



2022 ANNUAL
REPORT

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AGE CONCERN MISSION & VISION



MISSION

To enhance the quality of life and promote the rights and opportunities of 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.

CHAIRPERSON'S STATEMENT

I am pleased to report that Age Concern Bermuda continues to successfully deliver on its mission to enhance the quality of life and promote the rights and opportunities of older adults in Bermuda.

Reporting year 2021 –2022 was productive both operationally and at the governance level. Major activities included recruiting, renewing and engaging program participants who benefit from events, educational programs and merchant discounts provided by Age Concern.

In addition to regular activities, Age Concern once again stepped up and played an important role in the community-wide pandemic response. The 2021 Vaccination Hotline program was extended, assisting seniors with personal arrangements to attend vaccination centers for initial inoculation and boosters. Additionally, recognizing the on-going challenges of the ever-expanding use of technology for day-to-day functions, Age Concern launched a Seniors Helping Seniors initiative to provide instruction and guidance for those who need it.

It was a busy year. Client Services' requests increased, as did Age Concern's role in vetting and administrating hardship support. It is important to remember that these much-needed, front-facing activities



are dependent upon successful fundraising by staff and volunteer Directors. Funds are always needed to sustain the organization and provide the operational and corporate governance resources required for Age Concern to continue to be viable. Governance responsibilities require administrative resourcing to effectively run the operation and consistently satisfy legal and regulatory compliance requirements.

Age Concern Bermuda remains focused on continuing to achieve the goals set out in its 2020-2023 strategic plan. We have successfully restructured the operation to efficiently improve service delivery and enable professional development and succession planning. We have also added new volunteer Directors to the Board and continue to strengthen its capacity to provide guidance and governance. During the year, we were pleased to welcome New Directors: Tanya Bule, John Donohoe, Carmen Francis and Tony Prentice to the Age Concern Board.

AGE CONCERN AGM 2022

By now you may have read or heard that our Executive Director, Dr. Claudette Fleming is retiring from Age Concern Bermuda effective September 30, 2020. Dr. Fleming has led Age Concern for 22 years, successfully moving it from a small charity to one of the most significant, highly recognized and respected charitable organizations in Bermuda.

We are sad to see Dr. Fleming leaving Age Concern, but very grateful that she has agreed to assist through a transitional period.



An interim Executive Director will be appointed as Age Concern recruits for a permanent replacement and develops its next strategic plan building on the good work by Dr. Fleming and those who have served with her over many years.

On behalf the Board of Directors, we extend our gratitude to Dr. Fleming for the knowledge, and leadership she consistently provided to Age Concern. On a personal note, having served on the Board with Dr. Fleming for 12 years, six as Chairperson, I have admired and appreciated her unwavering commitment to Age Concern and her passion for supporting the needs of seniors. We wish her continued success in her future endeavors.

We also extend our appreciation to all who help Age Concern serve the Bermuda Community. Thank you to the charitable foundations, corporate donors, individual donors, and business partners who support Age Concern. Thank you to Age Concern staff and volunteers who regularly go the extra mile and contribute so much. And, thank you to the Board of Directors who also work hard on behalf of Age Concern volunteering their time and expertise to provide valuable guidance and direction. Age Concern's success is truly a team effort.

Sincerely,

LINDA SMITH

*Age Concern Bermuda
Chairperson*

EXECUTIVE DIRECTOR'S REPORT

I am grateful for the opportunity to provide my final AGM report as the Executive Director of Age Concern Bermuda. When I started in the year 2000, I found Age Concern with a long-standing and committed Board, chaired by Mrs. Joy Leman with Mrs. Deborah Thomas-Gilkes as Deputy chairperson. Our mission at the time was to create the conditions to improve the lives of seniors on the island. Age Concern was known mostly for its education seminars and public meetings, advocacy efforts and collaboration with the Shared Housing Program, started by Ms. Janet Jackson, RN under the organization's auspices.

After being hired in the year 2000, Age Concern had just completed an extensive, island-wide strategic plan. The plan resulted in the reaffirmation of the organization's mission to provide information, advocacy, and advice on the island's older population. The plan also recommended that an Executive Director be hired, and I became the successful candidate. I had no idea what I was in for but nonetheless, under the direction of a very committed Board of Directors, I got straight to work. We moved into a shared, Center on Philanthropy space at the Russell Eve building, set up a phone line and computer and off we started as a new nonprofit organization.

Over my career with Age Concern, I have worked among diverse leaders in the nonprofit, local company, voluntary, faith-based, union, public service, and political sectors. These committed and influential individuals opened doors and initiated dialogue on some of the most important ageing issues of our time. Our work has also been supported by a talented operational team who have provided backbone support to some of our greatest advocacy contributions. Examples of critical legislation that Age Concern has given voice to include, but are not limited to:

1. Long-term residency (20 years or more) for non-Bermudian seniors (2001)
2. Expansion of H.I.P. Benefits to include medication coverage (2004)
3. Rescinding of the amendments to the Financial Assistance Act that would negatively impact senior 'boarders' in private residents (2004)
4. Introduction of the Seniors Abuse Registry Act (2008)
5. Introduction of Future Care - Health Insurance Amendment (2009)
6. Amendment to Human Rights Act to include age as a basis of discrimination with respect to the provision of goods and services (2013)
7. Standard Health Benefit price stabilization (2017)
8. Introduction of the Residential Care, Code of Practices, and related amendments (2018)
9. Public Service Superannuation Amendment Act to increase the mandatory retirement age from 65 to 68 for public servants (2019).
10. Rescinding of proposed home rental tax (2019)



By way of the progression of our mission, we started our Information, Call Centre with hundreds of calls each year, that number has now increased to several thousand. Likewise, in the year 2000 we began with 150-200 members, memberships were processed via a spreadsheet and membership cards were written by hand. Today, there are over 5000 members. The programme is run by a qualified Business Development Manager, a supporting team, and a state of the art customer relations management system (CRM). In addition, our satellite office managed by LiveNet allows for convenience and access for sign-ups and questions within the City of Hamilton.

Age Concern has also created the impetus for several first-time initiatives since the year 2000, these include but are not limited to our involvement in the following:

1. Initial opening of its Information and Call Center (2000)
2. Commencement of the Handyman Program (Hardship Fund) (2005)
3. Introduction of The Purple Pages, Resource Directory (2005)
4. Co-Founding Charity of Cap-A-Laige, Charities House (2006)
5. First observance of World Elder Abuse Awareness Day (2010)
6. Introduction of accreditation programs for the island's rest homes (2016)
7. Third Sector Community Response (CCRE) Effort (2019) involved in the steering committee of third sector pandemic efforts.
8. Partner in founding the Nonprofit Alliance of Bermuda – NAB (2020).
9. Co-collaborator in the Food Security Working Group of NAB (2021)
10. Co-collaborator and facilitator and the recently formed Bermuda LTC Peer Learning Network (2022)

Our Client and Education programmes and the culmination of our advocacy work for and on behalf of seniors, has left a proven track record of impact in our mission to promote the rights and opportunities and improve the quality of life of older adults living in Bermuda. In keeping with our rich history, we remain in pursuit of our vision to see Bermuda recognized 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.

I have God to thank most of all for purposing me to be useful in service to seniors for such a long period of time. I also have all of you to thank for the significant contributions that you have made. Together, we are Team Age Concern! There are so many people to thank, too many to fairly mention. I do however want to express my gratitude to the current Chairperson, Mrs. Linda Smith and the current Treasurer, Ms. Tracey Pitt CPA. They currently stand as the longest members of the Board, spanning over a decade which has brought great continuity and stability in leadership.

Many have commented that the organization and the name Claudette Fleming are synonymous. My choice to no longer bear the title and role of Executive Director, therefore, came with careful consideration, however I recognize that there is a time and season for everything. Today, perceptions are appropriately evolving to the reality that Age Concern bears the face, heart, spirit and responsibility of the entire community.



Age Concern is fortunate to have the support of a Board, operational team, volunteers, donors, affiliate members, community stakeholders, regulators, civil servants, service providers, local merchants, media partners and many more investors just like you, with whom the good work of the organization must be attributed.

We also recognize and pay tribute to Mr. Fred Hassell, MBE; the members of the Seniors' Islanders' Club; the Bermuda Government; and many donors for trusting us with the stewardship of our new headquarters at Admiralty House.



FRED HASSELL

The leadership torch is being handed over in good confidence. Age Concern has a brilliant operational team and a Board of qualified professionals in the community. As this younger generation of leaders moves diligently forward, they bring new capabilities, talents, expertise, innovation, and renewed passion and compassion. I am excited for the privileged opportunity to welcome these new trail blazers as I support them as a thought leader, coach, and resource of institutional, professional and community knowledge.

Our work continues....together!

In faithful service,



CLAUDETTE FLEMING PHD

*Age Concern Bermuda
Executive Director*

CLIENT SERVICES & VOLUNTEER PROGRAMMES

Client Services

In the fiscal year beginning April 1, 2021 – March 31, 2022, the organization recorded 898 Client Service calls within Information, Advice and Referral Services. Utilization of the service remained consistent from the previous year. The majority of calls vetted were general ageing inquiries and persons seeking information about our financial Hardship Support Programme.



The organization successfully implemented a new **Food Support Programme (FSP)**. The FSP is an extension of our Hardship Support Programme which allows qualifying individuals to receive up to 3 months food support via food voucher distributions and top ups. Hardship support areas that stayed relatively the same from the previous year included:

prescription vouchers, electric bill coverage, food vouchers. However there were comparatively noticeable increases when comparing fiscal year end data for YE2021 versus YE2022. Increases for hardship support were experienced in the areas of caregiving, medical care (bills and health insurance etc.), rental/mortgage payments (in extreme circumstances). A total of \$92, 528.23 (unaudited) was provided in financial hardship support in YEMarch 31, 2022 for qualifying candidates.

Mission Impact

The Covid-19 pandemic will have a lasting impact on the Bermuda community. Older adults are among those who have had to adjust their life plans to respond to the everchanging environment. Approximately 90% of Client Service users reported they were able to stabilize or make better their current positions as a result of Age Concern's assistance. Participants also reported that the organization's assistance helped them to feel more confident and/or provided them with support to put a plan in place for their future.





We extend our sincere appreciation to our donors; specifically, the Centennial Foundation; our Client Service Associate (CSA) Ms. Hayley Francis-Cann and our Client Contact and Quality Assurance team of volunteers. Together, this dedicated group has made Age Concern's service to the community through our Information, Advice, Referrals and Hardship Programmes, possible.

Volunteer Programme

Age Concern enjoyed robust engagement from our dedicated volunteers in 2021-2022. Age Concern volunteers vary in age, race, and educational and vocational experience and expertise. Our volunteers provided a total of 2718 in volunteer hours for the year, with an in-kind financial value of approximately \$67,900. Volunteers formed a diversity of functions from working on our call line, as administrative, account and processing and field desk support.

Volunteers provide a substantive contribution to the organization's outputs overall. Without their steady contribution of time and talent we would not exist. We extend our deepest appreciation that they have chosen Age Concern as a place to invest their volunteer time.



2021-22 Client Services Volunteers

Colleen Dill | Kaelyn Fleming | Barbara Frith | Doreen Wade | Georgette Jones
Evelyn MacGregor | Susan Paynter | Dain Richardson | John Weale | Barbara Smith
Renee Wilson | Annette Boyle | Dexter Johnson | Maya Davis | Sandra Outerbridge
Sonia McCaskie | La-Verne Tucker | Cecelia Downs | Brenda White | Calvin Swan
Renee Wilson | Adrienne Mouchette | Astoria Edwards | Beverley Butterfield
Elaine Smith | Ellsworth Bean Sr. | Erma Nisbett | Francis Constance
Gloria Brown | Janet Smith | Joy Tucker | Keivamae Sinclair | Lisa Wingood
Monika Davis | Penelope Butterfield | Andrea Phipps | Rachel Zuill | Sonia Paynter

AGE CONCERN MEMBERSHIP REPORT

As of March 31st, 2022, Age Concern membership stood at over 5,500, representing an increase exceeding 300 members over the results of the previous year. These results can be attributed to several changes to the membership department which have increased the value of ACB membership, as well as the efficiency in which it operates.

While these gains are a good sign for the future of Age Concern's membership programme, there is still much work to be done. According to the Department of Statistics 2016 Census, Bermuda's 50+ population consists of approximately 45% of the overall population, or 25,000 residents with that percentage forecasted to grow into the future. (Bermuda. Department of Statistics. 2016 Population and Housing Census. Retrieved September 12th, 2021).

Below you can find an analysis of the current standing of ACB's membership programme, as well as the list of offerings and initiatives aimed at building value for members and the public.



MEMBERSHIP STATISTICS

- March 31st, 2022 Membership Count: 5,510
 - Bronze Members (50-64 years old): 1,411
 - Silver Members (65-79 years old): 1,725
 - Gold Members (80+ years old): 2,374
- Annual Renewals: 4,928
- Annual New Members: 582



COVID-19 BOOSTER HOTLINE

Following the success of ACB's original Covid-19 Vaccination Hotline back in February of 2021, our membership department, headed by the BDM, launched a Covid-19 Booster Hotline, for four weeks, from Monday November 22nd, to Friday December 17th, 2021.

Similar to the original hotline, this Booster Hotline operated from Monday to Friday, between 2pm and 4pm, and allowed ACB members as well as members of the public to call and book their booster shot appointments.

We succeeded in registering over **250 individuals** for their boosters, including over 100 individuals over the age of 80. We couldn't have accomplished this without the dedicated work of our volunteers, as well as our working partnership with the Ministry of Health.



EDUCATION SERIES

Age Concern's 2021-22 Education Series saw ACB members gain access to many valuable educational offerings aimed at helping them better navigate their main issues as they grow older. These topics included: **Wills & Estate Planning, Understanding Trusts, Power of Attorney, Financial Literacy, Entrepreneurship, as well as five individual Internet/Computer/Digital Platform courses.**

A total of **130 members** attended these courses between June and August of 2021. This represents a 47% increase over the results from fiscal year 2019-2020, which saw a total of 69 members attend our education sessions. Additionally, many more members who could not attend have since received the audio/video recordings of said education sessions throughout the past year. In total, **over 200 members benefitted from ACB's education program throughout the year.**



SENIORS-HELPING-SENIORS PROGRAMME

The Seniors-Helping-Seniors programme is an engagement strategy to recruit and promote new LINK Partners, in which Age Concern partners with local organizations with the goal of helping their customers/clients (older adults) adjust to changes in the business landscape.

This benefits both our LINK Partners, who are better able to connect to their target market, as well as the island's 50+ population, who are often stressed by the ever-changing way in which business operate which impact their experience.

The first example of this was **Clarien's Digital Banking Volunteer Program**, in which Age Concern provided volunteers to be trained in Clarien's digital banking, who then went on to inform Clarien clients on their digital banking options when visiting one of their local branches.

This initiative was a resounding success, significantly decreasing the amount of complaints that seniors made over Clarien's move to digital banking, as well as promoted Age Concern as the leading authority on the commercial impact of business operating changes regarding Bermuda's 50+ population.



AGE CONCERN-SOL CAMPAIGN

For 12 weeks, between Tuesday, November 30th, 2021 and February 22nd, 2022, Age Concern and SOL Petroleum held our joint annual SOL Campaign, in which ACB members received a 10% discount on fuel at ESSO gas stations across the island. In addition, ACB operated five membership desks at participating gas stations, including: **Port Royal, Warwick, BIU, Collector's Hill** and **Crawl.**

This year's campaign saw a total of 1,334 new and renewal members register their membership, including 356 new members and 978 renewal members. In addition, ACB received a total of \$366 in donations across the participating locations.

This campaign was only made possible through the dedication and support that our volunteer team showed throughout this campaign, volunteers who often manned membership desks for four hours each Tuesday over the 12 weeks. We would like to offer a sincere thank you to **Barbara Smith, Barbara Frith, Renee Wilson, Annette Boyle, Dexter Johnson and Maya Davis.**

LINK PARTNER PROGRAM

Age Concern's LINK Partner program offers a valuable way for local businesses to show their support to Age Concern, while helping us achieve our mission of enhancing the quality of life and promoting the rights and opportunities of older adults in Bermuda.

Our LINK Partners accomplish this in two ways:

1. **Cash or In-Kind donation of at least \$5,000 per year.**
2. **Promotion of Age Concern and its benefits to customers/clients and employees.**

As of March 31st 2022, Age Concern's LINK Program consisted of 8 partners:

**BELCO | Butterfield & Vallis | Bermuda Yellow Pages | MJM Barristers & Attorneys
OBMI | Fort Knox**

And the two new additions for the year:

Clarien | Digicel

We would like to offer a sincere THANK YOU to all of Age Concern's LINK Partners, who generously gave in terms of funding and relevant services. With their ongoing support we look forward to another successful year of serving the island's 50+ population.

Does your organization have the capability to aid Age Concern in our mission to better the lives of Bermuda's older adults? Do you want your organization to promote the health, social awareness, and financial dignity of some of our most vulnerable citizens?

Call 238-7525 or email info@ageconcern.bm and learn how your organization can become a valued LINK Partner!



LINK PARTNER SPOTLIGHT



CLARIEN

Let's Take the
Digital Journey
Together

AGE CONCERN-CLARIEN DIGITAL BANKING VOLUNTEER CAMPAIGN

At Age Concern, we understand that switching the way you bank can be difficult, yet in the age of online and digital banking, is becoming more and more necessary to do so. For this reason, Age Concern entered into a LINK Partnership with Clarien Bank to help Bermuda's seniors better adapt to the shift to digital banking that is happening at Clarien Bank and other financial institutions across the island.

Over a two day period in early February, a team of seven Age Concern members were trained in digital banking from Clarien's team of experts, and then proceeded to volunteer at Clarien's two branches (Point House and Reid Street) on weekdays from 9am to 1pm, from February to the end of May.

Our volunteers educated a great many older adults on many aspects of digital banking, from completing iATM transactions to opening a new account online, transferring money between accounts and paying bills online and more.

Throughout the four months of this volunteer campaign, our volunteers drastically reduced the amount of complaints that Clarien received from older adults about their switch to digital banking, with each and every volunteer saying that they enjoyed the experience and gained real fulfilment from being able to assist their fellow older adults to adapt to this change.

A special thank you to Clarien for working with us to improve the banking experience for Bermuda's 50+ population and a very sincere thank you to the volunteers who gave of your time and energy to help us achieve this goal, **Sandra Outerbridge, Sonia McCaskie, La-Verne Tucker, Cecelia Downs, Brenda White, Calvin Swan and Renee Wilson.**

AUDITED FINANCIAL STATEMENTS 2021-22

AGE CONCERN (BERMUDA) STATEMENT OF FINANCIAL POSITION (AUDITED)

**AGE CONCERN (BERMUDA)
STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2022**
(Expressed in Bermuda dollars)

	Note	March 31 2022 \$	March 31 2021 \$
ASSETS:			
Current assets			
Cash	4	216,056	213,285
Accounts receivable		2,970	-
Prepaid expenses		1,626	1,804
Investments	5	8,705	8,870
Total current assets		229,357	223,959
Tangible capital assets, net	6	35,222	3,570
Total assets		264,579	227,529
LIABILITIES:			
Current liabilities			
Accounts payable and accrued liabilities	8	46,833	30,366
Total liabilities		46,833	30,366
FUND BALANCES			
General Fund – unrestricted		132,943	167,039
Restricted Fund	3	84,803	30,124
Total fund balances		217,746	197,163
Total liabilities and fund balances		264,579	227,529

SIGNED ON BEHALF OF THE BOARD:

Director

Director

AGE CONCERN (BERMUDA) STATEMENT OF OPERATIONS AND CHANGE IN FUND BALANCES (AUDITED)

**AGE CONCERN (BERMUDA)
STATEMENT OF OPERATIONS AND CHANGES IN FUND BALANCES
FOR THE YEAR ENDED MARCH 31, 2022**
(Expressed in Bermuda dollars)

	Note	General Fund \$	Restricted Fund \$	March 31 2022 Total \$	March 31 2021 Total \$
REVENUES:					
Contributions		321,921	87,506	409,427	531,967
Contributions in kind	7	217,704	-	217,704	213,608
Hardship contributions	3	-	123,100	123,100	104,508
Membership		96,242	-	96,242	89,089
Link program contribution	1	23,000	-	23,000	-
Government grants		15,000	-	15,000	15,000
Fundraising event		5,410	-	5,410	-
Miscellaneous		4,449	-	4,449	59
Change in fair value of investments	5	-	-	-	2,160
Total revenues		683,726	210,606	894,332	956,391
EXPENSES:					
Salaries and employee benefits	8	322,880	45,099	367,979	306,494
Service and program fees	7,9	293,708	25,000	318,708	267,741
Hardship	3	-	85,828	85,828	101,091
Membership		29,605	-	29,605	15,207
Miscellaneous		14,546	-	14,546	36,709
Utilities		13,939	-	13,939	10,238
Office supplies and postage		11,107	-	11,107	6,674
Amortization of tangible capital assets	6	6,328	-	6,328	1,754
Insurance		5,753	-	5,753	4,529
Advertising		5,591	-	5,591	1,714
Bank charges		4,817	-	4,817	4,025
Governance		3,833	-	3,833	20,500
Fundraising		4,310	-	4,310	113
Rent and maintenance	11	1,240	-	1,240	23,000
Change in fair value of investments	5	165	-	165	-
Bermuda Seniors Islanders Club		-	-	-	1,743
Total expenses		717,822	155,927	873,749	801,532
Excess (deficiency) of revenues over expenses		(34,096)	54,679	20,583	154,859
Fund Balances, beginning of year		167,039	30,124	197,163	42,304
Fund Balances, end of year		132,943	84,803	217,746	197,163

AGE CONCERN (BERMUDA) STATEMENT OF CASH FLOWS (AUDITED)

AGE CONCERN (BERMUDA)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED MARCH 31, 2022
(Expressed in Bermuda dollars)

	March 31 2022 \$	March 31 2021 \$
OPERATING ACTIVITIES		
Excess of revenues over expenses	20,583	154,859
Items not affecting cash:		
Amortization of tangible capital assets	6,328	1,754
Change in fair value of investments	165	(2,160)
Changes in non-cash working capital:		
Accounts receivable	(2,970)	-
Prepaid expenses	178	(12)
Accounts payable and accrued liabilities	16,467	8,621
Deferred contributions	-	(12,650)
Cash provided by operating activities	40,751	150,412
INVESTING ACTIVITIES:		
Purchase of tangible capital assets	(37,980)	(2,750)
Cash used in investing activities	(37,980)	(2,750)
Net increase in cash	2,771	147,662
Cash, beginning of year	213,285	65,623
Cash, end of year	216,056	213,285



MEET THE PEOPLE BEHIND THE PURPOSE



AGE CONCERN TEAM [2021-22]



CALLAN BASSETT

*Business Development
Manager*



COLLEEN DILL

*Fund Development
Associate*



NICHOLE DILL

Mail Out Volunteer



NINIA ESPONIZA

Consulting Accountant



CLAUDETTE FLEMING PHD

Executive Director



HAYLEY - FRANCIS CANN

Client Service Associate



BARBARA FRITH

*Membership Desk
Volunteer*



GEORGETTE JONES

Membership Volunteer



SUSAN PAYNTER

*Project & Support
Associate*



MERCEDES PRINGLE

*Operations Manager
- Programs*



BARBARA TUCKER

Client Contact Associate



JOHN WEALE

*Accounts Administrative
Volunteer*



DORNELLE WILLIAMS

*Membership Desk
Associate*



TERESHA WOLFE

*Office Bookkeeper
& Coordinator*

TRIBUTE TO RICHARD ADOLF STEVE KNIGHT

Age Concern commenced the beginnings of the Financial Hardship Programme in the year 2005. At that the time the program started as a subsidized Handyman Program designed to assist seniors with minor home repairs. Richard Knight was chosen, out of several qualified candidates, to be the first coordinator of the programme.



The Handyman Committee that chose Richard, consisted of such distinguished members of the community as: Chairperson, Mr. Ottiwell Simmons, JP MP, Mr. Walter Roberts, JP MP; Mr. Carlton Smith; Senator Reginald Burrows JP, Mr. Erwin Adderley JP MP, and Mr. Llewellyn Simmons. The oversight committee were seasoned professionals in the trades, trade unions, business, construction, and property management.

Richard was a very quiet but efficient worker. He struck a good balance between managing jobs on-site and the paperwork that needed completing in the office. Richard was often commended by seniors for his professional demeanor. He was an added value to the service because he treated senior clients with respect and dignity. Well after Richard completed his employment with us, he was inquired of by seniors in which he made an indelible and lasting impression.

As in most services, not every customer or client is happy all the time. For brief periods, and from time to time, the programme was subject to public scrutiny. Richard's professionalism did not diminish during these periods, in fact in many ways it was heightened.

We were very sad to learn of Richard's passing. We extend our deepest sympathies to his family and friends. We are grateful for the contribution of his time, talent and good will toward humanity that he provided in his work as Age Concern's first Handyman Coordinator. The gains of his labour lives on in the grateful hearts of those of us who benefited from his service.

DONOR ACKNOWLEDGEMENTS

CORPORATE DONORS

Allied World Assurance Company Ltd
Amlin AG, Bermuda Branch
Arch Capital Group Ltd
ASL Holdings Ltd
Assured Guaranty Re Ltd
Axis Speciality Limited
Bermuda Dental Association
Bermuda Hospitals Board
Clarien Bank Limited
Deloitte Limited
Gorham's Ltd
Hammer Ltd
Hannover Re (Bermuda) Ltd
HSBC BANK Bermuda Ltd
Jardine Mattheson International Services
Joshua BatesKitson & Company
KPMG
Oil Management
Orbis Investments
Renaissance
Renaissance Re Services Ltd
Teekay Corporation
Wista

FOUNDATIONS & GRANT GIVERS

AXA XL Foundation Ltd
Bank of Bermuda Foundation
BDA Govt
Bermuda Community Foundation
Centennial Bermuda Foundation
Convex Bermuda End to End
Cripps Foundation
Vitol Foundation
Willow Bank Foundation

ANONYMOUS DONATIONS

We have endeavored to capture everyone, however in the event we have missed a financial contributor, we want to acknowledge all financial contributors those mentioned and not mentioned in this publication. You are truly appreciated and your generosity makes our work possible.