities are intended to be applied.

(4) The application shall be countersigned by one other individual who is independent of the applicant licensee and who undertakes to be the responsible custodian for the funds raised pursuant to the temporary licence granted.

(5) The individual referred to in paragraph (4) is also responsible, together with the applicant licensee, for submitting to the Registrar the revenue and expenses report required under section 43(6) of the Act.

(6) The revenue and expenses report, so far as is reasonably practicable, shall conform with the standards provided for in these Regulations and the SORPS pertaining to the preparation of statements of income and expenditure by a registered charity.

(7) The Registrar shall maintain a publicly available list of all temporary licences granted under section 43 of the Act, together with the corresponding name of each applicant licensee and individual referred to in paragraph (4), and an assigned unique licence number.

(8) Any person who solicits or collects donations from members of the public pursuant to a licence granted under section 43 of the Act shall indicate that he is doing so pursuant to a temporary licence granted under the Act and provide the unique licence number referred to in paragraph (7).

Offences

14 (1) A person who fails to comply with regulation 6(5), 7, 8(1) and (2), 9, 9A, 10, 11, 12(1) or 13(6) and (8) of these Regulations commits an offence and is liable—

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- (a) on summary conviction, to a fine not exceeding \$5,000; or
- (b) on conviction on indictment, to a fine not exceeding \$10,000 or to imprisonment for a term not exceeding two years, or to both such fine and imprisonment.

(2) In deciding whether a person has committed an offence under paragraph (1), the court shall consider whether he followed any relevant guidance which was at the time issued by the Registrar.

(3) A person is not guilty of an offence under this regulation if he took all reasonable steps and exercised all due diligence to avoid committing the offence.

[Regulation 14 paragraph (1) amended by BR 94 / 2026 reg. 12 effective 14 September 2026]

PART 3

FINANCIAL CRIME PREVENTION AND RISK MANAGEMENT

General duties of a registered charity

14A A registered charity shall—

- (a) ensure that its payments to beneficiaries and partners are appropriately monitored; and
- (b) establish and maintain systems and controls to detect and prevent financial crime, proportionate to risk.

[Regulation 14A inserted by BR 94 / 2026 reg. 13 effective 14 September 2026]

Due diligence requirements

14B A registered charity shall take measures, where there is a reasonable risk of financial crime, or in all cases where there is international activity, to confirm and appropriately record information on the identity, credentials and good standing of its beneficiaries, donors and partners.

[Regulation 14B inserted by BR 94 / 2026 reg. 13 effective 14 September 2026]

Systems and controls

14C (1) A registered charity shall establish and maintain appropriate and risk-sensitive policies, processes and procedures relating to—

- (a) carrying out of proper due diligence, in accordance with regulation 14B, on those individuals and organisations that give money to, receive money from, or work closely with, the charity;
- (b) identifying international transactions and keeping a record and analysis thereof separately from domestic transactions;
- (c) adequate monitoring and verification of end-use of payments to beneficiaries and partners;

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- (d) reporting;
- (e) training;
- (f) record-keeping;
- (g) internal control to ensure that all funds are fully accounted for, and are spent in a legitimate manner that is consistent with the purpose and objectives of the charity's stated activities;
- (h) risk assessment and management; and
- (i) the monitoring and management of compliance with and the internal communication of such policies, processes and procedures intended to detect or prevent activities related to financial crime.

(2) A charity shall have systems in place enabling it to respond as soon as reasonably practicable to enquiries from the Registrar, the FIA or a police officer regarding—

- (a) whether it maintains, or has maintained during the previous seven years, a donor, beneficiary or partner relationship with any person; and
- (b) the nature of that relationship.

(3) A charity shall provide details of their systems and controls to detect and prevent financial crime to the Registrar upon request.

[Regulation 14C inserted by BR 94 / 2026 reg. 13 effective 14 September 2026]

Record keeping

14D (1) Subject to paragraph (2), a registered charity shall, for a period of at least seven years, maintain records—

- (a) of transactions that are sufficiently detailed—
 - (i) to identify, and separately keep a record of, domestic and international transactions respectively;
 - (ii) to provide an analysis of the international transactions; and
 - (iii) to verify that funds have been spent in a manner consistent with the purpose and objectives of the charity; and
- (b) of the information obtained pursuant to regulation 14B (due diligence requirements),

and shall, on reasonable request, make such records available to the Registrar, the FIA or a police officer (as the case may be).

(2) But in any case where a police officer has notified a registered charity in writing that particular records are or may be relevant to an investigation which is being

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carried out, the registered charity shall keep the records beyond the seven-year period pending the outcome of the investigation.

[Regulation 14D inserted by BR 94 / 2026 reg. 13 effective 14 September 2026]

Training etc.

14E (1) A registered charity shall take appropriate measures to ensure that all its relevant officers are—

- (a) made aware of the law relating to financial crime;
- (b) given any training deemed necessary by the Registrar General in how to recognise and deal with transactions which may be related to financial crime; and
- (c) screened prior to hiring to ensure high standards.

(2) For the purposes of these Regulations, an officer of a charity is a relevant officer of the charity if, at any time in the course of his duties—

- (a) he has, or may have, access to any information which may be relevant in determining whether any person is engaged in financial crime; or
- (b) he plays a role in implementing and monitoring compliance with financial crime risk management requirements,

and a volunteer is deemed to be a relevant officer of the charity if, at any time in the course of his duties, he has or may have access to any information referred to in subparagraph (a), or plays a role in implementing and monitoring compliance referred to in subparagraph (b).

[Regulation 14E inserted by BR 94 / 2026 reg. 13 effective 14 September 2026]

Offences

14F (1) A person who fails to comply with any requirement in regulation 14A, 14B, 14C, 14D or 14E(1) is guilty of an offence and liable—

- (a) on summary conviction, to a fine not exceeding \$50,000; or
- (b) on conviction on indictment, to a fine not exceeding \$750,000 or to imprisonment for a term not exceeding two years or to both such fine and imprisonment.

(2) In deciding whether a person has committed an offence under paragraph (1), the court shall consider whether he followed any relevant guidance which was at the time issued by the Registrar.

(3) A person is not guilty of an offence under this regulation if he took all reasonable steps and exercised all due diligence to avoid committing the offence.

CHARITIES REGULATIONS 2014

(4) Where a person is convicted of an offence under this regulation, he shall not also be liable to a civil fine imposed by or under any statutory provision in relation to the same matter.

[Regulation 14F inserted by BR 94 / 2026 reg. 13 effective 14 September 2026]

PART 4

FINAL PROVISIONS

Revocation

15 The Registration of Charities Regulations 1980 are revoked.

Commencement

16 These Regulations shall come into operation on the date that the Act comes into operation.

CHARITIES REGULATIONS 2014

SCHEDULE 1

(regulation 3)

FORM OF APPLICATION FOR REGISTRATION

FIRST TIME APPLICATION TO REGISTER AS A CHARITY

This information is being collected to determine the suitability of persons for initial registration under the Charities Act 2014. Questions about this form or the collection of the information can be directed to the Registrar General at the address below, via email at charityinfo@gov.bm or via telephone at (441) 444-1947.

Return this form to: The Registrar General, Government Administration Building, 30 Parliament Street, Hamilton HM 12
email: charityinfo@gov.bm

1. Name of charity:
2. Phone number:
3. Email address:
4. Address of charity (street address):
5. Mailing address (if different from the street address):
6. Financial year end:
7. If you are a company limited by guarantee please provide your company registration number and details on your members:
8. If the charity has a trading subsidiary or subsidiaries, please list them below or indicate N/A (a trading subsidiary is a company owned and controlled by the charity to trade on its behalf):
9. If the charity has a trade name, please provide it below or indicate N/A:
10. Please select only one primary charitable purpose that best describes your charity and (if applicable) only one secondary charitable purpose (follow the link [HERE](#) for guidance):

	primary	secondary
the prevention or relief of poverty	☐	☐
the advancement of education	☐	☐
the advancement of religion	☐	☐
the advancement of health or the saving of lives	☐	☐
the advancement of citizenship or community development	☐	☐

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the advancement of human rights, conflict resolution or reconciliation, or the promotion of religious or racial harmony or equality and diversity	()	()
provision of recreational or similar facilities in the interests of social welfare	()	()
the advancement of sport	()	()
the advancement of the arts, culture, heritage or science	()	()
the advancement of animal welfare	()	()
the relief of those in need because of youth, age, ill-health, disability, financial hardship or other disadvantage	()	()
the advancement of environmental protection or improvement	()	()
the promotion of the efficiency of the armed forces of the Crown or of the efficiency of the police, fire and rescue services or ambulance services	()	()
recreational and similar facilities	()	()

11. GENERAL OBLIGATIONS

- a) Does the charity work with persons who are considered vulnerable because of their age, physical or mental disability, or ill health?
- b) If you answered **YES** to question a), are you in compliance with the Vulnerable Persons Policy Document that has been issued by the Registrar General and Charities Commissioners for charities?
- c) Are you familiar with the reporting obligations of charities under the Charities Act 2014 and the Charities Regulations 2014? These include:
 - Annual accounts within 6 months of the financial year end (section 37)
 - Annual reports within 6 months of the financial year end (section 38)
 - Notification of any changes to the charity's trustees, address or other particulars within 30 days (section 17)
 - Annual fees and other fees payable
- d) Have you included the following supporting documentation with your application?

CHARITIES REGULATIONS 2014

A copy of the charity's governing documents, which must include:

- i. A dissolution clause stating that if the charity is wound up, its net assets will be transferred to another charity having similar purposes.
- ii. A bank mandate requiring that financial transactions be approved by at least two sufficiently independent trustees.
- iii. Signed trustee declaration forms for each trustee/board member.
- iv. Vulnerable Persons Policy (only required if the organization intends to work with persons who are considered vulnerable - children, elderly, disabled persons etc.)

12. LIST ALL TRUSTEES, DIRECTORS AND PRINCIPAL OFFICERS OF THE CHARITY:

Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	

13. Please identify the primary objectives of your charity and its main beneficiaries:

[specify]

[specify]

[specify]

[specify]

14. Please identify the nature of any fundraising activities, projects and programmes that the charity intends to engage in:

[specify]

[specify]

[specify]

[specify]

15. Please state the purpose for which the proceeds of any fundraising activities are intended to be applied:

[specify]

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[specify]

[specify]

[specify]

16. Please explain how the charity's objectives and aims are of benefit to the public. You may wish to refer to the "Guidance on Charitable Purposes and Public Benefit" document issued by the Registrar General and Charity Commissioners, which is available [HERE](#):

[specify]

[specify]

[specify]

[specify]

17. In the last 5 years, have any of the charity's trustees, directors or principal officers, whether under the laws of Bermuda or any other jurisdiction:

a) been charged or convicted of an offence (excluding traffic violations) under any criminal law or other law in force? YES () NO ()

b) been the subject of, or convicted in any regulator, civil or other action or proceeding? YES () NO ()

c) been the subject of bankruptcy or receivership proceedings? YES () NO ()

d) been the subject of a court judgment or writ, or failed to satisfy a judgment or writ? YES () NO ()

e) had a business licence or registration refused, suspended or cancelled? YES () NO ()

18. If the answer is **YES** to any of the questions above, please provide details (attach a separate sheet if necessary):

[specify]

[specify]

[specify]

We, being two trustees of the applicant charity, hereby certify that the particulars contained in this application for registration under the Charities Act 2014, are true and correct to the best of our knowledge and belief.

Date [date of signature]

Signed [signature]

Print name: [full names]

Position in charity [title]

Date [date of signature]

Signed [signature]

CHARITIES REGULATIONS 2014

Print name: *[full names]*

Position in charity *[title]*

19. LIST ALL TRUSTEES, DIRECTORS AND PRINCIPAL OFFICERS OF THE CHARITY

Official title:	
Name:	
Street address:	
Phone:	
Email:	
Official title:	
Name:	
Street address:	
Phone:	
Email:	
Official title:	
Name:	
Street address:	
Phone:	
Email:	
Official title:	
Name:	
Street address:	
Phone:	
Email:	
Please note that the information contained in this section will not form part of the public charity file and will be used only for internal regulatory purposes.	

[Schedule revoked and Schedule 1 substituted by BR 94 / 2026 reg. 14 effective 14 September 2026]

CHARITIES REGULATIONS 2014

SCHEDULE 2

(regulation 3A)

FORM OF APPLICATION BY CHARITY THAT IS PRIVATELY FUNDED TO CONFIRM AND RECORD EXEMPTION FROM REGISTRATION

APPLICATION FOR EXEMPTION FROM REGISTRATION FOR A CHARITY THAT IS PRIVATELY FUNDED

Questions about this form or the collection of the information can be directed to the Registrar General at the address below, to the Charity team email at charityinfo@gov.bm or to the Legal & Compliance Officer via telephone at (441) 444-1947. Please note that the contents of this form are eligible for exemption from disclosure under the Public Access to Information Act 2010. Information gathered will be kept on a separate record.

Return this form to: The Registrar General, Government Administration Building, 30 Parliament Street, Hamilton HM 12

Email: charityinfo@gov.bm

1. Name of charity:
2. Phone number:
3. Email address:
4. Address (street address):
5. Mailing address (if different from the street address):
6. Date of establishment:
7. Legal status (charity, trust or foundation):
8. Name and address of controlling entity: corporate service provider () OR trust service provider () (tick appropriate box)
9. If you are a company limited by guarantee, please provide your company registration number and details of your members:
10. Please tick the box to confirm that you have included a copy of the trust deed, bye-laws, or other constitutional documents of the organization. ()
11. Please identify the primary objectives of your organisation and its main beneficiaries:
[specify]
[specify]
[specify]
[specify]
12. Please provide an estimate of the current value of assets held by your organization:
[specify]

CHARITIES REGULATIONS 2014

[specify]

[specify]

[specify]

13. If your organization holds assets and/or investments overseas, please provide the jurisdiction(s) where these are held:

[specify]

[specify]

[specify]

[specify]

14. If you checked the corporate service provider box in question 8, please confirm that you have provided a copy of your service agreement with the corporate service provider to this application. If you selected the trust service provider for question 8, please indicate N/A.

Service agreement attached:

[specify]

15. In the last 5 years, have any of the charity's trustees, directors, or principal officers, whether under the laws of Bermuda or any other jurisdiction:

a) been charged or convicted of an offence (excluding traffic violations) under any criminal law or other law in force? YES () NO ()

b) been the subject of, or convicted in any regulator, civil or other action or proceeding? YES () NO ()

c) been the subject of bankruptcy or receivership proceedings? YES () NO ()

d) been the subject of a court judgment or writ, or failed to satisfy a judgment or writ? YES () NO ()

e) had a business licence or registration refused, suspended or cancelled? YES () NO ()

16. If the answer is **YES** to any of the questions above, please provide details (attach a separate sheet if necessary):

[specify]

[specify]

[specify]

17. LIST ALL TRUSTEES, DIRECTORS AND PRINCIPAL OFFICERS OF THE CHARITY:

Official title:	
Name:	

CHARITIES REGULATIONS 2014

Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	

We, being the authorized signatories of the applicant named above hereby certify that the particulars contained in this application under the Charities Act 2014, are true and correct to the best of our knowledge and belief.

Date: *[date of signature]*

Signed: *[signature]*

Print name: *[full names]*

Title in charity: *[title]*

Date: *[date of signature]*

Signed: *[signature]*

Print name: *[full names]*

Title in charity: *[title]*

[Schedule 2 inserted by BR 94 / 2026 reg. 15 effective 14 September 2026]

CHARITIES REGULATIONS 2014

SCHEDULE 3

(regulation 3(4))

FORM OF ANNUAL REPORT FOR REGISTERED CHARITIES

ANNUAL REPORT FOR A REGISTERED CHARITY

This information is being collected to determine the suitability of registered charities for continued operation under the Charities Act 2014. Questions about this form or the collection of the information can be directed to the Registrar General at the address below, via email at charityinfo@gov.bm or via telephone at (441) 444-1947.

Return this form to: The Registrar General, Government Administration Building, 30 Parliament Street, Hamilton HM 12
email: charityinfo@gov.bm

1. Name of charity:
2. Phone number:
3. Email address:
4. Address of charity (street address):
5. Mailing address (if different from the street address):
6. Registered charity number:
7. Registration expiry date (if applicable):
8. Financial year covered by this report:
9. Has this report been submitted within 6 months of the charity's financial year end?
YES () OR **NO** ()
10. If you are a registered company, please provide your company registration number and details on your shareholders:
11. If the charity has a trading subsidiary or subsidiaries, please list them below or indicate N/A (a trading subsidiary is a company owned and controlled by the charity to trade on its behalf):
12. If the charity has a trade name, please provide it below or indicate N/A:
13. Please select only one primary charitable purpose that best describes your charity and (if applicable) only one secondary charitable purpose (follow the link [HERE](#) for guidance):

	primary	secondary
the prevention or relief of poverty	()	()
the advancement of education	()	()
the advancement of religion	()	()

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the advancement of health or the saving of lives	()	()
the advancement of citizenship or community development	()	()
the advancement of human rights, conflict resolution or reconciliation, or the promotion of religious or racial harmony or equality and diversity	()	()
provision of recreational or similar facilities in the interests of social welfare	()	()
the advancement of sport	()	()
the advancement of the arts, culture, heritage or science	()	()
the advancement of animal welfare	()	()
the relief of those in need because of youth, age, ill-health, disability, financial hardship or other disadvantage	()	()
the advancement of environmental protection or improvement	()	()
the promotion of the efficiency of the armed forces of the Crown or of the efficiency of the police, fire and rescue services or ambulance services	()	()
recreational and similar facilities	()	()

14. GENERAL OBLIGATIONS

- a) Does the charity work with persons who are considered vulnerable because of their age, physical or mental disability, or ill health?
- b) If you answered **YES** to question a), are you in compliance with the Vulnerable Persons Policy Document that has been issued by the Registrar General and Charities Commissioners for charities?
- c) Is your charity in compliance with financial crime risk management obligations in respect of your charity arising under the Charities Act 2014 and the Charities Regulations 2014?
- d) During the past year, did the charity notify the Registrar General of any changes to its **trustees, address, Bye-laws, Constitution, or other particulars** within 30 days? (section 17 of the Charities Act 2014)

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- e) Are the charity's financial statements for the year to which this Annual Report relates attached?
- f) Have the financial statements been submitted within 6 months of the end of the charity's financial year end? (Section 37 of the Charities Act 2014)
- g) Have the financial statements been signed by the Treasurer and one other officer or trustee?
- h) If the financial statements have been audited and have they been signed by the auditor?
- i) Has the charity paid the relevant annual fee to the Registrar General?
- j) Charities must re-confirm their Bye-Laws/Constitution every 5 years if there have been no changes. If this applies, have you included a copy with your application?

15. If you answered **NO** to any of the questions b) - g) or i) - j), or if your charity is not in compliance with any of the requirements of the Charities Act 2014 or the Charities Regulations 2014, please provide an explanation:

[specify]

[specify]

[specify]

[specify]

16. Please identify the primary objectives of your charity and its main beneficiaries:

[specify]

[specify]

[specify]

[specify]

17. Please explain how the charity's objectives and aims are of benefit to the public. You may wish to refer to the "Guidance on Charitable Purposes and Public Benefit" document issued by the Registrar General and Charity Commissioners, which is available [HERE](#):

[specify]

[specify]

[specify]

[specify]

18. Trustees are required to account for the activities undertaken to further its charitable purpose each year. Please attach your annual report and/or use the space below to identify the information required under section 38 of the Charities Act 2014. This includes the nature of any fundraising activities, projects and programmes that the organization engaged in during the past year, any changes during the year to its trusts. If this does not engage in fundraising, please state how it is financed. You may attach any

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additional materials (e.g. formal annual report, flyers, newspaper articles, etc.) that evidence the activities of your charity. Should you require additional space, please include on a separate sheet. (Please refer to section 38 of the Charities Act 2014- link [HERE](#) for more details before completing this section):

[specify]

[specify]

[specify]

[specify]

19. LIST ALL TRUSTEES, DIRECTORS AND PRINCIPAL OFFICERS OF THE CHARITY (continue on next page if necessary):

Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	

20. In the last 5 years, have any of the charity's trustees, directors or principal officers, whether under the laws of Bermuda or any other jurisdiction:

a) been charged or convicted of an offence (excluding traffic violations) under any criminal law or other law in force? YES () NO ()

b) been the subject of, or convicted in any regulator, civil or other action or proceeding? YES () NO ()

c) been the subject of bankruptcy or receivership proceedings? YES () NO ()

d) been the subject of a court judgment or writ, or failed to satisfy a judgment or writ? YES () NO ()

e) had a business licence or registration refused, suspended or cancelled? YES () NO ()

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21. If the answer is **YES** to any of the questions above, please provide details (attach a separate sheet if necessary):

[specify]

[specify]

[specify]

22. TERRORIST FINANCING RISK

a) Does the charity have any evidence or suspicions of terrorist financing activity in its own operations or those of any partners or beneficiaries?

b) Has the charity received any donations from individuals or organisations located internationally?

c) Has the charity made any payments to beneficiaries or organizations located internationally?

d) If the answer to b) or c) above is yes, do you have ATF policies and procedures in place?

e) Have you provided a copy of these policies to the Registry General's Department?

23. If the answer is **YES** to questions b) or c) or NO to questions d) or e) above, please provide details:

[specify]

[specify]

[specify]

[specify]

24. BANKING

a) Charities are required to reconfirm their bank mandate(s) when they have been changed, or if there are no changes, no later than every three years. Has the charity provided its most current bank mandate(s) to the Registry General Department? YES () NO ()

b) Please list the names of the local bank(s) your charity has an account with and state the type of account(s) and how many are held (e.g. 2 savings accounts, 1 checking account):

[specify]

c) Please list the name of any foreign bank(s) your charity has an account with and state the type of account(s) and how many are held (e.g. 2 savings accounts, 1 checking account) or indicate N/A:

[specify]

25. KNOW YOUR DONORS

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a) Have the trustees taken reasonable and appropriate steps to ensure they know who the charity's donors are?

b) Does the charity have a well-established relationship with them?

c) Have any individual donors given more than \$5,000 during the last financial year?

d) In what form(s) are the funds received? (cash, cheque, bank transfer, etc - list all that apply):

[specify]

e) Has the charity received any unusual or one-off donations?

f) Have there been any conditions attached to such donations?

g) Have any public concerns been raised about any of the charity's donors or their activities?

h) Have any donations been made on the condition that the funds are only to be retained by the charity for a period of time and then returned to the donor, with the charity retaining the interest?

i) Have any donations been made on the condition that a particular third party be used to apply the funds?

j) Have any donations been made on the condition that the funds be applied for the benefit of particular individuals, either directly or indirectly?

k) Has the charity been asked to act as an intermediary to move funds for a third party?

l) Have any donations been made in Bermuda dollars or another currency, with the requirement that they be returned in a different currency?

m) Have any donations been received from unknown bodies or international sources?

26. If the answer is **YES** to any of the questions e) to m) above please provide details:

[specify]

[specify]

[specify]

[specify]

27. Please list the names of your 10 largest individual or corporate donors along with their total donations over the past financial year or if less than 10 donors please list all donors:

[specify]

[specify]

[specify]

[specify]

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28. KNOW YOUR PARTNERS

If the charity has partners or agents:

- a) have the trustees taken reasonable and appropriate steps to ensure they know who they are?
- b) does it have influence or control over them?
- c) does it have a long term relationship with them?
- d) do any of them operate in territories or areas known for terrorism or other criminal activity?

29. If the answer is **NO** to questions a) to c) or **YES** to question d) please provide details:

[specify]

[specify]

[specify]

[specify]

30. KNOW YOUR BENEFICIARIES

- a) Does the charity verify how its beneficiaries use the funds or other resources provided to them?
- b) Are any of the charity's beneficiaries located internationally (ie. outside Bermuda)?
- c) Has the charity received any unusual requests from its beneficiaries?
- d) Are any of the charity's beneficiaries located in territories or areas that are known for terrorism or other criminal activity?
- e) Are any of the charity's beneficiaries located in territories or areas that are subject to sanctions by the Government of Bermuda? (Please see the International Sanctions measures / Government of Bermuda)

31. If the answer is **NO** to question a) or **YES** to questions b) to e), please provide details:

[specify]

[specify]

[specify]

[specify]

32. KNOW YOUR EMPLOYEES

- a) Does the charity engage the service of volunteers (not including trustees/board members)?
- b) Does the charity employ any part-time or full-time employees?

CHARITIES REGULATIONS 2014

c) If you answered **YES** to question b), is the charity current with all of its statutory financial obligations to its employees with respect to payroll tax, health insurance, pension payments or any other obligations?

d) If you answered **YES** to questions a) or b), does the charity have a screening process in place to ensure all volunteers and employees are suitable for their roles, especially if the charity interacts with vulnerable individuals?

33. If the answer is **NO** to questions c) or d) please provide details:

[specify]

[specify]

[specify]

[specify]

34. As applicable, please list the numbers of any volunteers and the numbers of any paid employees that were employed during the financial year covered in this report, along with their positions and salaries(do not include personal details such as names):

Salary range	Number of employees
\$200,000 and over	
\$175,000 - \$199,999	
\$150,000 - \$174,999	
\$125,000 - \$149,999	
\$100,000 - \$124,999	
\$90,000 - \$99,999	
\$80,000 - \$89,999	
\$70,000 - \$79,999	
\$60,000 - \$69,999	
\$50,000 - \$59,999	
under \$50,000	
Number of full time employees	
Number of part time employees	
Number of volunteers	

35. If any additional details are necessary, please provide them below:

[specify]

[specify]

[specify]

[specify]

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We hereby certify that the particulars contained in this Annual Report, which is submitted under the requirements of sections 38 and 47 of the Charities Act 2014, are true and correct to the best of our knowledge and belief.

Date [date of signature]

Signed [signature]

Print name: [full names]

Position in charity [title]

Date [date of signature]

Signed [signature]

Print name: [full names]

Position in charity [title]

36. LIST ALL TRUSTEES, DIRECTORS AND PRINCIPAL OFFICERS OF THE CHARITY:

Official title:	
Name:	
Street address:	
Phone:	
Email:	
Official title:	
Name:	
Street address:	
Phone:	
Email:	
Official title:	
Name:	
Street address:	
Phone:	
Email:	
Official title:	
Name:	
Street address:	
Phone:	
Email:	
Please note the information contained in this section will not form part of the public charity file and will be used only for internal regulatory purposes.	

[Schedule 3 inserted by BR 94 / 2026 s.15 effective 14 September 2026]

CHARITIES REGULATIONS 2014

SCHEDULE 4

(regulation 3(4))

FORM OF APPLICATION TO RE-REGISTER A CHARITY

APPLICATION TO RE-REGISTER AS A CHARITY

This information is being collected to determine the suitability of registered charities for continued registration under the Charities Act 2014. Questions about this form or the collection of the information can be directed to the Registrar General at the address below, via email at charityinfo@gov.bm or via telephone at (441) 444-1947.

Return this form to: The Registrar General, Government Administration Building, 30 Parliament Street, Hamilton HM 12
email: charityinfo@gov.bm

1. Name of charity:
2. Phone number:
3. Email address:
4. Address of charity (street address):
5. Mailing address (if different from the street address):
6. Registered charity number:
7. Registration expiry date (if applicable):
8. Financial year end:
9. If you are a registered company, please provide your company registration number and details on your shareholders:
10. If the charity has a trading subsidiary or subsidiaries, please list them below or indicate N/A (a trading subsidiary is a company owned and controlled by the charity to trade on its behalf):
11. If the charity has a trade name, please provide it below or indicate N/A:
12. Please select only one primary charitable purpose that best describes your charity and (if applicable) only one secondary charitable purpose (follow the link [HERE](#) for guidance):

	primary	secondary
the prevention or relief of poverty	☐	☐
the advancement of education	☐	☐
the advancement of religion	☐	☐
the advancement of health or the saving of lives	☐	☐

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the advancement of citizenship or community development	()	()
the advancement of human rights, conflict resolution or reconciliation, or the promotion of religious or racial harmony or equality and diversity	()	()
provision of recreational or similar facilities in the interests of social welfare	()	()
the advancement of sport	()	()
the advancement of the arts, culture, heritage or science	()	()
the advancement of animal welfare	()	()
the relief of those in need because of youth, age, ill-health, disability, financial hardship or other disadvantage	()	()
the advancement of environmental protection or improvement	()	()
the promotion of the efficiency of the armed forces of the Crown or of the efficiency of the police, fire and rescue services or ambulance services	()	()
recreational and similar facilities	()	()

13. GENERAL OBLIGATIONS

- a) Does the charity work with persons who are considered vulnerable because of their age, physical or mental disability, or ill health?
- b) If you answered **YES** to question a), are you in compliance with the Vulnerable Persons Policy Document that has been issued by the Registrar General and Charities Commissioners for charities?
- c) Is your charity in compliance with the financial crime risk management obligations in respect of your charity arising under the Charities Act 2014 and the Charities Regulations 2014?
- d) During the past year, did the charity notify the Registrar General of any changes to its **trustees, address, Bye-laws, Constitution, or other particulars** within 30 days? (section 17 of the Charities Act 2014)
- e) Are the charity's financial statements for the year to which this Annual Report relates attached?

CHARITIES REGULATIONS 2014

- f) Have the financial statements been submitted within 6 months of the end of the charity's financial year end? (Section 37 of the Charities Act 2014)
- g) Have the financial statements been signed by the Treasurer and one other officer or trustee?
- h) If the financial statements have been audited and have they been signed by the auditor?
- i) Has the charity paid the relevant annual fee to the Registrar General?
- j) Charities must re-confirm their Bye-Laws/Constitution every 5 years if there have been no changes. If this applies, have you included a copy with your application?

14. If your charity is not in compliance with any of the requirements of the Charities Act 2014 or the Charities Regulations 2014 stated above, please provide an explanation:

[specify]

[specify]

[specify]

[specify]

15. Please identify the primary objectives of your charity and its main beneficiaries:

[specify]

[specify]

[specify]

[specify]

16. Please identify the current fundraising activities, projects and programmes that the charity is engaged in:

[specify]

[specify]

[specify]

[specify]

17. Please state how the proceeds of any fundraising activities were used:

[specify]

[specify]

[specify]

[specify]

18. Please explain how the charity's objectives and aims are of benefit to the public:

[specify]

CHARITIES REGULATIONS 2014

[specify]

[specify]

[specify]

19. LIST ALL TRUSTEES, DIRECTORS AND PRINCIPAL OFFICERS OF THE CHARITY:

Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	

20. In the last 5 years, have any of the charity's trustees, directors or principal officers, whether under the laws of Bermuda or any other jurisdiction:

a) been charged or convicted of an offence (excluding traffic violations) under any criminal law or other law in force? YES () NO ()

b) been the subject of, or convicted in any regulator, civil or other action or proceeding? YES () NO ()

c) been the subject of bankruptcy or receivership proceedings? YES () NO ()

d) been the subject of a court judgment or writ, or failed to satisfy a judgment or writ? YES () NO ()

e) had a business licence or registration refused, suspended or cancelled? YES () NO ()

21. If the answer is **YES** to any of the questions above, please provide details (attach a separate sheet if necessary):

[specify]

[specify]

[specify]

We, being two trustees of the applicant charity, hereby certify that the particulars contained in this application for registration under the Charities Act 2014 are true and correct to the best of our knowledge and belief.

Date [date of signature]

Signed [signature]

Print name: [full names]

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Position in charity [*title*]

Date [*date of signature*]

Signed [*signature*]

Print name: [*full names*]

Position in charity [*title*]

22. LIST ALL TRUSTEES, DIRECTORS AND PRINCIPAL OFFICERS OF THE CHARITY (continue on next page if necessary):

Official title:	
Name:	
Street address:	
Phone:	
Email:	
Official title:	
Name:	
Street address:	
Phone:	
Email:	
Official title:	
Name:	
Street address:	
Phone:	
Email:	
Official title:	
Name:	
Street address:	
Phone:	
Email:	
Please note that the information contained in this section will not form part of the public charity file and will be used only for internal regulatory purposes.	

[Schedule 4 inserted by BR 94 / 2026 s.15 effective 14 September 2026]

CHARITIES REGULATIONS 2014

Made this 6th day of November 2014

Minister of Home Affairs

[Amended by:

2017 : 35

BR 94 / 2026]