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### MISSION

To provide the highest standard of early detection, radiation treatment support, care and education for cancer and other diseases to all.

### VISION

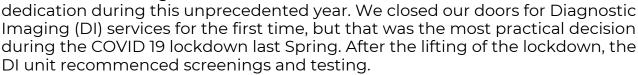
To serve our community building healthier lives free of cancer and disease.



## Introduction by our president

2020 was probably the most challenging year ever faced by Bermuda Cancer and Health Centre (BCHC) since our formation in 1945.

On behalf of the Board, I extend our heartfelt thanks to the Management team and staff for their



Our Radiation Therapy (RT) operations remained open throughout because, as we all know, cancer does not stop because of a pandemic. RT clinical staff worked continuously throughout the year due to limited access to overseas locum coverage who were unable to travel due to COVID restrictions. However, we successfully secured the expertise of a second radiation oncologist, Dr Murray, who joined us in September 2020 and has been of great assistance to Dr Christopher Fosker, Medical Director.

Our proposed 2020 operational plans and budgets were thrown into disarray in March 2020; however, the Board moved quickly, together with management, to ensure we established cash liquidity goals and trigger action points to ensure we remained financially viable. Our special thanks to board members David Harper and Gary Carr, who worked closely with our CFO, Lisa Ty, to ensure we achieved our revised financial goals.

Our fund-raising goals were severely affected by the pandemic, with the Centre raising about 65% of its initial targets. Our appreciation and thanks to all of our supporters and sponsors who remained steadfast in their support of the Centre during a year when all charities experienced financial pressures of the pandemic.

In addition to the challenges posed by COVID 19, the Board is actively involved with our management team to keep abreast of the proposed plans for Government's Health Care Reform. We understand that Government is still moving ahead, albeit more slowly, due to the current pandemic.

We welcomed two new members to the Board: Melody Johnson and Tamara Anfossi, who bring strong professional skills. Our thanks to Wendy Dunne, who stepped down from the Board after serving ten years, many as Clinical Committee Chair. Finally, I have stepped down as President of the Board but will remain on as a Director. I am pleased to advise that Glen Gibbons has assumed the position of President as of January 1, 2021.



## Message from our leader

The Centre's 75th year in operation. It was to have been celebrated by events throughout the year to give back to the community we serve and which has supported us all these years.



We could not have known what a momentous year it would be for us and the entire world as we rapidly adapted to our new reality.

As reports began to reach Bermuda of an as-then-unidentified virus, Bermuda Hospitals Board (BHB/KEMH) began to prepare, and Dr Fosker, our Medical Director whom we share with BHB, worked with our team to prepare the Centre for what seemed to be inevitable. By the time the first known case was identified in Bermuda in March, the Centre had a plan in place. Collaboration and teamwork with BHB and other healthcare facilities were necessary to secure appropriate Personal Protective Equipment (PPE).

Infection prevention and control measures were put in place and continue to be followed. We implemented screening mechanisms, telehealth consultations where possible and remote working for administrative staff. When shelter-in-place was introduced island-wide, our Radiation Therapy unit continued to operate, and our Diagnostic Imaging unit reduced operations. Our primary concern was for the protection of our patients and clients, followed closely by the welfare of our staff. We are grateful that we could not only retain all our team, but also added new staff members later in the year once the airport reopened, including a second oncologist.

The cooperation of our staff demonstrated teamwork which allowed us to steady ourselves and deal with the crisis at hand. Indeed, not only were we able to focus throughout the chaos and uncertainty, but we were also able to resume the Genetic Testing clinics, utilising the remote services of our overseas partner.

One unfortunate side effect of the pandemic was the hit to our fundraising activities. Physical distancing and the negative economic impact of the pandemic resulted in significantly reduced funds being raised for our Equal Access programme. We are enormously grateful to our donor community for assisting us at a time when the entire Third Sector was feeling the need for support.

As we look ahead to 2021, Covid-19 will likely remain a constant in our lives. Despite ongoing precautionary diligence, we will need to prepare for things outside our control, and which may negatively impact our workforce.



## **Achievements in 2020**

The impact of the COVID-19 pandemic on Bermuda and organisations like ours has been significant. By March our strategic operating plan and annual budget were being revised based on predictions for the year. The actual experience for the Centre during 2020 looked very different from what was originally envisioned.

## COVID-19 Pivot

The Centre proved resilient through the following actions:

- Sourced and funded extensive ongoing PPE for staff and patients and the facility
- Adjusted the budget to offset the anticipated loss in fundraising and fees for services rendered
- Administrative team worked from home into 2021
- Opened six days per week to compensate for closures
- On-boarded 4 new staff

## National Cancer Control Plan (NCCP)

The Centre initiated the one-year preplanning phase\* of an NCCP which seeks to:

- Minimize the impact of cancer
- Define and simplify the patient pathway
- Improve the quality of life

\*Supported through funding from the Chronic Disease Innovation Programme managed by the Bermuda Health Council.

## **Providing Equal Access**

The need for cancer screening and treatment did not stop because of the pandemic. The Centre continued to provide access to all, including those whose insurance did not cover 100% of the service cost and those without health insurance at all.

The Centre provided the following subsidies:

- 444 patients who utilised services they may not have afforded
- \$1,263,934 covered the difference between the cost of services and what insurance covered
- \$496,922 towards services for those without health insurance

## New Mammography Equipment

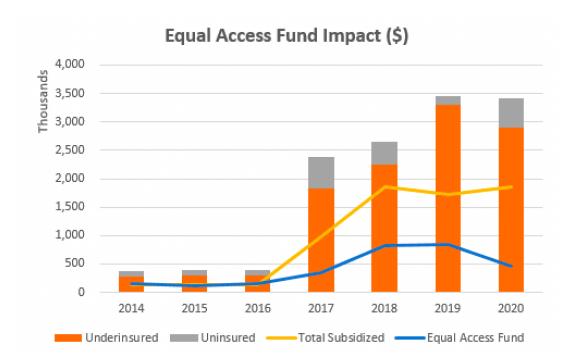
Landing just before shelter-in-place, the GE Pristina was finally installed in September:

- ONLY FDA-approved 3D mammography
- First patient-assisted compression device in mammography



## **Providing Equal Access**

It is our belief that everyone should have access to potentially life-saving early cancer screening and treatment. Through the generosity of our community we are able to provide our services free of co-pays, regardless of one's health insurance status.





#### DIAGNOSTIC IMAGING

- 6,169 unique\* patients (8,485 appointments)
- 345 patients benefitted from equal access subsidisation
  - \$18,707 to assist underinsured
  - \$84,264 to assist uninsured

\*unique means patients returning for multiple modalities are only counted once.



#### RADIATION THERAPY

- 222 unique\* patients treated, of which 168 were new patient starts (181 including patient consults)
- 573 new patient starts since opening in May, 2017
- 99 patients benefitted from equal access subsidisation
  - \$1,245,227 to assist underinsured
  - \$412,658 to assist uninsured

\*Unique means patients returning for multiple treatments are only counted once.

Patient count represents the number of patients who received care at the Centre during the 2020 calendar year, associated dollar values are exclusive of accounting adjustments required for revenue recognition and matching.



## **Diagnostic Imaging**

# Early detection saves lives!

The earlier cancer can be diagnosed, the better the treatment outcomes. Annual screening consists of testing healthy individuals to identify those having cancers before any symptoms appear, while early diagnosis focuses on detecting symptomatic patients as early as possible.



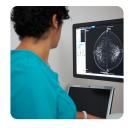
#### 3D MAMMOGRAMPY

The Centre continues to be Bermuda's leading digital mammography provider. Digital mammograms are the gold standard for the early detection of breast cancer, and our newest machine is especially beneficial for imaging dense breast tissue, common in our population.



#### ULTRASOUND

A full range of ultrasound scans, including obstectric, are provided by our highly trained technologists.



#### BREAST & PROSTATE BIOPSY

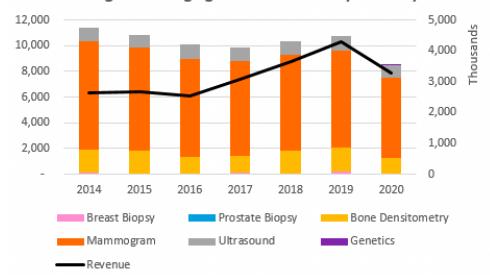
Breast (stereotactic & ultrasound-guided) and prostate biopsies are considered the best method to evaluate a suspicious area to determine if it is cancer.



#### BONE DENSITOMETRY

Since May 2000, the Centre has provided these studies for the early diagnosis of osteoporosis.







## **Diagnostic Imaging Report**

## A good year despite the many challenges faced.

Even though the Centre is considered an essential service, the DI department was strategically closed, for non urgent procedures, during shelter-in-place to



enable the Centre to take the required steps to safeguard vulnerable patients so they could continue receiving radiation therapy without interruption. We recruited two new technologists, a mammogram technologist and an ultrasound sonographer. Their introduction to Bermuda was a 14-day quarantine! The team's welcomed additions provided the resources and flexibility required to reschedule the 1,400+ appointments postponed due to the temporary closure. As screening mammograms are generally booked a year in advance, considerable effort was required to create the necessary space in the appointments schedule. Over the next several months, the team diligently contacted patients and worked six days a week to provide the additional capacity needed. By year-end, the team had rescheduled 90% of patient appointments.

Our new GE Pristina Mammography equipment arrived on Island just before shelter-in-place was mandated. COVID-19 forced an installation delay as the team from GE could not safely return to the Island until September.

This new state-of-the-art technology is the ONLY FDA-approved 3D mammography unit that delivers at the same low dose radiation as 2D full-field digital mammography (FFDM), while providing higher quality, multiple imagery. Designed to increase patient comfort, this new technology will improve workflow and clinical efficiency, taking both 2D and 3D images and transitioning seamlessly to 3D biopsy exams. It is efficient and allows the patient to self-compress should they choose. The machine has already received many favourable reviews from patients and staff for its ease of use and patient comfort.



## **Radiation Therapy**

Radiation therapy (also called radiotherapy) is one of the most common treatments for cancer. Radiation uses beams of intense energy to kill cancer cells and shrink tumours. Radiation may be used alone or with other treatments, such as surgery, chemotherapy, hormones, or targeted therapy.

Palliative treatment aims to shrink cancer, slow down its growth, or control symptoms caused by cancer. It does not aim to cure cancer but rather control cancer symptoms or prevent symptoms from occurring to give palliative care patients a better quality of life.

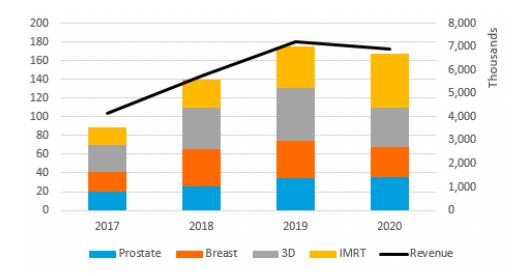


#### RADIATION ONCOLOGY ACCREDITED FACILITY

As an American College of Radiology (ACR) radiation oncology accredited facility, the unit adheres to strict standards that demonstrate our commitment to providing high quality, patient-centred care.

The ACR seal of accreditation represents the highest level of quality and patient safety. It is awarded only to facilities meeting specific Practice Guidelines and Technical Standards developed by ACR after a peer-review evaluation by board-certified radiation oncologists and medical physicists who are experts in the field. BCHC is the first facility outside the USA to have received this accreditation.

#### RADIATION THERAPY - TREATMENT STARTS BY DELIVERY





## **Radiation Therapy Report**

Through our clinical affiliation with Dana-Farber/Brigham and Women's Cancer Center, patients receiving their individualised radiation therapy treatments can be confident that they have access to this expertise without leaving Bermuda.

The radiation unit remains a vital component in delivering the highest level of cancer treatment in Bermuda. Faced with incredible challenges this year, the focus for the radiation therapy team was on maintaining exceptional levels of care and safety throughout the COVID-19 pandemic.

This year 222 people benefitted from radiation treatment, contributing to a total of 573 new patient starts since the 2017 opening.

#### in clincal affiliation with

DANA-FARBER/BRIGHAM AND WOMEN'S





Our team grew in 2020, which was essential due to COVID-19 challenges and continued growth in number of patients. Our on-site team of doctors doubled from 1 to 2 with the introduction of oncologist Dr Patrick Murray, and our radiation therapist team increased from 3 to 4.

The number of patients recommended for radiation therapy continues to rise. A direct consequence of the increasing burden of the disease globally, the numbers are mirrored on Island. It is also a positive consequence of the local community's trust in the Centre and the radiation therapy unit. Before the radiation unit opening, there was hesitancy in the community to accept that the Centre could provide the highest level of care. However, this doubt has been dramatically reduced by the confidence gained through the clinical affiliation with DF/BWCC, and the ACR accreditation, but most importantly the first-hand accounts from those we have treated.



## Becoming a cancer survivor

The term cancer survivor refers to anyone who has ever been diagnosed with cancer no matter where they are in the course of their disease. If only it were that simple. But, for physicians and patients, being a survivor means many different things.

Gloria was named Bermuda's 2020 Global Hero of Hope, an honour bestowed on ambassadors of survivorship and Relay For Life.

She captains a team of breast cancer survivors who, like herself, have been participating in Relay For Life of Bermuda since it first began in 2014.

Gloria's cancer journey began for a second time when she discovered what appeared to be a lump along the scar tissue of her previous breast surgery. After a mammogram, breast scan and needle biopsy, she was again diagnosed with breast cancer, 25 years after her first diagnosis.

"I knew that acting on the diagnosis as quickly as possible was important for the best treatment outcome.

Bermuda Cancer and Health Centre supported me in my journey. Being able to access key services locally allowed me to spend more time on the island versus travelling.

Survivors remember this — there isn't anyone else that can take this journey for you.



Your journey will take courage, vulnerability and self-love. Your journey is about creating a life you love to wake up to every single day.

It's about living in a way that you can handle whatever life throws at you. It's about becoming you. You are not your disease; your disease is just a journey."

## **Providing Prevention Education**

With 50% of cancer now considered preventable, prevention of cancer remains the most promising strategy for reducing both its incidence and the mortality associated with this disease.

The timing of the shelter-in-place saw an immediate cancellation of over 21 educational presentations. Many schools were unable to reschedule before their year-end. Presentations were redesigned to be effective via ZOOM, and as organisations became more comfortable with the technology, the presentations resumed; however, it was challenging to schedule cancer prevention talks when companies where pivoting internally to stay afloat.

### **Programme**

### **Activity / Project**

#### Data / Outcome



Reduce Your
Cancer Risk
presentations aimed at adults 18+

- 3 presentations
- reaching 40 people



Breast Health, Know Your Lemons workshops - aimed at women 30+

- 7 presentations
- reaching 173 people



SunSmart
Accreditation teaching youth to
protect skin now,
to prevent cancer
later.

- 21 presentations
- training for 27 camps personnel
- reaching 415 youth and 66 camp counsellors



Other presentation topics - LungSmart and Silent Killer Prostate Film

- 9 presentations
- reaching 205 persons



## **Fundraising**

Of all the ways COVID-19 affected the Centre, our ability to fundraise was the most dramatically impacted, with individual donors losing jobs, strong competition for corporate donations, and major fundraising events changed to virtual gatherings or small group participation from home. Events in which donors traditionally raised money from friends such as Relay For Life, AXA Man on the Run and MOvember Bermuda, generally saw revenue declines; however, individual donations saw marginal increases, as did donations and pledges for the BF&M Breast Cancer Walk.



Annual goal to raise \$1.5 million, in 2020 raised \$980,373

TOTAL DONATIONS RAISED 2019

\$1.62M

RAISED

780/0

EQUAL ACCESS

110/0

GENERAL FUND

90/0

COMMUNITY OUTREACH

20/0

RADIATION THERAPY TOTAL DONATIONS RAISED 2020

\$0.98M

RAISED

520/0

EQUAL ACCESS

320/0

GENERAL FUND

12º/o

COMMUNITY OUTREACH

40/0

RADIATION THERAPY



## **Fundraising**



#### RELAY FOR LIFE OF BERMUDA

It was important to connect with survivors and supporters through virtual ceremonies as the Island exited Shelter in Place. 97% of funds raised support the Centre's Equal Access Fund. 3% of funds support Global Relay For Life's cancer control initiatives worldwide.



#### BF&M BRFAST CANCER AWARENESS WALK

In its 24th year, people across the island walked in their neighbourhoods raising funds to ensure all women and men have equal access to mammograms, ultrasounds and breast biopsies.



#### AXA MAN ON THE RUN AND MOVEMBER BERMUDA

Men supporting men. Funds raised provide prostate consultation, testing and radiation cancer treatment for those without health insurance. Funds also support early detection initiatives such as men's health screening events.



### **EOUAL ACCESS FUND**

Donations restricted for the sole purpose of subsidising the cost of clinical services for those who do not have health insurance and to cover the short fall when insurance does not cover 100% of the service fee.



#### GENERAL OPERATING EXPENSES

Supports the Centre's mission to address urgent and emerging issues, cover salaries and benefits, invest in technology and other infrastructure, strengthen communications and fundraising efforts and meet other operational needs.



## Financial Report 2020

## Chief Financial Officer

The year 2020 was the year of the Coronavirus pandemic and as the world was forced to shift, pivot and accelerate to deal with this health crisis, global economies were turned upside down, the Centre included. However, despite the continuous disruptions and uncertainties that characterized the health and economic landscape for the majority of the year, the audited financial statements present a better-than-expected financial year for the Centre. While overall service revenues were down \$1.3m (11%) and net earnings of \$1.3m (48%) lower than 2019, net assets were up 15%.

With significant growth experienced by the Centre since the opening of the radiation therapy unit in 2017, 2020 was budgeted to reflect stable patient services volume with fully resourced departments. The number of new patients starting radiation therapy treatment exceeded budget by 5%, (albeit 4% lower than 2019), and this, combined with slightly lower fractions per patient compared to the prior year resulted in the modest decline in revenue of \$273k or 3.8%.

More significantly, revenues from the Centre's Diagnostic Imaging department fell \$1m or 25% from 2019 and was wholly attributable to a corresponding decline in appointments. Screening services ceased in April 2020 during shelter-in-place and on re-opening, gradually increasing capacity throughout the remainder of the year to accommodate COVID screening and safety precautions required to protect patients and staff.

Annual expenditures decreased by \$211k or 2%. The \$434k or 5% reduction in service and operating expenses due mostly to COVID, intentionally or otherwise, was offset by a \$222k (or 13%) increase in the value of donated services to uninsured and underinsured patients. Normally a variable number dependent on a number of patient-specific factors, the anticipated larger increase in this latter number did not materialise during 2020.

The Equal Access Fund, ordinarily able to cover 45-48% of the unrecoverable value of services to the uninsured and underinsured in past years, was down \$363k, generating only 24% coverage of the 2020 expense. As the largest contributor to the Equal Access Fund, Relay-For-Life fundraising proceeds were severely and negatively impacted as the event, held within weeks of the lifting of the shelter-in-place orders, shifted to a virtual format.

In the face of COVID and its associated uncertainties, the Centre monitored its liquidity position closely, diligently collecting its receivables and deferring capital projects, expenditures and payments where possible to maintain its high standard of operational viability throughout the year. In doing so, diligence combined with targeted austerity allowed the Centre to build on its reserves and hold on to stability in the face of both ongoing pandemic-related and health reform challenges in the future.



#### BERMUDA CANCER AND HEALTH CENTRE

Audited by KPMG Audit Limited

	31/12/2020		31/12/2019	31/12/2018	31/12/2017	31/12/2016
Revenues		2				
Clinical services	10,219,174	7	11,495,853	9,403,838	7,207,282	2,608,204
Donations and fundraising	1,696,715		2,004,809	2,218,336	2,184,628	1,075,598
Dividends and interest	47,339		18,311	16,928	25,006	28,712
Other revenue	95,292	2	84,307	24,988	34,182	34,141
Total revenue	\$ 12,058,520	\$	13,603,280	\$ 11,664,090	\$ 9,451,098	\$ 3,746,654
Expenses						
Staff expenses	4,223,879	2	4,129,375	3,801,405	2,531,227	2,000,532
Operating expenses	1,710,897		1,654,493	1,732,129	2,220,642	864,641
Clinical services	2,228,430		2,663,167	2,179,381	2,205,649	441,488
Donated services	1,955,630		1,734,351	1,862,455	986,218	154,146
Education programmes	15,104	8	89,551	79,316	63,034	129,968
Legal and professional	399,341		423,632	260,374	123,302	99,114
Marketing and fundraising	86,202		136,290	64,603	44,391	33,472
Total expenses	\$ 10,619,483	\$	10,830,859	\$ 9,979,663	\$ 8,174,463	\$ 3,723,361
Excess revenues (expenses)	\$ 1,439,037	\$	2,772,421	\$ 1,684,427	\$ 1,276,635	\$ 23,293
Assets	16,803,937		15,936,616	15,433,654	16,319,286	11,611,630
Liabilities	5,835,296		6,407,011	8,676,470	11,246,529	7,815,508
Net assets	\$ 10,968,641	\$	9,529,605	\$ 6,757,184	\$ 5,072,757	\$ 3,796,122
Comprised of:						
Unrestricted net assets	10,360,643		9,000,983	6,224,112	4,414,736	2,446,157
Restricted net assets	607,998		528,622	533,072	658,021	1,349,965
	\$ 10,968,641	\$	9,529,605	\$ 6,757,184	\$ 5,072,757	\$ 3,796,122

The audited financial statements are available on our website or at our offices



## **Acknowledgements**

healthier lives free of cancer and disease.

Bank of Butterfield
Fairmont Southampton
Government of Bermuda
K.E.M.H
Link Bermuda Ltd.
Newstead Lantana Spa
Stevedoring Services Ltd.
The Reefs

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CORPORATE MATCHING: Allied World Assurance Company Arch Reinsurance

## Acknowledgements cont.

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Larkin, Michael
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Lee, Elaine I
Leitch, Jim R.
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Oll Management Services Ltd.
Once Upon a Time Nursery School
Ontrack Bermuda
Orbis Investment Management Limite

We thank you for your continued support during unprecedented times.

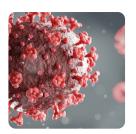
## **Next Steps**

## We must face the reality that the world will likely not be able to vanquish Covid-19.

The lessons of this year are now embedded into our risk management framework. While we may have dealt with operational considerations such as PPE procurement and screening protocols, the longer-term concern is for the mental health of our staff, who must deal with unrelenting change.

In addressing the pandemic, the Ministry of Health and the Bermuda Health Council temporarily diverted much of their resources away from the financial reform the national healthcare system. In 2021 we expect that activity to resume, although the economic reality of the pandemic will significantly hamper the deliberations for contributors and funders of the system.

The Centre has established a Healthcare Reform Committee, comprised of Board and management, to gauge the impact on the Centre and our ability to carry out our mission as the landscape of cancer care continues to change:



## **COVID-19 recovery**

The Centre will work to care for the mental health and well-being of our staff while they work to keep patient screening and treatments on track.



## National cancer control plan

The planning phase will look at how Bermuda can reduce the number of cancer cases and deaths and improve quality of life of cancer patients. This will require additional funding and the engagement of all stakeholders.



## Future of healthcare

The specifics of the Government plan to overhaul healthcare remains unclear. Our Board and management team will continue to monitor and assess developments.



## Leading the non-profit

## **Board of Directors**

Our volunteer Board provide overall governance and strategic direction while ensuing the Centre maintains a fine balance between meeting financial goals and serving those in need.

NAME	NATIONALITY	POSITION	CREDENTIALS
Judith F. White	Bermudian	President	President, CIFS Bermuda Ltd.
Gary J. Carr	Bermudian	Vice President	Director, IQ EQ Bermuda Limited
Lynda A. Davidson-Leader	Bermudian	Board Secretary	Head of Underwriting, Park Indemnity Limited
Jennifer A. Haworth	Bermudian	Director	Litigation Attorney, MJM
Wendy L. Dunne	Bermudian	Director	Underwriter, retired
Glen P. Gibbons	Bermudian	Director	Insurance Executive, retired
David Harper	New Zealander	Director	Head of Enterprise Risk, Fidelity
Dr Chris Fosker	British (spouse of Bermudian)	Director	Radiation Clinical Director
Dr Monica E. Hoefert	Canadian	Director	Physician, Paget Medical
Melody D. Johnson	Bermudian	Director	Vice President, IT PMO Manager, AWAC Services Company Ltd
Tamara Anfossi	Bermudian	Director	Assistant Director, BMA
Lynne Woolridge	Bermudian	Director	Chief Executive Officer

## Senior Management

Supported by the Board, senior management addressed not just their individual departmental responsibilities but also their collective responsibility for the organisation as a whole, keeping staff and patient health and safety at the forefront.

NAME	NATIONALITY	POSITION	EMAIL
Lynne Woolridge	Bermudian	Chief Executive Officer	lwoolridge@chc.bm
Lisa Ty	Canadian	Chief Financial Officer	lty@chc.bm
Kartina Darrell	Bermudian	Chief Administrative & Compliance Officer	kdarrell@chc.bm
Deborah Titterton Narraway	Bermudian	Chief Marketing Officer	dnarraway@chc.bm



Bermuda's leading cancer charity making prevention education, early detection imaging & radiation treatment accessible for all residents, regardless of one's level of health insurance or ability to pay.



### Contact

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