



P.A.L.S.
Cancer Care in Bermuda

ANNUAL REPORT
~ 2018 ~



“We wish to express our sincere thanks for all your loving care and guidance through these difficult times”

“The patient drew great strength and comfort from your visits with us, as did we all”

“It is very helpful the way the nurses break down information into laymen’s terms and act as a go between with the doctors and pharmacists”

“P.A.L.S is amazing. One of the nurses was so amazing with my mom when she was ill. We will always be grateful”

“We are extremely pleased with the quality of care, attention and professionalism that your nurse has given my uncle”

“They were excellent when my sister was ill and that was 26 years ago, so that says a lot”

“The nurses are so attentive that the patients feel they are their own personal nurses”

“It is impossible to comprehend how difficult your task might be in these situations. What is a onetime event for us is repeated many times over for you and your wonderful P.A.L.S. team. Thank you so very much”

~ MISSION STATEMENT ~



To provide cancer patients with quality care primarily in the home setting in order to enhance quality of life. To provide support and assistance to cancer patients and their families.

To meet physical, emotional and social needs of patients. To promote health, dignity and independence, regardless of ability to pay, to the extent of the resources of P.A.L.S.

To maximise the use of volunteers and voluntary funding by encouraging support for P.A.L.S. from the community at large.



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Email: info@pals.bm • Website: www.pals.bm
Registered Bermuda Charity No.171



P.A.L.S. Chairman's Letter 2018

2018 was a year of significant development for P.A.L.S. as we made great strides in improving the care we provide to our medical patients and their families. Also, P.A.L.S. has renewed its focus on fund raising to help offset the ever-rising cost of health care.

Foremost among fund raising efforts has been the development and opening of a thrift shop located on the lower level of the P.A.L.S. building at 18 Point Finger Road, right across the street from the entrance to the Acute Care Wing of KEMH. It is ably run by Joan Cabral and we are all pleased with the financial contribution from its weekend sales. The many friends of P.A.L.S. have donated so much new and lightly used goods that we have had to acquire a shed to store it in before sorting and selling. We are also most appreciative of the many donated services and amazing volunteers that allowed us literally to build the thrift shop.

In September 2018, we welcomed Dr. Sharon Alikhani as Medical Director, bringing inhouse a level of expertise that we had not had at P.A.L.S. and further strengthening our capabilities in the health care community. Additionally, we have executed a Memorandum of Understanding with the Bermuda Hospitals Board (BHB) which allows for sharing of resources and helping to strengthen our relationship with the BHB.

Our Executive Director (ED) Colleen English DeGrilla is focused on continuous improvement of the organisation. This includes maintaining our Bermuda National Standards Committee certification, ensuring compliance with key governance issues – such as anti-money laundering, anti-fraud and compliance with personal information privacy requirements. Our professional staff continue to attend appropriate skills training courses. Between our ED and a consultant social worker, P.A.L.S. has strengthened its capabilities for helping patients and their families in their time of need, beyond the home medical care we have always provided.

Our team at P.A.L.S. has never been stronger with our five nurses – Kathy Fox, Merlyn Burgess, Reanna Stovell, Rosa Ward & Waynette Wilson – providing critical care for cancer patients and their families. During the last year, several members have celebrated work anniversaries: in April 2018, Carolyn Arnold completed 20 years, in November 2018, Lynette Waldron also passed the 20-year milestone and most recently in January 2019, John Hill celebrated 30 years as Treasurer of P.A.L.S. Their contribution to P.A.L.S. is impossible to measure and we congratulate them for their service. Our volunteers are as valuable as ever, helping with patients and the thrift shop. Our Patron, Governor John Rankin CMG, remains involved, most recently opening the annual P.A.L.S. Fair and greeting patients at the annual Christmas Party.

On behalf of all of us at P.A.L.S., I extend thanks to our donors, supporters, volunteers, staff and fellow directors for your dedication to this organisation and all it stands for.



Gavin R. Arton
Chairman

Patron

His Excellency the Governor of Bermuda, John Rankin CMG

Board of Directors

Gavin Arton
Mark Crockwell
Michael D. Daniel
Jo-Ann Fox
Ann Smith Gordon, MBE, JP
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Gaynell Hayward-Caesar, MPH RN BSN
RoseAnna McShane-Hoey
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H. Bruce Murray, MA, FCIS
Alan Pailing
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Pat Purvey
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Officers

Gavin Arton, *Chairman*
Debby Graham, *Deputy Chairman*
Colleen English Degrilla, MSW, LCSW, *Executive Director*
John H. Hill, *Treasurer & Compliance Officer*
H. Bruce Murray, MA, FCIS, *Corporate Secretary & Deputy Compliance Officer*
Darlene Phillips, *Assistant Secretary*

Medical Director

Dr. Sharon Alikhani, MBBS MSc MRCGP

Spiritual Adviser

The Ven. Andrew W. Doughty, B.D., A.K.C., *Archdeacon of Bermuda*

Legal Adviser

Shauna MacKenzie

Executive Director's Report

P.A.L.S. continues to treat cancer patients in their homes and has done this successfully for 38 years. What started as a group of volunteers has transformed into a full multi-disciplinary team. P.A.L.S. now employs ten staff: an Executive Director, five Specialised Nurses, a Palliative Care Physician, a Treasurer and two Administrators. P.A.L.S. has been fortunate also to engage the services of two independent contractors: a Medical Social Worker and a Thrift Shop Manager. The needs for our specialised services are ever increasing. P.A.L.S. receives no government grants and continues to rely solely on individual and corporate donations. Our fund raising efforts are ongoing, and we are always trying to think outside of the box to make ourselves more self-sustaining in our efforts.

As a new Executive Director, I was pleased to take any courses offered to enhance my skills and talent. The Interagency Committee for Children and Family (IAC) offered a training series and I happily enrolled in the following courses: How to be an Effective E.D. in Bermuda: Challenges and Successes; Raising Money in Bermuda: What Successful Charities Do; Program Design and Impact: Proving our Value as a Charity: Marketing our Charity to Community, Funders and Clients. I also attended the Third Sector Conference put on by the Centre of Philanthropy (COP). The theme this year was "Charting a Shared Course" which spoke about how nonprofits must work together within their organisations and with other organisations. This conference is a wonderful event putting all nonprofits together to brainstorm, share and attend various breakout sessions. It is always a very positive experience. I also attended several courses offered by the COP which always encourages stronger organisations and tries to ensure that all nonprofits are up to date with mandated trainings such as Anti-Money Laundering, the Protection of Vulnerable Persons and the Bribery Act.

In January Darlene Phillips (the Fund raising chairperson) and I had the privilege to meet with the Bosom Buddies. This group of women have raised significant amounts for cancer care in Bermuda in 13 years. They informed us that going forward they wish all of their event proceeds to come to P.A.L.S. We were beyond elated and truly have welcomed them into our family.

The beginning of the year was very busy with the building and developing of the thrift shop. There were workmen in the basement almost daily building, painting and constructing. The excitement was growing, and the donations were rolling in. The entire development of the thrift shop could not have happened without many pivotal players. We always like to thank our volunteers and always say we cannot thank them enough but we also need to thank our donors, and a special thank you goes out to the following people who were instrumental in the setting up of the thrift shop; Terry Corday of P&M Electric, we called him to get ideas about lighting for the shop and he very graciously donated all of the track lighting, installation and his time. Somers Cooper and James Boyce of A.S. Cooper donated the beautiful lighted display cabinets in the front of the store, which truly make the shop pop. Seasons and SizeWise and the entire Mayor Family donated many, many ticketed items, fixtures and hangars to help us get started. Point Finger Medical Centre and Dr

Wong have agreed to offer their parking lot during our opening hours for excess parking. Stephen DeCosta added beautiful carpentry work and created a boutique like atmosphere. Jonathan Castro, the Graduate Architect of Cooper and Gardner guided us through the entire planning and building project. Hamish Shorto and Joe Baron offered the design of fixtures and general carpentry all at no cost to P.A.L.S.

Once all the construction was completed there was still much to be done prior to opening on March 1st. A huge thank you goes to Darlene Phillips, who helped to make the dream of the thrift shop a reality by keeping everything organised and on target. A thank you to Joan Cabral for kindly accepting the position of Thrift Shop manager and creating a shop that people come back to every week because of the “look and feel”. Thank you, to the staff of P.A.L.S. who worked around the disarray of “their” basement for over six months and never complained. Thank you, to P.A.L.S. Board of Directors for supporting this initiative. Thank you, to the community of Bermuda for your ongoing support of P.A.L.S. and endless donations to the thrift shop of both new and gently used items. Last but certainly not least are the VOLUNTEERS, from the brand new to the long serving volunteers - who all pitched in to make the Thrift Shop the beauty it is today. Each person brought their own strengths, and all worked together as a team. We will never, ever be able to thank our volunteers enough for what they were able to do in a very short time. The Thrift shop has been a great source of revenue for P.A.L.S. allowing us to be more sustainable and is also encouraging the recycling of clothing and household items throughout the community of Bermuda.

P.A.L.S. continues to hold its annual fund raisers throughout the year including the Walk, Tag Days, Mad Hair Day and Mad Hair Fun Fair, Raffle and Fair. Each year our events get bigger and better and are growing in popularity and attendance. We continue to tweak the events towards the audience and sometimes it works and sometimes we have to re-look at it but in the long run our events are fund raisers that continue to assist us in the helping of patients living with cancer.

In September 2018 Dr. Sharon Alikhani joined our team as the Medical Director. Dr. Alikhani was formerly the Physician Lead for Hospice and Palliative Care at BHB. She has been involved with P.A.L.S. as the Medical Adviser since 2010. She is a welcome addition to our family and is enhancing the services we offer our patients tremendously.

All in all, 2018 has been a very busy yet transitional year for P.A.L.S. We have made lots of positive changes, we are trying to meet each and every patient’s needs in their entirety. The reason we are here is the patient and yet we could not do it without our amazing volunteer base and our ongoing supportive donor base. I continue to be thoroughly in love with P.A.L.S. and all that we do. Everywhere I go there are stories of families that have been helped, of patients that have been supported and of ongoing feel good things that P.A.L.S. has done to assist a patient or family living with cancer. P.A.L.S. is a recognisable charity that does amazing work and as we enter 2019 we are going to focus on sharing who we are and what we do. We will be highlighting the three cancer charities in Bermuda and how we all work together but also how we all provide different services with no overlapping and yet provide a continuity of care.

I continue to be thankful for the Board of Directors and their backing of P.A.L.S. I am appreciative of the continuous ongoing support I receive from Gavin Arton (Chairman), Debby Graham (Deputy Chair) and John Hill (Treasurer). I am blessed by each staff member on our team and the strengths they bring to the job daily, the fantastic volunteers that continuously support us in many different areas of need and especially to the many patients we provide care to daily that teach me about life and living on a continuous basis.

Last year I shared about previously meeting Mother Theresa, her continuous belief in what she was doing was what set her apart from others. I believe that is also what makes P.A.L.S. different from others.

“It’s not how much we give but how much love we put into giving.”



Colleen English DeGrilla, MSW, LCSW
Executive Director

Nurses

Kathy Fox, RN
Merlyn Burgess, RN
Reanna Stovell, RN

Rosa Ward, RN
Waynette Wilson, RN

Every day the five specialised P.A.L.S. nurses attend home visits, doctors' appointments, radiation treatments all to continue providing nursing care and meet the patient where they feel they need a nurse most. With the assistance of the Medical Social Worker (MSW) and now Palliative Care Physician P.A.L.S. team is able to offer a full multi-disciplinary team approach to care and as stated in our mission meet all of our patients needs emotionally, medically and financially.

During the period of September 1, 2017 and August 31, 2018 P.A.L.S. admitted 166 new cases and reactivated 12 cases, sadly we recorded 100 deaths, the nurses made 4,304 home visits which average approximately 20 daily. The MSW continues to see many patients to help alleviate some of the psycho-social issues surrounding the patient and their family in relation to their diagnosis. Throughout the same dates he assisted 321 patients, averaging 27 patients a month. The MSW continues to assist patients with financial assistance, legal assistance, counselling, caregiving referrals and grief support. He is able to assist in any manner requested, he was recently able to help a family member obtain a widow benefit from the United States government which alleviated a huge financial burden that she had accrued since the loss of her husband.

The P.A.L.S. nurses are continuously broadening their skills by attending courses and training both locally and overseas. In September 2017, both Waynette Wilson and Rosa Ward attended the Multi-Professional Week in Palliative Care at St Christopher's in the UK. St. Christopher's was the first hospice worldwide and each new staff member of P.A.L.S. is offered the opportunity to attend once. The nurses reported that they found the program allowed them to interact with other disciplines such as social work, physical therapy, occupational therapy, medicine, pharmacy and spiritual care providers and that they learned the importance of including all disciplines in palliative care and how each area contributed to a holistic approach that benefitted both the patient and family members.

In August 2018, P.A.L.S. provided the boardroom to the Community Health Department to be able to host a week-long course offered by St. Lawrence College in Canada to their nurses, the P.A.L.S. nurses and the wound care nurses of BHB. The course was able to certify each nurse in Public Health, Hypertension, Wound Care, Diabetes, Case Management and Palliative Care. This experience was positive in team building and sharing of experiences between all community nurses and also identifying further areas of improvement needed while working together on shared cases.

The P.A.L.S. nurses continue to attend as many courses as applicable at Bermuda Hospitals Board through their CME Education Series. They also continue to have monthly case management meetings with Ellen Trueman, the Radiation Oncology Nurse Director at Bermuda Cancer and Health. These meetings ensure a continuity of care for all patients being seen by both agencies.

P.A.L.S. is looking forward to 2018-2019, with the addition to our team of Dr. Alikhani we will be focusing on our clinical pathways. We have joined The Center to Advance Palliative Care (CAPC) and will be starting their various training modules to enhance our skills and improve our clinical processes, providing care that meets best practices worldwide.

Overall, we can only look to improve how we meet our patients needs. The nurses already do an amazing job but perfecting their skills and looking at best practices worldwide of Palliative Care Services will only allow us to provide the best care possible.

Volunteers

Co-ordinated by **Lynette Waldron, JP**

At P.A.L.S. we always say, we can never thank our volunteers enough, those are not just words, they are truly how we feel. We could not run such a successful and well recognised charity without the many long standing and new volunteers that have been a part of our team for 38 years.

The volunteer's ability to help has changed slightly over the years, many of our volunteers work or have small children and can only give weekend or evening hours. Yet more and more people are coming and giving back. They see what P.A.L.S. does first hand by utilising our services for their family and they feel compelled to give back in any way they can. Any and all assistance is greatly appreciated.

During the year our volunteers gave over 5000 hours of their time and provided 121 drives to medical appointments. Volunteers who directly assisted patients this year with driving to and from appointments and radiation treatment include; Marlyn Darrell, Fay Leseur, Barbara Petty, Susan Starling, Eileen DeShields, Movita Roberts, Wilma Frith, Richard Pearman, David Vallis, Sheila Fisher and Judy Patton.

This year our volunteer family has increased tremendously with the addition of the thrift shop. We have a group of dedicated sorters on Tuesday and Thursday, they are such a fun group of people that have formed their own little family. They are always laughing and enjoying their time together. We also have regular volunteers that come on our sale days either Saturday and/or Sunday. They love assisting customers in finding their treasures and matching items with the right person.

Our entire volunteer base is a group to be proud of. They continue to assist us in whatever needs we have. P.A.L.S. has regular office volunteers that assist in updating the database, sending out annual appeal letters, sending a thank you to all memorial donors, sending out grief support letters to patients' families who have lost a loved one. The volunteers also assist on all events that take place from securing raffle prizes, seeking donations or collecting monies. They stuff envelopes, fill our annual walk goodie bags, man a table at the fair, sell raffle tickets, support tag day, help at Bingo or the tea party and sit at the memorial tree. Every day a P.A.L.S. volunteer is helping in some area of our very diverse organisation.

Every year through the Centre of Philanthropy each charity chooses a volunteer of the year to represent their charity. In 2018 Richard Lee was nominated. Richard demonstrates true dedication to P.A.L.S. He stops in daily to see what needs to be done ie trash taken out, items delivered, watering of plants, stamping envelopes, mail to post office, bringing items into the thrift shop. Richard never says no and will complete any task asked of him. Richard lost a good friend to cancer many years ago and therefore he feels the need to give back and support P.A.L.S. in all ways possible.

Audit Committee

Peter F. Watson, FCPA, FCA *Chairman*
Mark Crockwell

Gavin Arton

The Audit Committee of the Board of Directors of P.A.L.S consists of three Directors who are independent of the operations of P.A.L.S. The primary function of the Audit Committee is to assist the Board in fulfilling its oversight duties and responsibilities in connection with the financial affairs of P.A.L.S.

The Audit Committee met twice this year with the Auditors, PricewaterhouseCoopers, to discuss the planning, staffing and scope of the audit, and, upon completion of the audit, to discuss the results of their examination of the financial statements.

The adequacy of the internal controls that have been implemented over the years was discussed and the Auditors felt that the controls in place are sound. These controls are designed to ensure the integrity of the assets as well as the financial reporting for P.A.L.S. Discussion was also held on the critical accounting policies and practices which have been consistently applied by P.A.L.S over the years and which the Auditors fully support.

The Auditor's Report is again a clean report, subject of course to their inability to obtain assurance on the completeness of revenues in the form of donations as is the norm in not-for-profit organisations.

After careful review and consideration, the Audit Committee has recommended acceptance by the Board of the audited financial statements of P.A.L.S for the 12 months ended 31st August, 2018.

As they have in prior years PricewaterhouseCoopers have been most generous in contributing their audit services to P.A.L.S for which we are most grateful.

Memorial Committee Report

Jannette Fox (until May 2018)

Marilyn DeSilva (from November 2017)

During the fiscal year of 2017-2018 P.A.L.S. was named to receive donations in memory of 73 persons. 441 individual donations were received and each one recognised with thanks. In total 479 letters were sent to families and donors to express gratitude for their thinking of us.

Thank you very much to the volunteer memorial committee who continue to manage their duties with understanding, kind-heartedness and empathy.

Fund Raising Committee

Darlene Phillips – *Chairman*
Colleen English DeGrilla
Clare Marshall
Lynette Waldron
Tereza Rodrigues

Lisa Dawson
Marilyn DeSilva
Rosalie Rickards
Carolyn Arnold

The Fund raising Committee met regularly during the year to refine existing events such as the P.A.L.S. Annual Walk, Mad Hair Day and the Annual Fair. The Committee employs a strategy of securing a lead sponsor to fund all out-of-pocket expenses for each event. In this way, we are able to ensure that funds are not diverted away from patient care. Although P.A.L.S. has successfully launched the Thrift Shop, the work of the Fund Raising Committee remains pivotal in P.A.L.S.' efforts to contribute towards the cost of patient care. There are several other initiatives in the works for 2018/2019, and the Fund Raising Committee will remain committed to generating funds to support the important work of P.A.L.S.

P.A.L.S. Own Annual Fund Raising Activities

The events listed below have been undertaken with cooperation between our Fund Raising Committee, office administrators and a host of volunteers.

Mad Hair Day – 22nd September 2017

The 6th Annual Mad Hair Day was held. The day time event continues to grow in popularity throughout businesses and school. An evening event was held at The Doghouse with a selfie station and mad hair tattoos being offered. All that attended enjoyed themselves.

37th Annual Fair – 4th November 2017

Once again, this event was wonderfully coordinated by an entire team of volunteers. This event is well attended and enjoyed by the many people that come. The event was opened by our Patron, H.E. the Governor John Rankin, to the sounds of bagpipes.

30th Annual Sponsored Walk – 18th February 2018

Sponsored by Clarien Bank and Colonial Insurance, the 3K, 5K, and 10K routes were kept as the previous year. This year our numbers were improved as we had over 650 registrants. Our thanks to Clarien and Colonial for their ongoing support and commitment to support again in 2019.

Tag Days – May 18th and 19th 2018

Tag days were held in Hamilton Central on Friday May 18th and outside parishes on Saturday May 19th. Thank you to all donors, volunteers and money handlers. Once again this was a success.

Fund Raising Events and Donations from Friends

P.A.L.S. is very appreciative of all special friends and people that choose to give to P.A.L.S. regularly, in lieu of union dues and birthday or anniversary gifts or just because. Many people in the form of “giving back” have been helped by P.A.L.S. or know someone that has been helped by P.A.L.S. and wish to support P.A.L.S. in their pursuit to assist all patients living with cancer. P.A.L.S. knows that there are many other charities on the island that could be given these donations and we welcome our donors choosing us. Each donation that comes through our doors validates what we do on a daily basis.

Within our community P.A.L.S. has many wonderful partners. This year we have once again been included in Gibbons Company charity days, which is a great event for Gibbons and P.A.L.S. where all shoppers who donate \$5 receive a 25% off coupon to be used that day. It is a positive event for both companies. We have also been chosen again by RUBiS in their Fueling for a Cause event, we were able to have a tag day at each RUBiS gas station on Island. This was another great partnership and a super event.

As mentioned in the Executive Director’s Report the Bosom Buddies have joined the P.A.L.S. family and held their 3rd annual Derby for a Cause event and all proceeds were given to P.A.L.S. These wonderful ladies hold the Derby party annually and a girl’s night in party will be held bi-annually. Both of these events are tremendously successful and are very well organised and attended, not to mention they are also a lot of fun. A huge thank you goes to Chrissy Wetherhill and her group of friends for their support and for recognising P.A.L.S. and the great services they provide.

Rose-Anna Hoey a board member and elite runner along with five other Bermuda runners trained and ran the JFK Ultra Marathon of 50 Miles. What seems like an outrageous event for many was just a thrill and dream for this team. They ran and successfully accepted pledges for P.A.L.S. which was another great fund raising idea.

Bermuda Fly Fishing Invitational held in Bermuda each June has supported P.A.L.S. for over 15 years. This event attracts some of the best and most enthusiastic fly anglers from the United States, the United Kingdom and South America. Each year at their opening cocktail reception there is a raffle draw held and prizes include premier quality rods and reels and two weekend packages donated by the Fairmont Hamilton Princess Hotel and The Fairmont Southampton Princess of which all proceeds go to P.A.L.S.

Lynette Waldron, our long standing (over 20 years) volunteer coordinator, holds Bingo events 2-3 times a year at the P.A.L.S. headquarters. These parties are well attended by patients, family and friends. People truly enjoy the outing and are always asking when the next one will be held. This event continues to raise funds through the playing of bingo and the participation in various raffles on the day.

In 2018 P.A.L.S. was fortunate enough to be awarded monies from the XL Catlin End to End. What a great charity they are, and they have the fun job of giving back to other charities. We were extremely appreciative of this award as we know they have a very difficult time in narrowing down their search from the numbers of applications they receive.

There are also many trustees that continue to remember P.A.L.S. every year when expending from various Trust funds or foundations. P.A.L.S. will never be able to thank enough our long-standing donors for supporting our missions and validating the need for our services by continuing to sponsor us.

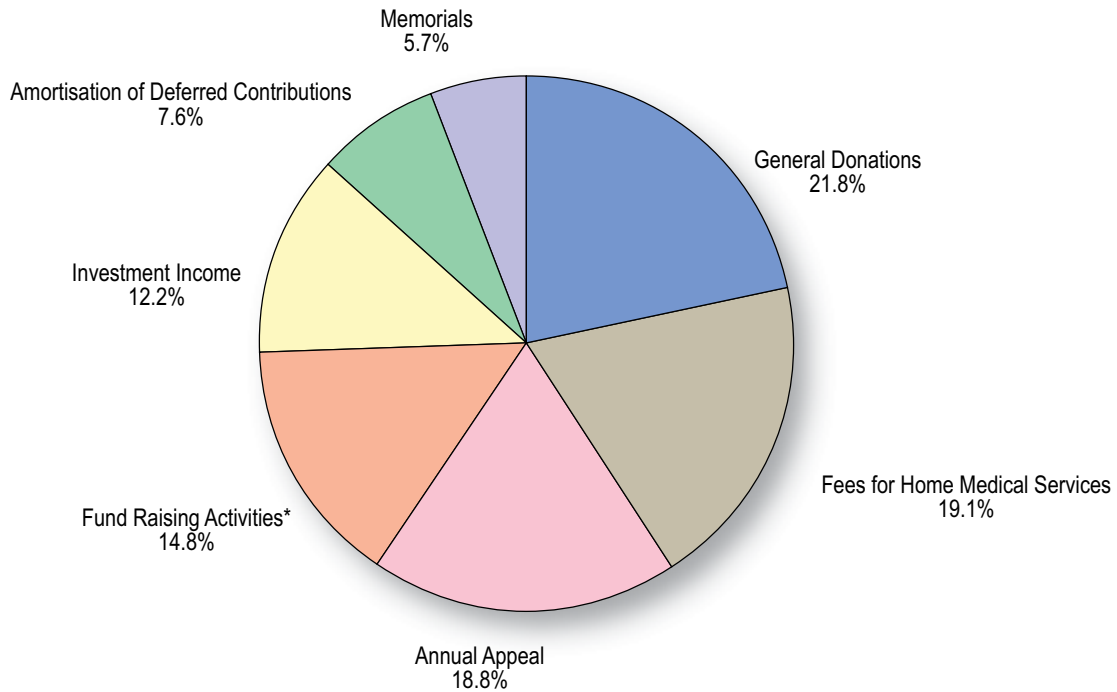
P.A.L.S. patients and families always continue to give back when they can. Many volunteers have started as patients or family members and then joined the team by assisting on the fundraising committee, working in the thrift shop or helping at various events. Several family members give long after their loved one has passed on. We have several families that have been so touched by P.A.L.S. that they have been giving ongoing monthly donations since 1997.

We are truly appreciative of all donations of time, money or items that come our way. We know and remember every single day that we would not be here without the very generous ongoing support of so many people in Bermuda and throughout the world.

Financial Highlights

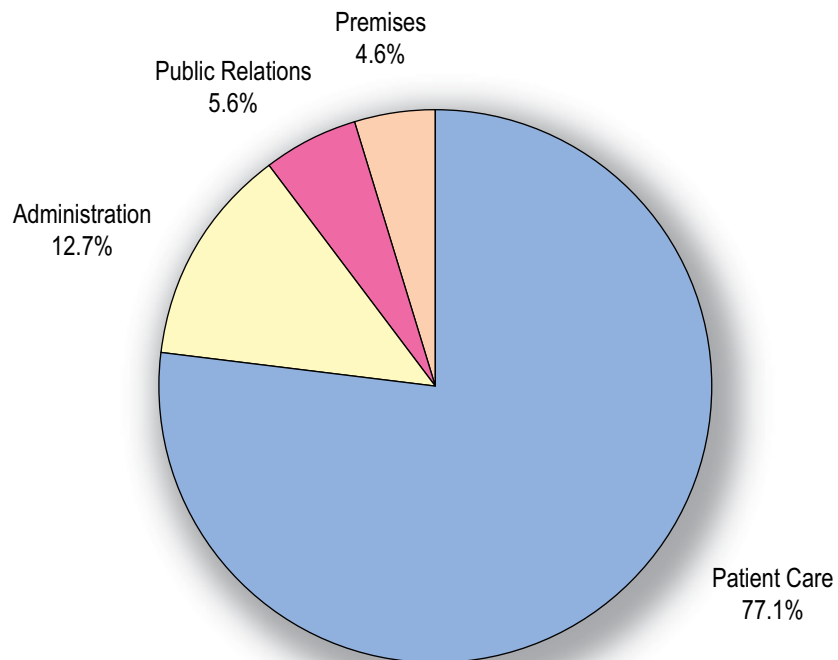
Year ended 31 August, 2018

Income Sources



*Fund Raising Activities are shown net of related expenses

Expenses





January 15, 2019

Independent Auditor's Report

**To the Members of
P.A.L.S.**

We have audited the accompanying financial statements of P.A.L.S., which comprise the statement of financial position as at 31 August, 2018 and the statements of operations, changes in net assets and cash flows for the year then ended, and the related notes, which comprise a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Accounting Standards for Not-For-Profit Organizations in Bermuda and Canada and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in Bermuda and Canada. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

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Basis for qualified opinion

In common with many not-for-profit organizations, P.A.L.S. derives revenues from donations and fund raising activities, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of P.A.L.S. Therefore, we were not able to determine whether any adjustments might be necessary to donations and fund raising activities, net deficit of revenues over expenses and cash flows from operations for the years ended 31 August, 2018 and 31 August, 2017, assets as at 31 August, 2018 and 31 August, 2017 and net assets as at the beginning and the end of the years ended 31 August, 2018 and 31 August, 2017. Our audit opinion on the financial statements for the year ended 31 August, 2017 was modified accordingly because of the possible effects of this limitation in scope.

Qualified opinion

In our opinion, except for the possible effects of the matter described in the basis for qualified opinion paragraph, the financial statements present fairly, in all material respects, the financial position of P.A.L.S. as at 31 August, 2018 and the results of its operations and its cash flows for the year then ended in accordance with Accounting Standards for Not-For-Profit Organizations in Bermuda and Canada.

PricewaterhouseCoopers Ltd.

Chartered Professional Accountants

Reference: Independent Auditor's Report on the Financial Statements of P.A.L.S. as at 31 August, 2018 and for the year then ended

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Statement of Financial Position
as at 31 August, 2018

	2018	2017
	\$	\$
Assets		
Cash and cash equivalents	196,138	287,445
Accrued interest receivable	36,855	37,335
Accounts receivable, less an allowance for doubtful accounts of \$7,603	83,741	-
Prepaid expenses	20,060	23,600
Investments - bonds (note 3)	4,683,158	5,152,585
Investments - equities (note 3)	193,435	132,818
Property and equipment, net (note 4)	1,085,607	1,078,167
	6,298,994	6,711,950
Liabilities		
Revenues received in advance	4,747	674
Accounts payable and accrued liabilities	51,515	75,528
Deferred contributions (note 5)	1,385,771	1,368,659
	1,442,033	1,444,861
Accumulated funds		
Unrestricted net assets	4,856,961	5,267,089
	6,298,994	6,711,950

Approved by the Board of Directors on 15 January 2019


Director


Director


Treasurer

The accompanying notes are an integral part of these financial statements

Statement of Operations

For the year ended 31 August, 2018

	2018	2017
	\$	\$
Revenues		
Donations (note 6)	605,015	836,532
Fund raising activities (note 7)	275,081	177,540
Fees for home medical services	257,568	9,979
Interest income	153,081	161,933
Amortisation of deferred contributions (note 5)	100,088	94,749
Dividend income	6,396	4,984
Membership dues	350	320
	1,397,579	1,286,037
Expenses		
Payroll and related costs (note 8)	968,857	910,284
Patient expenses (note 9)	376,000	348,980
Fund raising expenses (note 7)	81,021	41,226
Depreciation	45,946	50,078
Donated audit fee	42,500	41,200
Office expenses	36,653	55,587
Van expenses	30,505	26,295
Insurance	19,477	19,008
Communications	16,501	13,091
Property maintenance	13,708	17,575
Public relations	12,843	8,522
Education	12,412	12,777
Bank fees	12,175	6,436
Electricity	9,656	7,627
Bad debt expense	7,603	-
	1,685,857	1,558,686
Net deficit of revenues over expenses before undernoted item	(288,278)	(272,649)
Change in fair value of investments	(121,850)	(58,326)
Net deficit of revenues over expenses	(410,128)	(330,975)

The accompanying notes are an integral part of these financial statements

Statement of Changes in Net Assets
For the year ended 31 August, 2018

	Unrestricted Net assets 2018 \$	Unrestricted Net assets 2017 \$
Balance - beginning of year	5,267,089	5,598,064
Net deficit from operations	(410,128)	(330,975)
Balance - end of year	<u>4,856,961</u>	<u>5,267,089</u>

The accompanying notes are an integral part of these financial statements

Statement of Cash Flows
For the year ended 31 August, 2018

	2018	2017
	\$	\$
Cash flows used in operating activities		
Net deficit of revenues over expenses	(410,128)	(330,975)
Adjustments to reconcile to net cash (used in) operating activities:		
Depreciation	45,946	50,078
Change in fair value of investments	121,850	58,326
Amortisation of bond premium	11,928	17,170
Deferred contributions received	117,200	-
Amortisation of deferred contributions	(100,088)	(94,749)
Changes in assets and liabilities:		
Accrued interest receivable	480	(3,160)
Accounts receivable	(83,741)	2,151
Prepaid expenses	3,540	(13,217)
Revenues received in advance	4,073	674
Accounts payable and accrued liabilities	(24,013)	24,603
	(312,953)	(289,099)
Cash flows from investing activities		
Maturity of bonds	600,000	600,000
Sale of bonds	264,150	-
Early redemption of bonds	-	330,087
Purchase of bonds	(589,077)	(1,172,628)
(Purchase) sale of equities (share fractions)	(41)	8
Expenditure on property and equipment	(53,386)	-
	221,646	(242,533)
Net decrease in cash and cash equivalents	(91,307)	(531,632)
Cash and cash equivalents, beginning of year	287,445	819,077
Cash and cash equivalents, end of year	196,138	287,445

The accompanying notes are an integral part of these financial statements

Notes to Financial Statements

31 August, 2018

1. General

P.A.L.S. (the “Organisation”) is registered as a charitable organisation and Health Services Provider, whose primary purpose is to aid in the care of cancer patients in Bermuda. The Organisation is incorporated as a local company limited by guarantee.

2. Summary of significant accounting policies

These financial statements have been prepared in accordance with Accounting Standards for Not-For-Profit Organisation in Bermuda and Canada (“ASNPO”). The preparation of financial statements in accordance with ASNPO requires management to make certain estimates and assumptions that affect reported amounts of assets and liabilities and disclosure of contingent assets and liabilities as at date of the financial statements. Estimates also affect the reported amounts of income and expenses for the reporting period. Actual results could differ from these estimates. The following are the significant accounting policies adopted by the Organisation:

(a) Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities as at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

(b) Revenue recognition

The Organisation follows the deferral method of accounting for contributions. Restricted contributions are recognised as revenue in the statement of operations in the year in which the related expenses are incurred. Unrestricted contributions are recognised as revenue when received.

Revenue in relation to reimbursements from insurance companies for the provision of home medical services is recognised on the completed contract basis of accounting. As such, revenue for such services is accrued only when the rendering of such services is complete.

Interest income is recognised on the accrual basis. Dividend income is recognised at the date of declaration and when the right to receive payment is established.

(c) Cash and cash equivalents

The Organisation considers all cash on hand, current and savings accounts with financial institutions as cash. Cash and cash equivalents include cash on account and term deposits which are readily convertible to known amounts of cash and are subject to insignificant changes in value.

(d) Property and equipment and depreciation

Property and equipment, except for land which is stated at cost less any impairment in value, are carried at cost less accumulated depreciation and impairment loss, if any. Cost includes actual purchases of goods and services relating to construction of the building. Donated capital assets relating to construction of the building are included at nil cost due to the difficulty of fairly valuing the extent of the donations. Depreciation is charged for a full year on assets bought during the financial year. No depreciation is charged on land. For all other capital assets depreciation is charged on a straight-line basis using the following periods:

Building	30 years
All other capital assets	5 years

(e) Impairment

Property and equipment are reviewed for impairment whenever events or changes in circumstances indicate that the carrying value of an asset may not be recoverable.

Notes to Financial Statements

31 August, 2018

(f) *Investments*

Investments are initially and subsequently recorded at fair value, with the unrealised gain (loss) recorded in the statement of operations. The fair value of investments is determined by reference to their quoted market price.

Investments are tested for impairment at the end of each reporting period when there are indications that the investments may be impaired.

Bonds are carried at amortised cost with any premium or discount being amortised or accreted over the expected life of the bond.

Donated investments are recorded at fair value at date of transfer.

(g) *Donations and fund raising*

Revenues derived from donations and fund raising activities are recorded in these financial statements at the point the cash is received by the Organisation. The success of the Organisation depends in large part on continued donation of time and services by volunteers and other individuals or donations in kind. Volunteer efforts and non-cash donations are not reflected in the financial statements. Donated professional audit services and other investments (see 2(e)) are included at fair value in the statement of operations.

(h) *Patient expenses*

Expenses paid on behalf of patients and reimbursements of patient expenses are recorded on an accrual basis.

(i) *Deferred contributions*

Deferred contributions represent externally restricted resources. The donation revenue is being amortised to income on the same basis as the related expenditures.

(j) *Allowance for doubtful accounts*

An allowance for doubtful accounts is established against accounts receivable when uncertainty arises in relation to the collectability of accounts receivable. Expenses are charged when such provisions are established, and credited in the period of collection if the provision proves to be excessive.

Notes to Financial Statements

31 August, 2018

3. Investments

The amortised cost and market value of bonds are as follows:

Maturity	2018		2017	
	Amortised cost \$	Market value \$	Amortised cost \$	Market value \$
Years to 31 August:				
2018	-	-	601,145	614,692
2019	299,168	301,512	298,007	309,225
2020	299,216	304,383	298,682	316,336
2021	1,121,999	1,123,524	1,385,371	1,440,698
2022	906,635	897,858	908,728	931,738
2023	745,307	741,603	453,267	469,541
2024	505,016	501,055	209,782	215,318
2025	295,258	289,056	294,518	302,717
2026	290,646	285,596	289,424	299,771
2027	252,796	238,571	253,116	252,549
	4,716,041	4,683,158	4,992,040	5,152,585

Certain issuers have the right to call their debt issues without penalty. As a result, the actual maturity dates for these issues may differ from the contractual maturity dates.

The cost and market value of equities are as follows:

	2018		2017	
	Cost \$	Market value \$	Cost \$	Market value \$
Equities	420,773	193,434	420,732	132,818

4. Property and equipment

Property and equipment comprise the following:

	2018		2017	
	Cost \$	Accumulated depreciation \$	Net book value \$	Net book value \$
Land	514,301	-	514,301	514,301
Building	1,130,332	(609,123)	521,209	558,886
Vans	121,000	(121,000)	-	-
Furniture	42,160	(41,124)	1,036	-
Office equipment	69,177	(66,997)	2,180	4,980
Thrift shop improvements	52,090	(5,209)	46,881	-
	1,929,060	(843,453)	1,085,607	1,078,167

Notes to Financial Statements

31 August, 2018

5. *Deferred contributions*

Deferred contributions represent externally restricted resources. The donation revenue is being amortised to income on the same basis as the related expenditures. Changes in the deferred contributions balance are as follows:

				2018	2017
	Building and maintenance	Education	Other	Total	Total
	\$	\$	\$	\$	\$
Beginning balance	1,278,709	89,950	-	1,368,659	1,463,408
Cash received during year	-	-	117,200	117,200	-
Amounts recognised as revenue during the year	(70,960)	(12,413)	(16,715)	(100,088)	(94,749)
Ending balance	1,207,749	77,537	100,485	1,385,771	1,368,659

6. *Donations*

	2018	2017
	\$	\$
General	246,431	509,956
Annual appeal	245,475	208,468
Memorials	74,044	81,629
In lieu of union dues	39,065	36,479
	605,015	836,532

7. *Fund raising activities*

Net income earned from fund raising activities has been reconciled as follows:

	2018		
	Revenue	Expenses	Net income
	\$	\$	\$
Thrift shop	96,401	(40,512)	55,889
Fair	66,333	(12,034)	54,299
Sponsored walk	58,449	(18,035)	40,414
Mad hair day	29,955	(10,220)	19,735
Tag day	14,086	-	14,086
Bingo	5,917	(220)	5,697
Ann Smith Gordon slide show "Adventures in Nepal"	3,100	-	3,100
Cards by Mary Powell	840	-	840
	275,081	(81,021)	194,060

Notes to Financial Statements

31 August, 2018

	2017		
	Revenue	Expenses	Net income
	\$	\$	\$
Sponsored walk	54,724	(17,334)	37,390
Fair	48,415	(12,225)	36,190
Mad hair day	32,449	(7,511)	24,938
Tag day	13,056	-	13,056
Bingo	4,696	(196)	4,500
Wine tasting & silent auction	23,190	(3,960)	19,230
Cards by Mary Powell	1,010	-	1,010
	177,540	(41,226)	136,314

8. Pension plan

The Organisation participates in a defined contribution pension plan (the Plan) in accordance with the National Pension Scheme (Occupational Pensions) Act 1998, with the Organisation contributing an amount equal to 5% of salary for participating employees. The Plan is administered by an independent insurance company. Total pension expense for the year was \$39,390 (2017 - \$32,510) and is included within the payroll and related costs line item in the statement of operations.

9. Patient expenses

	2018	2017
	\$	\$
Assistance	402,681	382,160
Medical supplies	88,317	87,771
Food supplements	28,216	37,084
	519,214	507,015
Amounts reimbursed by insurance companies and patients and their families	(143,214)	(158,035)
	376,000	348,980

10. Capital Commitment

At 31 August, 2018 the Organisation had no capital commitments (2017 - \$Nil).

11. Financial assets and liabilities

The estimated fair values of cash and term deposits, accrued interest receivable, accounts receivable and accounts payable and accrued liabilities approximate their carrying values due to the short-term maturity of these financial instruments.

12. Registered charity

The Organisation is registered under the Charities Act 2014 as Bermuda charity number 171.

13. Financial instruments

The Organisation is exposed to various risks through its financial instruments. The following analysis provides a measure of the entity's risk exposure and concentrations as at 31 August 2018.

Notes to Financial Statements

31 August, 2018

Liquidity risk

Liquidity risk is the risk that the Organisation will encounter difficulty in meeting obligations associated with financial liabilities. The Organisation is exposed to this risk mainly in respect of its accounts payable and accrued liabilities but management considers the risk as minimal. The Organisation controls liquidity risk by management of working capital and cash flows.

Credit risk

Credit risk is the risk that one party to an instrument will cause a financial loss for the other party by failing to discharge an obligation. The Organisation's main credit risk relate to its investments, other receivable and cash balances with banks. The Organisation mitigates credit risk by dealing with what management believes to be financially sound counterparties and, accordingly, does not anticipate significant loss for non-performance.

The Organisation's largest concentrations of bonds are as follows:

	2018		2017			
	Amortised cost	Market value	Market value			
	\$	%	\$	%		
Energy companies	1,169,012	25	1,156,884	25	1,205,546	23
Banks & financial institutions	906,838	19	898,629	19	1,248,599	24
US Government	894,167	19	905,624	19	936,166	18

The Organisation manages its exposure to credit risk through an emphasis on the quality of its investments and limiting its exposure to less well-rated securities and sectors.

Market risk and interest rate risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. The Organisation is mainly exposed to changes in market prices, including changes in the market value of bonds resulting from changes in market interest rates.

14. Change to prior year presentation

Certain prior year figures on the statements of operations and Note 9 have been reclassified to conform to current year presentation.

Donors ~ Year Ended 31st August 2018

We are, as always, ever grateful for the wonderful financial support given to P.A.L.S. throughout the year. It is not possible to sufficiently express our deep gratitude to all those many individuals, groups or businesses who have contributed in order to allow P.A.L.S. work to continue. Those listed below include General and Annual Appeal donations but do not include the many donations given in memory of loved ones.

Marvellous Friend ~ \$25,000+

Bank of Bermuda Foundation
Bermuda End to End
Bosom Buddies- Kentucky Derby
The Ernest E. Stempel Foundation
PricewaterhouseCoopers - donated audit fee

Wonderful Friend ~ \$10,000+

The Argus Group
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Colonial Insurance
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Super Friend ~ \$2,500+

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Aon Insurance Managers
Bda. Community Foundation Beacon Awards
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Orbis Investment Management Limited
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Royal Gazette
Rubis Tag Day
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Special Friend ~ \$250+

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Argus Walk the Walk
Berco Limited
Centenary United Methodist Church
CT Insurance Management (Bermuda)
Deloitte (Denim Days)
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Real Friend ~ \$100+

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June 2018

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Saturday, June 2nd
10 a.m. to 11 a.m.
National Sports Centre's pool
\$20

www.fluidfitness.bm



soltrino

PALS THRIFT SHOP
POSH FOR PENNIES!

REGULAR OPERATING HOURS:
Saturdays 8AM-2PM
1st Wednesday of each month 3PM-7PM

Donations kindly accepted:
Tuesday and Thursday 9-30AM - 2:30PM

Located at 18 Point Finger Road, Devonshire (across from K.E.M.H.)
On bus routes - 1, 2, and 7

PALS Thrift Shop

P.A.L.S. • 37TH ANNUAL HOLIDAY FAIR CRAFT & MARKET

SATURDAY NOVEMBER 4TH 2017

P.A.L.S. Cancer Care in Bermuda

FROM 10AM - 4PM
AT ST. PAUL'S CHRISTIAN EDUCATION CENTER
MIDDLE ROAD, PAGET

PLANTS • WHITE ELEPHANT • BAKED GOODS • RAFFLES • AND MUCH MORE!
LOTS OF CHRISTMAS CRAFTS AND PRESENTS HANDMADE BY LOCAL CRAFTERS & ARTISANS

Come for lunch and stay for BINGO! - from 2pm to 3:45pm
Raffle draw will be held at 4pm

IMPROVING THE QUALITY OF LIFE FOR CANCER PATIENTS AND THEIR FAMILIES FOR OVER 30 YEARS

P.A.L.S. Mad Hair Day

FRIDAY 22ND SEPTEMBER 2017

JOIN THE FUN AND HELP RAISE MONEY FOR P.A.L.S.
Donate \$5 to wear your hair in a mad and crazy way for the day or why not have a Denim Day.
To participate register your company /group by emailing info@pals.bm or calling 236-7257



SUPPORT FOR PALS IS SUPPORT FOR CANCER CARE IN BERMUDA

P.A.L.S. REGISTERED CHARITY # 171

THE 30TH ANNUAL P.A.L.S. FAMILY FUN WALK & RUN

Join the Journey

Sunday, February 18th, 2018
P.A.L.S. MAJOR FUNDRAISER FOR THE YEAR

REGISTRATION FEE:
Adults: \$30 | Children 5-15 yrs: \$15
(All fees under 5 yrs free)

3k, 5k & 10k Routes
Starting & Finishing at P.A.L.S., 18 POINT FINGER ROAD, PAGET

TO REGISTER VISIT
www.racedayworld.com

CLAREN, COLONIAL, Bermuda Valley

TEL: 236-7257 | EMAIL: INFO@PALS.BM | WWW.PALS.BM | REGISTERED CHARITY #171

DERBY
For a Cause

PALS Cancer Care in Bermuda



Support for P.A.L.S. is Support for Cancer Care in Bermuda