

BERMUDA FOUNDATION

Bermuda's Community Foundation

MANAGING PHILANTHROPY THROUGH CRISIS

A Special Report on the Bermuda Emergency Fund as a Covid-19 Response

How did we do? Messages from the front line

We are deeply appreciative... So many have responded with compassion and generosity that help us fulfil our mission in providing the very basics of life daily. Without their support, we would not have been able to respond in the way we have. Partnerships make it possible!

*Major Sandra Stokes
Salvation Army Bermuda*

[Thanks to] your funding, our nurses continue to provide free one-on-one consultations to anyone seeking advice about asthma/COPD and Covid-19. Our newly established Medication Assistance Programme is also filling a void for those without the ability to pay for necessary medications.

*The Open Airways Team
Mary, Tracy & Liz*

[BCF's] help was truly a lifesaver for so many of our clients who found themselves unemployed and uninsured. Living through a crisis is stressful enough but the added stress of not being able to afford essential medicines compounds this situation.

*Debbie Jones & Kim Day
Bermuda Diabetes Association*

With financial donations from the Bermuda Emergency Fund (BEF), Project Action delivered food, took seniors grocery shopping, transported essential workers to work and provided lots of other needed transportation.

*Ercinda M. Swan
Project Action*

How did we do? Messages from the front line

The officers and members of St. John Ambulance haven't the words to thank the Emergency Fund donors for financially assisting our organisation over the last five months. We are 100 percent volunteer and rely on donations from the community. With the introduction of the curfew and the shelter for vulnerable people, we were asked to provide medical coverage nightly. Thanks to your organisation and its generous donation we were able to: provide shelter coverage from March to July; assist the doctors association in delivering much-needed PPE to their members; and provide transport for suspected Covid-19 patients to testing areas, quarantine locations and hospital. We are also in the process of replacing an old ambulance, thanks to the generous donation of your membership. Your organisation has been a lifeline, rescuing us financially in 2020.

*Gareth V. Adderley
St. John Ambulance, Bermuda*

Bermuda Red Cross is proud to have been a part of the essential workers during Covid-19. When accessing masks was difficult, we were fortunate to have access to these masks and distribute 160,000 to rest homes, essential workers, first responders, thousands of seniors through their clubs and through our work in many communities. Under the guidance of the Ministry of Health, a total of 19,000 health screen calls were made to all travellers entering the Island. Our responders went above and beyond their training and answered the call to assist with other requests made during these challenging times. None of this could have been done without the extreme generosity of companies, foundations, trusts and individuals to the Bermuda Emergency Fund.

*Ann Spencer-Arscott
Bermuda Red Cross*

The seniors that we served during the pandemic became like family to us. We had to ask ourselves: "Do we have what it takes to create a safety net that meets needs, reduces worry and adds value to the Third Sector efforts that are already taking place?" The Bermuda Emergency Fund ensured that we could do all of these things in unprecedented ways that helped to make the seniors we served feel safe and protected.

*Dr. Claudette Fleming
Age Concern Bermuda*

Unfortunately, Covid-19 continues to affect our families who were already experiencing financial hardship prior to the pandemic. However, the response to this crisis was overwhelming generosity from individuals and the corporate community. We could not be more grateful that we will be in a position to ensure that basic needs are met for those who need our support for many months to come. On behalf of the families we serve, the CPC would like to thank each and every one who donated to this fund, along with BCF for their diligence in ensuring that our most vulnerable are taken care of during these uncertain times.

The Coalition for the Protection of Children

We salute the Third Sector and donors and we are proud to be one of your many partners that have eased the pain of many thus far, and many more to come. Thank you to all of our volunteers; we couldn't do this without you! To the entities that were kind enough to allow us to use their facilities, we love and appreciate you guys, and to all of the people that have sponsored us, we take our hats off to you. We will all be remembered for the part we played in helping others at a time of need along our life's journey. Peace and love Bermuda.

Open Your Heart Foundation

It is our privilege to partner in this feeding ministry. We sincerely appreciate your support as we continue to meet the needs of our brothers and sisters in our community.

*Dora Baker
Adventist Community Services, Bermuda*

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OVERVIEW

Since the World Health Organisation declared the coronavirus Covid-19 a pandemic on March 11, 2020, the disease has spread rapidly throughout the world. To slow the spread of the disease, the Government of Bermuda closed schools and non-essential businesses and closed the airport. Beginning April 4, this had progressed to a 24-hour “Shelter in Place” order under a State of Emergency. By April 26, Bermuda had reported 109 confirmed cases and five deaths.¹

Phased efforts were made to contain the spread of the disease, which would inevitably exacerbate the challenges faced by vulnerable members of the community, including but not limited to:

- poor, marginalised and economically disenfranchised people
- people with high-risk health concerns
- seniors and children
- unemployed and the under-employed (casual workers, part-time and temporary employees who are ineligible for unemployment benefits, workers in low paying jobs and work permit holders unable to travel home).

Bermuda’s response to the Covid-19 pandemic has been valiant. Public and private sector activity (Health, Regiment, Police, Customs and Aviation) was coordinated through the Emergency Measures Organisation – Disaster Risk Reduction and Mitigation (EMO). In an unprecedented step, the Third Sector was represented at the EMO by the Bermuda Foundation (formerly operating as the Bermuda Community Foundation^{**}) and the Bank

of Bermuda Foundation. The Island’s network of all sectors convened to assess needs and crisis responses. The Bermuda Foundation (BCF) established the Bermuda Emergency Fund (BEF) on March 15. By June 30, international and local businesses, private foundations, families and individuals had pledged more than \$2.48m to the fund. This was in addition to donations of an estimated \$2 million to the Island’s hospital for supplies, and significant direct contributions to local relief efforts.

Guided by pandemic protocols in conjunction with the EMO, essential service providers were contacted and funded by the BEF to fill gaps in public services, in many instances increasing accessibility by location, method and timing. These organisations were already positioned to deliver the essential services and had demonstrated capacity and willingness to maintain, ramp up or transition to a more extensive service. A set of nonprofits needing funds to deliver an emergency response to existing clientele also received one-time support from the BEF.

However, it is not over and effects of the pandemic are expected to be felt for a further three to six months. The initial emergency response ensured basic needs were met during the onset of the crisis.

As a community foundation, our interest is in documenting and mastering process to sustain good practices. This report reviews the scope of community giving through the Bermuda Emergency Fund and the impact of the funding as a collective response to the pandemic and an assessment of future needs.

1. As of June 29, 2020, Bermuda had tested 10,000 people with 146 positive cases and has held at nine deaths since May 14.

* All rights reserved. This report shall be cited as: Bermuda Community Foundation. (2020). *Managing Philanthropy Through Crisis*. Bermuda. www.bcf.bm

** The Bermuda Community Foundation became the Bermuda Foundation in January 2020. Throughout this report, the Bermuda Foundation is referred to as “Bermuda’s Community Foundation” or “BCF”

SPECIAL RECOGNITION

The BCF Board extends thanks and gratitude to the staff, volunteers and donors who contributed to the success of the Bermuda Emergency Fund, including:

- All donors to the Bermuda Emergency Fund at BCF. All contributors to the fund are listed at the end of this report.
- Core essential service providers and others who continued to deliver services throughout the crisis effort. This includes nonprofits, vendors and Government public services.
- Bank of Bermuda Foundation which, in addition to contributing to the Emergency Fund, shared the cost of managing the work of the Coordinated Crisis Response Effort (CCRE) with the BCF.

The following donors, whose operating gifts support the management, coordination and administration of this and other impact funds at BCF:*

- Three private foundations, each of which made gifts in support of BCF's operations and infrastructure.
- Allan & Gill Gray Philanthropy's gift towards the support of BCF's accounting operations, in addition to contributing to the emergency fund, developing and running its own food gift card programme.
- PwC, which in addition to its donation to the Emergency Fund, waived its 2020 audit fees.
- Hemera Foundation's contributions by way of payment of the standard administration fees on its gift to the Emergency Fund.
- Butterfield Bank, which waived charges for credit card donations for May and June.
- Brimstone Media, which significantly reduced its design fees in support of our work.

- One Communication, which designed customised banners, boosting the profile of the emergency effort.
- Kevin Mayall for applying mapping technology to food security services, which will aid future allocation considerations.

● Bermuda Emergency Fund Deployment and BCF Volunteers:

Myra Virgil, Bermuda Foundation: management of emergency fund, donor relations and communications, weekly EMO reporting, weekly grants assessment and deployment.

Vivien Carter, Bank of Bermuda Foundation: significant contribution in support of the weekly deployment of BEF grants and coordination of essential service providers and support.

Michelle Grant, Bermuda Foundation: administrative and project support of all crisis response processes—organisation, tracking, website updates and fund grants administration.

Amanda Outerbridge, Bermuda Foundation Board Director: review of all crisis response communications and daily on-call emergency fund bank review and approval.

Nikkita Scott, Bermuda Foundation Board Director: daily on-call emergency fund bank review and approval.

Sarah Cooke, The Atlantic Philanthropies: support of the network of residential seniors' care homes by facilitating the installation of wi-fi/i-Pads and food supply access, in collaboration with the Bermuda Health Council.

Davina Dickinson, XL Foundation: a review of the contributors' page (BF website).

*All fees on donations to the Emergency Fund were waived resulting in a direct contribution to the crisis effort of over \$100,000 by BCF.

I. MANAGING PHILANTHROPY THROUGH CRISIS

Situation update to Bermuda's Covid-19 response

When the World Health Organisation declared Covid-19 a pandemic, the Government, donors and nonprofits responded swiftly and decisively. After this initial four months, we invite you to take a deeper look at how your philanthropy was managed through the Bermuda Emergency Fund—and to reflect on how we can continue to use our dollars to make Bermuda a better place to live, for all.

Urgent action: As the crisis loomed, the Bermuda Foundation established the Bermuda Emergency Fund in early March, anticipating the imminent need for funds. Similar action was being taken around the world by community foundations preparing to assist the vulnerable communities that would inevitably be worst hit by the effects of the spreading pandemic.

By April 21, contributions to Bermuda's fund topped \$1 million. By June 30, contributions and pledges to

the fund total \$2.489 million.² This collective community funding effort was surely the most rapid and robust fundraising and deployment process ever in Bermuda. Donors of all types—local and international businesses, private foundations, families, individuals and groups—shared what turned out to be common reasons for giving: to help those in immediate need and to help get Bermuda through the crisis.

The BCF's Managing Director was in touch with over 40 business entities and eight professional membership groups and corporate giving committees to discuss the crisis response, its impact on Bermuda and the need for support. For some businesses, giving to the Emergency Fund was their first venture into local philanthropy. The credibility of the BCF was essential throughout this process. The result? Well over 300³ gift transactions processed through the Emergency Fund, from five major donor types.

HOW YOU GAVE

Giving totals by donor type – international and local giving

International business	\$1,257,000	50.48%
Families or individuals	\$651,000	26.17%
Private foundations	\$411,000	16.51%
Local business	\$158,000	6.35%
Community groups	\$12,000	0.48%
Total	\$2,489,127	100%

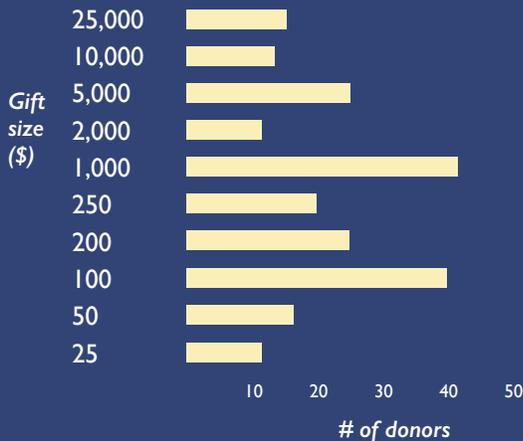
Giving by donor type – families and individuals demonstrate deep engagement

<i>Donor classification</i>	<i># of Donors</i>
Families or individuals	246
International business	50
Local business	12
Private foundations	12
Community groups	6

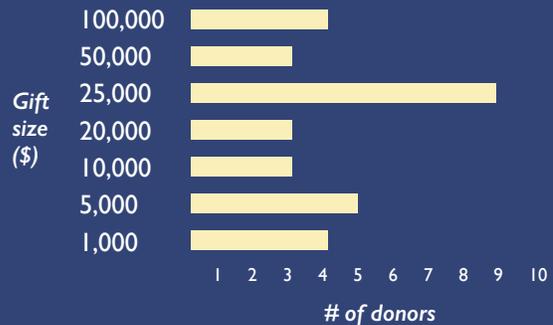
2. This report focuses on collective community giving to the emergency fund, evaluating the success of the initiative. It must be acknowledged that a wide variety of community efforts yielded extraordinarily generous results such as the contributions of international business to the KEMH hospital, estimated at upwards of \$2 million.

3. The BCF also maintained its standard gift processing and fiscal sponsorship support, representing a 150 percent increase in activity for its lean infrastructure.

Most common gift sizes across all donor groups show wide community engagement and caring



Most common gift sizes of international companies show deep social investment in the local community



Top five largest gifts: several donors made very large donations

Gift size (\$)	# of donors
150,000	2
120,000	1
100,000	4
55,000	1
50,000	6

Most common gift sizes for families and individuals show broad reach of personal concern

Gift size (\$)	# of donors
5,000	15
1,000	35
500	37
250	19
200	22
100	39
50	14
25	10

Of that, almost \$2 million⁴ had been deployed or earmarked to June 30. Third Sector nonprofits and coordinating partners report that to date they:

- Served (approximately) more than 11,000 meals or food security equivalents per week at the peak of shelter-in-place, in the form of groceries or vouchers (\$578,000)
- Ensured the safety of 16 women and their children fleeing domestic violence (\$75,000)
- Made 8,000-plus calls to quarantined residents; transported individuals for testing and provided

daily shelter management support (\$376,000)

- Ensured wi-fi/technology for more than 300 residents in senior care homes and ensured staff and volunteers had access to PPE (\$490,000)
- Provided housing support to more than 40 unsheltered people in two permanent locations and supplies to temporary shelters (\$178,000)
- Responded to over 200 calls from people in distress
- Provided mental health supports and services to people with special needs (\$138,000)
- Distributed medication and equipment to people with inadequate health coverage (\$68,000).

4. Due to high pledge and rapid deployment activity, actual contributions and disbursements will be reported in BCF's 2020 audited financials.

HOW WE HAVE MANAGED YOUR PHILANTHROPY TO DATE

Every week Bermuda's Emergency Fund made two types of grants, quadrupling the rate and volume of transactions normally managed by BCF.

1 Guided by pandemic protocols in conjunction with the EMO, core essential service providers were identified and funded to fill gaps in public services by location, method and time of day. These organisations were already positioned to deliver the identified critical services and had demonstrated capacity and/or willingness to maintain, ramp up or transition to service a larger segment of the public. When shelter-in-place protocols went into effect, these service providers remained open and responsive to offering services to the public. The essential services aligned with emergency services being delivered in other jurisdictions in response to the pandemic and in retrospect, consistent with the Bermuda National Standards programme classifications, including Disaster Management guidelines.

2 Grants to nonprofit organisations requesting emergency support to maintain or transition services to existing clients: this set of grants went to nonprofits

that needed emergency support to respond or shift services to existing clients to maintain services. These tended to be one-off disbursements.

A third classification of nonprofit service providers emerged during the pandemic: entities providing critical services to populations with specific needs that would continue to operate. They were identified as key service providers heading into the pandemic or self-reported as providing essential services. They were consequently included on the public essential services list. These nonprofits did not seek or receive emergency cash support. Some sought support for volunteer management and engagement, access to PPE, advice on health protocols or other policy/operational advice.

To make this happen, BCF re-engineered its online gift registration process to enable faster public acknowledgement of contributors. It also designed new gift acknowledgement, payment processes, grant confirmation and activity-reporting forms, which reduced standard grant reporting requirements to ensure the swifter deployment of funds.

PRIVATE PHILANTHROPY AT BF AND BEYOND

Fundholders at BCF showed up in creative ways to advance their philanthropy through their donor-advised funds.

The **Allan & Gill Gray Philanthropy Limited Fund** at BCF established and fully funded a food distribution programme designed to support individuals

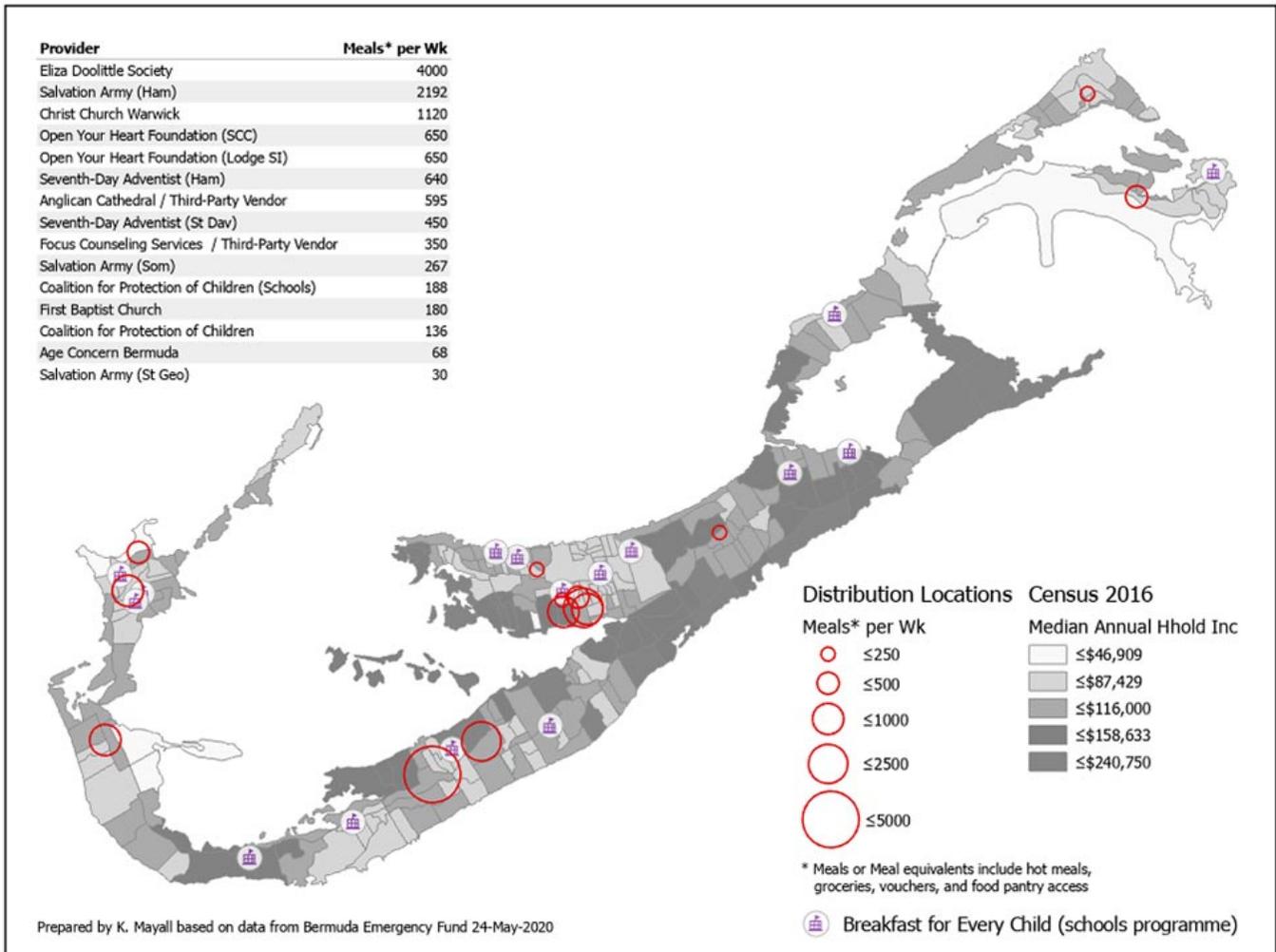
and families whose primary essential needs had been most impacted by Covid-19 through supplementing their weekly food budgets. Working through all public and special needs schools and churches of multiple denominations across the Island, the programme will eventually run for 16 weeks, having already

been extended from its initial eight-week target. Through this programme, with a budget in excess of \$1 million, approximately \$100,000 per week of food gift cards issued by MarketPlace are distributed by teachers and churches to individuals and families in need throughout Bermuda.

The emergency crisis responses involved a subset of the Island's helping services

<i>Nature of service</i>	<i>Entities funded by the Bermuda Emergency Fund to provide core essential services to the public</i>	<i>Entities funded by request to respond to urgent need of an existing target population or customised programme</i>	<i>Self-identified service providers supporting targetted populations (no Emergency Fund grants provided)</i>
Food Security / Support to Marginalised Families & Communities	Cathedral of the Most Holy Trinity, #306	A New Life, #1011	Meals On Wheel, #109
	Christ Church Warwick	Answering the Cry of the Poor, #802	Women's Resource Centre, #267
	Coalition for the Protection of Children, #334	Association of Filipinos in Bermuda, #529	
	Eliza Doolittle Society, #567	Bermuda Islamic Cultural Centre – Islamic Food Bank	
	First Baptist Church	Butterfield / Loren Feeding Programme (13 entities*)	
	Focus Substance Abuse Intervention Agency, #371	The Family Centre), #378	
	Hamilton Seventh-Day Adventist Community Services, #110	Gina Spence Productions in Christ, #856	
	Open Your Heart Foundation, #1014		
	Salvation Army Bermuda, #93		
	St. David's Seventh-Day Adventist Church, #110		
	Vision Bermuda, #90		
Health Supports / Distribution of Medication & Equipment	Age Concern Bermuda, #137	Third Sector nonprofits (Residential care homes for seniors) includes: Westmeath (#206), Matilda Smith (#145) and Packwood (#10)	Bermuda Cancer & Health, #70
	Bermuda Diabetes Association, #143	Tomorrow's Voices, #816	PALS Cancer Care in Bermuda, #171
	Bermuda Red Cross - #419		The Bermuda Legion, #809
	Open Airways, #458		
	Vision Bermuda, #90		
Mental Health and Substance Use Supports	Wellbeing Hotline / Bermuda Psychological Association, 543-1111	Action on Alzheimer's and Dementia, #929	Child & Adolescent Services (MAWI), 239-1111
	Focus Substance Abuse Intervention Agency, #371	Covid-19 Homeless Shelter at CedarBridge	Mid-Atlantic Wellness Institute, 239-1111
		Employee Assistance Programme	Alcoholics Anonymous
		Family Centre, #378	Turning Point Substance Abuse Programme (MAWI)
		Pathways Bermuda, #806	
	Solstice		
Safety / Protection from Domestic Violence/Abuse	Centre Against Abuse, T2094		Department of Child & Family Services
Seniors Services / Nursing Homes	Age Concern Bermuda, #137	Bermuda Housing Trust	
	Project Action, #561	Network of Residential Care Homes for Seniors	
Unsheltered/Homelessness	Salvation Army Bermuda, #93	CedarBridge Academy Shelter	
	Focus Substance Abuse Intervention Agency, #371	Teen Haven, #71	
Disaster Preparedness and Relief	Bermuda Red Cross, #419		
	Salvation Army Bermuda, #93		
	St. John Ambulance Bermuda		

* Eliza DoLittle and 12 Churches: St. Peter's, Bethel AME, St. Patrick's Catholic, Christ Anglican, Evening Light Pentecostal, Hamilton Cathedral, St. Theresa's Catholic, Salvation Army, St. Paul's Anglican, Christ Church Warwick, Mt. Zion, St. James



Bermuda food security response to Covid-19

The provision of food proved the most critical area of support, reaching a peak 11,000-plus meals or equivalents per week distributed. At the height of the crisis, the Bermuda Community and Bank of Bermuda Foundations' chief grantmakers, Myra Virgil and Vivien Carter respectively, co-authored a policy paper on the consequences of "sheltering at home" for vulnerable people and Third Sector essential service providers resulting in essential services designations and exemptions being allocated to nonprofits as part of the national response effort.

A matrix of food security options needed to be built out, resulting in service deployment across the Island. The need for food soared as employees in the retail, hospitality and other industries were laid off, leaving them with no means of support.

Escalating numbers of food bank participants shows the core essential service provision continues to be critical to maintaining the social cohesion necessary for the fight against Covid-19 and the survival and recovery of Bermuda's residents and economy.

II. BERMUDA'S SOCIAL SAFETY NET: CURRENT & FUTURE

Efforts to contain the spread of the disease have exacerbated the challenges faced by existing vulnerable populations including, but not limited to:

- poor, marginalised and economically disenfranchised; seniors, children; those with high-risk health concerns
- unemployed and under-employed individuals (casual, part-time and temporary employees who are ineligible for unemployment benefits and workers in low-paying jobs).

The emergency response ensured basic needs were met during crisis. However, effects of the pandemic are anticipated for a further three to six months due to the way unemployment benefit, financial assistance and health coverage schemes are structured.

- Unemployment benefits at 60 percent of salary capped at \$500 per week, were paid out to 7,500 people and claims from 9,000–10,000 people are projected for the next six months.
- On an average budget of \$3.5 million, the Bermuda Government's Financial Assistance Department supports just over 2,200 people. To qualify for support, applicants must be deemed able to work but cannot have more than \$500 in savings, jointly or separately, or own a house. Pensioners can own a house and hold up to \$5,000 in savings, including investments. Pensions are deductible. There is a five-year maximum eligibility for financial assistance; those with PRC or work permits are not eligible.
- Unemployment's knock-on effects include loss of health insurance. According to www.gov.bm basic, publicly-subsidised health insurance (HIP) costs between \$429.24 a month (\$190 for children) and \$1,104.78; subsidised Future Care premiums for people 65 years and older start at \$500.14, while those ineligible for an Aged Subsidy might pay as much as \$1,498.48.

Certain groups of the unemployed are ineligible for benefits of any sort. Numbers of people in need are seeking basic support to live—food, shelter and utilities—in the crisis and in this crisis relief period. The fragmented social safety net makes it difficult for people to afford basic needs like food, rent, medication, medical attention, electricity, clean water, gas, wi-fi and safe housing; this is hardship. These are people who are seeking more than 10,000 food access options per week—food services that will need to be maintained to a lesser or greater degree.

In many jurisdictions, public entities and public funds ensure the provision of essential services that create a social safety net for a population's most vulnerable. In many jurisdictions, public funds are being allocated to stabilise small business and nonprofits via relief funding and in-kind stimulus, e.g. payroll tax exemptions for registered nonprofits. But such is not the case in Bermuda. The Government has a herculean task: a crippled tourism sector; high unemployment; a misalignment between available workforce stock and workforce requirements; a highly technical international business presence generating a significant portion of the GDP; and a low tax legacy that results in insufficient revenue for growing social needs.

Publicly accessible core essential services continue to be needed. Funds are likely to be required to maintain the delivery of these services during a post-crisis relief and recovery period. The increased demand for these services has increased dramatically and placed strain on the resources of assistance programmes, which are trying to meet this demand.

BUSINESSES WORK FOR BERMUDA'S SOCIAL BENEFIT

Representing over 50 percent of contributions to the Emergency Fund, Bermuda's insurers, reinsurers, brokers, investment managers, local insurance companies, financial service companies and medical associations together with member organisations ABIR and ABIC raised more than \$2.7 million for Covid-19-related lifesaving equipment for the

King Edward VII Hospital. Sector representatives said: "We should be proud of the collaboration between international and local businesses to support the community at such a critical time. And we should be even prouder of the work those on the frontline are doing to ensure this equipment makes a real difference to our community."

Many other international and local businesses designed customised giving and employee engagement initiatives to respond to the crisis. The BCF was host and guest to calls with member associations like WeSpeak, BILTIR, Bermuda Donor Forum and the Bermuda Society of Interior Designers and more than 40 individuals and charitable giving committees.

PRIVATE FOUNDATIONS WORK FOR BERMUDA

The Bank of Bermuda Foundation, in addition to contributing to the Emergency Fund, supported the Third sector Coordinated Crisis Response Effort (with both human resources and operating funding).

The private foundation also ramped up its own grantmaking programme, pivoting from its traditional grant application process to a partner engagement strategy. It instituted an

emergency grants approval process, expediting payment and modifying reporting conditions to ease the burden to nonprofits resulting in over \$100,000 in Covid-19 support.

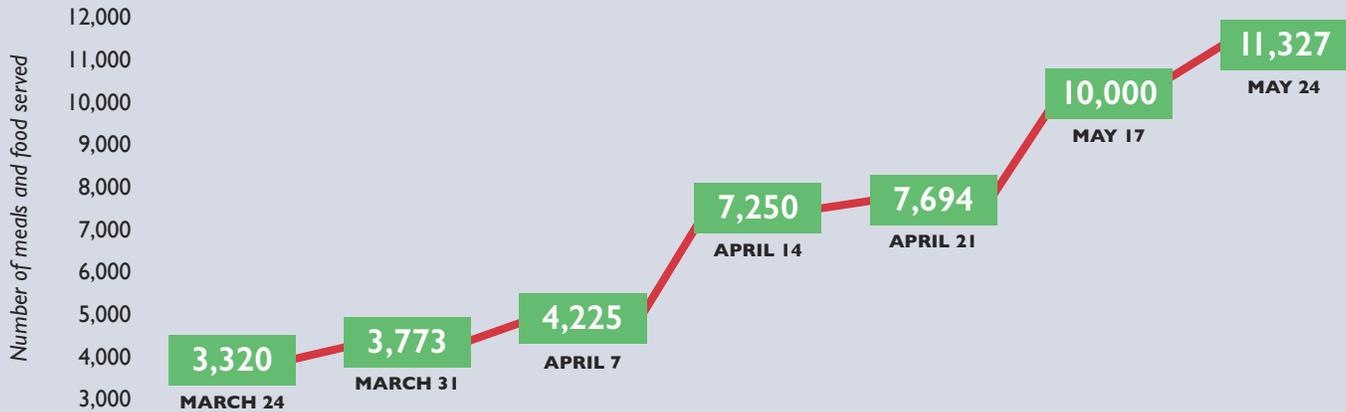
Food security service providers by location at May 24, 2020

Meals served per week*

City of Hamilton	Anglican Cathedral / Third-party vendor	1,585
	Focus Counselling Services / Third-party vendor	
	Seventh-Day Adventist Church, Hamilton	
City of Hamilton, North Street Hall	Salvation Army Bermuda, North Street Feeding Programme	1,392
	Salvation Army Bermuda, Bermuda Division	
City of Hamilton, Street / Van	Salvation Army Bermuda, Street Ministry Van	800
Devonshire	First Baptist Church	180
Hog Bay	Open Your Heart Foundation	650
Pembroke	Age Concern Bermuda	204
	Coalition for Protection of Children	
Somerset	Open Your Heart Foundation	917
	Salvation Army Bermuda, Westend	
St. David's	Seventh Day Adventist, St. David's / Third-party vendor	450
St. George's	Salvation Army Bermuda, Bermuda Division	29
Warwick	Christ Church Warwick	5,120
	Eliza Doolittle Society, accessible to all residents	

* Approximations. Meals or meal equivalents include hot meals, groceries, vouchers and food pantry access.

Trajectory of funded food and meal distribution



Nature of essential service support islandwide

MARCH 24

- Remote crisis counselling needs rise
- Tele-education infrastructure put in place
- Subsidised medications distributed to 1,175 people

MARCH 31

- Food needed seven days a week; cooked food for those with no stove, no capacity or access only to community kitchens; pantry or grocery access for others
- Food map assessment reveals gaps in food bank and meal services available to the public by day and location; no lunch service anywhere on Saturdays; no food services anywhere on Sundays

APRIL 7

- Food bank numbers increase
- Shortage of care home staff
- Transport for workers an issue
- Lack of PPE; non-medical supplies needed
- Detox needed for unsheltered
- Urgent need for EPA-standard cleaning
- Mental health line planned

APRIL 14

- Large purchase of PPE for nursing homes and non-profits required
- Wi-fi, telephones and tablet access secured in senior care homes
- Bulk food access secured for senior care homes
- Emotional Wellbeing Hotline 543-1111 receives 32 calls in 48 hours

APRIL 21

- Food distribution allocations boosted by five percent to end of May, to manage reported increases in food needs:

Coalition for Protection of Children reports increase from 50 families per month (10–15 per week) to 100 per week needing groceries increasing.

Open Youth Heart Somerset service reported 134 more meals needed than anticipated.

Seventh Day Hamilton site served 300 meals (budgeted for 260)

St. David's SDA Church feeder programme boosted to 450 meals over three days

- Extended urgent meal services provided for residents at Mathilda Smith Nursing Home, one of 19 non-government homes serving 317 residents
- 84 calls received by hotline the week of April 12–18
- At April 20, three more families

needed placement in safe housing within 24 hours; looking to source two to five-plus houses

- Teen Services / Teen Haven supported generally and used some funds to purchase PPE for staff and supplies for residents, as shelter-at-home protocols increased their costs (more usage of water, electricity, gas, food)
- Salvation Army put on extra staff for 24/7 shelter management. Extra food requirement tracking at \$2,000/week

MAY 17

- Average 10,000 meals served per week (excluding privately sponsored church distribution of 500 meals/day)
- 8,400 quarantine check-up calls and returning resident screenings (plus PPE distribution and other disaster supports)
- 200 mental health calls on average for support from people in distress, feeling isolated, anxious, depressed

- 33 women (16) and their children (17) fleeing violent situations and requiring safe housing in eight weeks
- 10 people receiving support for sober living
- Average 28 unsheltered individuals served at Salvation Army Shelter per night (not including unsheltered at CedarBridge)
- Transport for Covid-19 testing; ambulance decontamination
- Senior transit for medical

appointments, dialysis, wound care and other health support

- Increased requests for support to buy prescription medication
- Increased requests for assistance with electricity/utility bills, rent support to avoid eviction
- Requests for assistance to access clean water delivery
- Social safety net psychosocial supports and wraparound, coordinated touchpoints for marginalised people

MAY 24

- List of all core essential service providers for next phase of emergency response finalised
- Estimated \$2.2–2.5 million needed to providing services for a three-month period

III. CRITICAL ROLE OF NONPROFITS TO SOCIAL STABILITY

Prior to the pandemic, the Third Sector was largely undervalued and underfunded. Since the 2008 global financial crisis and the ensuing fallout for Bermuda—company mergers, workforce exodus and strained government purse—nonprofits have struggled, depending on the kindness and generosity of individuals and the business community. Today, essential service providers, largely represented by nonprofits, are demonstrating their continuing ability to help the most vulnerable. But they are under threat.

Bermuda’s nonprofit sector is a vital part of the Bermudian economy. Its numbers are relatively small—the sector contributes just over one percent to Bermuda’s GDP (upwards of \$78 million in 2018) and employs close to 2,000 residents (employees and contracted staff) delivering direct programmes—but the value to the community is significant. The work of nonprofits has been most evident recently in

provision of support for the most vulnerable populations. During the Covid-19 crisis nonprofits have been on the frontline with shelter and food for the homeless, protection for seniors and young people, help for women and children fleeing violence, physical and mental healthcare, educational support, and service coordination networks.

For internal assessment purposes, in June 2019 the BF classified all 303 registered charitable entities against the US-based National Taxonomy of Exempt Entities (NTEE) Common Codes, then again in April 2020 to reflect changes in the Registry, which is periodically updated. cursory assessments revealed between 185 and 192 nonprofits⁵ have the capacity to deliver evidence-based programming (indicated by a logic or programme model), which can be measured for effectiveness. This figure speaks to the number of nonprofits that can potentially deliver social impact.

Registered nonprofits by NTEE service type ⁶	At June 6, 2019	At April 17, 2020
Alliance/advocacy organisations	17	18
Direct service	115	113
Direct service, sport & recreation	44	48
Management & technical assistance	5	10
Monetary support, fundraising and/or fund distribution	7	8
Monetary support, single organisation	63	55
Professional societies, associations, religious groups	46	42
Research institutes and/or public policy analysis	4	3
Unable to classify	2	3
Total	303 (185)	300 (192)*

* Excludes seven temporary fundraising licences.

5. We operationalise the term “nonprofits” as not-for-profit service providers that offer sustained, evidence-based programmes that can be measured, replicated and scaled, if needed. Nonprofits tend to be staffed and have the capacity to achieve social impact.

6. In addition to nonprofits (substantive, generally staffed organisations highlighted above in yellow) and charities that offer services, the Registry of Charitable Entities captures many “non-service” entities including membership organisations, PTAs, raffle charities and religious groups. Each of these entities may provide public benefits and make important contributions to quality of life in Bermuda but they are unlikely to qualify as service providers that offer evidence-based, measurable programmes. To the degree possible based on information available to the public, these non-service entities should be excluded from an impact assessment of the sector.

The pandemic impacts not only the vulnerable and disadvantaged, but the people who serve them.

As vulnerable groups are confronting the social hardship and economic fallout of Covid-19, nonprofits which have the expertise to support and assist them are struggling themselves to determine how they can continue to sustain their organisations.

The April 2020 Nonprofit Covid-19 Impact Survey found that 26 percent of non-profits were completely closed and not providing services to constituents. Approximately 20 percent of staff employed by nonprofits had been laid off, and an additional 31 percent were working reduced hours. On average, charities had 4.4 months of available cashflow. The pandemic's impact on nonprofit employment is an indication of the real possibility of a significant reduction in critical community services. These are our nonprofit or subsidised health care service providers, organisations that deliver arts and culture, sports, environmental protection, conservation and education programmes and enrichment that complements the public and private school systems, summer activities and camps and youth development programmes.

Few nonprofits have the financial reserves and access to capital to enable them to stay afloat following the pandemic. Nonprofits are particularly vulnerable because they depend on individual donations, business support, fees for service and government grants to survive. All these revenue sources have been disrupted and are unlikely to return to previous levels. Making them additionally vulnerable, nonprofits maintain low overheads and operate on razor-thin margins, for reasons of best practice and accountability to their funders. Funders and governments traditionally implicitly discourage nonprofits from becoming sustainable, by making grantmaking contingent on neediness. Organisations

with cash reserves, investments or endowment funds would tend to be penalised, in contrast to the hand-to-mouth existence of nonprofits that may be less well managed. This thinking does not apply to the more sophisticated donors, who would prefer grantmaking not to be an act of desperation, but a more strategic activity. As a result of this “charity” mindset, nonprofits now have few resources at their disposal to withstand the impact and disruption of Covid-19.

Independently commissioned research, modelled on Moody's and McKinsey methodology, indicates that the Bermuda industries most severely hurt by Covid-19 and the ensuing public safety measures include: hotels and restaurants, construction and community, social and personal services, where the average annual salary is \$49,000 (SEED Bda, May 10, 2020). Most Third Sector activity falls under “community” and “social services,” and individuals working in these areas were already below or near the low-income threshold prior to the pandemic.

What is the Third Sector?

Bermuda's Third Sector is a collection: nonprofits; charities and community-based organisations; neighbourhood self-help schemes; non-governmental organisations; international bodies like the Salvation Army, Red Cross and St. John Ambulance; human rights campaigns and groups; and volunteers who work to improve the lives of the community's most vulnerable and disadvantaged people. A broad definition of the sector includes religious organisations, trade unions, foundations and philanthropists—and any other institution outside of the corporate and government sectors. It is sometimes referred to as Civil Society.

As and when the country begins to recover from the economic effects of the pandemic, Bermuda's people will need to develop a range of skills and expertise of value to the recovery of the economy. In addition to core essential services, nonprofits partner with schools to augment curricula, even now through virtual programming, and offer summer camps (art, science, history, water sports, nature) that will enable working parents to return to work.

Recent events place emphasis on outcomes that improve equity and access to employment; programmes that ensure high school completion through to a job, college or university, upskilling, addressing digital inequities, including digital skills training for youth and adults. The nimble deployment of private resources in a time of crisis, paired with the existence of ongoing and enduring support for programmes like these, offers a vision of what philanthropy in Bermuda will need to become.

Without significant relief, coupled with deep philanthropic support, it is likely that charities will struggle to support vulnerable people in the face of their own survival issues, resulting in permanent closure.

This is not just about the nonprofits that provide essential services such as food, shelter, safety and health programmes. A broader charitable sector stabilisation effort is needed to backstop the organisations that deliver community health supports, arts and culture, education enrichment, summer, recreational, youth development and environmental programmes. These programmes are critical to our community and right now they are extremely vulnerable. If they are lost, the cost to the community will be incalculable.

Like others right now, the Third Sector is going through a phase where some nonprofits will have to pivot, some will have to merge, and some will close. Some service providers are feeling the brunt of the need. Others are feeling the brunt of a declining economy and the need to closely examine the public benefit they can serve going forward. Supporters can be in the business of helping leaders arrive at these decisions gracefully and respectfully and ensuring that the ones left standing are well led and infrastructurally sound.

Financial support will be needed to prevent the collapse of the sector, and its vital programmes, due to the Covid-19 crisis.

CORPORATE PHILANTHROPY AT BCF AND BEYOND

Corporate and donor-advised fund holders and supporters, all of whom have made giving through the BCF and its platforms a part of their philanthropy, contributed, citing a wish to support the Emergency Fund work, even if this was not aligned with their funding strategies. They were able to make simple

interfund transfers by request. To this end, the BCF appreciates fundholders like: **RenaissanceRe** which was an early adopter of the community foundation concept and made a founding investment in BCF; **Meritus Trust**, which in partnership with the **Hemera Foundation**, has worked consistently with the

BCF; and **Resolution Re**, whose staff member Pam Williams has supported BCF with its accounting for years. **Third Point Re**, **Zurich Charitable** and other funders with new and close associations to BCF made in-house and additional external contributions to the emergency effort.

IV. WHAT'S NEXT AND HOW WE KNOW

We are now considering next steps—no easy task when what's certain is that nothing is certain. We do know we will continue to manage the Bermuda Emergency Fund for the following reasons.

First, pooled flexible funding and process management is designed to manage uncertainty. These are unprecedented times and we have calculated the cost of needs for the next three to six months. The budget is designed to commit to a level of service delivery as and when needed, not a grant to a specific organisation. Designated essential service providers have weekly access to a tracking report, which is also a short-form application for funds. This allows all involved to gauge the need and deploy funds. Sometimes, in order to purchase food, funds have needed to be distributed within 24 hours. No nonprofit leader can afford to be out of pocket in the hundreds of thousands of dollars—and they shouldn't have to be. They also should not have to be in the position of scrounging around and begging for support to deliver a valuable public service.

Second, the coordinated response has enabled us to establish a precedent and a template from which to work. The value of using an impact fund like the Bermuda Emergency Fund is that it offers a nimble structure, less taxing on the recipient essential service providers. We will maintain a bi-monthly payment process as needed. Urgent, out-of-cycle disbursements can still be made.

As well, by having a pool of funds for which the nonprofits themselves have not individually had to fundraise to ensure the stability of their own organisations, they can function as a collaborative network—referring clients, sharing vouchers and

tracking schemes, etc. A network of services shares the funding and resources in a way that is unique to their organisational needs and capacities.

Third, essential service providers are required to submit bi-monthly tracking reports, building accountability into the process. Our research indicates that unemployment benefits and financial assistance are inadequate stopgaps, in terms of responsiveness and scope to meet the need that has presented itself.

To formulate these assumptions, in partnership with the Bank of Bermuda Foundation, the BCF:

- Commissioned an economic assessment through SEED Bda on the extent of job and wage losses among Bermuda's most severely affected industries, tracking unemployment to assess the potential need for essential services
- Developed criteria for pre-qualification of a core essential service provider or designated essential service provider going forward
- Confirmed which service providers are able and willing to continue to provide the services, potentially increasing services or shifting from their target population in course of ordinary business to deliver the service to the wider public
- Discussed conditions and the terms on which funding might be provided
- Calculated costs of the service pre and post-Covid-19 per week (as an indicator of increase and actual cost to the service provider) and what has been the uptick for certain services, e.g. food bank, prepared meal or voucher
- Formulated a delivery model, including standardised costs of basic services for budget allocation, i.e. agree the value of meals, agree the value of

groceries in a bag and a per person allocation

- Standardised the calculation for provision of operating costs.

On behalf of the core essential service providers, we are now seeking contributions from the Bermuda Government and the community to fund two areas: an estimated \$2.5 million in ongoing service delivery and support for nonprofit

stabilisation across the whole sector.

To date, the most essential and urgent services have been made available to the community, by the community. There was a crisis, we rose to face it together, we learned lessons and we lived to see another day. Check out our other Bermuda report that reflects on the Third Sector Coordinated Crisis Response at www.bcf.bm.

V. WHAT WE HAVE LEARNED AND WHAT WILL CHANGE

Guiding philanthropy in good times and in times of crisis is our business and we know how to do it. In addition, we have developed another set of informed, data-driven approaches to assist giving to be effective. BCF contributed to the development of the now frequently quoted Impact of Covid-19 Survey, we managed the employment of the Emergency Fund, and we have robust research on what next steps look like. BCF's consistent position is we need an enduring source of funds to empower the resilience of our community. Bermuda needs a source of assets that will grow over time so that when crisis hits, we are ready with a pool of funds

from which to draw. We never want to see Bermuda in this position again—struggling to feed and employ its people; struggling to keep its people afloat.

We hope that the community will see the merit of having a structure in place that supports day-to-day philanthropy and the need for an enduring source of funds. Some people call it a “rainy day fund” and over the past four months it has been pouring! As we transition out of crisis to our new and improved way of working, BCF is pleased to have been able to offer four months of volunteerism and pro bono services to Bermuda, when it was most needed.

FAMILY AND COMMUNITY PHILANTHROPY AT BCF

Coordinated by the Fund Advisors to the **Charles E. and Lesley Marshall Fund for Football**, representatives of Bermuda's major football teams agreed to make donations from their clubs. Devonshire Colts, North Village Community Club, Pembroke Hamilton Club, St. George's Cricket Club, Western Stars

Sports Club, and the Bermuda Athletic Association added funds to the Marshall Family's Emergency Fund contribution, to make sure essential services could be delivered to people in need. Fund spokesman Shervin Dill said: “As affiliates of the Bermuda Football Association, we felt it would be a great

opportunity during the pandemic to work together on behalf of football in Bermuda to give something back to our communities and assist families and fans that have supported us through the years. To have been able to assist with necessities such as food, shelter and safety was an honour and a blessing.”

VI. WHAT YOU CAN DO

It is possible to grow a permanent and enduring source of funds to support organisations delivering programmes that tackle current and emerging needs. In times past, the nonprofit sector garnered support of more than \$50 million dollars a year in philanthropic and fee service activity. If we can get to this level again, in part spending now and in part saving for later, we will have no need to scramble for funds to feed, house and support residents of Bermuda. BCF is tracking these needs and proposing solutions for resolving them, such as ensuring that people and groups are adequately prepared to tackle entrenched and persistent social issues.

If you have the time and energy to do the research that will help make your contributions meaningful, please keep doing that work and keep giving. If you have the in-house resources to develop giving strategies and to design effective philanthropic programmes, we are genuinely delighted. If you want

to help but are happy to lean on our expertise to do the work, we'll provide you with options.

- The Bermuda Emergency Fund has provided a coordinated, evidence-based method for disbursing funds to areas of greatest need. You can continue to support the delivery of essential services through this fund and we will continue to deploy those funds if they are needed.
- The Bermuda Nonprofit Stabilisation Fund will go live in the first week of August. If you believe we need to ensure our nonprofits are able to continue their crucial work in the community, this is your fund.
- The Lighthouse Connect Initiative is designed to ensure that students in the public and independent schools have access to laptops so that we can keep them in the game.
- If you believe, as we do, that we must build a robust community endowment for the vitality of a Bermuda for future generations, the Bermuda Community Fund is where you need to invest.

CALL TO ACTION: ALL DONORS, INCLUDING GOVERNMENT

1. All sectors: Support the Bermuda Emergency Fund to sustain essential services or contribute to the new Bermuda Nonprofit Stabilisation Fund to ensure our nonprofits can keep doing their work.

2. Government:

- a) Allocate budget for interim social safety net services, i.e. sustained essential services through post-crisis transition
- b) Fund stabilisation and recovery of Third Sector via relief/stimulus funding schemes
- c) Provide additional stimulus, e.g. expand payroll exemptions to employees of registered charities

3. Corporate and private: Adopt emerging

standards of best practice for Covid-19 philanthropy:

- a) Moving grantmaking schedules forward, particularly for longstanding renewals
- b) Loosening or eliminating restrictions on current grants. This can include converting programme-based grants to unrestricted support, accelerating payment schedules, and filling gaps in funding where conferences, events, and other project deliverables have had to be postponed or cancelled to manage community health risks.
- c) Making new grants as unrestricted as possible, so nonprofit recipients have maximum flexibility to respond to this crisis.

CONSIDER GIVING THROUGH THESE IMPACT FUNDS IF YOU ARE INTERESTED IN MAKING A DIFFERENCE WITH YOUR PHILANTHROPY, NOW AND IN THE FUTURE

**Bermuda Emergency Fund
– Crisis Relief**

*Support for core essential service
community providers*

**Bermuda Nonprofit
Stabilisation Fund**

*Operational support for Bermuda's
nonprofit programmes & services*

Lighthouse Connect Initiative

*Tech access for public &
independent school students*

Coming soon

Fund for equity, access & mobility

**Bermuda Community
Fund**

*Enduring support for vital programmes
& initiatives. If we build these funds,
we will be good forever*

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