

AGE

concern

AGE CONCERN BERMUDA
ANNUAL GENERAL MEETING



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VIRTUAL MEETING PROTOCOLS

- **Meeting is being recorded**
- Participants will be put on mute for the duration of the meeting
- **Virtual Meeting Protocols**
 - Opening
 - Please provide your Full Name in the chat for confirmation of attendance
- **Voting Instructions**
 - Every time you see the purple vote button you will be asked to vote at the end of presentation of that slide.
 - A screen will open and your vote will be captured as a poll.
Select yes, no, or abstain, whichever reflects your vote opinion



WELCOME & AGENDA

Recording has started

Virtual Meeting Protocols

Welcome, Opening Prayer & Moment of Silence for Departed and Infirm -

Heather Whalen

Meeting Agenda

- Approval of Previous Minutes/Corrections, Omissions, Edits, Matters Arising
- Chairperson's Annual Report- Linda Smith
- Treasurer's Report - Tracey Pitt
 - Presentation of Financial Statements Year Ending - March 31, 2020
 - Approval of Audited Statements for year ending March 31, 2019
 - Motion to Retain Mazars as auditors
- Executive Director's Report - Claudette Fleming
- Approval of Board of Director Nominees
- Approval of Honorary Director
- Board of Director Acknowledgements
- Meeting Adjournment

PREVIOUS MINUTES – HIGHLIGHTS & RESOLUTIONS

1. **Welcome and Opening Remarks:** Mrs. Linda Smith, Chairperson
2. **Chairman's Report:** Mrs. Linda Smith - Reported that Age Concern presently had 4,848 members. The largest membership of a group in Bermuda.
3. **Moment of Silence in honor of the infirmed and departed & opening prayer:** Pastor Paul, Evangelical Church, Bermuda
4. **Review and Approval the Previous Minutes September 11, 2020 - IT WAS RESOLVED TO** accept the Minutes proposed by Ms. Joy Fubler, seconded by Ms. Janet Simmons.
5. **Financial Reports:** Ms. Tracey Pitt CPA, Treasurer - The Treasurer presented the audited financial reports for 2017-2018 which showed a deficit of \$3,388. The unaudited financial reports for 2018-2019 were presented on the overhead projector. The treasurer stated that we have had challenges with revenue at \$655,903 and expenses of \$763,707 producing a deficit of \$107,804. **IT WAS RESOLVED** to accept the financial reports Ms. Jereen Albuoy, seconded by Ms. Betty Smith.
6. **Executive Director's Report:** Dr. Claudette Fleming
7. **New Membership Fee Structure and Financial Appeal:** Mr. Charles Jeffers, JP.
8. **Amendments to Bye Laws -IT WAS RESOLVED** to amend the Bye Laws and restructure the number of Board Members from a maximum of 11 to a minimum of 7. Mr. Michael Markham proposed that the amendments to the Bye Laws be accepted, seconded by Ms. Marilyn Saltus.
9. **Presentation of the Board of Governors: Honorary members: Mr. Ottiwell Simmons JP and Mr. Charles Jeffers** were appointed honorary members. New Members: Mr. Kirk Davis and Mr. Christian Seuss were added. No objections noted.
10. Partners & Donors Award Presentation
11. Key Note Address: "Retirement Age – Live to Work or Work to Live?"
Senator Jason Hayward
12. Closing & Adjournment

CHAIRPERSON'S REPORT

Revisit, Revise.... Re-Imagine!

2019 – 2020 Highlights

- **Managed through tough financial year**
- **Re-aligned strategic plan to address new realities** (revised mission & vision)
- **Acquired Admiralty House**
- **Expanding Operations to a Social Enterprise Model**
- **Recruiting for a Dynamic New Board of Directors**

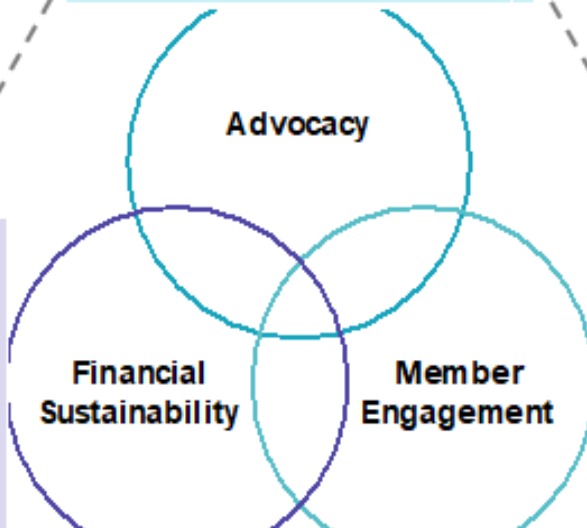
STRATEGIC REALIGNMENT 2020 - 2022



Successful Ageing/ Long
Term Care

Goal
Take actions through and on
behalf of the ageing population
to argue for support, defend, or
petition at all levels in all sectors
in Bermuda.

Goal
Adopt a new financial model
that leverages the 'ACB Brand',
strengthens fund development
and is structured to include fee
for service revenue streams.



Goal
Grow, mobilize, and empower the
ACB membership pool of adults 50
plus years. Build loyalty through
clear value propositions and
unmatched customer service

MISSION

To enhance the quality of life and
promote the rights and opportunities
for older adults in Bermuda

VISION

Bermuda as an international community of excellence
where optimal health and well-being, financial
security, civil participation and dignity are equitably
experienced by residents as they age.

AGE CONCERN (BERMUDA)
 STATEMENT OF OPERATIONS AND CHANGE IN FUND BALANCES
 FOR THE YEAR ENDED MARCH 31, 2018
 (Expressed in Bermuda dollars)

	Note	General Fund \$	Restricted Fund \$	March 31 2018 Total \$	March 31 2017 Total \$
REVENUES:					
Contributions		306,280	-	306,280	268,680
Contributions in kind	7	223,091	-	223,091	206,603
Membership		75,550	-	75,550	79,325
Government grants		38,065	-	38,065	38,065
Link program contribution	1	21,400	-	21,400	35,775
Vouchers received	3	-	18,700	18,700	-
Rental income (sublease)		17,574	-	17,574	27,578
Hardship contributions	3	-	16,900	16,900	8,624
Fundraising event		10,184	-	10,184	41,751
Change in fair value of investments		2,592	-	2,592	628
Miscellaneous		2,092	-	2,092	364
Total revenues		696,828	35,600	732,428	705,393
EXPENSES:					
Salaries and employee benefits	8	307,491	-	307,491	302,448
Service and program fees	7,9	231,138	-	231,138	216,231
Rent and maintenance	12	51,131	-	51,131	60,831
Miscellaneous		32,228	-	32,228	34,171
Travel, meals and entertainment		23,616	-	23,616	7,930
Vouchers issued	3	-	14,300	14,300	-
Membership		12,906	-	12,906	12,421
Office supplies and postage		12,628	-	12,628	12,094
Advertising		9,651	-	9,651	5,917
Hardship	3	-	8,966	8,966	32,188
Bad debt		7,605	-	7,605	-
Insurance		4,761	-	4,761	6,502
Telephone		4,528	-	4,528	3,518
Bank charges		4,238	-	4,238	4,664
Amortization of tangible capital assets		2,095	-	2,095	5,076
Fundraising		1,760	-	1,760	21,415
Total expenses		705,774	23,266	729,040	725,406
Excess (deficiency) of revenues over expenses		(8,946)	12,334	3,388	(20,013)
Interfund transfer	3	4,400	(4,400)	-	-
Administrative charge	3	2,111	(2,111)	-	-
Fund Balances, beginning of year		141,549	6,504	148,053	168,066
Fund Balances, end of year		139,114	12,327	151,441	148,053

The accompany notes should be read in conjunction with these financial statements

AGE CONCERN (BERMUDA)
 STATEMENT OF CASH FLOWS
 FOR THE YEAR ENDED MARCH 31, 2018
 (Expressed in Bermuda dollars)

	March 31 2018 \$	March 31 2017 \$
OPERATING ACTIVITIES		
Excess (deficiency) of revenues over expenses	3,388	(20,013)
Items not affecting cash:		
Amortization of tangible capital assets	2,095	5,076
Change in fair value of investments	(2,592)	(628)
Changes in non-cash working capital:		
Accounts receivables	7,605	(15,010)
Prepaid expenses	4,049	(3,658)
Restricted assets	(4,400)	-
Accounts payable and accrued liabilities	(4,647)	(20,025)
Deferred contributions	4,272	15,536
Cash provided by (used in) operating activities	9,770	(38,722)
INVESTING ACTIVITIES:		
Purchase of tangible capital assets	(1,217)	(2,131)
Purchase of investments	(5,000)	-
Cash used in investing activities	(6,217)	(2,131)
Net increase (decrease) in cash	3,553	(40,853)
Cash, beginning of year	170,123	210,976
Cash, end of year	173,676	170,123

The accompany notes should be read in conjunction with these financial statements

- Audited Financial Statements 2018/2019
- Retain Mazars as Auditors 2021/2022



UNAUDITED FINANCIAL STATEMENTS
APRIL 1, 2019-MARCH 31, 2020

SCREEN SHARE

EXECUTIVE DIRECTOR'S REPORT

Programs

Due to our fragile financial position coming in to the fiscal year 2019-20, the Board of Directors gave the directive to deliver only the most essential services, which included:

Client Services

Over 100 hardship clients were provided with groceries and gift bags donated by various donors and community groups during the Christmas holidays.

Membership

Age Concern maintained a membership of ***. However, More and more Age Concern members are turning 80 years old. This is good news for Bermuda as more Bermudians are living older. Age Concern's current membership policy is that members 80 years and older do not pay an annual membership fee. We would like to retain this policy however in order to recoup the costs to support this complimentary cohort a greater appeal for younger members is required

EDUCATION PROGRAMS 2019-2020

Topic	# Attendees	Outcome
Legal Clinics (x2)	100	We learned that AC legal clinics remain a vital and cost effective resource to aging adults' access to wills & estate planning information
Town Hall Meeting - Bermuda Health Plan	200	We learned that the AC membership has a diverse view on the Bermuda Health Plan which warrants an objective , independent, non-political review of options to better inform the membership.
Caregiving Symposium	26	We learned that caregivers require additional training to provide care safely at home. A partnership with Aging & Disability Home Care personnel is being established to provide educational training classes for home caregivers.
Health Check (x2)	30	We learned that larger public health events attract older adults who are already trying to improve their own health, however with limited new or positive outcomes. While on the other hand , a smaller group interaction saw measureable decreases in high blood pressure.



Education programming will resume in 2021 with traditional focus on legal, health & caregiving issues in the context of CV19 new norms & realities.

YOUR VOICE & HEALTHCARE REFORM

 Bernews

Photos: Patients 1st Hold Gathering In Park

The 'Patients 1st' group hosted a 'Health Plan Talk in the Park' at Queen ... of health reform financing, as set out in Bermuda Health Plan 2020. Feb 9, 2020



 Royal Gazette

Wilson questioned over health plan

... Bermuda Health Plan 2020. Kim Wilson announced in August that the plan was to replace the Standard Health Benefit coverage for all island ... Sep 28, 2019



 Royal Gazette

Nearly 3000 sign Patients First petition

The Bermuda Health Plan was designed to pool all the island's residents in one unified health insurance package. That would replace the ... Nov 28, 2019



 Royal Gazette

Wilson defends healthcare consultation

Kim Wilson said that it was "wholly inaccurate to suggest" that the Bermuda Health Plan had been hurried. She added: "The purpose of this ... Dec 3, 2019



One more voice: Ricky Brathwaite, chief executive of the Bermuda Health Council, speaks during a forum hosted by Age Concern to discuss the Government's new health plan (Photograph by Blaire Simmons)

 Royal Gazette

Health insurance reform to go ahead

Kim Wilson, the Minister of Health, said: "In August of this year we undertook to ... public consultation period on the Bermuda Health Plan. Dec 10, 2019



 Bernews

'Patients 1st' Group To Host Health Plan Forum

Their Facebook page says, "We think Bermuda Health Care is too ... Patients First wants the government to postpone all health reform ... Nov 25, 2019



Striking the right balance between public policy, public demands & public perceptions.



Striking the right balance between affordability, quality & equitable access.

PRE COVID-19 STATUS QUO ANALYSIS

Like most organizations Age Concern was challenged to meet projected fundraising targets prior to shelter in place order as a result of COVID-19. Due to multiple shifts in the economy, reduced donations, and increased operational demands the organization entered the beginning of the shelter in place order in a very fragile position. Our fragile financial position changed quickly however when we sounded the alarm to donors and stakeholders that preparation was needed to address the threat of the pandemic.

COVID 19 - Response



WHO WE HELPED DURING CV19 SHELTER-IN-PLACE...MAR-MAY 2020

Age	Clients Served
50 -64 years	
65-79 years	
80 & older	
<u>Under 50 years</u>	

Grand Total	507
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Sex	Clients Served
Female	75%
Male	25%

Race	Clients Served
Black	
Other	
White	

Essential Services



YOUR IMPACT DURING COVID - 19

ESSENTIAL COMMUNITY SERVICES



FOOD

Prepared and delivered pre-packaged grocery bags
Collaborated with the Bermuda Police Service and Project Action for delivery of goods. Arranged grocery shopping trips for seniors and/or shopped on their behalf. Also delivered toiletries, and personal cleaning supplies to seniors.



ELECTRICITY

Paid electricity bills for seniors that lost income as a result of Covid-19.



HOUSING INSECURITIES & INCOME LOSS

Supported seniors of losing their rental accomodation due to Covid-19.



SOCIAL WORK

Deployed qualified Social Workers provided triage, assesment, referral and hardship support assistance. As well as assisted in coordinated delievery of goods and directed seniors to mental health hotlines and services.



CARE GIVING

Partnered with local caregiving services by subsidizing caregiving support for caregivers who needed a rest during the height of the pandemic. We partnered with physiotherapists who provided physiotherapy sessions for clients with limited mobility, COPD, or chronic illness that made them vulnerable to Covid-19.

Triage Data

Transportation
0.8%

Caregiving Inquiry
2.9%

Client Services
16.8%

Financial Inquiry
0.2%

Membership Inquiry
52.5%

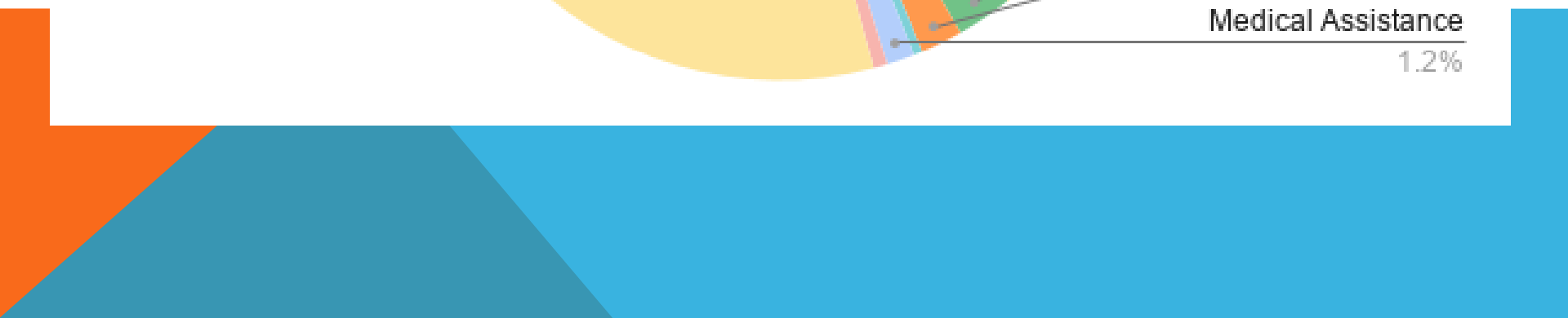
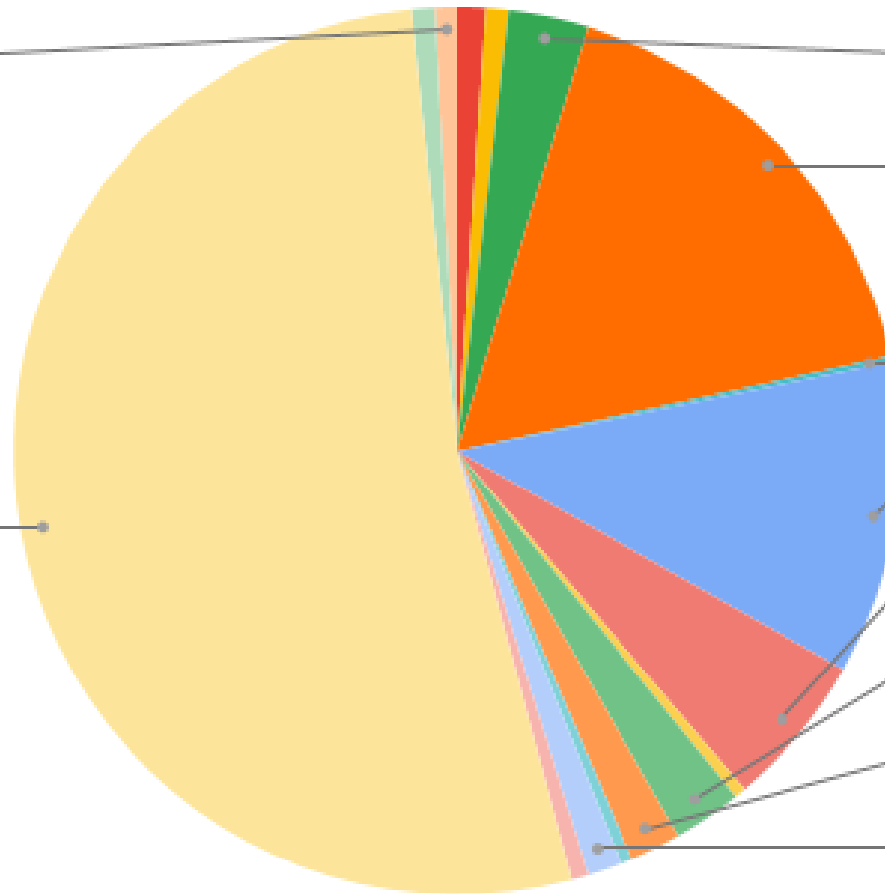
Food Insecurity/Food
11.4%

General Inquiry
5.6%

Housing/Shelter
2.5%

Insurance Inquiry
1.9%

Medical Assistance
1.2%



WHAT'S COMING OPERATIONALLY IN 2021-2022

PROGRAMS

Client Services & Education

Strengthening of our Client Services and Hardship programs to include structured advocacy educational component facilitated by qualified social service staff.

Membership

New Business Development Arm with a focus on doubling the membership in the next 18-24 months and building related revenue streams

A new online membership self-management platform

New member fees ratified by members in in the 2019 Annual General Meeting

Community Engagement & Education

Working with the Bermuda National Standards Committee (BNSC) to expand and improve residential care accreditation

Program Staff relocation to Admiralty House

A series of workshops and online trainings are being planned for the first quarter of January 2021

3 LOCATIONS



LiveNet /1 Burnaby Street,

Membership Satellite Office



Admiralty Club House

Admiralty House Park



Corporate Office



DIRECTOR NOMINEES 2020



Betty Dale
*Retired governance
risk, compliance &
control specialist*



**Michelle
Jackson**
*Industry leader in life
& group health
insurance.*



Richard James
*Career, professional
and personal
development
specialist*



Cain Kunze
*Local entrepreneur,
operations &
business strategy
specialist.*



George Ratteray
*Real Estate agent and
retired technical
engineer.*

EXISTING DIRECTORS

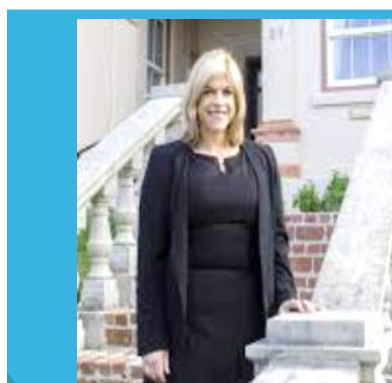
Linda Smith,
Chairperson



Tracey Pitt CPA
Treasurer



Tina Martin,
Secretary



Heather Whalen,
Director



Claudette Fleming PhD
Executive Director
(ex-officio)



DIRECTOR NOMINEES 2020



Betty Dale
*Retired governance
risk, compliance &
control specialist*



Richard James
*Career, professional
and personal
development
specialist*



Cain Kunze
*Local entrepreneur,
operations &
business strategy
specialist.*



**Michelle
Jackson**
*Industry leader in life
& group health
insurance.*



George Ratteray
*Real Estate agent and
retired technical
engineer.*



- Approval of Director Nominees 2020

OUR GRATITUDE & BEST WISHES TO DEPARTING DIRECTORS



Rhonda Smith Simmons
Mark Fields
Kirk Davis
Valerie Cheape



OUR GRATITUDE & BEST WISHES TO JONATHAN BREWIN, DEPUTY CHAIRPERSON



Climbing Mountains for Bermuda's Seniors



- Approval of appointment as Honorary Director



DONOR THANK YOU

2019-20 Donor list:

Allied World Assurance Company Ltd

America International

Anonymous (x2)

Arch Reinsurance Ltd

AXA XL

*Bank of Bermuda Foundation-
Strategic Grant*

Bermuda Emergency Fund

Bank of Bermuda Foundation

CHUBB

Conyers Dill & Pearman

Digicel

Enstar

Gorham's - Staff

HSBC

Oil Management Services Ltd.

Vitol Energy (Bermuda) Ltd.

LINK PARTNER THANK YOU

2019-20 Donor list

Atlantic Vision Care

BELCO

Bermuda International Eye Institute

Bermuda Medical Specialties Group

Bermuda Yellow Pages

Butterflied & Vallis

Convenience Coffee

Evangelical Church

FortKnox Bermuda Ltd

Hamilton Medical Centre

Market Place

MJM Limited

OBMI

WOW



ADJOURNMENT

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Wow Rebroadcast

