

# 2021 ANNUAL REPORT



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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

In January 2021, I returned to the role of President for my second tenure with great anticipation amidst a global pandemic and knowing the Centre had challenges ahead. I am pleased to report that the Centre has successfully negotiated business during the pandemic and continues to look forward.

Firstly, on behalf of the Board of Directors, I would like to thank our outgoing President Judy White for her stewardship and guidance of the Board over the past three years as President. Judy remains on the board in the capacity of Vice President. Additionally, I would like to extend the board's heartfelt gratitude to the Centre's Management team under the passionate and unwavering leadership of our CEO, Lynne Woolridge and Dr Chris Fosker on the Clinical side. Under their guidance, the senior management team navigated the challenges that the Centre faced with determination and flexibility. The entire team at the Centre are also to be congratulated for their extra effort and resolve in maintaining the operations of the Centre, largely uninterrupted through the second year of the Covid-19 pandemic.

The Centre was able to add to our roster of medical professionals with the addition of Radiologist Dr Paul Risk. As a member of the Diagnostic Imaging

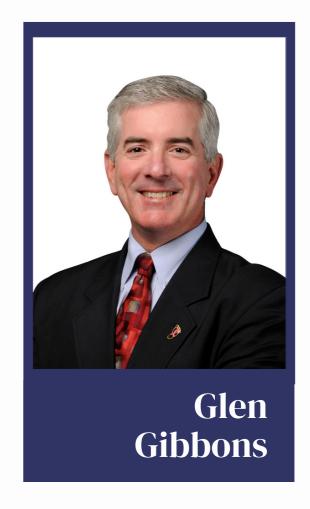
team, Dr Risk enables swift interpretation of screening and diagnostic scans.

Under Dr Risk's guidance, the team has reinstated breast biopsies, allowing people to move from annual screening to diagnosis to treatment without unnecessary delays.

Unfortunately, the Centre saw a decline in donor support for the second year. In-person fundraising efforts were limited due to the pandemic, and we were only able to achieve 85% of the target. On a brighter note, we welcomed several new sponsors, donors and supporters who, together with those who continued their support, keep the Centre moving forwards as we strive to build healthier lives cancer-free. We are truly grateful.

As the Island's leading Cancer Centre, we are fully committed to providing equal access to all our services regardless of one's level of health insurance or ability to pay through subsidisation from our Equal Access Fund.

The Board continues to work with the Senior Management team as we charter the Centre's course over the next two to three years. Key areas of focus are the sustainability of existing services, added cancer care opportunities, the retention of key personnel, and the Centre's ability to continually raise the \$2.2M needed each year to provide the Equal Access Fund.





### Message from our leader

In 2021, the Covid-19 pandemic continued to dominate our thoughts and actions for a second straight year, but we also started to prepare to operate in spite of the virus, recognizing it would likely never be 100% eradicated.

A robust screening, testing and quarantine regime was introduced for all staff once regular air travel resumed, and when antigen tests became available, the testing policy was modified accordingly. We're very grateful to the many supporters and suppliers who enabled us to not only continue to source PPE but also the many antigen tests needed to ensure that staff and patients remained protected. Throughout the Centre, the focus was also on the mental health of the staff and we worked to craft enhanced benefits for introduction in 2022.

Operating hours were modified to offer additional Saturday timeslots to eliminate the backlog in Diagnostic Imaging from a two-fold cause: 1) when shelter-in-place was instituted and 2) temporary interruption to allow for installation of our new Pristina mammography unit. In September, we welcomed a radiologist to the DI team. The arrival of Dr. Paul Risk enables us to reintroduce breast biopsies, formulate a multi-disciplinary clinic for newly-diagnosed breast cancer patients as well as consultation with patients re the findings on any scans.



A high patient workload necessitated using locums in both clinical areas. Travel restrictions continued to prevent our overseas partner, BWH, from supplying clinical staff relief for radiation therapy, but we were fortunate to be able to build a team of alternate staff, one of whom is a Bermudian residing overseas. Toward the end of the year, the radiation therapy team introduced a refined technique – Stereotactic Body Radiation Therapy (SBRT) – a more complex treatment delivering higher doses of radiation over a shorter period of time, and which is becoming the standard of care for many cancer types.

Recognizing the need for a comprehensive cancer plan for the island, the Centre spearheaded the assessment phase of the National Cancer Control Plan (NCCP), supported by a grant from the Chronic Disease Innovation Fund of the Bermuda Health Council. Phase 1 of the plan was shared with stakeholders at year-end, laying the groundwork for phase 2 to commence in 2022.



## Message from our leader, continued

The Diagnostic Imaging unit completed the re-registration process with the Health Council, and the Radiation Therapy unit was reaccredited by the American College of Radiology (ACR).

Fundraising activities were again negatively impacted by the pandemic, and we continue to be grateful to the donor community who continued to support us at a challenging time.

We monitored the progress of healthcare reform, but this too has been impacted by the pandemic. We continue to positively contribute to lowering the cost of healthcare while delivering quality services. In 2022, we will celebrate the 5-year anniversary of the opening of the radiation therapy unit, and with it comes renewal of our partnership agreements with Brigham & Women's and Dana-Farber. Other partnership activities will involve collaboration and an IT interface with BHB as they introduce their Electronic Medical Records (EMR) system, Cerner.



Commemorative Tile Wall, visit www.chc.bm to learn more



### **Achievements in 2021**

The COVID-19 pandemic continued to have a significant impact on the Centre's operation. In order to keep clinical services operating with already streamlined staff, our teams continued to work under strict protocols limiting socialisation outside of their departments, restrictions on travel, wearing of PPE at all times, regular testing and administrative staff continuing to work from home. The entire Centre worked together to keep each other healthy so that we could continue to provide service to our community.

#### • ACR Re-accreditation

Our Radiation Therapy unit earned American College of Radiology (ACR) re-accreditation for radiation oncology. As an 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. The Centre is the first facility outside the USA to have received this accreditation.

#### National Cancer Control Plan

2021 marked the completion of the pre-planning phase of a National Cancer Control Plan. A report was published, after the initial stakeholder consultation, and is available to view on our website. In Fall 2021, an application was submitted to the Chronic Disease Innovation Programme managed by the Bermuda Health Council to commence the year long planning phase of the NCCP in March 2022.

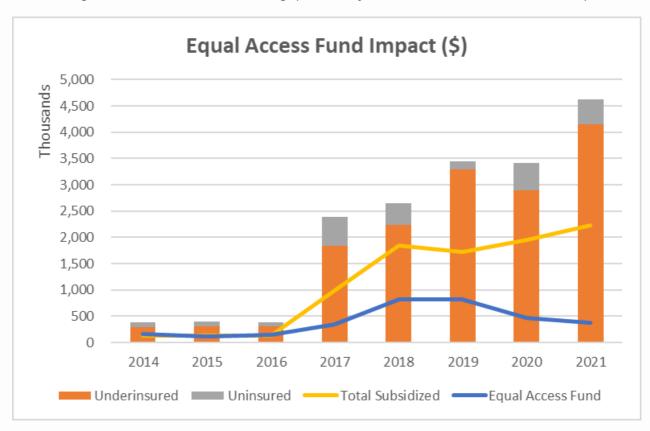




### **Providing Equal Access**

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.

The need for Equal Access subsidiation in our community is increasing. Especially during Covid, we notice that the gap is widening between need for early detection and treatment funding and funds available. Consequently, the Centre will require additional support for fundraising events in order to close this gap and fully accommodate the needs of our patients.



#### **Diagnostic Imaging**

- 7,625 unique\* patients (10,439 appointments)
- 700 patients benefitted from equal access subsidisation
  - \$64,440 to assist underinsured
  - \$116,153 to assist uninsured

#### **Radiation Therapy**

- 276 unique\* patients treated, of which 196 are 2021 new patient starts (211 including patient consults)
- 121 patients benefitted from equal access subsidisation
  - \$1,551,314 to assist underinsured
  - \$332,175 to assist uninsured

\*Unique means patients returning for multiple treatments (RT) or multiple modalities (DI) are only counted once.

Patient count represents the number of patients who received care at the Centre during the 2021 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 MAMMOGRAPHY**

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**

Diagnostic ultrasound (sonography) is an imaging method that uses sound waves to produce images of structures within your body. The images can provide valuable information for diagnosing and directing treatment for a variety of diseases and conditions.



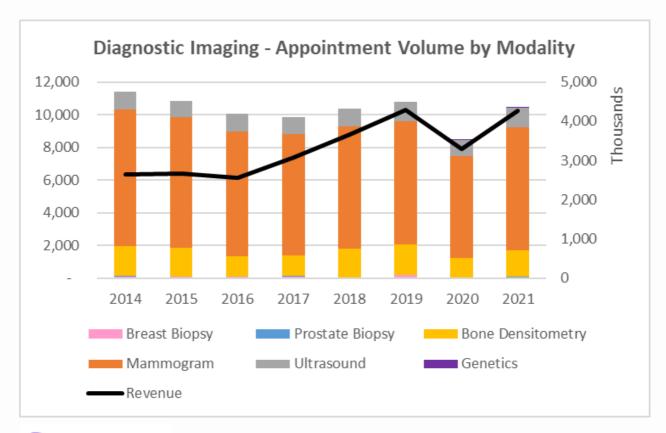
#### **BREAST & PROSTATE BIOPSY**

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**

DEXA scans are used to measure bone mineral density which can determine one's likelihood for bone fractures and osteoporosis, and can help detect whether cancer has spread to the bones.





### Diagnostic Imaging Report

The year 2021 was a continuation of the challenges faced in 2020. It required the continued navigation of the COVID-19 pandemic and keeping up with the ever-changing policies and guidelines. The Centre worked hard to ensure optimal safety measures to protect everyone entering the Centre, especially our most vulnerable patients.

After more than eighteen months relying on teleradiology to read and review all scans, the Centre welcomed Dr Paul Risk as our new onsite radiologist. As a breast specialist radiologist, Dr Risk is a medical doctor who specialises in diagnosis of breast disease, using mammography and ultrasound. Having an onsite radiologist again enabled the Centre to significantly improve report turnaround times, offer face-to-face doctor and patient interactions within the department, and provide timely ultrasound-guided breast biopsies. These changes have been welcomed by patients, Island doctors and staff alike.

As worldwide healthcare shortages have become commonplace, the Centre continues to manage the impact of COVID-19. It is a testament to our team that the department operated without interruption to patient scheduling, even with staffing challenges. Throughout 2021, the Centre provided over 7,600 mammograms, over 1,200 breast ultrasound exams, 18 prostate biopsies, and 80 ultrasound-guided biopsies.

After the new GE Senographe Pristina Mammography System installation in 2020, COVID created additional manufacturing delays that resulted in Stereotactic Breast Biopsy being postponed as applications training had to be pushed from 2021 until 2022. Fortunately, BHB agreed to provide the Centre's patients with access to Stereotactic Breast Biopsies at KEMH until the Centre can restore this service in early 2022.



Born and raised in Nova Scotia, Dr Risk graduated from Dalhousie University Medical School in 1988. After working as a general practitioner for four years, he returned to school for postgraduate training in diagnostic radiology at McMaster University, Hamilton Ontario. He completed his four year residency program in 1997 before being admitted as a Fellow of the Royal College of Physicians and Surgeons of Canada (FRCPC) with a Specialist Certificate in Diagnostic Radiology.

Dr Risk worked as a general radiologist at St. Martha's Hospital in Nova Scotia for five years before joining a large group of radiologists in Calgary, Alberta where he worked since 2002. Within this very busy hospital and community clinic based practice, he helped foster and develop the small dedicated breast imaging and intervention-focused group of radiologists with a subspecialty interest in this field of diagnostic imaging. During these past nineteen years he has played an integral role as part of this group providing the vast majority of breast imaging and breast biopsies for the greater Calgary area and beyond.



### **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 seek to cure cancer but rather control cancer symptoms or prevent symptoms from occurring, to give palliative care patients a better quality of life.

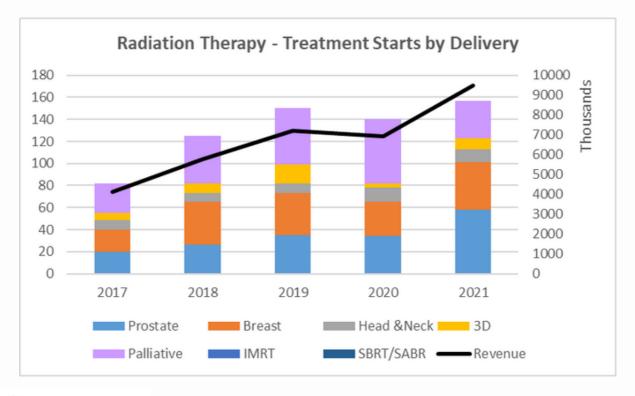


#### RADIATION ONCOLOGY ACCREDITED FACILITY

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. The Centre is the first facility outside the USA to have received this accreditation.

#### RADIATION THERAPY - TREATMENT STARTS BY DELIVERY





### **Radiation Therapy** Report



Despite the ongoing challenges of the global pandemic in 2021, the radiation department continued provide high-quality treatment while providing a safe environment for both patients and staff. The past year saw our highest numbers, with 211 new consultations and 196 treatments. The increase in numbers is not just a reflection of cancer numbers but also the ability of patients to now receive multiple palliative treatments for symptom control.

With four years of service behind us and 767 treatments provided, the belief the community has in the Centre to provide high-quality care that meets international standards continues to grow, with 99.5% of patients recommending radiation treatment on Island.

Our clinical affiliation with Dana-Farber Brigham Cancer Center is an active partnership that provides access to specialised clinical expertise where 99.9% of cases were peer-reviewed.

#### in clincal affiliation with

DANA-FARBER/BRIGHAM AND WOMEN'S



🔁 CANCER CENTER 👸



That clinical expertise provided education and training, which saw the introduction of SBRT (Stereotactic Body Radiation Therapy). This involves high doses of treatment that are precisely delivered to small targets. The team successfully treated our first two lung SBRT patients in November and December, one of whom was uninsured and wholly benefitted from the Centre's Equal Access Fund.

The Radiation Unit further cemented its commitment to providing high quality, patientcentred care by undergoing ACR accreditation renewal and passed with flying colours, earning certification for another three years. The Centre remains the only international facility outside the United States of America to achieve this prestigious accreditation.

2021 Radiation treatment breakdown:

- Breast (24%) and prostate (33.5%) cancer remains the most commonly treated cancers making up 57.5% of total treatments provided
- 631 physician reviews (new, established and (au wollo)
- 80 treatments were subsidised and 6 were covered 100%
- 141 curative patients
- 26 palliative patients
- 25 symptomatic palliative
- 4 non-malignant treatments



### Community health

The cancer burden continues to grow in Bermuda, making it abundantly clear that there is a steady need for prevention programmes on how to reduce one's cancer risk and thus reduce the national cancer burden. Our Centre's community outreach programmes provide complimentary education on key prevention measures such as diet, exercise, reducing alcohol consumption, quitting tobacco use, sun-safe behaviours and available screenings and recommended timetables for those screenings. These programmes offer a platform for open dialogue and frank discussions on how the onus is on each individual to take control of their health. Unfortunately, many in the community are concerned but are not covered by health insurance or are underinsured, resulting in regular screenings being put off. This is where we provide information on Equal Access regarding the services our Centre provides and why early detection saves lives.



#### **SunSmart Accrediation**

There continues to be a need to expand skin cancer awareness and how practising sun-safe behaviours as children and teenagers can reduce one's risk of being diagnosed with skin cancer later in life. To extend the current SunSmart Summer Camp Accreditation programme to reach more people, the Centre has engaged the Government to move towards a school accreditation programme, bringing sun safety into our children's daily lives. A pilot programme will commence beginning in September 2022, which will work to assist schools in addressing the daily risk students have of being exposed to the sun when the UV index is at its highest. The SunSmart programme will provide schools with the knowledge, tools and resources needed to keep the children in our community safe from potential sun damage and become SunSmart accredited.

Since the onset of Covid, the impact has been challenging. However, we were able to reach approximately 600 students and adults by way of presentations and SunSmart Accreditation training.

#### Know Your Lemons (KYL)

For as long as the breast cancer campaign has been around and visible locally, there are still many in the community unaware of their risk. Our current breast health education programme is a vibrant, colourful use of lemons to break it all down, from the 12 symptoms of breast cancer to self-exams. The succinct information used to engage the community through the Know Your Lemons programme has proven to be palatable and eye-opening for many. The majority of people who participated stated that they were unaware of the signs of breast cancer before the presentation or how to do a self-check.



This year, the Centre continued to successfully run this programme online with five presentations delivered to over 120 people.



### Community health



#### LungSmart

The overwhelming increase in vaping and marijuana use among middle and high schoolers has proven there is a dire need to bring the LungSmart Programme to more of our Island's youth. There is a general lack of awareness amongst the youth, their parents, and school staff about the dangers of the use of these substances, including known and unknown risks. Despite increased activity, the vaping behaviour and habits of students can often go undetected.

Smoking, especially as a young person, dramatically increases one's risk for developing lung cancer, other lung health complications and other cancers due to smoking later in life.

Unfortunately, Covid continued to prevent the normal flow of the Centre's education programmes, especially in the middle schools, significantly impacting the LungSmart programme. As a result, the programme reached just shy of 200 students and adults.

#### Men's Health

In Bermuda, there continues to be a shortage of available options for men without health insurance to receive health care. The Centre's Equal Access Fund continues to provide free prostate consultations, which may include digital rectal exams (DRE) and prostate-specific antigen (PSA) tests depending on the man's risk factors.



Due to the ongoing Covid health crisis, the Centre changed tactics: prostate education, including the free screening of The Silent Killer Documentary, was taken on the road to smaller community gatherings. Unfortunately, numbers were low due to Covid restrictions.

The Centre's MOvember Bermuda and AXA XL Man on the Run events received strong participant support in this COVID year. Fundraising goals for both programmes were met or exceeded.



### **Fundraising**

Fundraising remained challenging in 2021; however, the Centre continues to be grateful for the support received. As an event that relies heavily on in-person fundraising over the 24 hour event period, fundraising for Relay For Life was lower than needed for the second year. However, individual donations and other events saw marginal increases. MOvember Bermuda, which relies on peer to peer fundraising, saw increased support.

We are honoured to continue serving the community in these difficult times and humbled by the continued financial support. Thank you for your support and generosity and making a difference for so many.



### Annual goal to raise \$1.1 million, in 2021 raised \$932,398

**TOTAL DONATIONS RAISED 2020** 

**TOTAL DONATIONS RAISED 2021** 

\$0.98M

RAISED

**52%** 

EQUAL ACCESS

32%

GENERAL FUND

12%

COMMUNITY OUTREACH

4%

RADIATION THERAPY \$0.93M

RAISED

46%

EQUAL ACCESS

**45%** 

GENERAL FUND

12%

COMMUNITY OUTREACH

-3%

Loss of a corporate pledge

RADIATION THERAPY



### **Fundraising**



#### RELAY FOR LIFE OF BERMUDA

With no in-person event due to Covid, a small glimmer of light was seen when the events team were able to host a drive through Luminaria Ceremony. This honoured those we have lost to cancer, those on the cancer journey and all the caregivers. 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 BREAST CANCER AWARENESS WALK

In its 25th year, people across the island walked in their neighbourhoods for a second year due to Covid. Funds ensure all women and men have equal access to mammograms, ultrasounds, breast biopsies and Know Your Lemons breast health education.



#### 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.



#### **EQUAL 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 2021**

#### **Chief Financial Officer**

In the second year of the global pandemic, Bermuda Cancer and Health navigated new coronavirus variants and unprecedented levels of cases and deaths in the local community by continuing to prioritise the health and safety of its patients and staff. Operations rebounded from 2020 lows with the introduction of vaccines, antigen tests and fluid travel policies for staff, locums and third-party vendors. Service revenues were up \$3.5m (35%) from the prior year and \$2.3m (20%) from 2019 pre-COVID levels. With expenditure growth somewhat contained by pandemic challenges, net earnings and net assets were up \$2.2m and \$3.7m, respectively.

The Centre's radiation therapy unit continued to grow in 2021 despite the uncertain direction of the pandemic when the budget was set at the end of 2020. Consequently, actual to budget comparisons show large favourable variances. There were 196 new patient starts in 2021, exceeding budget estimate and prior year actual by at least 26 patients (or 15%) and most notably in the number of prostate patients relative to yearly totals of that group since inception. In the latter half of the year, the radiation therapy unit introduced new techniques (hypo-fractionation) and treatments (SABR/SBRT) intended to not only raise clinical care standards and to improve access to specialised treatments previously offered only off-island but also to both bends the long-term cost and maintain the sustainability of the radiation therapy service offering in Bermuda.

Revenues from the Centre's Diagnostic Imaging department rose \$1m, rebounding back to 2019 levels while accommodating COVID screening and safety precautions required to protect patients and staff. The new Radiologist arrived in September 2021, allowing the breast biopsy service to resume and contribute to the positive revenue growth.

Annual expenditures increased by \$1.2m or 11%. Of this total, general and administrative expenses rose \$822k (13%), resulting from costs associated with a higher headcount and increased building and operational costs, including insurance premiums for cyber and medical malpractice coverage. The value of services not covered by insurance and donated to uninsured and underinsured patients also increased by \$281k (14%) though at a slower rate than the revenue growth. While the level of donated expenses is normally subject to a degree of variability due to many patient-specific factors, including insurance coverage and services received by patients served throughout the year, there has been a subtle shift in patient volumes toward the underinsured uninsured categories.

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 again in 2021 at \$367k, generating only 17% coverage of the 2021 expense (2020: 24%). As the most significant contributor to the Equal Access Fund, Relay-For-Life fundraising proceeds continued to be severely and negatively impacted as the 2021 event was again held in a virtual format.

The Centre continued to build its reserves by allocating \$1.6m of its 2021 earnings for future purchases and/or replacement of its clinical equipment. The Centre's cash balances and improved liquidity position are maintained to finance future projects and serve as a stabilizing buffer against the as yet, unknown impacts of health reform.



### **Financial Report 2021**

#### BERMUDA CANCER AND HEALTH CENTRE

#### **FIVE-YEAR FINANCIAL SUMMARY**

Audited by KPMG Audit Limited

	Dec	ember 31, 2021	Dec	ember 31, 2020	De	cember 31, 2019	Dec	ember 31, 2018	Dec	ember 31, 2017
Revenues										
Clinical services		13,759,367		10,219,174		11,495,853		9,403,838		7,207,282
Donations and fundraising		1,658,480		1,696,715		2,004,809		2,218,336		2,184,628
Dividends and interest		34,239		47,339		18,311		16,928		25,006
Other revenue		19,522		95,292		84,307		24,988		34,182
Total revenue	\$	15,471,608	\$	12,058,520	\$	13,603,280	\$	11,664,090	\$	9,451,098
Expenses										
Staff expenses		4,914,803		4,223,879		4,129,375		3,801,405		2,531,227
Operating expenses		1,767,579		1,710,898		1,654,493		1,732,129	ļ.	2,220,642
Clinical services		2,286,389		2,228,430		2,663,167		2,179,381		2,205,649
Donated services		2,236,931		1,955,630		1,734,351		1,862,455		986,218
Education programmes		48,574		15,104		89,551		79,316		63,034
Legal and professional		395,993		399,341		423,632		260,374		123,302
Marketing and fundraising		137,518		86,202		136,290		64,603		44,391
Total expenses	\$	11,787,787	\$	10,619,484	\$	10,830,859	\$	9,979,663	\$	8,174,463
Excess revenues (expenses)	\$	3,683,821	\$	1,439,036	\$	2,772,421	\$	1,684,427	\$	1,276,635
	2500									
Assets		19,090,757		16,803,937		15,936,616		15,433,654		16,319,286
Liabilities		4,438,295		5,835,296		6,407,011		8,676,470		11,246,529
Net assets	\$	14,652,462	\$	10,968,641	\$	9,529,605	\$	6,757,184	\$	5,072,757
Comprised of:										
Unrestricted net assets		14,035,174		10,360,643		9,000,983		6,224,112		4,414,736
Restricted net assets		617,288		607,998		528,622		533,072		658,021
	\$	14,652,462	\$	10,968,641	\$	9,529,605	\$	6,757,184	\$	5,072,757

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



### Acknowledgements

On behalf of our patients, volunteers, staff and our Board of Directors, we thank you. Thank you to our donors, sponsors, event participants and supporters who have joined us in our efforts to serve our community building healthier lives free of cancer and disease.

#### **IN MEMORY OF:**

Campbell Simons
Carol Anne Addock
Donna Ball
Ervin Burgess
Janet Burull
Marian Lines
Michelle Grimes
Naijiyyah Shamsid-Dean
Nancy Wainwright
Sheila W. Ruse

#### IN HONOUR OF:

Andrea DeSousa
Connie Burgess
David Bigley
Jennifer Haworth
Juanae Crockwell
Marie Bento
Michael Mohipp
Michell Grimes
Pam Shailer
Wanda Thompson

#### **UNION DUES:**

Bermuda Motors
Cambridge Beaches
Fairmont Southamptor
Gorhams Limited

King Edward VII Memorial Hospital Newstead Three Graces Day Spa Office of the Accountant General The Reef's

rne Reers

#### **GIFTS-IN-KIND**

KPMG Ltd Bermuda Sound In Theory BGA Ltd.

#### COMPANIES PROVIDING CORPORATE MATCHING:

Arch Reinsurance CHUBB Bermuda Enstar

KPMG Ltd. Bermuda Renaissance Re

#### **HONOUR ROLL:**

59 Front Street
Simons, A.J.
Aarts, Wouter
Abad, Reyna Ann
Abbott, Jeffrey
Aberdeen, Verlencia
Abraham, Iris
ACE Foundation
Ackah, Eversley Donyale
Adcock, Cheri
Adcock, Jennifer L.

Adcock, Newton

Aguilar, Mynor
AlG Bermuda
Alban, Glen
Albouy, Edwina
Albuoy, Deborah
Albuoy, Winifred
Alexander, Judith
Alexander, Kristin
Alleyne, E. Louise
Almeida, Andrew
Amaral, Leah
Amaral, Nicole
Amaral, Patricia
Amaral, Zoey
Amey, Patrice
Amory, Marletha
Amper, Justine
Andrews, Terri
Andrews, Terri

Appleby (Bermuda) Ltd. Araujo, Marco Araujo, Olga Arch Capital Group Ltd.

Arch Reinsurance

Argo Group International Holdings Ltd.

Arias, Andrea Armstrong, Maria Angel Armstrong, Wanda Arorash, Edwina

Arthur & Annette Bolton Charitable

Foundation
ASL Holdings Ltd.
Aspen Bermuda Ltd.
Astwood, Aletia
Astwood, Capri
Attride-Stirling, Lucy
Augustus, Vonnek
Augustus, Wendy

Axis Capital Holdings Limited Bacardi International Ltd. Backeberg, Deborah Bailey, Caroline Bailey, Nick Baillie, Betsy Bain, Stephanie Banks, Henry Barany, Holly A.H. Barber, Cindy Barber, Peter Barbosa, David Barclay, Michee

Barritts Ginger Bombers (Relay Team)

Barrow, Paula Basden, Shacolbi Baumgarter, Mark Beach, Sandra Beadle, Steven C.

Barit, Georgette

Baron, Sally-Anne

Bean, Ayeisha D.M. Bean, Dennika Bean. Dennis Bean, La-Keesha Bean, Verna C. Beckert, Thomas Belboda, Tracey Belin, Lauren Bell. Eric Benevides, Shawn Bengson, Michael Benjamin, Reginald Bento, Andrea Bento, Andy Bento, Ashley Bento, Connie Bento, Marie

Bergquist, Diana

Bermuda Cancer and Health Centre Staff Bermuda Championship Limited Bermuda Community Foundation

BF&M

Bermuda General Agency Bermuda Health Council Bermuda Regulatory Authority

Berney, Hugo
Best, Kimberley
Bethel A.M.E. Church
Bezant, Dannielle
Bieluch, Philip
Birch, Adam
Birdies For Charity
Black, Susan
Blackwood, Pamella
Bladon, Sarah
Blake, Alice
Blaser, Carol
Blaser, Heather
Blaser, Mitch
Blee, Robert
Blee, Susan

Bogle-Gomez, Charlene Booby Traps (Relay Team)

Booth, Mark Bordeleau, Tyler Borges, Claudia

Botelho Medeiros, Stephanie

Boyles, Conicca
Bradford, Michelle
Bradshaw, Gina
Bradshaw, Shellena
Braithwaite, Kelly
Bramlett, Leah
Brangman, Alicia
Brangman, Gary
Bremar, D. H.
Brewer, Heather
Brewster, Susana
Bridgewater, Monique
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- Relay For Life of Bermuda presented by Liberty Mutual Insurance Bermuda
- BF&M Breast Cancer Awareness Walk
- AXA XL Man on the Run 5K
- MOvember Bermuda





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