

# AGE CONCERN BERMUDA 2019 ANNUAL REPORT

SEPTEMBER 11, 2019



## OUR MISSION

"TO ENHANCE THE QUALITY OF LIFE AND ADVOCATE THE RIGHTS AND RESPONSIBILITIES OF ADULTS AGED 50 AND ABOVE IN BERMUDA."

**AGE**  
concern

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VISION STATEMENT: "TO BE THE LEADING ADVOCACY VOICE FOR OLDER ADULTS, AND FOR BERMUDA TO BE AN INTERNATIONALLY RECOGNIZED AGE-FRIENDLY COMMUNITY."

# CHAIRPERSON REPORT



Dear Members and Supporters,

The period April 2018 – March 31st 2019 has been an extraordinarily busy and challenging time for Age Concern. Much like other charities in Bermuda, Age Concern is competing for a finite pool of funding from its traditional sources specifically, corporations, philanthropic organizations, Bermuda Government, small Businesses, community groups and individual donors.

Given a reduced population, and local and international business mergers and acquisitions, funding resources are more difficult to acquire and sustain. Additionally, donor funding is more frequently restricted to specific projects and programs which puts a strain on sustaining the

administrative functions needed to keep the organization operating on a day-to-day basis.

As I reported to you last year, Age Concern was beginning its new strategic plan cycle for the years 2018-2022, with priorities being advocacy, membership engagement and communications. The Focus of our advocacy remains revolutionizing long-term care. And, we continue to engage our members through educational programs and practical workshops including estate planning, health maintenance and caregiving. We communicate through newsletters, social media and traditional media. Additionally, we regularly engage with Government and community leaders on timely issues affecting seniors and promote age friendly policies. While our strategic view has not substantially changed – out of necessity we are now increasingly focused on organizational financial stability and sustainability.

On March 30, 2019 the Board held a special Strategic Visioning Board Meeting and agreed to restructure the Board to make it more streamline and move resources to Board committees tasked with specific projects including greater focus on revenue generation and fundraising.

Within the next few weeks, the Board will be going back into strategic planning, with the objective of developing a specific platform for the organization to improve its financial position.

We are pleased to report that while it has been a difficult year, there have been many successes, not least of which is our achievement of recertification by the Bermuda National Standards Committee. Our Executive Director, Dr. Claudette Fleming and the staff at Age Concern demonstrate incredible dedication to Age Concern daily, and we greatly appreciate their knowledge, experience and commitment. I would like to also thank the Board for their extensive time and valuable talents in guiding the organization. Like all of our volunteers, their loyalty to Age Concern is tangible and greatly meaningful. Age Concern's success is dependent upon a great many people and their willingness to support our organization with time, funding, volunteerism and participation. We appreciate each and everyone's effort, particularly as we navigate the continued challenging times ahead.

Yours Sincerely,

Linda Smith, Chairman

I am pleased to report on the outcomes of our operations and programs for the fiscal year 2018-2019.



## EXECUTIVE DIRECTOR'S REPORT

### **Client Services**

Age Concern's Client Services program assists up to 265 older adults per year. The program provides information, advice, referral

services and hardship support. 22% of Client Services users were between the 50-64; 43% between 65-79 and; 28% were over 80 years old. The top five reasons older adults contacted Age Concern in the year 2018/19 was for professional help with: a specific age-related hardship (37%); general information regarding ageing services (13%); a legal matter (12%); a financial concern (9%) or to seek guidance on who and how to report suspected abuse of a senior (6%). The majority of financial help requests were for food and electricity. 68% of Client Service users had their inquiry addressed upon contact with Age Concern; 9% were referred to Ageing & Disability Services of the Bermuda Government and 6% were referred to Legal Aid. The remaining 17% were referred to other sources.

### **Membership**

As at March 2019, Age Concern had 4848 members, making us the largest membership organization on the island. 3194, Age Concern members pay membership fees while, 1428, over the age of 80 years have complementary membership. Members enjoyed discounts with over 70 local merchants, which according to our 2018 Membership Survey is one of the greatest benefits of being a member. Last year, we also conducted a merchant survey. Most merchants are pleased with providing Age Concern members with discounts, while others declined future participation for a number of reasons, which include a desire to focus support on seniors in critical financial need.

### **Education Seminars & Clinics**

Six education seminars provided members with access to professionals within the health, legal and long-term care sectors. Over 80% of seminar attendees indicated that seminars keep them well-informed and, more than 90% said that our education offerings are of high quality. While we are succeeding in providing high quality programming, we have been unable to successfully measure whether attendees have taken concrete action after attending an education seminar or clinic. As a result, we instituted a more robust data collection and evaluation system by having attendees complete detailed surveys, which help us to better understand our members' individual circumstances.

Last year, our Health Check surveys revealed that not much was changing for attendees in terms of physical improvements. As a result, instead of checking vital signs alone, we incorporated small group follow-up interactions. In the case of Health Checks, small group interactions resulted in participant blood pressure readings decreasing by 20 points for some participants. The value of hosting both large events and small events was subsequently justified and future programming will be adjusted to accommodate both types of education offerings.

### **Residential Care Accreditation**

Age Concern continues to work in partnership with the Bermuda National Standards Committee (BNSC). Four (4) residential care facilities remain on track to be fully accredited in the year 2020, which will be a significant milestone for Bermuda and its elders currently residing in these facilities.

## Advocacy

### Retirement Age

A legislative milestone and long-term advocacy goal of Age Concern was reached in July 2019, when Finance Minister Curtis Dickinson proposed that the Public Service Superannuation Amendment Act increase the mandatory retirement age from 65 to 68. This change in the retirement age of public sector workers sets a significant precedent for island-wide adoption in both the public and private sectors.

### Rental Tax

In 2019, Age Concern reported that Finance Minister, the Hon. Curtis Dickinson had dismissed considerations of introducing a rental tax. Over 500 members responded to an Age Concern survey, 86% indicating that they were not in favour of the introduction of a rental tax, particularly any introduction of a tax that would affect seniors. While a temporary delay of the introduction of rental taxes was realized, the Minister and the Ministry of Finance however, were not clear in their communication around the issue. A rental 'surcharge' was introduced in August of this year. We have received number of complaints from our members regarding the surcharge. There have also been calls for action. We welcome the support of members who desire to volunteer and lead an advocacy effort to address these concerns. We are open to your thoughts and welcome your input and time to address the issue.

### The Winding-Up of the Bermuda Seniors Islander's Club (BSIC)

After over 40 years of existence the BSIC wound up as a charity at the end of August 2019. The BSIC has been directed under the dedicated leadership of Mr. Fred Hassell, MBE, a well-known and respected community leader in the field of ageing and a pioneering and Honorary Member of Age Concern Bermuda. The BSIC has wound up its charitable assets to Age Concern and we are currently in discussions with remaining Club leaders to establish a new partnership that will allow for the Clubs to continue. We are also pursuing discussions with the Bermuda Government.

### Our Financial Future

The year 2018-19 was one of the toughest financial years of Age Concern over our more than 40 year history. While cash flows remained positive, we experienced a significant deficit as expenses exceeded revenue by over \$100,000. The philanthropic and local economic landscape continues to shift as companies and individuals are uncertain about their own economic future on the island. Our response to these challenges has been to take a second look at ourselves and determine whether and how we should dedicate our resources. Like many charities, our financial future is fragile and the potential to close our doors at any given time is always there.

And while we do face significant fiscal challenges, we are proactively putting more energy into our future. Some substantive changes are likely to occur within the organization, some of which we are not in a position to predict. We know for certain that we will have to change our membership fee structure in order to provide and sustain benefits for our members. We also believe that we have to develop a fee-for-service and or commercial arm in addition to our current charitable programs.

Many of you have already expressed your thoughts on future programs through our Membership and Volunteer surveys. We encourage those who wish to contribute further input to talk to us. We look forward to presenting a well-informed plan on the way forward in due course.

Finally, I express sincere gratitude for all the people that make Age Concern what it is today: the Board; staff; volunteers; members; corporate & philanthropic donors; merchants; private and public supporters and community partners. It's a tremendous time and we have a tremendous organization with a tremendous purpose and a promising future.

Dr. Claudette Fleming

September 11, 2019

**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 \$
<b>REVENUES:</b>					
Contributions		306,280	-	306,280	266,680
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
<b>Total revenues</b>		<b>696,828</b>	<b>35,600</b>	<b>732,428</b>	<b>705,393</b>
<b>EXPENSES:</b>					
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		32,226	-	32,226	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
<b>Total expenses</b>		<b>705,774</b>	<b>23,266</b>	<b>729,040</b>	<b>725,406</b>
<b>Excess (deficiency) of revenues over expenses</b>		<b>(8,946)</b>	<b>12,334</b>	<b>3,388</b>	<b>(20,013)</b>
Interfund transfer	3	4,400	(4,400)	-	-
Administrative charge	3	2,111	(2,111)	-	-
<b>Fund Balances, beginning of year</b>		<b>141,549</b>	<b>6,504</b>	<b>148,053</b>	<b>168,066</b>
<b>Fund Balances, end of year</b>		<b>139,114</b>	<b>12,327</b>	<b>151,441</b>	<b>148,053</b>

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

The above summary statements are extracted from our Audited Financial Statements for the year ended March 31, 2018. The full Audited Financial Statements and Independent Auditor's Report is available to members at the Age Concern offices. We are grateful to the firm of Mazars for the audit and their donation-in-kind.

# TO OUR VALUED MEMBERS

## AT THE START OF 2020

AGE CONCERN WILL BE INTRODUCING A NEW MEMBERSHIP FEE STRUCTURE.

### SO, WHAT WILL THIS FEE STRUCTURE LOOK LIKE?



#### THE NEW MEMBERSHIP FEE STRUCTURE

- All **NEW** members will pay an additional \$15 sign-up fee.
- Existing members **DO NOT** pay the sign-up fee when renewing their membership.

Membership fees will now split between 3 different age groups.

- 50-64: \$35
- 65-79: \$28
- 80+: Complementary (Free)

# A GREEN HOUSE PHILOSOPHY

## ON THE ROAD TO A NEW VISION OF LONG-TERM CARE

In 2017, Age Concern set out to learn about a new long-term care (LTC) philosophy that possesses the ability to revolutionize LTC in Bermuda.

The officers of Age Concern were first introduced to the Green House philosophy through LINK partner and supporter, Mr. Colin Campbell from the architectural firm OBMI. Since that time, Age Concern has been on a relentless journey to determine whether the Green House philosophy can be adapted in Bermuda.

Site tours have been undertaken, local care partnerships established, legal and stakeholder feedback sought and money raised to support initial investigative efforts.

In 2018, Age Concern heightened its investigative efforts by joining new LINK partner Atlantic Caregiving, in focusing more intently on the Green House care philosophy and our potential role in its local execution. During Age Concern's September 2018 Annual General Meeting, awareness of the Green House (GH) philosophy was strengthened among members when GH Project Guide, Mrs. Debbie Wiegand addressed Age Concern members on the benefits of the Green House model. Members of Age Concern and the public embraced the idea of a new care philosophy.

Our focus on LTC however was refined as we faced more imminent financial sustainability challenges for the organization. While these challenges remain, Age Concern is still working on bringing the Green House care philosophy to Bermuda and has recently commenced discussions with social partners that are in a position to provide land. Having conducted our own research on a suitable LTC model for Bermuda; acquired legal advice on the potential of Age Concern's role and; identified local and overseas training partners within Green House and Atlantic Caregiving, Age Concern has a solid foundation for the facilitating of a new LTC philosophy in the very near future.

As the components of success come together we still have much work to do. A new and better Age Concern is on the horizon. We are inviting all members to do more than stay informed, we also need you to get involved.

As we readjust our strategic priorities, we will be reaching out to our membership for building, financial and governance expertise among other competencies. Please make yourselves, your areas of expertise, and your interest in contributing known to us. Your support is vital to our collective success and to your own ageing future.





# ANITA FURBERT

Anita Furbert, or *Nurse Anita*, as we fondly refer to her, joined Age Concern in 2013 as a volunteer to assist with our education programs.



When our former Education Coordinator moved on to another career path, Anita seamlessly took on the role of Education Officer. Anita's nursing skills were a natural fit for our Health Check programs and education curriculum. Her nurturing spirit also helped us to maintain and engage many volunteers. Throughout her time with us, Anita worked well with our volunteers ensuring that a time to celebrate and honor their contribution was included in her annual program calendar and budget. Anita not only cared for our members and volunteers but also for our staff.

Through her own initiative, Anita commenced our first staff wellness program and continues to support the organization in the promotion of wellness in all of its work. Anita is living proof that an exciting life begins all over again at retirement, a time where we can live full and meaningful lives doing the things we are good at and love to do. Today, we celebrate Nurse Anita Furbert for all she means to us and for all that she has contributed to Age Concern Bermuda.

Age Concern appreciates ALL our volunteers who are committed to giving us their time and efforts!



We would like to give a special thank you to those listed below who are able to assist us every week!

## LINDO'S VOLUNTEERS

Michael Cox

Barbara Frith

## CORPORATE OFFICE VOLUNTEERS

Elaine Tucker-Daniels

Joanna Budzynski

Marion Ezedinma

## MEMBERSHIP OFFICE VOLUNTEERS

Beverley Sealey

Rachel Zuill

Delores Thompson

Jill Burt

Deborah Steede

Diane Carlson

Selma Taveres

# Age Concern Bermuda's Honorary Board Members

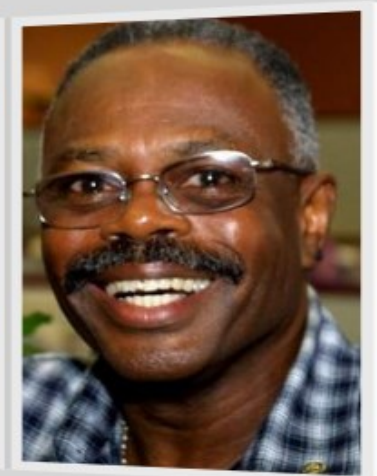
## **OTTIWELL SIMMONS, J.P.**

Mr. Ottiwell Simmons may be best remembered as the leader of the Bermuda Industrial Union or his years spent serving his Party and Country as a PLP MP. In 2004, Mr. Simmons was recruited by then chairperson of Age Concern, Walter Roberts, for the Handyman programme. Today, he sits as a member of Age Concern Bermuda's Board of Directors, serving as one of the longest serving Board members, which represents 15 years of dedicated service.



## **CHARLES JEFFERS, J.P.**

Mr. Charles Jeffers has been formally involved with Age Concern as a member of the Board of Directors for 10 years, spending most of his efforts with advocacy work as the Chairperson of our Advocacy Committee. Never shy to speak on important topics affecting our seniors such as: affordable healthcare, age discrimination, pensions, etc. Mr. Jeffers advocacy tenure has seen many significant advancements such as: FutureCare; human rights legislation; increase of retirement age and a soon to be introduced national health plan.





# ACKNOWLEDGMENT TO OUR PARTNERS

## LINK PARTNERS

Link partners provide support to Age Concern and our members, while also assisting us in the fulfillment of our strategic goals.

This year, we would like to give special thanks to our medical link partners who have consistently supported our organization and our members.

**The Hamilton Medical Center**

- Dr. J.J. Soares

**Atlantic Vision Care**



## AGE CONCERN HEALTH CHECK SCREENINGS

Each year Age Concern provides its members free health check screenings.

This year, we would like to highlight these partners for consistently partnering with us to ensure our seniors are able to receive these free screenings.

**Chubb Bermuda**



**Dr. Leonard Teye-Botchway**



## CORPORATE PARTNERS

Age Concern expresses appreciation to these two organizations for their continuing for our organization's operations and programs.

**MS Amlin**



**Axis Capital**



# OUR DONORS



## AGE CONCERN MEMBERS

Allied World Assurance Company Ltd.	Convenience Coffee Ltd.	Mr. Jonathan & Somers Brewin - Mt. Kilmanjaro
AME Church of Bermuda - YPD Department	COP Charity Walkers	Mr. Jonathan Brewin
American Air Line Staff	Creative Upholstery	Mr. Patrick Caton
Amlin Bermuda	Cripps Foundation	Mr. Robert Vaughan
Anonymous Donors	Decisions Ltd.	Mrs. A.E. Wilkinson
Appleby Bermuda	Department of Health	Mrs. Linda Smith
Argus Group	Devonshire Parish Council	MS Amlin
Aspen Bermuda	Dr. Claudette Fleming	Ms. Sylvia Hayward-Harris
Assured Guaranty	Electronic Services Ltd.	Ms. Tina Martin
Atlantic Caregiving	Endurance Specialty Insurance Ltd.	Ms. Victoria Edmonds
Atlantic Philanthropies	Mr. Robert Vaughan	OBMI
Atlantic Security Limited	Evangelical Church	Orbis Investments Management Ltd.
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AXA Catlin - End to End	Fort Knox Bermuda Ltd.	Prospect Primary School
Bacardi International Ltd.	Gibbons Company Charities Day Supporters	Renaissance Re
Bank of Bermuda Foundation	Gibbons Company Ltd.	Schroders(Bermuda)Limited
Beacon Awards - Bermuda Community Foundation	Gorhams Ltd.	Sensational Delights - AG Show
BELCO	Gorhams Ltd. - Staff Donation	SOL Petroleum Bermuda Ltd.
BELCO Staff	Hamilton Medical Centre Ltd.	St. Georges Rotary
Bermuda 5K Eye Clasic Participants	Hannover Re (Bermuda) Ltd.	Storm Sports Club - Netball Team
Bermuda Community Foundation	HSBC Compass Point Staff	The Anderson Family
Bermuda Institute of Ophthalmology	Jardine Matherson International	The Late Dr. Leonard Teye-Bochway
Bermuda Red Cross	Kitson & Company Ltd.	The Late Mrs. Elizabeth Kitson
Bermuda Senior Islanders' Center	KPMG Ltd.	The Royal Gazette Staff
Bermuda Taxi Owners Association	Lindo's Market Ltd.	Tokio Millennium Re Ltd.
Bermuda Yellow Pages	Markel Bermuda Ltd.	Travel Edge Staff
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Brunswick Street Bakery	Memorial Donations - Eleanor Richold	Windship (Bermuda) Ltd.
Butterfield & Vallis	Memorial Donations - Teddy Chapman	
Butterfield Bank	Miles Market Ltd.	
Butterfield Bank Operations Staff	MJM Ltd.	
CHUBB Foundation	Mr. & Mrs. Ian & Jennifer Hind	
Continental Trust Corporation Limited	Mr. & Mrs. Michael L. Darling	
	Mr. Charles Jeffers	

*Thank you*

“There is not a man of us who does not at times need a helping hand to be stretched out to him, and then shame upon him who will not stretch out the helping hand to his brother.” - **Theodore Roosevelt**



# 2018 CHRISTMAS DONORS

Age Concern would like to thank those listed below for helping us make the holidays a little more special for our seniors.

**MS Amlin**

**Renaissance Re**

**American Air Line Staff**

**HSBC Compass Point Staff**

**BELCO Staff**

**Travel Edge Staff**

**Prospect Primary School**

**Storm Sports Club - Netball Team**

**Brunswick Street Bakery**

*Thank  
You!*



“There is no exercise better for the heart than reaching down and lifting people up.” - **John Holmes**



# In Loving Memory



Age Concern Bermuda would like to acknowledge two important people who were committed to our mission, to help improve the lives of our seniors.

## Noelette Irene Fray (1947-2019)

Ms. Fray volunteered with Age Concern for over a decade, always eager and ready to assist us! She helped with education seminars, office assistance, anytime we needed her, she was there! Age Concern is extremely grateful for her willingness and commitment to our seniors and we would like to acknowledge Mrs. Frays significant and heartfelt service.



## Dr. Leonard Teye-Botchway (1955-2019)



I have known Dr. Teye-Botchway for over a decade in my capacity as Director of Age Concern.

Dr. Teye-Botchway consistently provided monetary contributions and free professional services to support Age Concern’s Health screenings and related programs across the community. He has made a difference in promoting prevention and wellness. For over a decade, he sponsored the ‘Annual Eye Institute Classic’ Race and made donations to Age Concern from the proceeds.

Dr.Teye-Botchway would go above and beyond his call of duty. He provided annual access to technicians, specialists and transports needed equipment to carry out free screenings. Dr. Teye-Botchway’s contributions to the provision of healthcare was unique.

Age Concern worked with the Health Department and Dr.Teye-Botchway to determine the causes of seniors not having access to medical services. Through Dr.Teye-Botchway’s participation, we were able to make eye care more accessible to seniors because they do not need to pay for these visits. By agreeing to hold these clinics at different locations on the island, we significantly enhanced access for seniors by holding the clinics in closer proximity to them.

Dr.Teye-Botchway’s acts of helping others voluntarily both known and unknown facilitated and made life better for many of the seniors in our community. He was keen in the success of eye screening which was evidence by the number of people who have benefited from his work.

- Dr. Claudette Fleming, Executive Director



# AGE CONCERN COMMUNICATIONS

Age Concern sends its members an e-newsletter each month!



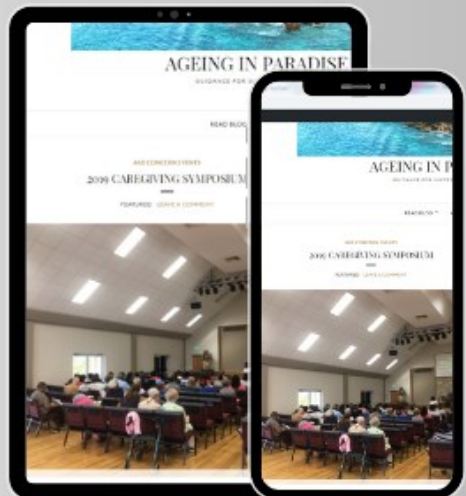
NOT RECEIVING AN E-NEWSLETTER?  
PLEASE CONTACT  
[COMMUNICATIONS@AGECONCERN.BM](mailto:COMMUNICATIONS@AGECONCERN.BM)

## DO YOU KEEP UP WITH OUR BLOG?

Why not visit our blog during your free time?

WE COVER VARIOUS TOPICS SUCH AS AGE CONCERN EVENTS, CHRONIC ILLNESS, WELLNESS, LIFESTYLE & MANY MORE!

To visit our blog from any smartphone, tablet, or computer go to: [ageconcernbda.blog](http://ageconcernbda.blog)



# ACTIVE ON SOCIAL MEDIA?

Check us out on Twitter,  
Facebook & Instagram!



FB: AgeConcernBDA

IG/Twitter:  
ageconcernbda

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## CONTACT US

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