



2025 ANNUAL REPORT



Delivering Care. Expanding Access. Strengthening Bermuda's Future.

In 2025, Bermuda Cancer and Health Centre (BCHC) continued to play a vital role in Bermuda's healthcare landscape, delivering trusted local cancer care, improving access to essential services, and supporting patients through every stage of the cancer journey.

Throughout the year, the Centre combined day-to-day clinical delivery with disciplined investment in future capacity, helping ensure patients and families in Bermuda continue to benefit from care that is compassionate, reliable, and locally available.

This report reflects not only what was delivered during the year, but the difference that delivery makes for individuals, families, and the wider community.

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Board President Message

In every year, the true measure of Bermuda Cancer and Health Centre (BCHC) is found not only in services delivered, but in trust earned.

During 2025, the Centre continued to provide essential care to the community while also strengthening the foundations required for long-term sustainability. Patients relied on BCHC for screening, diagnosis, treatment, nursing support, navigation, and financial assistance. At the same time, the organisation invested in governance, systems, leadership, and future readiness.

This year also marked an important leadership transition for Bermuda Cancer and Health Centre with the retirement of CEO Lynne Woolridge in March 2025. On behalf of the Board, we extend our sincere gratitude for her years of dedicated service and contribution to the Centre's growth and impact within the community. We thank Lynne for her commitment to the people of Bermuda and wish her every success in retirement.

As an independent nonprofit medical centre, BCHC occupies an important place within Bermuda's healthcare landscape. Its mission requires both compassion and discipline: meeting today's needs while preparing responsibly for tomorrow's demands.

The Board remains focused on strong stewardship, sound governance, and ensuring the Centre is well positioned to continue serving Bermuda in the years ahead.

On behalf of the Board of Directors, I thank our patients, clinicians, staff, donors, volunteers, and community partners for the confidence and support you continue to place in Bermuda Cancer and Health Centre.



Glen P. Gibbons

Glen P. Gibbons, President

CEO Message

Our goal is to ensure that everyone in Bermuda can access high-quality care locally across the full cancer pathway, from prevention and early detection through diagnosis, treatment, and ongoing support.

We are tremendously grateful to our patients, who put their trust in us every day. That trust underpins everything we do and reminds us that behind every interaction is an individual, a family, and a moment where access to care matters.

In 2025, we provided more than 11,000 diagnostic imaging examinations for the people of Bermuda, reflecting both the scale of need in our community and the importance of timely, local access to care. Our oncology services continued to support a growing number of patients through consultation, treatment, oncology nursing care, and follow-up management.

Early and accurate diagnosis remains fundamental, not only in detecting disease, but in enabling timely treatment decisions and coordinated care across the wider cancer pathway.

Alongside day-to-day delivery, 2025 was also a year of disciplined groundwork to strengthen the Centre's long-term capacity and future readiness. Investments in systems, facilities, workforce capability, and operational resilience continue to ensure BCHC is well positioned to meet evolving healthcare needs.

Our model of care is grounded in delivering services locally wherever possible, while maintaining alignment with recognised international standards. Through our radiation therapy alliance with Dana-Farber Brigham Cancer Center, treatment planning benefits from multidisciplinary peer review and specialist collaboration, reinforcing clinical quality, safety, and consistency of care.



One third of our patients have either limited insurance coverage or no insurance coverage at all. We are committed to ensuring outstanding cancer care for everyone, regardless of ability to pay. Through our no co-pay model and the Equal Access Fund, financial barriers continue to be reduced across diagnostics, treatment, and support services, allowing patients to focus on their health rather than the cost of their care.

This year also reinforced the importance of connected pathways across Bermuda's wider healthcare system. As demand grows and care becomes more complex, effective outcomes depend increasingly on coordination, timely access, and patient-centred delivery. BCHC plays an important role in supporting that coordination, working with partners locally and internationally to strengthen continuity across the care pathway.

Looking ahead, our focus remains clear: strengthening capacity, enhancing services, and ensuring the Centre continues to meet the needs of the community we serve.

Our responsibility is to ensure that the trust placed in us continues to be well placed.

A handwritten signature in black ink, appearing to read 'Chris Fosker', written over a light purple curved background element.

Dr Chris Fosker, Chief Executive Officer

About Bermuda Cancer and Health Centre

For decades, the Centre has played an important role in Bermuda's response to cancer through prevention, screening, diagnosis, treatment, and patient support.

As an independent nonprofit healthcare organisation, BCHC operates through a combination of clinical service revenue, health insurance reimbursements, philanthropy, and community support. While healthcare reimbursements help sustain day-to-day operations, donor funding and the Equal Access Fund remain essential to helping remove financial barriers and expand access to cancer care across Bermuda.

Today, the Centre provides an integrated range of services that includes prevention and education programmes, screening and early detection, diagnostic imaging, radiation therapy, oncology nursing and patient support, Equal Access financial assistance, and patient navigation and coordinated care.

For many in Bermuda, the Centre is more than a healthcare provider. It is a place of reassurance, continuity, expertise, and hope.



2025 At a Glance

Clinical Impact

11,000+

diagnostic
imaging exams

210

radiation therapy
courses
completed

250

new radiation
oncology
consultations

1,900

patient-facing
oncology nursing
interactions

Access Impact

2,589

patients benefited
from subsidised care

\$2,245,000

million in unrecoverable
services delivered

\$894,000

funded through
equal access

Community Impact

7,052

people reached through
education initiatives

\$1.6

million raised through
fundraising activity

3,352

donors supported
BCHC

Delivering Impact Across the Care Pathway



Prevention, Awareness & Early Detection

Early detection remains one of the most effective ways to improve outcomes and reduce treatment complexity. We help people engage earlier to create more treatment options, reduce anxiety, and improve long-term health outcomes.

Throughout 2025, the Centre continued to invest in prevention and public education programmes designed to meet people where they are: in schools, workplaces, community settings, and through local media, events and campaigns.

We also continued to strengthen hereditary risk assessment and genetics pathways. Drawing on nearly 20 years of accumulated patient and family history

information, BCHC is well positioned to support informed screening decisions, earlier intervention, and more personalised prevention conversations in Bermuda.

More than 7,052 people were directly reached through Centre-led education initiatives during the year.

Key Programmes

SunSmart: The Centre's SunSmart programme reached **1,325 participants** across schools, camps, and organisations, helping build healthier sun-safety habits to prevent future skin cancers.

LungSmart: Reintroduction within the school system (ages 11-18) in 2025, LungSmart reached **164 participants**, responding to growing concerns around vaping and lung health.

Know Your Lemons: Breast health awareness initiatives under Know Your Lemons reached **5,371 people**, helping normalise conversations around breast awareness and screening.

Patient Perspective

Sakina Ible: With a family history of cancer, her GP referred her for early screening. While the word cancer can feel frightening, she chose to act early and take control of her health.

From the moment she arrived, she says the experience felt welcoming, personal, and reassuring.



**You don't have to go overseas.
It's right here in Bermuda."**

**"Your health is important.
You can't take it for granted."**

Sakina Ible

The Wider Impact

Education is the first step toward screening. Screening can lead to earlier diagnosis. Earlier diagnosis can improve outcomes.

Featured Patient Story

A Routine Mammogram Made All the Difference

For many years, Cathy prioritised regular mammograms after receiving medical advice to begin screening earlier in life. That commitment proved life-changing when a routine appointment detected a lump.

Because it was found through screening, treatment was able to begin quickly.

She describes the experience at our Centre as warm, professional, efficient, and reassuring.



They walk you through everything. They make you feel so comfortable.”

Cathy Zimmerer

For Cathy, regular screening is not something to delay or fear.

“They found a lump, and I got treatment right away.”
“It’s a lifesaver.”

Cathy’s experience is a powerful reminder that screening can detect concerns before symptoms appear and help patients move into treatment earlier.



Cathy Zimmerer

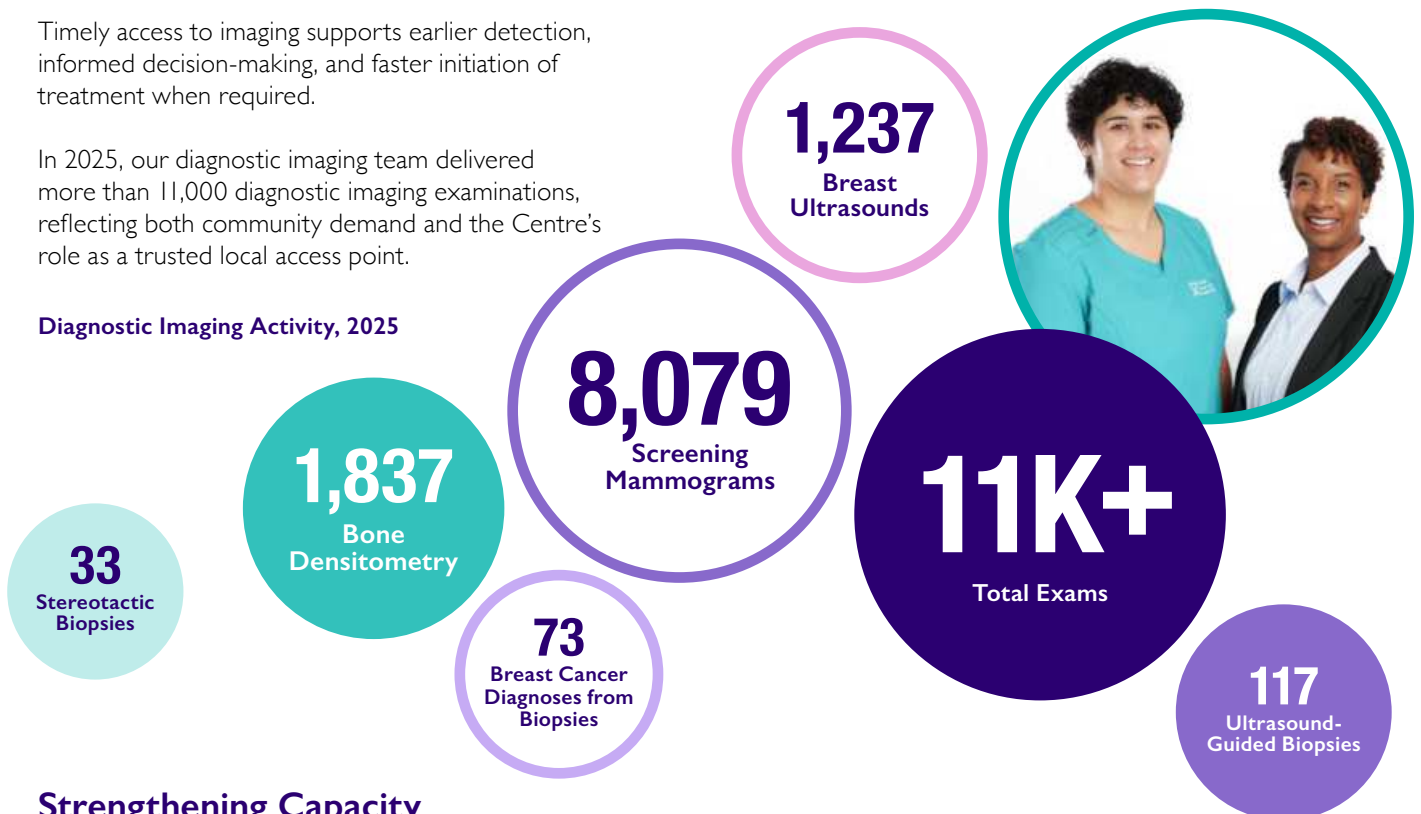
Diagnostic Imaging

Early and accurate diagnosis is a critical step in the cancer care pathway.

Timely access to imaging supports earlier detection, informed decision-making, and faster initiation of treatment when required.

In 2025, our diagnostic imaging team delivered more than 11,000 diagnostic imaging examinations, reflecting both community demand and the Centre's role as a trusted local access point.

Diagnostic Imaging Activity, 2025



Strengthening Capacity

Our capacity was strengthened through the addition of a second ultrasound suite, supported by Allied World, which doubled ultrasound capacity and improved access to ultrasound-guided biopsy procedures.

Additionally, we upgraded our GE Senograph to a second GE Pristina to strengthen both imaging quality and long-term resilience within the breast imaging programme.

Clinical Quality

Diagnostic Imaging operates as an integrated, clinically led service combining advanced imaging technology with experienced radiography and specialist breast radiology expertise.

BCHC remains the only facility on the island with an onsite dedicated radiologist available to interpret imaging, meet directly with patients, engage with referring physicians, and participate in multidisciplinary tumour board discussions.

The Centre once again voluntarily earned accreditation in 2025 through the Canadian Association of Radiologists for one of the mammography services, with the second upgraded suite expected to achieve accreditation in 2026.

Patient Navigation & Coordinated Care

Cancer care can be clinically complex, emotionally challenging, and difficult to navigate across multiple providers and settings. Patient Navigation helps ensure individuals do not face that journey alone.

320 patients supported. One coordinated team. Better patient journeys.

The Cancer Navigation Service supported 320 patients in 2025, including 45 new patients, helping

individuals and families navigate cancer care with confidence. Through direct patient support, coordinated referrals, and multidisciplinary case reviews, the service helped streamline care pathways and reduce delays in treatment planning.

320

patients supported through the Cancer Navigation Service

45

new patients enrolled during the year

149

direct patient navigation interactions providing information, guidance, and support

275

radiation therapy referrals coordinated to help ensure timely access to treatment

510

patient cases reviewed through multidisciplinary tumour board meetings, bringing specialists together to discuss treatment options, coordinate care, and support timely clinical decision-making



What Navigation Provides

Navigation support may include guiding patients through appointments and next steps, helping explain pathways and processes, coordinating referrals and follow-up, supporting communication between providers, reducing uncertainty at key moments, and helping patients access the right care at the right time.

Patient Perspective



Don't worry about a thing. You're here to get treatment.”

Troy Glasgow



Why It Matters for Bermuda

Navigation helps connect services into a more coherent patient experience while also supporting clinicians and reducing pressure elsewhere in the healthcare system.

As demand grows, coordinated navigation will remain increasingly important to the future of cancer care in Bermuda.

Oncology & Radiation Therapy

Effective cancer treatment depends on timely access, specialist expertise, precision planning, and coordinated care pathways.

Throughout 2025, BCHC continued to provide specialist radiation oncology services supported by experienced oncologists, in-house physics expertise, and internationally aligned standards of care.



2025 Activity

- Record activity in prostate treatment services
- Continued growth in advanced precision techniques

In 2025, the Radiation Therapy Department was accredited by the American College of Radiation Oncology.



Specialist Clinical Leadership

Our Clinical Oncologists play a central role in assessing patients, prescribing treatment, approving plans, monitoring progress, and managing follow-up care.

Many patients receive care across multiple settings, including surgery, systemic therapy, or specialist consultations overseas. BCHC's oncologists therefore

work closely with external providers to help ensure treatment timing, sequencing, and wider care plans remain aligned.

Advanced Treatment Capability

During 2025, we continued to deliver a range of modern radiotherapy techniques, including precision-led treatment approaches tailored to individual clinical need.

International Standards

In 2025, the Radiation Therapy Department was accredited by the American College of Radiation Oncology, an important independent recognition of quality, safety, clinical processes, and patient-centred care.

Care is delivered by a multidisciplinary team including Clinical Oncologists, Medical Physicists, Radiation Therapists, and Oncology Nursing professionals working together to support each patient's treatment journey.

Through our alliance with Dana-Farber Brigham Cancer Center, treatment planning benefits from multidisciplinary peer review and specialist collaboration. This allows patients in Bermuda to receive treatment close to home while benefiting from internationally aligned standards.



Patient Perspective

Care close to home

Tom first noticed a persistent issue behind his ear that would not heal. After assessment and biopsy, he was referred for treatment.

He received radiation therapy locally in Bermuda, allowing him to remain close to home, family, and the routines that matter most.

Tom's experience reflects the value of local treatment, compassionate care, and the importance of acting early when something does not seem right.

The Difference It Makes

High-quality radiotherapy is one of the most technically demanding areas of modern healthcare. It depends on expert clinicians, rigorous safety controls, advanced planning systems, and compassionate support.

BCHC's model demonstrates that high-quality radiotherapy can be delivered locally with confidence, precision, and dignity.



They were wonderful.
Absolutely wonderful.”

I was home
with my wife
and family.”

Tom Moss



Featured Patient Story

Showing Up for Your Health - Troy Glasgow

Troy developed the habit of annual physical examinations during his years in the police service. That routine ultimately helped detect aggressive prostate cancer early enough to act decisively.

After considering his treatment options, he chose radiation therapy at Bermuda Cancer and Health Centre.

What he expected to be intimidating instead became deeply personal. Staff remembered his name, his preferences, and even the music he liked to hear during treatment.



They remembered my name. They remembered my music.”

Troy Glasgow

At the completion of treatment, family and friends gathered to support him at his bell-ringing ceremony.

“That was the day I broke down in tears of joy.”

Today, Troy encourages men, particularly Black men who face higher risk, to prioritise regular check-ups and screening.

“That short period of discomfort can save your life.”



Troy’s journey reflects the importance of early detection, dignified local treatment, survivorship, and culturally relevant men’s health awareness.

Oncology Nursing & Patient Support

Cancer care is experienced not only through treatment sessions and consultations, but through the people who guide patients through each stage of the journey.

Throughout 2025, BCHC's Oncology Nursing team continued to provide specialist support across assessment, treatment education, symptom management, follow-up, and reassurance.

2025 Impact

During 2025, the team delivered more than 1,900 patient-facing interactions, including:

299

nurse-led visits focused on symptom management, triage, and intervention

90

education sessions helping patients understand treatment and side effects

762

on-treatment visits supporting patients actively receiving radiation therapy

242

post-treatment reviews providing clinical and psychological follow-up



265

assessment visits for pre-treatment and first-day patients

261

prostate and skin follow-up reviews, reflecting continued growth in survivorship care

The Human Difference

In highly technical treatment environments, oncology nurses often become the most consistent human point of contact for patients and families. Their presence helps turn clinical excellence into patient experience.

For many patients, oncology nurses are where questions are answered, anxieties are reduced, and practical concerns are resolved.

Equal Access & Removing Financial Barriers

No patient should delay cancer screening, diagnostics, treatment, or supportive care because of financial circumstance.

Through the Equal Access Fund and BCHC's no co-pay model, the Centre continues to remove barriers so care decisions are based on need rather than means.

2,589 patients benefited

\$2.245M in subsidised and unreimbursed patient care services delivered

\$894K funded directly through Equal Access

\$630K community funding support by Relay For Life



Patient Perspective



If you don't have insurance, it doesn't stop you from getting care.”

Sakina Ible



Community Impact

This support was only possible through the generosity of donors, companies, foundations, and the wider community.

Equal Access remains one of the clearest expressions of the Centre's mission and one of the strongest examples of how community support becomes real-world health impact.



Building Strength for the Future



Leadership, Management & Clinical Excellence

High-quality healthcare depends on more than individual services. It requires strong leadership, disciplined management, and experienced clinical oversight working toward a shared purpose.

Throughout 2025, we continued to strengthen organisational capability through a collaborative leadership model spanning clinical care, operations, transformation, finance, communications, fundraising, and people management.

Leadership focus during the year included aligning immediate delivery with longer-term organisational priorities, ensuring the Centre is positioned to grow responsibly and sustainably.

This work was supported by the senior leadership team, including a newly appointed chief executive officer, operational leadership through the Chief Operating Officer, strategic change leadership through the Chief Transformation Officer, financial stewardship through the Chief Financial Officer, brand growth and philanthropic leadership through the Chief Marketing and Fundraising Officer, and experienced department leaders across clinical and support services.

Clinical leadership remained central across diagnostic imaging, radiation therapy, nursing, navigation, prevention, and patient support services, helping ensure care standards, patient experience, and service quality remained strong as demand increased.

Together, this broader leadership structure supported significant progress during the year in areas including service development and future planning, technology and systems modernisation, workforce strengthening, operational efficiency, governance and compliance, patient-centred service improvement, and sustainability planning.

Organisational Progress

Leadership focus during the year included aligning immediate delivery with longer-term priorities, ensuring the Centre is positioned to grow responsibly and sustainably.

Strong leadership is often least visible when it is working effectively, yet it is essential to resilience, accountability, and future growth.



Anthony Fitzgerald,
Chief Transformation Officer



Katrina Darrell,
Chief Operations Officer



Deborah Titterton Narraway,
Chief Marketing & Fundraising Officer



Lisa Ty,
Chief Finance Officer

Operations, Infrastructure & Future Readiness

Behind every patient appointment, treatment, diagnostic exam, and support service is an operational system that must function reliably, efficiently, and safely.

In 2025, BCHC continued to strengthen the foundations that support both today's services and tomorrow's growth. Alongside day-to-day clinical operations, the Centre invested in systems, governance, facilities, technology, and workforce capability to ensure BCHC remains resilient, responsive, and ready for the future.

Many of these investments were intentionally made ahead of future demand, creating stronger systems, facilities, and operational resilience for the years ahead.

BCHC also continued to evolve services in line with international best practice, including hereditary cancer risk assessment and genetics pathways that support more personalised prevention and informed screening decisions in Bermuda.

Key Progress Included

- Recruitment of key operational leadership roles to strengthen management capacity and organisational effectiveness
- Establishment of a Data Governance Committee to support oversight, quality, privacy, and responsible use of information
- Implementation of Sectra PACS to enhance imaging workflow, storage, access, and long-term digital capability
- Upgrades to the ARIA oncology information system supporting radiation therapy operations and continuity of care
- Introduction of BambooHR to modernise people management systems and internal processes
- Planning for a future CT Simulator to support advanced radiation therapy treatment planning

- Front desk redesign planning to improve patient flow, arrival experience, privacy, and efficiency
- Ongoing facility optimisation and expansion work to better support clinical demand and service delivery

Looking Forward

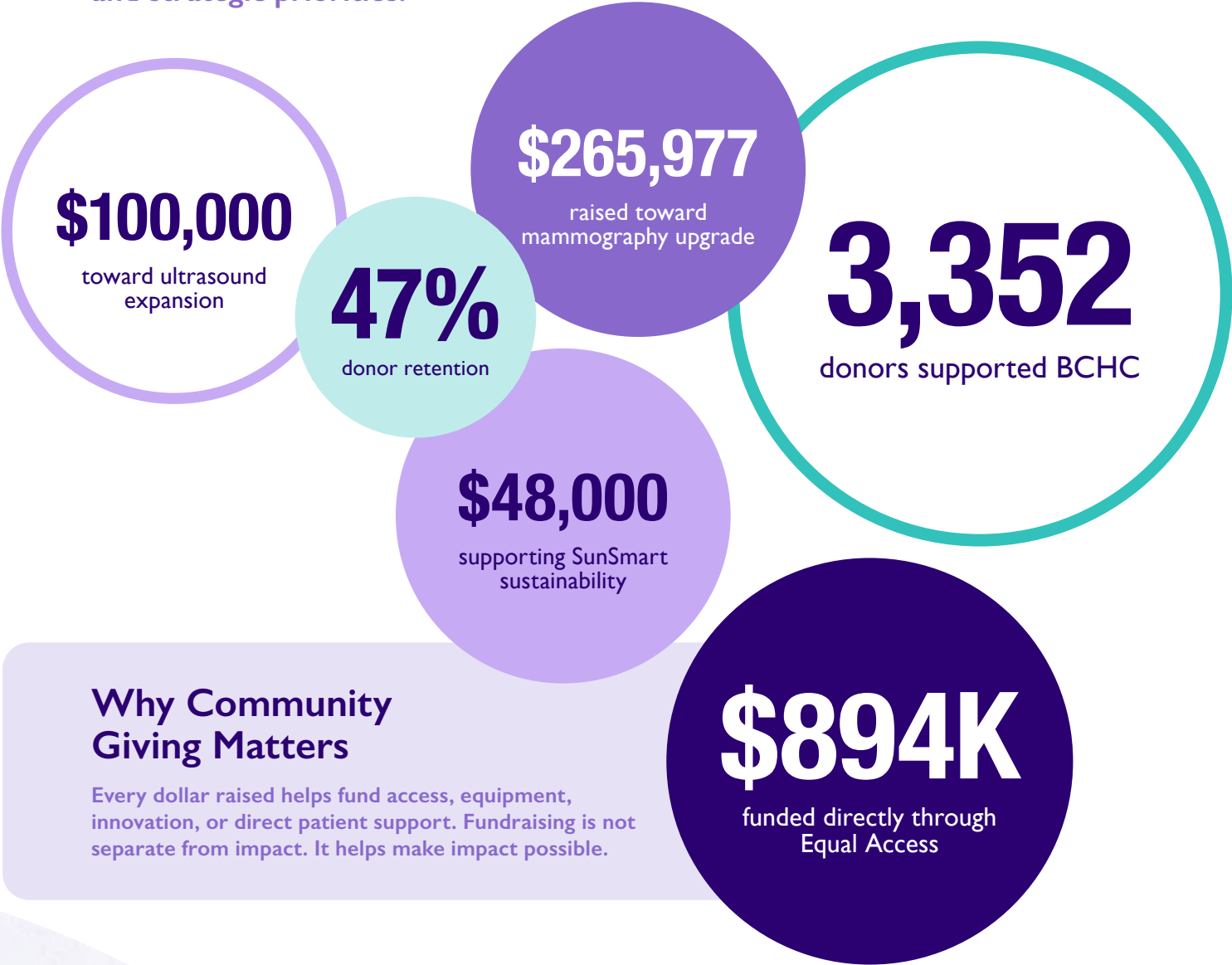
The work completed in 2025 positions the Centre to scale thoughtfully, respond to future healthcare needs, and continue delivering trusted local care.

Safe systems, modern technology, effective leadership, sound governance, and fit-for-purpose facilities all contribute directly to patient experience and clinical quality.

Fundraising & Community Investment

The Bermuda community’s generosity plays an essential role in sustaining access to care, removing barriers and enabling the Centre to invest responsibly in future capability.

In 2025, fundraising activity generated \$1.6 million supporting patient care, prevention programmes, equipment, infrastructure, and strategic priorities.



Why Community Giving Matters

Every dollar raised helps fund access, equipment, innovation, or direct patient support. Fundraising is not separate from impact. It helps make impact possible.

Together, We Strengthen Cancer Care

Behind every service, every patient interaction, and every step forward is a community helping make this work possible.

We extend our sincere gratitude to the patients, families, donors, volunteers, clinicians, corporate partners, and supporters whose trust, generosity, and commitment continue to strengthen cancer care in Bermuda.





Thank You!

Thank you for helping make this work possible. Your trust, generosity, and partnership continue to strengthen cancer care in Bermuda.

Accountability & Stewardship



Allied World
Ultrasound Suite

Board of Directors

Our Governing Body

Strong governance is essential to public trust, donor confidence, and long-term resilience. The Board of Directors, who serve in a voluntary capacity, provide oversight of strategy, finance, risk, and mission delivery, helping ensure the Centre remains accountable, sustainable, and focused on its charitable purpose.

| | | | |
|--|--|--|--|
| Glen Gibbons President Bermudian Insurance Executive, Retired | Jennifer Haworth Vice President Bermudian Director and Head of Dispute Resolution, MJM Limited | Tamara Anfossi Director Bermudian Assistant Director, Bermuda Monetary Authority | Dr. Chris Fosker Director British (SOB) CEO & Medical Director, Bermuda Cancer and Health Centre |
| Dr. Monica Hoefert Director Canadian Physician | Lynda Davidson Leader Director Bermudian Chief Underwriting Officer, Park Indemnity Limited | Melody Johnson Director Bermudian AWAC Services Company (Bermuda), Ltd. | Rebecca Shepherd Director British Chief General Counsel, Park Indemnity Limited |
| Valerie Smart Platt Director Bermudian Non-executive director of various Old Mutual plc subsidiaries | Lorenzo Ratteray Director Bermudian Group Head of Consumer Solutions at BF&M | Judith White Director Bermudian President, CFIS Bermuda Ltd. | Jonathan Young Director Bermudian CEO, Boston Re Ltd. & Boston Insurance SAC Ltd. |

List of Board of Directors FY 2025

Financial Snapshot

2025 Overview



\$20,932,645
Net Assets

\$18,029,987
Revenue

\$17,863,552
Expenses

\$6,995,574
Cash Reserves

Five-Year Financial Summary

| | Dec 31, 2025 | Dec 31, 2024 | Dec 31, 2023 | Dec 31, 2022 | Dec 31, 2021 |
|-----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Revenues | | | | | |
| Clinical services | 15,876,801 | 14,176,230 | 14,546,182 | 13,122,570 | 13,759,367 |
| Donations and fundraising | 1,912,641 | 1,752,878 | 2,146,315 | 1,937,661 | 1,658,480 |
| Dividends and interest | 209,791 | 273,827 | 124,898 | 44,962 | 34,239 |
| Other revenue | 30,754 | 21,724 | 23,628 | 62,985 | 19,522 |
| Total revenue | 18,029,987 | 16,224,659 | 16,841,023 | 15,168,178 | 15,471,608 |
| Expenses | | | | | |
| Staff expenses | 9,174,237 | 8,073,562 | 6,400,959 | 5,309,016 | 4,914,803 |
| Operating expenses | 2,373,805 | 1,991,670 | 1,998,085 | 1,819,621 | 1,767,579 |
| Clinical services | 2,655,626 | 2,707,135 | 2,743,565 | 2,752,762 | 2,286,389 |
| Donated services | 2,245,481 | 1,802,193 | 1,849,368 | 2,098,253 | 2,236,931 |
| Education programmes | 86,207 | 68,908 | 82,730 | 47,368 | 48,574 |
| Legal and professional | 1,119,234 | 756,256 | 677,087 | 519,616 | 395,993 |
| Marketing and fundraising | 208,961 | 111,582 | 123,314 | 187,061 | 137,518 |
| Total expenses | 17,863,552 | 15,511,306 | 13,875,108 | 12,733,698 | 11,787,787 |
| Excess revenues (expenses) | 166,435 | 713,353 | 2,965,915 | 2,434,480 | 3,683,821 |
| Assets | 23,261,296 | 25,006,696 | 22,929,491 | 20,710,350 | 19,090,757 |
| Liabilities | 2,328,651 | 4,240,486 | 2,876,634 | 3,623,408 | 4,438,295 |
| Net Assets | 20,932,645 | 20,766,210 | 20,052,857 | 17,086,942 | 14,652,462 |
| Comprised of: | | | | | |
| Unrestricted net assets | 20,808,767 | 20,247,144 | 19,690,338 | 16,701,760 | 14,035,174 |
| Restricted net assets | 123,878 | 519,066 | 362,519 | 385,182 | 617,288 |
| | 20,932,645 | 20,766,210 | 20,052,857 | 17,086,942 | 14,652,462 |

Audited by Deloitte Ltd. (from 2024, previously KPMG)

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

Looking Ahead

Demand for accessible, high-quality cancer care is expected to continue growing.

The progress achieved in 2025 reflects disciplined multi-year planning now translating into stronger delivery, improved access, and future capacity.

Priorities include:

01

Expanding diagnostic capacity

02

Enhancing treatment capability

03

Strengthening patient pathways

04

Investing in infrastructure and systems

05

Protecting Equal Access for future generations

Closing Patient Quote



That short period of discomfort can save your life.”

Troy Glasgow



Closing Reflection

The work completed in 2025 strengthened the foundation for what comes next.

Bermuda Cancer and Health Centre remains committed to ensuring the community can access trusted local care now and, in the years, ahead.





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 **Bermuda Cancer
and Health Centre**