2025/26 SESSION
of the

BERMUDA SENATE

OFFICIAL HANSARD REPORT

MAY - JULY 2025

Sittings 4 - 11 of the 2025/2026 Session
(pages 77–456 and Index)

Sen. The Hon. Joan E. Dillas-Wright, MBE, JP
President

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BERMUDA SENATE
OFFICIAL HANSARD REPORT
20 MAY 2025
10:00 AM

Sitting Number 4 of the 2025/26 Session

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good morning, Senators. And good morning to the public.

The Senate is in session.

Shall we pray?

PRAYERS

[Prayers read by Sen. the Hon. Joan E. Dillas-Wright, President]

MOMENT OF SILENCE

FORMER SENATOR LAWRENCE "LARRY" GORDON SCOTT

The President: Senators, we will now have a moment of silence for former Senator Lawrence "Larry" Gordon Scott, who was a Hamilton City Councillor and a United Bermuda Party Senator in these Chambers for five years, from 1993 to 1998.

And we certainly extend our deepest sympathies to his family, his entire family.

So, we will [observe] a moment of silence.

[The Senate rose for a moment of silence.]

The President: Thank you, Senators.

We will now continue with our agenda.

CONFIRMATION OF MINUTES

[Minutes of 2 April 2025]

The President: Vice President John Wight, you have the floor.

Sen. John Wight: Madam President, I move that the Minutes of the meeting of Wednesday, 2 April 2025, be taken as read.

The President: Is there any objection to that motion?

No objection.

Sen. John Wight: Madam President, I move that the Minutes of Wednesday, 2 April 2025, be confirmed.

The President: Is there any objection to that motion?

No objection.

Thank you, Vice President John Wight.

[Minutes of 2 April 2025 confirmed.]

MESSAGES

The President: Ms. Beale.

ANNOUNCEMENT BY THE PRESIDENT

APOLOGY

The Deputy Clerk: We have received apologies from Minister Crystal Caesar, who will not be in attendance today as she is travelling.

The President: Thank you, Ms. Beale.

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENTS

The President: Senators, we have a number of announcements this morning and the first one will be the Public Service Superannuation Fund, and that will be presented by the Attorney General, Minister Wilkerson.

You have the floor.

PUBLIC SERVICE SUPERANNUATION FUND ACTUARIAL VALUATION AS AT 31 MARCH 2020

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I hereby present for the information of the Senate, the Public Service Superannuation Fund Actuarial Valuation as at 31 March 2020. Senators may access copies on their tablets or on the Parliament website.

The President: Thank you, Minister. And I believe you have a second statement to present.

MINISTERS AND MEMBERS OF THE LEGISLATURE PENSION FUND ACTUARIAL VALUATION AT 31 MARCH 2020

Sen. the Hon. Kim Wilkerson: Yes, Madam President.

I hereby present for the information of the Senate the Ministers and Members of the Legislature Pension Fund Actuarial Valuation as at 31 March 2020, Senators may access copies on their tablets and/or on the Parliament website.

The President: Thank you, Madam Attorney General.

The next announcement is in the name of Senator Misha Fubler, Junior Minister for the Cabinet Office and Digital Innovation.

Senator Fubler, you have the floor.

CITY OF HAMILTON PLAN 2025

Sen. Mischa Fubler: Thank you, Madam President.

I hereby present for the information of Senate the City of Hamilton Plan 2025. Senators may access copies on their tablets and/or the Parliament website.

Thank you.

The President: Thank you, Minister Fubler.

The next announcement is in the name of Senator Lauren Bell, the Junior Minister for Housing and Municipalities.

Senator Bell, you have the floor.

BERMUDA HOUSING TRUST AUDITED FINANCIAL STATEMENTS FISCAL YEAR ENDING 31MARCH 2020

Sen. Lauren Bell: Thank you, Madam President.

I hereby present for the information of Senate the Bermuda Housing Trust Audited Financial Statements for fiscal year ending 31 March 2020.

Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you.

Senator Bell, I believe you have a second announcement you can—

REGISTRY GENERAL ANNUAL REPORT FOR YEAR ENDED 31 DECEMBER 2023

Sen. Lauren Bell: Yes, Madam President, I hereby present for the information of Senate the Annual Report of the Registry General for the year ended 31 December 2023, in accordance with section 19 of the Registration (Births and Deaths) Act 1949. Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you.

NOTICES OF MOTIONS

The President: We have two Notices of Motions. And the first is in the name of Senator Mischa Fubler, the Junior Minister for Tourism and Transport, Culture and Sport.

Senator Fubler, you have the floor.

TOURISM INVESTMENT (HILLCREST BOUTIQUE HOTEL) ORDER 2025

Sen. Mischa Fubler: Thank you, Madam President.

Madam President, I hereby present for the consideration of Senate the Tourism Investment (Hillcrest Boutique Hotel) Order 2025, proposed to be made by the Minister responsible for Tourism under section 3 of the Tourism Investment Act 2017, together with the written agreement of the Minister of Finance in exercise of the power conferred by section 5 of the Tourism Investment Act 2017. And I give notice that at a later point in the meeting, I will move that the said Draft Order be approved.

The President: Thank you, Minister, Senator Fubler.

And I believe you have a second one. You can present it when you're ready.

TOURISM INVESTMENT (GROTTO BAY RESORT AND SPA) ORDER 2025

Sen. Mischa Fubler: I do indeed. Thank you, Madam President. I hereby present for the consideration of the Senate the Tourism Investment (Grotto Bay Resort and Spa) Order 2025 proposed to be made by the Minister responsible for Tourism under section 3 of the Tourism Investment Act 2017, together with the written agreement of the Minister of Finance in exercise of the power conferred by section 5 of the Tourism Investment Act 2017. And I give notice that at a later point in the meeting I will move that the said Draft Order be approved.

The President: Thank you, Senator Fubler.

PETITIONS

The President: There are none.

STATEMENTS

The President: Senators, we have four statements this morning and the first one is in the name of the Honourable K. L. Wilkerson, Attorney General and Minister of Justice.

Minister, you can present when you are ready.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

2025 CORRECTIONS WEEK

Sen. the Hon. Kim Wilkerson: I rise today to recognise National Corrections Officers Week 2025 and to pay tribute to the hard-working men and women of the Department of Corrections, whose dedication and

service are essential to the safe and fair administration of justice in Bermuda.

Madam President, each year, during the first full week of May, Bermuda joins jurisdictions across the globe in honouring the essential work of corrections professionals. This international observance began on Sunday, 4 May, and was officially marked in Bermuda with a church service at Elliott Primary School. Officers, staff, and their families gathered to reflect on the sacrifices made by those who serve behind the walls of our correctional facilities. The opening ceremony was followed by a family fun day, recognising the importance of community and the often-unseen toll of the job on both officers and their loved ones.

Madam President, on Monday morning, department staff gathered at East Broadway roundabout, greeting morning commuters in a visible demonstration of pride and solidarity. That same day, a formal proclamation was read on the steps of City Hall, officially launching a week of celebration.

On Wednesday of that week, I had the honour of attending a tea for retired corrections staff at the Co-Ed Facility in St. George's. It was a privilege for me personally to thank these individuals for their years of service and to hear firsthand their reflections on the profession's evolution. Their dedication laid the groundwork for the reforms and improvements we continue to pursue today.

Madam President, corrections officers and staff are fundamental to the safe and fair functioning of our criminal justice system. They carry out a demanding and often invisible duty with diligence and professionalism. This week, therefore, was not merely ceremonial, it was a deliberate reaffirmation of our commitment to improving their work environment and ensuring their needs are heard, understood, and acted upon.

Madam President, this year's activities included a broad mix of community engagement and internal wellness events. On Tuesday of that week, officers visited schools and early childhood centres—including Francis Patton, Lyceum Preschool, Elliott Primary, Happy Valley Day Care Centre, and Lagoon Park Preschool—to read to young students and to foster connection with our wider community.

In honour of Mother's Day, female residents at Matilda Smith [Williams] Home, Lefroy House, and Sylvia Richardson Home were presented with carnations by our officers—a small but heartfelt gesture of respect and community spirit. On Friday of that week, staff across all correctional facilities participated in a wellness-focused day to promote physical and mental well-being. The week's celebrations will formally conclude later this month with a staff appreciation dinner.

Madam President, Corrections Week and the week following, the Ministry of Justice also met with the Prison Officers Association to discuss matters related to officer wellness and mental health. This dialogue is part of our broader strategy to ensure that the voices of those on the frontline are not only heard but that their needs are addressed. Without corrections officers we simply do not have corrections facilities, and their voices must be taken into account as we shape the future of our corrections system. Together, we are working to modernise operations, improve conditions for both officers and inmates, and bolster support mechanisms for all staff.

Madam President, in a time of reflection and reform within the department, these events serve as a reminder of the vital role played by corrections professionals. I want to extend my deepest gratitude to every officer, staff member, and retiree of the Department of Corrections for their continued service, professionalism, and care. Let us all take the time to recognise and appreciate their dedication—not just during Corrections Week, but throughout the year.

Thank you, Madam President.

The President: Thank you, Madam Attorney General and Minister of Justice.

The next Statement is in the name of the Junior Minister of Health, Economy and Labour, Senator Lauren Bell.

Senator Bell, you have the floor.

Sen. Lauren Bell: Good morning.

The President: Good morning.

BERMUDA HOUSING TRUST AUDITED FINANCIAL STATEMENTS AND CURRENT CHALLENGES

Sen. Lauren Bell: Madam President, I rise today to provide an update on the Bermuda Housing Trust.

I am pleased to report that the Trust has once again achieved a clean and unqualified audit for the financial year ending March 31, 2024. This marks another consecutive year of strong financial stewardship. The audit was conducted, as in previous years, by the Office of the Auditor General, and the Trustees are justifiably proud of this commendable outcome.

Madam President, the Bermuda Housing Trust was established by statute in 1965—60 years ago—with the mandate to provide affordable rental accommodation for seniors capable of living independently. Today, the Trust operates five properties across the Island: Haydon Park, Dr. Cann Park, Elizabeth Hills, Purvis Park, and Ferguson Park. Collectively, these communities are home to approximately 200 senior residents.

While the audited financial statements reflect a sound financial position, the trustees have requested that I also communicate their caution: this picture must be considered in context. Financial pressures loom large, and challenges persist in fulfilling their mandate to provide affordable, quality rental accommodation for Bermuda's seniors.

Madam President, the first of these challenges relates to demographics. The demand for senior housing is rising. Bermuda's population is ageing, with projections indicating that by 2026 one in four residents will be aged 65 or older. Seniors today are living longer and healthier lives. They value and require affordable accommodation that not only meets their financial needs but also supports independent living—a goal we all share for our parents and, one day, ourselves.

Currently, the [Trust maintains] a waiting list of between 50 and 100 qualified applicants. Applications, I note, are only accepted from individuals aged 65 and above. A second challenge lies in balancing priority placements for those in urgent need while maintaining the current housing stock. This is no easy task. Even more difficult is the Trust's effort to continue its long-standing policy of not increasing rent for sitting tenants—regardless of the length of tenancy. In today's climate of rising prices, this is no small achievement.

Although this policy has largely been maintained, the trustees have, out of necessity, introduced marginal rent increases applicable only to new tenants. These increases are due to the mounting costs of maintaining an ageing housing inventory. Contractors for significant maintenance work are not easily secured, and scheduling must be carefully managed around the needs of elderly tenants.

Madam President, despite these constraints, I am pleased to report progress. Roof repairs at Dr. Cann Park—the Trust's largest property—have been completed, and necessary re-caulking and sealing work is now underway to address the long-standing leak issues. This essential work has taken longer than expected, and I commend the patience and understanding of the residents who have endured the delays. The Trust has rightly prioritised sealing and securing the exterior before addressing interior renovations—particularly in currently vacant units.

In support of this work, the then Ministry of Public Works provided private engineering resources to assist with oversight of the caulking and painting project. The Trustees have asked me to extend their appreciation for the support they received from the Minister's predecessor in Housing, Lt. Col. the Hon. David A. Burch, OBE, JP.

Madam President, the Trust has strengthened its operations with the appointment of an Executive Director, Ms. Chandra Arandjelovic, significantly improving business continuity, regulatory compliance, and operational oversight. The trustees have also formalised a long-standing part-time role into a full-time position. Ms. Judy Knight, who provided valuable support to tenants for over a decade, has stepped down. The position has now been filled by Ms. Quayante Watson, who joins as the new rental agent. The Trust's only other full-time employee is Ms. Sharon Smith, office administrator, who has devoted over 10 years of dedicated service to the Trust. The trustees extend their sincere thanks to Ms. Smith for her unwavering commitment, professionalism, and the invaluable support she continues to provide.

Madam President, it is important to note that the Bermuda Housing Trust currently receives no direct financial support from the Government. Nevertheless, last year, the Ministry of Public Works, together with the Bermuda Housing Corporation, provided invaluable support through architectural, engineering, project management, and maintenance services, for which the trustees are deeply grateful. Looking ahead, I am committed to strengthening the partnership between the Bermuda Housing Trust and the Bermuda Housing Corporation to ensure we continue delivering the highest level of assistance possible.

Finally, I would like to express my sincere thanks and appreciation to the dedicated trustees of the Bermuda Housing Trust for their unwavering commitment to serving our seniors. I especially acknowledge:

- The Hon. John Barritt, Chairman;
- Mrs. Rochelle Simons, Deputy Chair;
- Mr. Anthony Mouchette;
- Mr. Daniel Robinson;
- Mr. Juan Smith;
- Mr. Marco Bortelli; and
- Mr. Alexander Abbott.

And special thanks to retired trustee, Ms. Thelma Hart, for her many years of service.

Madam President, the work of the Bermuda Housing Trust is vital to the wellbeing and dignity of our seniors. Their legacy is one of compassion, service, and financial prudence. I am committed to supporting the Trust as it continues to fulfil this essential mission.

Thank you, Madam President.

The President: Thank you, Senator Bell.

I do believe you have a second Statement.

Sen. Lauren Bell: I do, Madam President.

REGISTRY GENERAL 2023 ANNUAL REPORT

Sen. Lauren Bell: Madam President, today I rise to introduce the Annual Report of the Registry General for the year ended December 31, 2023.

The Registrar General recognises the essential role that vital statistical information plays in planning for the provision of services in areas such as tourism, health, education and housing, to name but a few, and has performed his duties to a high standard in the recording, collating and presenting of the data to be included in the annual report.

Madam President, in accordance with section 19 of the Registration (Births and Deaths) Act 1949, the Registrar General shall, within ninety days after the expiration of each calendar year, compile for publication in such form and manner as the Minister may approve a summary of the births and deaths which occurred during the year, together with a general report on the increase or decrease of the population of Bermuda.

Pursuant to section 35 of the Marriage Act 1944, the Registrar General is also required to publish a summary of marriages conducted each year.

Unfortunately, Madam President, the Annual Report is being introduced late, due to a number of circumstances, including human resources and the need to clarify data. In preparation of the annual report, Madam President, the Registrar has relied on information received from the Records Office of the King Edward VII Memorial Hospital relating to births; from the local funeral directors, medical practitioners, and the in relations to deaths; from local domestic partnership officers in relations to domestic partnerships; and from local marriage officers and Masters of Bermuda registered ships in relation to local and maritime marriages respectively.

Madam President, the report, which deals primarily with the vital statistics pertaining to Bermuda's residential population indicates that there has been a slight decrease in the number of births. In 2023 there were 436 births, a decrease of 43, or 9 per cent over the 479 births recorded in 2022. Also, the live birth rate of the population has decreased by [0.6] points per thousand from 7.5 in 2022 to 6.9 in 2023. There were no home births or babies born at the residence of the parents for the year ending 2023, which was a decrease of two from the number of babies born at home 2022.

Madam President, the distribution of live births by nationality based on information provided by the parents at the time of registration of their child's birth for 2023 reflects 75.7 per cent, or 330 of the total live births, have at least one Bermudian parent. In 2023, 106, or 24.3 per cent of the births have parents who are both non-Bermudian.

Madam President, honourable colleagues are advised that in 2023, 622 deaths were recorded among residents. A death rate of 9.8 per thousand of the population for 2023 reflects an increase of 37, or 6.3 per cent from 585 recorded in 2022. The report also indicates that there were 12 deaths in respect of non-resident persons, which brings the total number of deaths recorded for 2023 to 634. Also, there was one stillbirth recorded for the 2023 period.

Madam President, it should be noted that the estimated population figures in the report only take into account registered births and deaths and not migration because that information is not available. This means the estimates in the report are not indicative of actual population levels. The next opportunity for an accurate population count will be the 2026 census.

Madam President, for the year ending 31 December 2023 there were 310 marriages performed in Bermuda, which is 26 fewer (or a 7.7 per cent decrease) compared with the 336 marriages recorded in 2022. The decrease may be attributed to a number of unknown factors or reasons as to why, but there was no deterring the interest of couples that did desire to marry that year.

During 2023, marriages between parties who were both non-residents accounted for only 109, or 35.2 per cent of the total of 310. This figure, for the fourth consecutive year, breaks the trend where marriages between non-residents previously exceeded the number of marriages between residents and marriages between resident and non-resident parties. The report also shows that there were 157 marriages between parties who were both resident and 44 marriages between a resident and non-resident.

Madam President, of the 310 local marriages recorded in 2023, none were same-sex marriages. In 2023 there were five domestic partnership unions recorded for that period. All five domestic partnership unions were formalised at the Registry General Office.

Madam President, 329 marriages were performed onboard twenty-eight Bermuda registered ships in 2023. This total represents an increase of 52, or 16 per cent from the 2022 total of 277. This increase is due to the efforts of the cruise line industry to expand and improve services for weddings onboard their ships. The cumulative number of marriages (local and maritime) processed through the Registry General for the year ending 31 December 2023 was 639 as compared to 613 for the year ending 2022.

Madam President, the annual report seeks to provide an illustrative statistical digest of vital events such as live births, deaths, stillbirths, marriages, domestic partnerships, adoptions and re-registration of births for the year ended 31 December 2023.

In closing, Madam President, the annual report of the Registry General for the year ended 31 December 2024 is being compiled and I expect to present the report in the second quarter of this fiscal year.

The President: Thank you, Senator Bell, for your report.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITORS

The President: And before we move on to the final presentation of Statements, I would just like to acknowledge the presence of Lieutenant Colonel Edward J. Lamb, the Permanent Secretary for National Security who is in the Chamber, as well as Shivon Washington[-Jones], the Permanent Secretary for Tourism, Transport, Health and Sports.

Welcome to you both.

[Statements, continuing]

The President: The final Statement is in the name of Senator Fubler, and it is Digital Technologies.

Senator Fubler, you can present your Statement.

INFORMATION TECHNOLOGY DEVELOPMENT APPRENTICESHIP PROGRAMME

Sen. Mischa Fubler: Madam President, this Government recognises the critical role that a robust and skilled Information Technology workforce plays in the future prosperity of Bermuda.

In today's rapidly evolving digital landscape, the demand for experienced IT professionals is significant and, like many jurisdictions, Bermuda has faced challenges in recruiting and retaining this vital talent. Competition to attract and retain knowledgeable and qualified professionals is fierce. Bermuda competes not only in local circles for this talent but also globally.

Madam President, to proactively address this need and cultivate a pipeline of Bermudian expertise in this crucial sector, I am pleased to announce an exciting new initiative: the Information Technology Development Programme (ITDP). This comprehensive three-year apprenticeship programme, led by the Department of Information and Digital Technologies [IDT], is strategically designed to equip Bermudians with the diverse technical and essential soft skills needed to excel in today's IT environment.

Madam President, the initiative began in February of this year with two candidates selected with the assistance and guidance of the Department of Workforce Development. A third apprentice was identified in April and brought into the programme immediately. The ITDP offers apprentices a unique and immersive learning experience.

Madam President, during the programme, each apprentice will complete rotations of at least three months across 10 key areas within IDT. This extensive exposure will provide a well-rounded understanding of the multifaceted nature of government IT operations. These core areas include

- Service Desk: Gaining foundational skills in user support and issue resolution.
- Devices: Developing expertise in hardware management and maintenance.
- Networking: Understanding the architecture and operation of critical network infrastructure.
- Infrastructure (VMware & iSeries); Acquiring knowledge in server virtualisation and core business systems.
- Project Management: Learning the principles and practices of successful IT project delivery.
- Unified Communications: Understanding and supporting modern communication technologies.
- Portals: Gaining insights into the development and maintenance of online government platforms.
- Administration: Developing essential organisational and support skills.
- Business Services: Understanding the alignment of IT with broader government objectives.
- Digital Services: Exploring the development and delivery of citizen-centric digital solutions.

Madam President, to ensure practical application and reinforce learning, apprentices undertake a capstone project at the end of each rotation. This provides a valuable opportunity for them to demonstrate their acquired knowledge and contribute meaningfully to IDT's ongoing work.

Madam President, the ITDP represents a significant investment in the future of Bermuda and its people. By providing comprehensive training and hands-on experience, we are addressing the immediate need for skilled IT professionals within government and creating pathways for rewarding and sustainable careers for Bermudians.

Madam President, this programme underscores this Government's commitment to digital transformation and empowering Bermudians to participate fully in the opportunities of the digital age. We are confident that the IT Development Programme will cultivate a new generation of talented IT professionals who will contribute significantly to our public services' efficiency, security, and innovation.

Madam President, please allow me a few minutes to read from submitted testimonies by participants.

The President: Certainly, you may.

Sen. Mischa Fubler: From Kyla, *My experience working in the department of IDT, and specifically the portal team has been extremely eye-opening. Going into this programme as an apprentice, I had a few goals but one stood out more than the others. I was hoping to be exposed to the versatility of working in IT and all the opportunities that it held beyond what I can imagine. I can wholeheartedly say that that goal has been fulfilled. I will be leaving this apprenticeship with more knowledge of my opportunities as well as a far clearer direction of where I want to take my career!*

And from Armari, *It has been great to be involved in this programme and work in an exciting field with amazing colleagues. The entire IDT staff has been supportive and helpful throughout my entire time here; from the people I've worked closely with to others who I only passed by. I have thoroughly enjoyed the work I have been doing and find this job a perfect fit for me. On top of gaining valuable work experience, I've been learning nonstop about technical and nontechnical work such as public service and user support. I very much look forward to the coming weeks.*

Madam President, we look forward to continuing to recognise the accomplishments of our first cohort of apprentices as they advance through the programme and to welcoming the next cohort in due course.

I would like to thank the Acting Chief Information Officer, Ms. Gina Benjamin, and her team for their outstanding efforts in bringing this programme to fruition.

Thank you, Madam President.

The President: And thank you, Senator Fubler, Junior Minister for the Cabinet Office and Digital Innovation.

INTRODUCTION OF BILLS

The President: There are none.

FIRST READING OF PUBLIC BILLS

EXPLOSIVE SUBSTANCES AMENDMENT ACT 2025

DEPARTMENT OF LABOUR ACT 2025

The President: The following public Bills have been received from the Honourable House of Assembly and are now read for the first time.

Their titles are, respectively: the Explosive Substances Amendment Act 2025, and the Department of Labour Act 2025.

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: Senators, we will now entertain questions on the Statements that have been presented this morning. And the first Statement was in the name of the Honourable Kim Wilkerson, JP, Attorney General and Minister of Justice. And that is 2025 Corrections Week.

Would any Senator care to ask questions on this Statement?

Hearing none, then we will move on to the second Statement, which was in the name of Senator Lauren Bell, the Statement on the Bermuda Housing Trust, Audited Financial Statements and Current Challenges, presented by the Junior Minister for Health, Economy and Labour.

Would any Senator care to ask questions on this Statement?

Senator Victoria Cunningham, you have the floor.

QUESTION 1: BERMUDA HOUSING TRUST AUDITED FINANCIAL STATEMENTS AND CURRENT CHALLENGES

Sen. Victoria Cunningham: Thank you, Madam President, and thank you for that Statement. I think we can all agree that senior housing is very important and obviously will become more important, as you said, 25 per cent of our population will be 65 or older from next year.

But I have a few questions. The first one is, given the ageing housing stock, What is the long-term capital expenditure plan for any property upgrades?

Sen. the Hon. Kim Wilkerson: Could you give me all of your questions at one time, please?

SUPPLEMENTARIES

Sen. Victoria Cunningham: And then the supplementary to that is, How is the Trust balancing the goal of affordability with the rising operational and maintenance costs that they're seeing?

And the second supplemental to that is, Is there a strategy to secure any additional funding either through grants, partnerships or private investment?

And I have a second question.

The President: Certainly, you could present it.

QUESTION 2: BERMUDA HOUSING TRUST AUDITED FINANCIAL STATEMENTS AND CURRENT CHALLENGES

Sen. Victoria Cunningham: Thank you, Madam President.

This is from the audit. Firstly, were any recommendations or minor concerns raised by the auditors for future improvements?

SUPPLEMENTARIES

Sen. Victoria Cunningham: And then a supplemental to that is, How has the Trust ensured transparency and accountability in its financial reporting?

And then my second supplemental is, What internal controls or practises are in place to maintain those clean audits in future years?

QUESTION 3: BERMUDA HOUSING TRUST AUDITED FINANCIAL STATEMENTS AND CURRENT CHALLENGES

Sen. Victoria Cunningham: And then a third question, if I may, Madam President.

The President: A third and final question.

Sen. Victoria Cunningham: And correct me if I'm wrong, but are there any plans to formalise the relationship between the Trust and the Bermuda Housing Corporation in the future for long-term strategic alignment?

The President: And no supplementary to that that? Thank you very much.

Would any other Senator care to ask questions?

Yes, Senator Marcus Jones.

QUESTION 1: BERMUDA HOUSING TRUST AUDITED FINANCIAL STATEMENTS AND CURRENT CHALLENGES

Sen. Marcus Jones: Good morning, Madam President, and good morning to the listening audience.

I am sure that everyone in this room and the wider population listening to this presentation, which I would like to thank the Senator, the Junior Minister of Housing and Municipalities for bringing this to this Chamber. I believe all of us would be concerned about the plight of our ageing population and the fact that there needs to be affordable housing for this demographic. I want to make a statement and then ask my question.

Looking at the numbers, if 25 per cent of our population is going to be over the age of 65 by next year, and if we use conservative numbers when we consider what our population is today, some would say it is somewhere in the area of 58,000. That means that at 25 per cent we are looking at 15,000 seniors who are going to be with us currently.

And if I am to understand these numbers, 200 of our senior residents are being housed in these units, of which 100 to 200 are on the wait-list. That means there are about 300 people in this number who represent about 2 per cent of that senior population which fits this category.

I would submit to you, Madam President, that there is truly going to be a need for more of these units in the coming years. And I guess as an add-on to my Senate colleague, Senator Cunningham's question about planning for the future, is there a plan in the next 10 to 20 years for an increase in the number of these units? And if there is, may we in this Chamber know what those numbers are? That's my first question.

QUESTION 2: BERMUDA HOUSING TRUST AUDITED FINANCIAL STATEMENTS AND CURRENT CHALLENGES

Sen. Marcus Jones: My second question would be, Are these Trust homes that are developed and are being maintained by the Bermuda Housing Trust subject to the policies similar in the rent control policies where we talk about the numbers of people that are in a unit and other types of policies? Do they have certain limitations in in regard to these units and are these units custom made for the for seniors?

I am not very familiar with these five units, so I would be curious, and I'm sure the public would be curious to know how these units are fitted for the seniors. I mean, when you talk about for example, bars in the showers, elevators for second storey buildings, things of that nature. I would be curious to know how these units are fitted to be able to serve the needs of this, our senior, population.

Thank you, Madam President.

The President: Thank you, Senator, Marcus Jones, OBA Leader in the Senate.

Would any other Senators care to ask questions on this Statement?

Hearing none, then we'll wait for responses from the Senator.

[Pause]

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And while we're waiting for the Senator's response, I would just like to acknowledge in the Senate Chamber, the Director of Labour, Ms. Gabrielle Cann.

Welcome to you, Ms. Cann.

[Question Period, continued]

Sen. Lauren Bell: Thank you, Madam President, and thank you, colleagues, for your questions and your expressions of interest regarding the work that's being done by the Housing Trust.

I want to first inform the Senators that, unfortunately, I do not have the technical support available today to be able to answer many of the questions that were technically based. I will endeavour to provide written responses to those questions as soon as possible. So, I thank you for your patience regarding that.

I just want to reiterate, to not only my Senate colleagues but to the listening audience, that this Government recognises the critical needs for affordable housing in Bermuda, especially for seniors and our ageing population. We take this issue very seriously, so much so that we have created the Ministry of Housing.

I look forward to being able to provide additional information regarding our plans going forward related to affordable housing as well as affordable housing to meet our seniors' needs and our ageing population.

And to that, Madam President, I will ensure that answers to the questions that have been posed today will be provided.

The President: Thank you, Senator Bell.

Minister Wilkerson, do you have a comment?

Sen. the Hon. Kim Wilkerson: Yes, thank you, Madam President.

While my colleague is waiting and has offered to provide the answers to the questions, certainly around the audit concerns, accountability, transparency, I can offer, I think, some guidance on some of the practical questions which have been asked by Senator Marcus Jones. And this is just from my experience.

The Senator has mentioned that he hasn't experienced the units. I have experience with some of the

units, certainly in visiting seniors on a regular basis, certainly at the Rockaway facility. So, we understand that most of the facilities are designed in a way that they are for an individual or a couple. So, they aren't designed to hold families or children.

And I think that that's probably something that might be worthy of reconsideration as we go forward thinking about you know our ageing population and I think how Bermudians live in communities. But currently that is the way that they're set up. Seniors live on their own or with their spouses in the units.

The units are designed with seniors in mind with grab bars in the bathrooms. Rockaway, for example, is multilevel. There is an elevator that is regularly serviced in that unit.

In terms of, I think accountability there is . . . I have had an opportunity to have recent conversations with Ms. Sharon Swan, who is a manager at the Housing Trust and how they deal with individual renters. The rents are not subject to a rent control, but they are very subsidised to meet the needs of seniors. Understanding that seniors who are in these facilities are often seniors who may be on financial assistance.

The maintenance of the units is on a regular schedule, and the insides of the units are subject to inspection. So, seniors will be notified on a rotating basis that a . . . I am not sure what the person's designation is, but they have designated an individual who on a rotating basis will visit and inspect that the premises are being kept. And they're also identifying if a senior is in need of any extra assistance or extra care.

As my colleague Senator Bell said at the start, the mandate is that these units are for seniors capable of independent living, and so the ability to demonstrate that a senior continues to be capable of independent living is a condition of the continued lease agreement. That is what I have found in my firsthand experience dealing with Ms. Smith at the Housing Trust. These are compassionate people who are, you know, going over and above. They understand that their mandate is to care for and ensure that there is housing for seniors, and they are as assisted as possible in situ.

I think the bigger question of you know how are we going to be matching the needs to the future is a question that that will come with the technical answers. And I think that we'll hear a little bit more about the line items when we go to the budget debate in the in the first week of June as to the capital expenditure around repairs, maintenance and further planning.

Thank you, Madam President.

The President: Thank you, certainly, Madam Attorney General and Minister Wilkerson for your response.

With that said, then we will expect the responses to the other questions subsequently, as has been indicated by Senator Bell.

Moving on, then, to the third Statement. And that was also in the name of Senator Lauren Bell, Junior Minister for Economy and Labour. And that's the Annual Report of the Registry General 2023.

Would any Senator care to speak?

Vice President Senator John Wight, you have the floor.

QUESTION 1: REGISTRY GENERAL ANNUAL REPORT OF THE 2023

Sen. John Wight: Thank you, Madam President.

Before the Junior Minister had provided her Statement, my question was going to be now that we're in May of 2025, why is it taking so long to obtain important data from 2023?

And as we know, Bermuda has not had a census for a long time. So, a lot of people, including myself, find data coming from Registry General's Office to be important in terms of our population. There is so much discussion in our community around the ageing population. So, this is, in my view, critical information regarding births and deaths, in particular, that add important information to our discussion.

So, I guess I'm somewhat disappointed that it's taken this long to obtain this information. Certainly it does indicate that there are more deaths than births, which is not surprising, and another reason why the information is necessary.

But I guess my question is, What happened in 2023 to experience the challenges in obtaining information that, to me, seems to be fairly basic and it would have been obtained for 2022 and prior years without these challenges? So, what was specific to the 2023 year that caused the information to be coming out this late, especially since there is a requirement to have it prepared 90 days after the end of the year? So, we're now 17 months beyond the end of 2023.

Madam President, that is my question. What were the challenges posed in 2023 that were specific to that year that we had not experienced in prior years?

Thank you, Madam President.

The President: Thank you, Vice President John Wight.

Would any other Senator . . . yes.

Senator Marcus Jones, OBA Leader in the Senate. You have the floor.

QUESTION 1: REGISTRY GENERAL ANNUAL REPORT OF THE 2023

Sen. Marcus Jones: Just to add on to my colleague who just spoke, we do realise that the standard of reporting is 90 days after the calendar year. Without having the Budget Book in front of me, has this Ministry looked to increase the number of staff in this particular Ministry to alleviate the strain and stress it takes to produce these reports in a timely fashion?

And I guess a question that's associated to this is, Was this year's reporting, or the lateness of the

reporting, just an anomaly? Or is this a trend that we've seen over the years?

We can belabour the point that it is late—and it is—in production and reporting. I guess a more, shall we say solution-driven question would be, Are we going to beef up the staff levels so that we can ensure that this does not occur again?

The President: Thank you, Senator.

Senator Cunningham, I believe you have questions.

QUESTION 1: REGISTRY GENERAL ANNUAL REPORT OF THE 2023

Sen. Victoria Cunningham: Thank you, Madam President, and thank you for the Statement. I actually found it quite enlightening reading the entire report and have to say the Registry General have done a great job in laying it all out. And I would invite people to take a look at it.

But one of the things that shocked me slightly was that 25 per cent of our births were non-Bermudian parents. And so obviously that would be our guest workers. But the 622 resident deaths I would assume are going to be primarily Bermudian because our guest workers would generally tend to leave at the age of 65 or upon retirement.

So, my question would be, What would the Government's response be to that continuing decline in birth rates, especially given that a quarter of them are actually non-Bermudian and unlikely to be eligible for status. So that decline in birth rate and the rise in the death rate and then a supplemental to that if I may.

The President: Yes.

SUPPLEMENTARY

Sen. Victoria Cunningham: Has any demographic impact analysis been done to assess the implications for health care, education and workforce planning with the declines that we're seeing?

Thank you.

The President: Thank you, Senator Cunningham.

Would any other Senator care to ask questions on this statement?

Sen. Victoria Cunningham: Sorry, I do have one more question.

The President: Senator Cunningham, a second question.

QUESTION 2: REGISTRY GENERAL ANNUAL REPORT OF THE 2023

Sen. Victoria Cunningham: Second question, and this is just for interest purposes for the maritime marriages, Is there any economic benefit to Bermuda for the increase that we're seeing in maritime marriages?

Thank you.

The President: Thank you.

Sen. Lauren Bell: Thank you, colleagues for your questions.

So, we do recognise that the report was late and the explanation for the delay is multifaceted. So, the report I read earlier pointed to one of those which was the lack of human resources. And also, there was a need to clarify the accuracy of the data.

There has been some work done internally to ensure that the issues that were experienced for the production of this report will be addressed. We have a commitment from the Registrar that we will be getting the next report in the second quarter of 2025. So, we are looking at tentatively around July.

There is a multi-pronged approach to getting the report done. So, it is first the collection of data, and in accordance with the report, I think the Statement I read earlier, the data comes from multiple sources. So, there was a delay in the submission of some of this information. And then, of course, there is the internal collation of the data and the printing of the document. And in between that, of course, we had . . . the election was called.

So, I have been given assurances that the issues that were faced for the production of this report . . . there is some work being done internally to ensure that those issues have been addressed.

To the question regarding the number of employees, I actually don't have that information. And when we when we bring the budget, we can have that discussion regarding the number of employees.

So, I mean, as we are aware, the information about demographic statistics is key. And this information is used to develop policies and responses to various changing needs, and that's reflective of our changing demographic. So, there are continued analysis of the data, and it is done across the board as it impacts, of course, our labour, as well as an impact on housing. So, that work continues to be done.

We recognise that the census will be held in July 2026, and this census will provide us with lot more granular data that will be used going forward for some of those analyses.

The question regarding the economic benefit of maritime marriages, I will get confirmation, but my assumption is that there will be the benefit of the marriage certificates, the cost of the marriage certificates.

Thank you, Madam President.

The President: Thank you, Senator Lauren Bell.

With that said, now we will move on to the final Statement that was given by Senator Mischa Fubler.

And that was the one on the apprenticeship programme and information technology.

Would any Senator care to ask questions on this Statement?

Senator Cunningham, you have the floor.

QUESTION 1: INFORMATION TECHNOLOGY DEVELOPMENT APPRENTICESHIP PROGRAMME

Sen. Victoria Cunningham: Thank you, Madam President, and thank you for the Statement.

My husband actually came out here on a work permit in the mid-2000s as a software engineer. So, I know the Island, back then especially, had a limited supply of Bermudian qualified IT professionals. So, I applaud the Government for this IDP initiative.

But I guess from my perspective, I would like to know . . . my first question would be we have got three apprentices now in the programme. How many do you think each cohort is likely to have and what qualifications are they going to need to be able to get into the programme? So, like a high school diploma? Do they need an undergrad degree? Where are they supposed to have started?

The President: Was that your only question?

Sen. Victoria Cunningham: I can follow up with the supplemental.

The President: Yes.

SUPPLEMENTARIES

Sen. Victoria Cunningham: So, these apprentices are in this programme, how much . . . I would assume that at the end of it, upon graduation or however they leave the cohort, there would be an expectation of future employment with the government. And so, my question is, Is there a timeframe, [an] amount of time that these individuals are expected to work for government rather than going to the private sector?

And then my second supplemental to that is, Upon their graduation from the programme, can the apprentice choose which department they would like to go into and obviously further specialise in if they've only done three months? Or is it up to the needs of the departments at that time?

Thank you, Madam President.

The President: Thank you, Senator Cunningham.

Would any other Senator care . . .

Yes, Senator Marcus Jones.

QUESTION 1: INFORMATION TECHNOLOGY DEVELOPMENT APPRENTICESHIP PROGRAMME

Sen. Marcus Jones: Thank you, Madam President, it occurred to me after the completion of this programme . . . can the Junior Minister assure us that not only will the skills learned through this programme qualify them to be dispersed amongst the public sector, but will it also give them a leg up within the private sector, even as far as going to international jurisdictions around the world? I guess what I'm getting at is will the accreditation that they'll gain from this programme have international credit and viability?

Thanks, Madam President.

The President: Thank you.

And I believe Senator Tawana Tannock has questions.

You have the floor.

QUESTION 1: INFORMATION TECHNOLOGY DEVELOPMENT APPRENTICESHIP PROGRAMME

Sen. Tawana Tannock: Thank you, Madam President.

My question is relating to the nature of the training. When I looked at the Statement, what I didn't see specifically mentioned was any mention of cybersecurity and ensuring that these individuals are trained in cybersecurity and addressing cyberattacks. As we all know, unfortunately from experience, the Bermuda Government was left exposed because of that issue and so I would want to know what type of training with regard to cybersecurity and defence against cyberattacks will be included as it's not listed in any of the core areas.

The President: Thank you, Senator Tannock.

Senator Fubler, if you're ready to respond, you have the floor.

Sen. Mischa Fubler: Okay, thank you. Yes, I think there are no more questions.

First to Senator Cunningham, how many are projected in the next cohort? I think the primary limiting factor there is the budget allocation for the programme. We started this year, in the current fiscal year, this is the $130,000-odd that's been allocated to the programme. And if you have begun to review the Budget Book, you'll see the changes in allocations there. I will wait until we come onto that in the coming weeks.

But qualifications required, it is fairly open. High school diploma, I think, is the only thing required. We're taking the high school graduates and providing them some valuable experience.

I am checking with the technical officer if there's an expectation of employment with the government after completion of the programme. The briefing I received did not include any kind of requirement to that, but we will hopefully be able to confirm.

As it turns out, we cannot guarantee employment after completion of the programme. But the IT skills are largely transferable. You know, I am involved in the hiring process at my day job, and we also struggle to fill roles both locally and in our international

offices. And so, I am sure they will have little challenge, especially as IT is one of those industries where credentials are helpful, especially in the areas of networking and the help desk. But the experience is definitely a lot more valuable. That's generally what I'm looking for when assessing candidates.

And security is a part of the programme, Senator Tannock, thank you. And also, I do believe some responsibility for cybersecurity falls under the Ministry of National Security. They have a team that is primarily focused on the cybersecurity.

And let's see what else I had here. Senator Jones, right. So, I think we just spoke to leg up in the private sector. The IT is not specific to government. However, as a much larger enterprise, I think they would actually have some benefit where many of the other private sector places hiring IT professionals tend to be much smaller, without excluding maybe the larger reinsurers like Chubb or possibly RenaissanceRe.

And the accreditation, I do not . . . Let me see what we got here, I think it's just the apprenticeship. But let me see what my technical officer says. Yes, so the programme is new. We started in February, so they are developing the programme and further updates will come as we progress. But at this time my understanding is that it's just a workplace experience which is similarly valuable.

And I think that was all of the questions. Happy to field any other supplementaries that came from my responses.

The President: Senators are there any supplementaries from the responses?

If there are not any, then we will thank you, Senator Fubler, for your presentation and thank you, Senators for the questions and that completes the questions on the Statements that have been given this morning, and we will now move on to the next item. The Orders of the Day.

ORDERS OF THE DAY

The President: The next item is the Orders of the Day. And the first item is the second reading of the Explosive Substances Amendment Act 2025. And that's in the name of Senator Lindsay K. Simmons, Junior Minister for National Security.

STANDING ORDER 25

Sen. Lindsay Simmons: Thank you, Madam President.

I move that the provisions of Standing Order 25 be granted so that the Senate may now proceed with the second reading of the Bills entitled Explosive Substances Amendment Act 2025 and Department of Labour Act 2025.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Leave granted for Explosive Substances Amendment Act 2025 and the Department of Labour Act 2025 to be read a second time on the same day as their first reading.]

The President: Carry on, Senator.

Sen. Lindsay Simmons: Madam President, I move that the Bill entitled Explosive Substances Amendment Act 2025 be now read a second time.

The President: Is there any objection to that motion?

No objection.

BILL

SECOND READING

EXPLOSIVE SUBSTANCES AMENDMENT ACT 2025

Sen. Lindsay Simmons: Thank you.

It is my pleasure today to present for consideration of the Senate, the Explosive Substances Amendment Act 2025, a Bill that seeks to modernise our legislative framework to reflect the practical realities of and professional standards of today's pyrotechnics industry in Bermuda.

Madam President, under the current provisions of the Explosive Substances Act 1974 firework display permits may only be granted to public officers acting in the official capacity, municipal corporations or hotel managers. While this structure was originally intended to ensure proper oversight and safety, it has become outdated and unnecessarily restrictive in practice.

Madam President, in effect, trained and certified pyrotechnicians must rely on eligible third parties, such as a government official or hotel manager to apply for and collect a permit on their behalf. This introduces unnecessary bureaucracy and inefficiency into what should be a straightforward process. The current process also places an administrative burden on public officers who are required to perform duties unrelated to their primary responsibilities such as collecting and relaying permits.

Madam President, the amendment proposed in this Bill will allow for fireworks permits to be issued directly to trained and certified pyrotechnicians who are employed by licensed pyrotechnic companies. This adjustment preserves the existing oversight mechanisms. Permits will still be issued only after the Commissioner of Police consults with the Chief Fire Officer. Coordination with the relevant agencies, such as Air Traffic Control, Marine and Ports, and the Environment and Natural Resources [Department] will continue as required. This is not a change in safety policy. It is a change in

administrative efficiency that removes intermediaries from the process while maintaining all existing controls.

Madam President, this amendment enables a more streamlined and modern permitting process. It reduces the Government's administrative burden and supports the responsible professional operation of the pyrotechnic industry. At the same time, it allows individuals and event organisers greater flexibility in contracting pyrotechnic services for public and private celebrations such as weddings, community events and national holidays.

Madam President, Honourable Senators are advised that as part of the consequential amendments the fee for the issuance of a fireworks permit has been revised from $300 to $500. This adjustment reflects the need to more accurately cover the administrative costs associated with the review, approval, and oversight processes which are critical to maintaining public safety and regulatory compliance.

Madam President, these amendments are modest, sensible updates that reflect the evolving needs of both the public sector and private event organisers, while supporting the safety and professionalism that the use of fireworks demands.

Thank you, Madam President.

The President: Thank you, Senator Simmons.

Does any Senator care to speak?

Senator Marcus Jones, Opposition Leader in the Senate.

Sen. Marcus Jones: Thank you, Madam President. First of all, I would like to thank the Junior Minister for bringing this legislation to this Chamber. I think it's a commonsense type of Bill that I believe we all can agree is necessary. The cost having never been increased in what? Thirty-five, forty years? I think $300 to $500 is reasonable.

In seeking clarification, are we looking at the $500 administrative cost per event? Am I understanding that correctly? Can the Junior Minister clarify that for me?

And also, I am curious what are the certifications for a pyrotechnician? What does that particular person need to have under their belt to satisfy, I guess various ministries, the fire department, other ministries, to ensure and have confidence that this professional, this pyrotechnician can actually administer and put on a fireworks show without the risk of public danger. I would like to know that [answer].

But here we are. We as the One Bermuda Alliance do support this Bill. And with those two questions I submit to you, Madam President.

The President: Thank you, Senator Jones.

Would any other Senator . . .

Yes, Vice President John Wight, you have the floor.

Sen. John Wight: Thank you, Madam President.

For starters, I know nothing about fireworks, so this may be a question of ignorance. It probably is. But as I read the Bill, I am just trying to get clarification. This expands the individuals or parties that can now use the fireworks, is my understanding. So, for example, if a fireworks permit is granted to a hotel manager who is not a pyrotechnic, does that not cause potential safety issues for the use of the of the fireworks? That is my question.

So, I may be misunderstanding what I am reading, but to me that is a logical question, if I am understanding you correctly.

Thank you, Madam President.

The President: Thank you, Senator John Wight.

Would any other Senator . . .

Yes, Senator Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President.

My question was going to be a similar one. I did note Minister Week's Statement in the House in which he stated that there will be no relaxation of ensuring safety around the issuance of these permits. However, I too wondered how it operates. So, if you do have a hotelier or another individual on that extended list, do they have to show that they have a licenced pyrotechnic manager or licenced pyrotechnic expert to get the licence?

So, you have the hotelier, but is it part and parcel of the procedure that once they get that licence, or in order to get that licence that they have a licenced person to operate the fireworks with them? So, it is similar to Senator Wight's question. I just wanted to know a little bit more about how we are still ensuring that when you have somebody on the expanded list who is not a licenced pyrotechnic operator, that we still have a licenced pyrotechnic operator providing that service, especially when you start seeing things like weddings, and this, that and the other.

So, how are we ensuring? And maybe that is just a step that I have missed that is in the initial Act, incorporated by reference. But yes, do we still need a licenced pyrotechnic operator, even if it is that they are not the person that is getting the licence?

I hope that was clear. I feel like it was not, but I hope it was.

[Laughter]

The President: Thank you, Senator Tannock.

Senator Cunningham, you have the floor.

Sen. Victoria Cunningham: Thank you, Madam President.

And I guess going along the same vein, so if now it is different individuals holding these licences, has any consultation been done with the local insurance companies? Because I would assume that these

individuals are going to then be required to get insurance for each individual event.

Thank you very much.

The President: Thank you.

Minister of Justice, Minister Wilkerson.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I thought at this point I might just clarify for my colleagues what the drafting change is before the PS consults on the technical question.

So, that is to say, this change is only bringing [section] 10(d). So, it's adding the trained and certified pyrotechnic as a permit holder. That previously was not the case. Right?

So, if you would recall previously hotels could always have events and they would have had, clearly, a certified licenced pyrotechnic to put on the event. But the event owner would hold the permit, right? So, this is now adding the trained and certified pyrotechnic. We're just adding [section] 10(d). That is the change, so that the trained and certified pyrotechnic can actually hold the permit as opposed to having to go through the event holder, a hotel.

So that is why, for example, you would have seen in the past year events at public places like off Mangrove Bay, for example, where it is not owned by a hotel, it is a public place where . . . but the certified pyrotechnic, which at the moment there is only one, Kyle Swan, and colleagues, would have remembered that. I think we passed a TIO [Tourism Investment Order] in the event space for Kyle Swan in the . . . I don't know, we did it earlier in the year. I think maybe we did it in in November in that regard.

But I just wanted to clarify that that is the insertion. So, all of the other rules are the same.

The President: Thank you, Attorney General, Minister Wilkerson for some explanation.

Yes, Senator Marcus Jones, you wanted to make a further comment?

Sen. Marcus Jones: Yes, I do thank the Attorney General for that explanation because it really answered a few of the questions that I would have actually added to this.

But in listening to her, it raised another question for me, and that is, Are there areas on the Island that are restricted from allowing these fireworks to be put on display because of either density of residential populations or whatever? Can the Attorney General shine some light on that?

The President: Thank you.

Sen. the Hon. Kim Wilkerson: Yes, yes, there are.

So that's why part and parcel you would have heard my colleagues say in the brief that there is consultation with even the Civil Aviation Authority for example, because there are some areas where putting up a flair would be a concern for incoming air traffic, as an example. So those are the ground criteria that are looked at by the Chief of Police in consultation with . . . I think the PS is offering those answers to my colleague.

The President: Senator Lindsay Simmons.

Sen. Lindsay Simmons: Thank you, Madam President.

To answer Senator Jones' question, the $500 is for each event. And also, to answer Senator Jones' question, certifications for approved technicians are vetted by the Commissioner of Police.

To answer Senator Wight's question, the hotel managers got a permit on behalf of approved pyrotechnical companies.

And to answer Senator Tannock's question, yes, the hotel has to list a licenced pyrotechnician in order to have a fireworks permit.

And to answer Senator Cunningham's question, each pyrotechnic company will have to have insurance to cover their business operations.

I believe that answered all the questions.

The President: Thank you, Senator Lindsay Simmons. You can now move your Bill. I think you have answered all of the questions.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I move that the Bill entitled Explosive Substances Amendment Act 2025, be now read a second time.

The President: Is there any objection to that motion?

No objection.

SUSPENSION OF STANDING ORDER 26

Sen. Lindsay Simmons: Madam President, I move that [Standing Order] 26 be suspended in respect of this Bill.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing Order 26 suspended.]

Sen. Lindsay Simmons: Madam President, I move that the Bill entitled the Explosive Substances Amendment Act 2025 be now read a third time.

BILL

THIRD READING

EXPLOSIVE SUBSTANCES AMENDMENT ACT 2025

The President: Is there any objection to the third reading?

No objection.

Sen. Lindsay Simmons: Thank you, Madam President.

The President: You have to pass the Bill now.

Sen. Lindsay Simmons: Madam President, I move that the Bill do now pass.

The President: It has been moved that the Bill do now pass.

Any objection to that motion?

No objection.

[Motion carried: The Explosive Substances Amendment Act 2025 was read a third time and passed.]

The President: Thank you, Senator Lindsay Simmons, Junior Minister for National Security. And thank you all Senators for your participation in the questions.

We are moving now on to the second item on our Orders of the Day and that is the second reading of the Department of Labour Act 2025. And that is in the name of Senator Lauren Bell, the Junior Minister for Economy and Labour.

Senator Bell, you can present your Bill.

Sen. Lauren Bell: Thank you, Madam President, I now move that the Bill entitled the Department of Labour Act 2025, be read for the second time.

The President: Is there any objection to that motion?

No objection.

BILL

SECOND READING

DEPARTMENT OF LABOUR ACT 2025

Sen. Lauren Bell: Thank you. Good morning, Madam President, Senate colleagues and listening audience.

I am pleased to introduce in the Honourable Senate today a Bill entitled the Department of Labour Act 2025, which provides for the continuation of the Department of Labour in legislation and appoints the Director of Labour as the public officer responsible for the supervision of the Department of Labour subject to the general direction and control of the Minister responsible for labour relations.

Madam President, the Department of Labour, previously known as the Labour Relations Section, used to be a section within the Department of Workforce Development. In 2017, the section was separated from the Department of Workforce Development and placed within the Ministry of Home Affairs Headquarters as a standalone government section headed by the Manager of Labour Relations. All employment and labour-related legislation was amended to provide the manager with specific legislative responsibilities that were previously held by the director of Workforce Development.

Madam President, in March 2023, the section was transitioned into the Department of Labour, and the Director of Labour post was created to ensure the efficient operation and management of the department. The department is comprised of ten staff with recruitment underway for five vacant posts. This meant, Madam President, that the legislation, regulations, and orders ascribed to the department as well as any consequential legislation required amending to correctly reference the department by name and appoint a Director of Labour as a public officer with supervision over the department, as the legislation currently refers to the Manager of Labour Relations.

Madam President, it is essential to ensure that the legislative responsibility for the department is correctly assigned to the head of the department, and this Bill achieves this.

Thank you, Madam President.

The President: Would any Senator care to speak on this Bill?

Yes, Senator Marcus Jones, OBA Leader in the Senate, you have the floor.

Sen. Marcus Jones: Thank you, Madam President.

I would like to thank the Junior Minister for bringing forth this Bill. We, the One Bermuda Alliance, do support it and we understand the statutory requirement for this position to be elevated from manager to director.

I have two questions, if the Junior Minister can indulge me. Does this upgrade of a title from manager to director represent a monetary value? In other words, did the PS level for this particular role increase with the change in its title?

As I looked over the Budget Book last year, 2024/25, the revised estimate was that there were 10 persons working in this particular unit, and next year's estimate is 9. Sorry, the actual number was 6. Right. The actual number 6. It was budgeted for 10. This coming year it is going to be 9. We learned through the salary increase that there is going to be a $44,000 increase in the salaries for that particular department.

So, I am looking at that. The union negotiated increase of 5 per cent notwithstanding, I am just trying to sort of wrap my head around how this particular role, if the increase . . . if there was not an increase in the salary rate of this person with the promoted title, I cannot understand how the salary increase would be there.

I guess back to my original question. Is there a monetary value attached to the change in the title for this role? And secondly, can the Junior Minister give us a little idea of the scope of this department? I realise that part of the remit of this particular department is to provide services to support labour relations. It does a fair amount of presentations on an annual basis, I believe it does like 5 to 10 presentations a year. It educates the public on what it does. But I think, and the Junior Minister can correct me if I'm wrong, one of the major tasks that it does is it actually arbitrates any labour relations that need to be arbitrated or need to be made decisions on. And I think that's probably the lion's share of what it does.

So, I guess I am asking the Junior Minister to give us some scope on what this department does. Because, you know, I guess I am looking to see the justification outside of the statutory requirement to have this title moved from manager to director.

And with those two questions, I would like to see what the Junior Minister has to say. Thank you.

The President: Thank you, Senator Marcus Jones.

Would any other Senator care to speak on this Bill?

Hearing none, seeing none, we will wait for the response from the Junior Minister.

Sen. Lauren Bell: Thank you.

In response to Senator Marcus Jones' question, just for clarification, there are actually two posts that we are talking about here. So, there are two separate positions. They will be the position of the manager and the director.

So, the PS grade for the director is 43, while the PS grade for the manager is PS 38 to 40. And for further clarification, the current 2025/26 budget is less than the 2024/25 budget due to the proportion of the salaries.

This current recruitment, the Ministry recognised that all posts have been filled for the entirety of 2025/26.

And just to give you some better understanding about the role and function of the department, their responsibilities are wide, and it includes the adjudication of industrial disputes. It also provides support and guidance for workers on their rights. And their responsibility, of course, is the enforcement of labour laws and the promotion of labour standards throughout the Island.

The further scope regarding the department will be highlighted again when we get to the budget. We'll provide you with more information then.

The President: Thank you, Senator Bell, for your response. Seeing no other questions, you can move your Bill.

SUSPENSION OF STANDING ORDER 26

Sen. Lauren Bell: Thank you, Madam President.

I move that [Standing Order] 26 be suspended in respect to this Bill.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing Order 26 suspended.]

Sen. Lauren Bell: Madam President, I move that the Bill entitled the Department of Labour Act 2025, be now read for the third time.

The President: Is there any objection to that motion?

No objection.

BILL

THIRD READING

DEPARTMENT OF LABOUR ACT 2025

Sen. Lauren Bell: Madam President, I move that the Bill now pass.

The President: It has been moved that the Bill entitled Department of Labour Act 2025 do now pass.

Is there any objection to that motion?

No objection. The Bill is passed.

[Motion carried: The Department of Labour Act 2025 was read a third time and passed.]

The President: Thank you, Senator Bell. And thank you, Senators, for your questions on the Bill.

We now move on to the third item on our Orders of the Day and that is consideration of the Tourism Investment (Hillcrest Boutique Hotel) Order 2025, and that is in the name of Senator Mischa Fubler, the Junior Minister for Tourism and Transport, Culture and Sport.

Senator Fubler, you can present your [Draft Order].

DRAFT ORDER

TOURISM INVESTMENT (HILLCREST BOUTIQUE HOTEL) ORDER 2025

Sen. Mischa Fubler: Thank you, Madam President.

The purpose in bringing this Tourism Investment (Hillcrest Boutique Hotel) Order 2025 before this Chamber is to enable the grant of tax relief to the developer investing in the tourism product, Hillcrest Boutique Hotel, Hillcrest Boutique Hotel, Ltd., which is in the national economic interest of Bermuda.

Introduction and purpose: Madam President, I am pleased to invite this Chamber to take this Order under consideration. Madam President, Hillcrest

Boutique Hotel Ltd. is a Bermuda company incorporated on 8 October 2024. The hotel is the former Aunt Nea's Inn, which was built in the 1770s and was the first guesthouse in Bermuda to accept non-White guests during the period of segregation. It was purchased in July 2023 and was renovated and redesigned to create 14 suites, nine king suites, one additional king suite, one bachelor suite, two queen suites, and one cottage suite. The new amenities include a heated saltwater pool, a six-person hot tub, sauna, indoor and outdoor lounge with firepit, gym and a massage room.

Madam President, in February of 2025, the Hillcrest Boutique Hotel came into the hotel inventory, and was placed on the tourism accommodation inventory as an inn with, as previously mentioned, a total of 14 units accommodating a maximum of 37 guests on any given night.

Madam President, the staffing model of this inn includes housekeeping services provided by a local company, a hotel operations and distributions manager, an experiences manager, and a live-in maintenance manager.

Madam President, this Chamber will note that the Hillcrest Boutique Hotel has been awarded the full terms of relief allowed by the legislation, which is as follows:

- full relief from customs duty for 15 years from the operative date of the Order;
- full relief from hotel occupancy tax for 15 years from the hotel's opening date;
- full relief from the employer's share of payroll tax for 15 years from the hotel's opening date; and
- full exemption from land tax for 10 years starting from the sixth anniversary of the hotel's opening date.

Madam President, this Chamber will note that exemptions from land tax is subject to the hotel confirming in years 6 through 15 that 70 per cent of the hotel's staff must be Bermudian. Further, Madam President, exemption from the employer's share of payroll tax is subject to a management training programme for Bermudians verified by the Department of Workforce Development. And the verification is to ensure that this is in operation at the hotel during the time period mentioned.

Madam President, the Hillcrest Boutique Hotel pairs timeless elegance with modern sophistication. It offers guests a private, tranquil, deeply comfortable home away from home with every modern amenity at affordable prices.

Madam President, I conclude as I began, this Government's support of this tourism product is in the national economic interest of Bermuda. Something that we at the Ministry of Tourism and Transport, Culture and Sport are always keen to advocate for on their behalf. A little plug there. Yes, thank you, my colleague. Senator Jones here is interpolating as I go along.

And, Madam President, I am pleased to commend this Order for the support of this Chamber.

Thank you, Madam President.

The President: And thank you, Senator Fubler, Junior Minister of Tourism and Transport, Culture and Sport.

Would any Senator care to speak on this Order?

Yes. I see Senator Maurice Foley. You have the floor.

Sen. Maurice Foley: Thank you, Madam President.

I would like to thank the Junior Minister for bringing forward the Tourism Investment (Hillcrest Boutique Hotel) Order 2025.

The One Bermuda Alliance supports this initiative. We see it as a positive step towards diversifying Bermuda's tourism product and encouraging new investment. Properties like Hillcrest Boutique Hotel certainly add character to our offering and attract a growing market of travellers seeking unique and intimate experiences. So, we support this kind of forward-thinking development in the tourism sector.

Thank you, Madam President.

The President: Thank you, Senator Foley.

Would any other Senator care to speak on this Order?

Minister Wilkerson, Attorney General, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I am delighted that this TIO [Tourism Investment Order] has the support across the aisle as we expected it would. But I wanted to pause to say that I am particularly excited that this is a Bermudian developer. Often, we are in these Chambers giving the benefit of tourism investment Orders and these concessions to developers who are not Bermudian. So, I really am quite proud.

I have not been to visit Hillcrest yet, but those who have say that it is quite stunning. And that Veronica Daley [Gordon] really has done an amazing job. So, congratulations to her.

The President: Thank you, Minister Wilkerson for your input.

Senator, you have full support and therefore you can move your Order.

Sen. Mischa Fubler: Thank you, Madam President.

I move that the Tourism and Investment (Hillcrest Boutique Hotel) Order 2025 be [approved] as read.

The President: Is there any objection to that motion?

No objection.

Sen. Mischa Fubler: I move that the Tourism Investment (Hillcrest Boutique Hotel) Order 2025 be [approved].

Oh, I'll get it. Here we go. Sorry. Third time is the charm.

[Inaudible interjection]

Sen. Mischa Fubler: I move that the Tourism Investment (Hillcrest Boutique Hotel) Order 2025 [approval] be sent as a message to the Governor.

The President: Yes.

Is there any objection to that motion?

No objection. A suitable message will be sent.

[Motion carried: The Tourism Investment (Hillcrest Boutique Hotel) Order 2025 was approved.]

The President: Thank you, Senator Fubler, for your presentation. And now you can move on to your next item, which is consideration of the Tourism Investment (Grotto Bay Resort and Spa) Order 2025.

DRAFT ORDER

TOURISM INVESTMENT (GROTTO BAY RESORT AND SPA) ORDER 2025

Sen. Mischa Fubler: Thank you, Madam President.

The purpose in bringing this Tourism Investment (Grotto Bay Resort and Spa) Order 2025 before this Chamber is to enable the grant of tax relief to the developers investing in the tourism product, the Grotto Bay Resort and Spa, which is Grotto Bay Properties Limited, which is in the national economic interest of Bermuda.

Introduction and purpose: Madam President, I am pleased to invite this Chamber to take this Order under consideration.

Madam President, a key element of success in business is investment in the product to ensure it is always fresh and serves to meet the demands of customers that the business aims to serve. Madam President, the hospitality business is no different. Destinations, hotels and attractions that seek to trade only on reputation can often lose their edge proving to be more of what they were than what they need to be. Success in this aggressive and competitive tourism marketplace demands that every affiliated tourism business consistently stays at the cutting edge. Madam President, the Order before the Senate Members represents that kind of investment in a product proposed to be made by a key tourism site in Bermuda.

As previously indicated when tabling this Order, the Grotto Bay and Resort and Spa is an iconic property located in the East End of the Island. The current owners have taken the foundation laid by their predecessors and have determined to grow the status of the hotel to meet the true luxury standard befitting its location.

Madam President, phase one of the two phases of the development began in September 2023 and was completed in November of 2024. It included expansion of the Hibiscus South Dining Room and Palm Court, creation of the new Hibiscus East Dining Room, the new Panorama Lounge, a rooftop lounge located on top of the Hibiscus East Dining Room, and an expansion of the resort's beach via the creation of a new beach terrace, which has seating for an additional 100 guests. Phase two will consist of the construction of 53 additional guestrooms, expansion of the hotel kitchen, and the construction of a new sewage treatment plant to meet the demands of the larger hotel.

Madam President, this Chamber will note that the terms of the Order are consistent with the Tourism Investment Act 2017 and provide the relief sought for a period of 15 years. That relief is set out in clause 3 of the Order and again is consistent with the principal Act.

Madam President, I would like to invite the attention of this Chamber to clause 4 of the Order that sets out the important means by which the hotel qualifies for, 1) the exemption from the employer's share of payroll tax; and 2) the exemption from land tax. Respectively, a management training programme and 70 per cent Bermudian workforce is required.

Madam President, I thereby advise this Chamber that currently at Grotto Bay, 73 per cent of the workforce is indeed Bermudian. I like to see exceeding the requirements. Kudos to them.

Madam President, I would echo comments previously made in this Chamber with respect to the Tourism Investment Act [2017]. The relief provided by the Act is not just available to hotels. The Schedule to the Act sets out how new and existing restaurants can qualify for relief and likewise how an attraction can qualify.

Madam President, the Government's goal is to create the conditions that inspire investor confidence at every level of the tourism economy sparking a desire to invest and reinvest as we continue to see the recovery of tourism for Bermuda.

Madam President, I am pleased to commend this Order for the support of this Chamber. And I would like to send a special thank you out to the Tourism Policy Unit who worked diligently to coordinate with both of these entities while progressing their applications.

Thank you, Madam President.

The President: And thank you.

Would any Senator care to speak on this?

Senator Foley, I recognise you. You have the floor.

Sen. Maurice Foley: Thank you, Madam President.

I wish to also thank the Junior Minister for presenting the Tourism Investment (Grotto Bay Resort and Spa) Order 2025. The OBA supports this measure.

Grotto Bay is a key player in Bermuda's hospitality landscape and continued investment in its facilities ensures we remain competitive as a destination. This kind of reinvestment helps retain jobs, improve the guest experience, and signals confidence in Bermuda's tourism future.

We fully support efforts that strengthen our core tourism infrastructure. So, thank you.

And thank you, Madam President.

The President: Thank you, Senator Foley.

Would any other Senator care to speak on this Order?

Senator Cunningham, you have the floor.

Sen. Victoria Cunningham: Thank you, Madam President.

It is more of just a clarification for me. So, with these tax relief efforts, there is a stipulation of maintaining a percentage of staff for eligibility. How is that calculated? How often?

So, in terms of, you know, someone like Grotto Bay, it is seasonal. You know, potentially, they have seasonal staff in the summer to complement the rest of their workforce. So, I just wondered is it done on actual number of staff members? Is it done on salary range? You know, how do we work out that that percentage of 70, because 73 to me is quite close.

Sen. Mischa Fubler: Thank you.

So, I believe it is done based on the headcount at the time of reporting, which is done regularly, to the Department of Labour, and the Employment Survey that is conducted annually.

And just to clarify, it is 9 years of land tax relief which is the contingent on 70 per cent of hotel staff being Bermudian, which is assessed at their sixth year of operation after the commencement of the Order.

The applicant also provides projections around staffing levels as well out for several years, and so the those are taken under consideration at the point of application and then again assessed at six years to confirm that they're meeting their obligation.

Happy to respond to any other questions that Senators may have.

The President: Senators, are there any other questions on this Order?

Hearing none, then it's back to you, Senator Fubler.

Sen. Mischa Fubler: Thank you, Madam President.

I move that the Tourism Investment (Grotto Bay Resort and Spa) Order 2025 be [approved and a] message [be sent] to the Governor.

The President: Is there any objection to that motion?

No objection.

You can read your message now, Senator Fubler.

Sen. Mischa Fubler: Thank you.

I move that the Tourism Investment (Grotto Bay Resort and Spa) Order 2025, be sent to the Governor as printed.

The President: Senator Fubler, we need to help you with the wording.

Sen. Mischa Fubler: Yes, please do.

[Laughter]

Sen. Mischa Fubler: Thanks. One second.

Apologies, I just need to go through my emails. There, we have here . . .

May it please, Your Excellency: The Senate having under consideration the Draft Order entitled the Tourism Investment (Grotto Bay Resort and Spa) Order 2025, proposed to be made by the Minister responsible for Tourism under section 3 of the Tourism Investment Act 2017, together with the written agreement of the Minister of Finance in exercise of the power conferred by section 5 of the Tourism Investment Act 2017, has the honour to inform Your Excellency that the Senate has approved the said Draft Order.

The President: Is there any objection to the message being sent?

No. The suitable message will be sent.

Thank you, Senator.

[Motion carried: The Tourism Investment (Grotto Bay Resort and Spa) Order 2025 was approved.]

The President: Yes, you can read.

Sen. Mischa Fubler: And just for completeness, I will also do the Tourism Investment (Hillcrest Boutique Hotel) Order 2025.

May it please Your Excellency: The Senate having under consideration the Draft Order entitled the Tourism Investment (Hillcrest Boutique Hotel) Order 2025 proposed to be made by the Minister responsible for Tourism under section 3 of the Tourism Investment Act 2017, together with the written agreement of the Minister of Finance in exercise of the power conferred by section 5 of the Tourism Investment Act 2017, has the honour to inform Your Excellency that the Senate has approved the said Draft Order.

[Motion carried: The Tourism Investment (Hillcrest Boutique Hotel) Order 2025 was approved.]

The President: Thank you, Senator Fubler. And thank you all Senators. The messages will be sent on these two Orders.

And that brings us to the end of our Orders of the Day. We move on to motions.

MOTIONS

The President: There are none.

CONGRATULATORY AND OR OBITUARY SPEECHES

The President: Would any Senator care to speak?

Yes, Senator Lindsay Simmons. You have the floor.

Sen. Lindsay Simmons: Thank you, Madam President. Madam President, first I would like to congratulate Ms. Dionne Tuzo, for winning the Public Service Excellence Award. She is the lead Primary 1 teacher at Northlands Primary School.

I also want to congratulate Dr. Leroy Bean, JP, MP, for getting his doctoral degree.

I also want to congratulate three outstanding women in Bermuda on obtaining their doctoral degree in education and leadership. All of them graduated with high distinction. And they are Dr. Donna Pitcher, Dr. Shannon-Rose Robinson and my favourite, my sister, Dr. Jenna Bean.

I also want to congratulate this year's Grand Marshall Glenn Jones, McKenzie-Kohl Tuckett, Seldon Woolridge and Coral Wells.

And also, Madam President, I didn't make it this year, but I saw some pictures. I want to congratulate Loyal Hill for their pre-Bermuda Day parade. They looked amazing. The always go all out. So, congratulations to Loyal Hill and all the organisers and people that came out to support.

Madam President, I have a few people that I would like to reach out to their families, on the passing of Mr. Daamian Simmons to his wife, Catarina. You have my deepest condolences. Your husband was one of Bermuda's top chefs and I used to work closely with Daamian. I know his family greatly, so they have my condolences.

I also want to give condolences to [the family of] Ms. Miranda Lister. She was the wife of the Speaker of the House, the Honourable Dennis Lister, JP, MP, their sons Dennis Lister, Jr. JP, MP, his wife, Alicia, Randall and Russell Lister. They have my deepest condolences. I worked with Mrs. Lister at Delwood, we taught at Delwood together, and she actually grew up with my father. So, your family has my deepest condolences.

I also want to give condolences to Senator Lauren Bell on the passing of her mother, Mrs. Fay Hayward. Condolences to the Hayward family on the passing of your beautiful mother.

I also want to give condolences to the family of Jasmin Smith, to Lloyd Smith and his wife, her mother, Silita Thomas, her sisters Donika and Shantel. Condolences to her family on the passing of Jasmin. She was always a bright and happy young lady.

And I also want to give condolences to Shaquan Williams' family on the passing of Shaquan.

And I also want to give condolences to the family of Zaire Bean and hold their family up in prayer as they navigate through this hardship.

I also want to give condolences to [the family of] Dean Abbott. His full name was Alexander Dean Abbott. He is the father of our Deputy Chairperson Alex Abbott. Condolences to your family on the passing of your father.

I also want to give condolences to the family of Ms. Honnée Smith. Honnée actually worked at my job for a short time, and I am a good friend of her auntie Ashley Smith and Jenny. So, condolences to their family as a go through this process.

Also, to the passing of Lawrence "Larry" Scott, JP. Condolences to Shoshana and her family on the passing of her father.

And I also want to give condolences to the family of Mr. Tyrone James to his children. You have my deepest condolences.

And, Madam President, I want to give condolences to my family, on the passing of my father. Mr. Eugene Simmons. I just want to say that to me, the world is a little dimmer, because my father was an ever-present father. He was not only a great father and grandfather, but he was an extraordinary husband. So, condolences to my mom, Maureen Simmons, to my sister, Dr. Jenna Bean and her husband Kenji, to my sister Courtney Simmons, my sister Kara Simmons Montano, and her husband Jeffrey, to my daughter Laundyn Simmons, to my nephew Knoa Montano-Simmons, and my husband Tafari Wilson.

It's been the hardest thing I've ever gone through. I just want to . . . I'm just thankful that I had a father that was present for everything. Our family worked together, and he was what a Black man should be, a stand-up man, a man that loved everybody, and through all of the messages they got. And then we buried him on Saturday. It was a common theme that my father spoke to everyone with love and put everybody before himself.

So, I just want to say, I love you forever, Daddy. Thank you.

The President: Thank you, Senator Simmons. I'm sure the whole Senate supports you in this and joins you in your condolences for your father.

Would any other Senator care to speak?

Senator Cunningham.

Sen. Victoria Cunningham: Thank you, Madam President.

I'll bring it up a notch before I take it back down one, but I would like to start by extending my heartfelt congratulations to the Bermuda College class of 2025.

I think this milestone is not only a testament to the academic achievement, but also a celebration of the students' resilience, perseverance and ambition.

Many of these graduating students have balanced their studies alongside work, family responsibilities and other personal challenges. And I think we can commend them on doing so with a lot of grace and determination. Bermuda College remains the pillar of opportunity and transformation for so many of us, and I want to acknowledge the faculty, staff and families who support our students every step of the way. Ultimately, their journey to graduation is rarely walked alone, and so this moment belongs to all who contributed to their success.

Madam President, I was deeply disappointed to miss the ceremony last Thursday as I was overseas due to the sudden passing of my father-in-law, Samuel Cunningham, last Wednesday in Ireland. So, I want to extend my sincere condolences to my husband, now proud IT professional Bermudian, Adrian Cunningham and his family back in Ireland.

And, Madam President, I also wish (the water works are coming out today) to express my sincere condolences to the family of the late Fay Haywood. She was the beloved mother of my Senate colleagues, Senator Lauren Bell, the aunt of my colleague, Bonnie Exell [PHONETIC], and the grandmother of Ashton Bell, one of the many young people I've had the privilege of mentoring in this journey into international business.

Ms. Heyward was also a proud former resident of Sun Valley in Warwick in my own constituency, 28 in Warwick West. I was honoured to attend her service, which was a dignified and very moving celebration of a life defined by strength, generosity and an unwavering devotion to her family. Hearing the memory shared about the home she built and the legacy she leaves behind reminded us all of the profound impact of love and stability in shaping the lives of those around us.

And as we've just heard, on behalf of the One Bermuda Alliance, I'd like to offer our condolences to the family of Eugene Simmons and in particular to our colleague Senator Lindsay Simmons. We are extremely saddened to hear the news of your father's passing. And from your remarks, he sounds like he was a very wonderful man.

Madam President, I would also like to recognise and commend the outstanding young people who were honoured at the Outstanding Teen Awards earlier this month. This annual event serves as a powerful reminder of the exceptional potential that exists within Bermuda's youth. From academic excellence and leadership to artistic achievement, community service and perseverance in the face of adversity, these teens embody the best of Bermuda. I was particularly moved by their stories, their passion, courage and commitment to making a difference.

Attending the ceremony, beautifully organised by Team Services, was both humbling and uplifting. It reaffirmed for me the importance of nurturing our youth, of providing them with the resources, mentorship and opportunities to shine.

So, to each and every honouree, congratulations. Bermuda is proud of you. May your journey continue to be bold, purposeful, and filled with promise.

And as I finish, I just want to wish everyone in the Senate Chamber and the listening audience a very happy upcoming Bermuda Day.

Thank you very much, Madam President.

The President: thank you, Senator Cunningham.

Vice President, John Wight you have the floor.

Sen. John Wight: Thank you.

Madam President, this is an especially difficult morning for us in the Senate, with so many of our colleagues here experiencing deaths, and so I just want to associate my name and offer condolences to the Simmons family and Hayward and Cunningham families, the Lister family, the Scott family and add two more individuals to families and condolences today.

One is the Emma Norman, a young woman in her 30s who passed away tragically, recently. She was a lovely young lady. My youngest daughter Sarah trained for the New York City Marathon with her several years ago. So, I got to know her through that association. And so, to the parents, Mark and Lynn and to the entire Norman family I offer my condolences.

And finally, to the family of Maurice Johnson, who was an East End individual heavily involved in the Bermuda Pilot Gig [Club]. For those who would be in the East End looking out and seeing a pilot gig boat in the harbour it is probably a pretty good chance that Maurice was the Coxswain on that boat. He passed away suddenly a few weeks ago. So, my condolences to the Johnson family.

Thank you, Madam President.

The President: Thank you, Senator John Wight, Vice President.

Would any other Senator care to speak?

Senator Mischa Fubler, you have the floor.

Sen. Mischa Fubler: Thank you, Madam President.

I would like to start off by associating myself with the numerous condolences we've had already mentioned today, including the Lister family, my Senate colleagues Lauren Bell and Lindsay Simmons, as well as to Alexander Abbott, who I had the pleasure of working with during my stint on the executive of the Progressive Labour Party.

And then moving to congratulations, I'd like to associate myself with the congratulations to the Grand Marshals of this year's Bermuda Day Parade. I look forward to seeing many of the listening public out and about on the day of the parade. I'll be there taking it in, and hopefully you will too.

And I would also like to send congratulations to the DanceSations [School of] Dance. My daughter is

one of their students, and they had two sold out recital events at the past weekend and I attended one day, and it was very enjoyable. And so, kudos to them for another year of successful and accessible school dance instruction.

And then finally, I'd like to close out by offering congratulations to Mrs. Holdipp and my Uncle Glenn Fubler who last night celebrated the 100th birthday of Malcolm X by hosting an event that was both well attended and insightful. I enjoyed hearing recounts of some of our local residents sharing their experiences of trouble with the law and working to educate themselves and move towards redemption kind of shadowing the path of Malcolm X himself. And then the event then broke out into smaller groups where people were able to share their ideas for how we can tangibly improve people's living situations in Bermuda.

I always try to attend events of that nature because it's always great insight to kind of the ideas of things that are acceptable to the people of Bermuda, as I continue to push for people giving thought to alternatives to our current societal structures, specifically economics, you know, capitalism seems to be the name of the day. But it doesn't have to be that. And there was a good conversation around opportunities for alternatives, and I encourage the listening public to do their own research. Just because things operate the way they do now does not mean that they have to moving forward.

And even if you do not attend the parade this Friday, I hope you have an enjoyable Bermuda Day and do something to kind of recognise the Heritage Month that the Department of Culture has been working its way through. And so, I guess also congratulations to the Department of Culture who does an excellent job. And we're helping to coordinate the hundreds, thousands of volunteers who are spending their day and countless days in preparation for the parade.

Thank you, Madam President.

The President: Thank you, Senator Fubler.

Would any other Senator . . . Senator Foley, I see you. You have the floor.

Sen. Maurice Foley: Thank you, Madam President.

It is with immense pride I extend my heartfelt congratulations to the St. David's Cricket Club on winning the 2025 T20 Premier Division league season. So, under the steady and strategic leadership of Captain Derrick Brangman, the team demonstrated excellence, discipline and unity throughout this season. And they also finished with a perfect record.

Their recent victory over St. George's this past Saturday was not just a win on the field, but a testament to the hard work, commitment and talent that exists within our St. David's community. This accomplishment specifically reflects the rich sporting legacy of St. David's and serves as an inspiration to our young people, reminding them that with teamwork and determination, success is always within reach. So, I want to say congratulations to Captain Brangman and the entire squad. I say congratulations and thank you for making us proud, and the Warriors have once again proved their strength, and I have no doubt that even greater victories lie ahead.

Thank you, Madam President.

The President: Thank you, Senator Foley.

Would any other Senator care to speak?

Yes, I recognise Senator Lauren Bell. You have the floor.

Sen. Lauren Bell: Thank you, Madam President.

First, I'd like to associate myself with the extending of condolences to the Lister family, the Abbott family, the Smith family, the Scott family, the Simmons family and the Cunningham family.

I want to also take the opportunity to thank everyone for their expressions of condolences during this difficult time.

I promised I wouldn't cry. Your words of sympathy have definitely brought comfort to my family, so thank you for that.

On a lighter note, I would just also like to take this opportunity to congratulate the recent graduates of the Department of Workforce Development Graduate Apprenticeship Programme, as well as the On-the-Job Training Programme. The graduates included Carmel Butterfield, Dominique DeSilva, Kai Smart, Kirk Hyde, Paula Simons, Reuna Richardson, Richante Basden, Sofie Simmons, Vanessa Gilbert, and Amanda Ratteray. The graduate apprenticeship programme is a 12-week programme that provides recent college and university graduates with essential entry level employment opportunities. Participants were placed into key industries allowing them to gain valuable work experience, enhance their résumés and connect with potential long-term employers. Seven participants completed the programme and four, to date, have gained full-time employment within their respective field. So, congratulations.

The On-the-Job Training Programme was run in collaboration with the Department of Financial Assistance and the Post Office. This innovative initiative supported able-bodied financial assistance clients offering a structured pathway towards employment and economic independence. Three participants completed the structured work-readiness programme and were placed in roles within the department, the Bermuda Postal Service for 14 weeks.

Madam President, I am pleased to share that all three participants were offered continued employment within the government of Bermuda. Two remained within the Bermuda Post Office while one transitioned to another government department. These successes highlight the transformative power of collaboration, compassion and structural support in helping individuals gain stability and independence.

Madam President, I would also like to recognise 10 nationally certified electricians who recently completed the six-week Solar Photovoltaic Certificate Programme delivered in partnership with Electronics Technicians Association. This programme provided a blend of theoretical knowledge and hands-on training in solar and electrical systems. And I'm pleased to report that all 10 graduates are now ETA certified and actively employed, contributing to Bermuda's renewable energy sector.

Additionally, 10 individuals completed the PACE programme, which is a 12-week training initiative designed to equip administrative professionals with the skills and credentials in high demand across Bermuda's business community. To date, 45 participants have completed the PACE programme and 40 are now employed in the field.

I also want to extend congratulations, Madam President, to Christine Bogle-Mienzer for being named the 2025 nurse of the year. Christine Bogle-Mienzer has been a nurse since 2003 and has practiced in Bermuda for more than 16 years. She's an adjunct member of the faculty at Bermuda College. We congratulate her for this honour and for recognition of her dedicated service.

Thank you, Madam President.

The President: Thank you, Senator Bell.

Would any other Senator care to speak at this time?

Minister Wilkerson, Attorney General, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you. Madam President.

I would certainly like to join in the condolences that have been in the room. It certainly has been a heavy season on both sides of the aisle. And I want my colleagues to know that, you know, I certainly continue to hold them all in prayer through this time.

I'd also like to, in addition to all of the families that have been acknowledged through the passing of their loved ones, I'd like to acknowledge the passing of my neighbour and very good friend, Mr. Eugene Brangman. He was very well-known. People would know he ran in the past election as an Independent in the parliamentary election in constituency 35, which is where we live. He was a neighbour and a good friend, and I had the opportunity to share at his funeral.

One of the things about Mr. Brangman he was, you know, a man of the soil. He grew and shared his vegetables with everyone. But he also was in his day an athlete, and he continued to compete. And despite memes about his participating and being first from the last in the races, he continued to put his best foot forward. So, condolences to his family, to his children, Michael, Angela and Judy. He was laid to rest last Friday.

But singling from sport Madam President, I want to congratulate Pacers Track Club for hosting on Sunday, the Clevonte Lodge-Bean Memorial Sprint Classic. Clevonte was a very promising Pacers athlete who unfortunately passed away in a bike accident in 2020. And his mother had the foresight to want to encourage others to continue with their athletics, and this event was born out of that tragedy. And so, Madam President, it was, you know, encouraging to see athletes of all ages. They ranged from 3 up to 20 participate Sunday in the Sprint classics. And I'd like to particularly congratulate our own granddaughter, Diamond Morris. She's eight years old. She took gold in the 200, gold and the 400, and silver in the 100 metres in her age category. But all of the participants did a fantastic job. And I would particularly like to call out the race directors Syria Lattimore and Norbert Simons, who were the as part of the Pacers team, who are the directors for this event.

And we know, Madam President, that sport can do so much for children in providing options. It is prevention in the best way. And when you see young people sticking with sport and loving it, it should be congratulated. So, hats off again to Syria and Norbit and the Pacers for putting on that event.

Thank you, Madam President.

The President: Thank you, Minister Wilkerson.

I would like to . . . this has been a very heavy morning, certainly, with the deaths experienced by colleagues who have lost their parents. And I want to certainly join the entire Senate body as well as myself. You've all expressed it, but we feel for our colleagues this morning.

I want to associate myself with what has been said about Speaker Lister's wife. My husband and I had opportunities to travel to CPA conferences. Aside from the fact that I knew her. But. And she has taught several of my nieces and nephews, but certainly we, each of us this morning, I think, feels a real sense of loss with them and what they've had to go through.

So, we're with you, Senators, who have lost your parents. And I certainly express my sincere sympathies to you and to the Lister family, the Speaker who is in London at the moment and his sons.

I would also like to extend our condolences to my family member, Craig Burgesson. His wife, Maria, and his sister Raquel on the passing of their mother, Carolyn Madree Burgesson, and to her family, who are the Adams family. So, it's condolences to the Adams, the Dill's family and all the relatives of these two individuals.

And condolences are . . . well, I have expressed the condolences to colleagues and to all who have been mentioned this morning.

But I'd also like to extend congratulations. And I want to extend congratulations to the Bermudian Reverend Thomas W. L. Nisbett, who was appointed Priest in Charge at St. Peter's, Their Majesty's Chapel, in the Chapel of the East, and St. David's, in the parish of St. George's.

I attended a special ceremony conducted by Bishop Nicholas Dill, at 7:00 pm on Wednesday last week on the 14 of May. Reverend Nisbet, who has been living in Canada, is the son of Canon Thomas Nisbet, [Sr.]. And I don't know if you all know his story, but certainly, he had a struggle trying to be appointed here in Bermuda. So, it is . . . it was absolutely wonderful to attend this ceremony where his son, who currently lives in Canada, came with his wife and family and he has been appointed to that position in St. George's.

So, it was a wonderful evening and well-attended and I just want to congratulate him and congratulate the Anglican Church for that appointment.

And that's it for . . . it's been a very heavy morning. So, we will move on then with the agenda and adjournment.

And I did give permission to Senator Tannock, who approached me prior to the meeting, to say that she would like to speak on the motion to adjourn, so Senators, if you will agree, I would now like to invite Senator Tannock to speak on the motion.

Oh, I am supposed to . . . I am rushing you. I do apologise, Senators. I am to hand it to Minister of Justice, Senator Wilkerson.

ADJOURNMENT

Sen. the Hon. Kim Wilkerson: No worries, Madam President. Much appreciated. I will [move] a motion to adjourn and propose that this House adjourn until 2 June 2025. And let me say at this juncture that, colleagues, I appreciate you showing up on short notice to move some of the business of the House this day. We originally planned that we would be out until 2 June. So, I appreciate the cooperation of colleagues in showing up today and giving a full debate and support.

Thank you.

The President: Yes, and I certainly would like to reiterate your sentiments because, yes, in spite of the fact that you're all experiencing . . . we're all experiencing some difficulties for us to turn up today, I would like to also associate my thanks and sincere thanks to each of you.

So, with the motion to adjourn, then we'll entertain Senator Tannock.

You have the floor.

MAIDEN SPEECH

Sen. Tawana Tannock: Thank you, Madam President.

As members of the listening public will know, it's customary for new Senators to give what is called a maiden speech. I didn't give one when we met earlier because, quite frankly, I wasn't in a rush. I thought I would sit back and see how things went and then speak. And I thought I had all the time in the world. Turns out I didn't, for the simple fact that the one person who I knew that I wanted to praise in my maiden speech is no longer with us, so I have a lot of regret.

[Pause]

Sen. Tawana Tannock: The first time that I ever sat in one of these chairs . . . the first time that I sat at one of these desks, was with Mrs. Miranda Lister. It was 1987/88 in a Youth Parliament. She would take a bunch of us. We were rowdy. We were from all different schools. And we'd be at the House at night, and she taught us parliamentary procedure, civics. We would debate topical matters. And I don't know if it was the smell of the leather chairs. I don't know. It was the grandeur of the House. But when I became a schoolteacher, one of the first things I did with my own civics class at Whitney was to make sure that they got to see the House in session and they got to understand what was happening.

We actually cut out the election platform papers of each political party and we created our own frames for the pictures and put them up. And that was the passion that was inspired really by that time with Mrs. Lister. So much so that when I spoke to my mom, who knew Mrs. Lister since they were 11 years old, they were schoolgirls attending Sandys Secondary together and remained friends their entire lifetime. She knew that I wanted to praise Mrs. Lister, and I believe that she told both Mr. and Mrs. Lister on the occasion of Mrs. Lister's 70th birthday.

So, you know it's with regret because you always think you have more time. Like I always . . . I wasn't in a rush. Right? I thought I had all the time in the world. So, I am . . . I'm very sorry that you know, I know that Mr. Lister has had my condolences, and you know I've told him about Mrs. Lister's impact on me, but I just wish she would have gotten to hear it. That's all.

And then my condolences go out to you, Senator Bell, Alyssa Pool and Lindsay are very dear to me. Alyssa and my daughter are quite good friends and your mom, Faye, was wonderful. Anytime I was at the house, at their house. So, you have my condolences.

Senator Simmons as well. Like you said, when you have a father and a father figure that you can look up to and you realise how many other people don't. You know the importance and the role of fathers in our community. And also too about your father-in-law, Senator Cunningham, I did not know him. But you have my condolences.

My condolences also go out to Sandra Scott. Shoshana Williams, Fitzy Williams and their boys. I reached out to show who I knew very well to say that her father was a consummate gentleman. No matter what side of the room you were on, no matter what political party you supported, Mr. Scott always had a kind word. He always had time for you, and he will be greatly missed. And my condolences also go out to Mr. Michael Scott, my neighbour and also a great gentleman as well.

Not much of a happy maiden speech, I suppose, but a fitting one because I started . . . I had a few remarks written down and I was starting with tomorrow, tomorrow and tomorrow. I was going to in there like this thing from Macbeth. Right? Because that's the . . . that's how kind I feel right now. We never have enough tomorrows. And they just come so quickly.

So, a little bit about me, circling back. I've mentioned my mom, who was friends with Mrs. Lister. And when we talk about maiden speeches and what brought us here, I've told you about my first experience. But I have to be thankful for a mother who has always supported me through all of my endeavours, and also my father's family, the Pemberton's. I don't know how common it is, but you know my mother and father, we still celebrate many, many holidays together. My mother's family and my father's family, which I don't think is common when you have families that are no longer together. So, I thank them for always having that great base and being supportive of us.

My focus really when I look at what I am here to do and how I got here and let me back track a little bit about that. So, it's no mystery. Many years ago, I was approached by one of the political parties who asked me if I would consider being a Senator. And I was, like, don't you have a party racket? Because if you do, I'm pretty sure where you won't see me in your books. I don't belong to any political party. I try to vote Independent when I can. I try to be Independent on issues. But that did spark something in me and at that time I actually wrote to the then Governor and said, *Look, if you are ever looking* (I mean this is many years ago now) *for an Independent Senator, please consider me. This is my track record. This is what I've done.* And it didn't happen. But what I continued to do was work in concert with Government House on sanctions issues on constitutional law issues, anything that would come up that I could insert myself in. Even when I was not invited, I would still say, *You may be interested in this,* or *You might not be interested in that.* Including legislative reform.

The Attorney General knows that I've constantly put forth proposals for legislative reform for domestic violence and I'm passionate about changing protection for women. So, I've always remained engaged and most people, I think if they hear my name and they knew me at all think human rights from my time as chairperson of the Human Rights Commission.

But what I would like to say is that, you know, that I am passionate about human rights, but I'm also passionate about the rights of animals as well. I have three dogs and when I was in the DPP's office I was known, sort of, I guess as a dog lawyer or because, you know, you can come, you will come to me. I'll take your case. I'll help you. And so, I am passionate about the rights of humans, but also the rights of animals as well.

So, needless to say, seeing news like we saw in *The Royal Gazette* is disheartening. Animals should never be disposed of in that manner and at the end of the day it is not good enough, you know, dumping dead animal bodies and saying we'll get to it. [It's] not good enough. But I think when we step back, we also have to look at the wider issue with illegal breeding. So, I hope that that is something that I can help both sides of the House to tackle, illegal breeding and the way that we monitor and control our animal population.

And then as I mentioned and I alluded to earlier, constitutional issues are very important to me. We are long overdue for constitutional reform as most people in the [Chamber] will know our Constitution was a stop-gap measure. It was never intended to last for as long as it has. It was intended to sort of carry us over until we could get to it. And we've somehow never managed to get to it. And my hope is that while I'm here, we can actually get to it. So, I'm really passionate about constitutional change.

I will end on that note because I can say so many other things, but really what I didn't want to do was I didn't want another day to go by, and somebody else that you care about or you want to thank be gone.

I will end on a congratulatory note. And it is with regard to my mom who celebrated . . . she retired after 47 years working in the Bermuda Government. She retired from the Department of Human Resources. She started as a schoolteacher and became an administrative trainee. And during that time, she raised her family. She obtained a law degree and a second master's degree. So, I would like to say thanks to my mom, Debbie Thomas-Gilkes, and I would like to wish her a happy retirement. But from what I understand, she has not slowed down at all. So, I think it might be on deaf ears.

And I would also like to wish us all a happy and safe Bermuda Day. And the one last thing, even though I wasn't trying to end on a down note, I will say this: The murders that occurred, occurred two minutes from my house and I have such sadness and heaviness because when I think about when I . . . when I think about how close we are, but how far apart we are from a resolution. This is happening. And we are all involved. And I just hope that as we progress that we can get some more information on gang reduction efforts and the targets and measures in place so that we can see if what we are doing actually is bearing fruit.

So, you know, I would like to send condolences out to the families of those who passed and also express my regret that I was abroad so I could not attend the vigil. But I know that my neighbours did attend the vigil. And I would also just like to say with Bermuda Day holiday coming up the climate that we are in now, I am in such trepidation with each holiday period. I really am. And so, I just urge safety and caution and to families look out for your loved ones and also to parents. Right? Please, please, you know, protect your kids and try your best to keep them safe.

That's it.

The President: Thank you, Senator Tannock.

Would any other Senator care to speak on the motion to adjourn?

Hearing none, then I would just like to thank each and every one of you for your attendance this morning and for the support that we've been able to give each other, because we're all going through quite a number of issues with the loss of, you know, family and friends. But the holiday is coming up, and however you intend to spend it, remember that family is important. It has been said, and it has certainly been expressed by each one of you here in terms of support of each other.

So, spend it well. It is 24 of May. And there are so many activities, but however you spend it, be safe. I am not speaking just to your Senators here, but to all of Bermuda. Remember that there's a holiday but also remember family and your neighbours. We can all help to lift each other up. I intend to go to the parade and try to be cheerful in spite of things that are going on, but just to encourage people to spend the holiday with family and friends and just lift each other up.

So, with that the Senate stands adjourned until June 2.

Thank you.

[At 12:32 pm the Senate stood adjourned until 10:00 am, Monday 2 June 20025]

BERMUDA SENATE
OFFICIAL HANSARD REPORT
2 JUNE 2025
10:03 AM

Sitting Number 5 of the 2025/2026 Session

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good morning, Senators. The Senate is in session. Shall we pray?

PRAYERS

[Prayers read by Sen. the Hon. Joan E. Dillas-Wright, President]

The President: Please be seated.

CONFIRMATION OF MINUTES

[Minutes of 20 May 2025]

The President: Vice President John Wight, you have the floor.

Sen. John Wight: Thank you, Madam President, I move that the Minutes of the meeting of Tuesday, 20 May 2025 be taken as read.

The President: Is there any objection to that motion?

No objection.

Sen. John Wight: Madam President, I move that the minutes of Tuesday, 20 May 2025 be confirmed.

The President: Is there any objection to the confirmation of the minutes?

No objection.

[Minutes of 20 May 2025 confirmed]

The President: Thank you, Vice President John Wight.

MESSAGES

APPROPRIATION ACT 2025

ESTIMATES OF REVENUE AND EXPENDITURE FOR 2025/26

The President: Mrs. Beale.

The Clerk: There is one message, Madam President, and it reads:

"To the Honourable the President and Members of the Senate: The House of Assembly has the honour to forward herewith the undernoted Bill for the concurrence of your House, the Appropriation Act 2025. Copies of the Estimates of Revenue and Expenditure for 2025/26 are also forwarded for the information of your House.

"Honourable Dennis Lister, Speaker of the House"

The President: Thank you, Mrs. Beale.

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENT BY THE PRESIDENT

The President: We do have an announcement this morning and we have apologies from Senator the Honourable Crystal Caesar who will be delayed this morning. So, this announcement will be in the name of the Honourable Minister of Justice, Minster Wilkerson.

You have the floor.

ANNOUNCEMENTS

BERMUDA MONETARY AUTHORITY 2024 ANNUAL REPORT

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

Madam President, I hereby present for the information of Senate the Bermuda Monetary Authority 2024 Annual Report.

Senators may access copies on their tablets and/or on the Parliament website.

The President: Thank you, Minister.

NOTICES OF MOTION

The President: I believe Minister Wilkerson, you will present that.

GOVERNMENT FEES AMENDMENT REGULATIONS 2025

Sen. the Hon. Kim Wilkerson: Madam President, I hereby present for the consideration of Senate, the Government Fees Amendment Regulations 2025, proposed to be made by the Minister of Finance, in exercise of the power conferred by section 2 of the Government Fees Act 1965. And I give notice that at a later point in the meeting, I will move that the said draft regulations be approved.

The President: Thank you, Minister Wilkerson, Minister of Justice.

The next motion is in the name of Senator Mischa Fubler, the Junior Minister for the Cabinet Office and Digital Innovation.

Senator, you have the floor.

CITY OF HAMILTON PLAN 2025

Sen. Mischa Fubler: Thank you, Madam President.

And I hereby present the following motion and give notice that I propose to move the motion at a later point in the meeting.

"BE IT RESOLVED that the Senate approves the City of Hamilton Plan 2025 pursuant to the provisions of Section 11 of the Development and Planning Act 1974."

The President: Thank you, Senator Fubler.

PETITIONS

The President: There are none.

STATEMENTS

The President: There are none.

INTRODUCTION OF BILLS

The President: There are none.

FIRST READING OF PUBLIC BILLS

CUSTOMS TARIFF AMENDMENT ACT 2025

LAND TAX AMENDMENT ACT 2025

PAYROLL TAX AMENDMENT ACT 2025

The President: The following public Bills have been received from the Honourable House of Assembly and are hereby read for the first time. Their titles are, respectively, the Customs Tariff Amendment Act 2025, (Governor's Recommendation signified), the Land Tax Amendment Act 2025 (Governor's Recommendation signified) and Payroll Tax Amendment Act 2025 (Governor's Recommendation signified).

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: There are none.

ORDERS OF THE DAY

The President: Item number one will be presented by Minister Wilkerson, Minister of Justice and the Attorney General.

STANDING ORDER 25

Sen. the Hon. Kim Wilkerson: Madam President, I move that the provisions of Standing Order 25 be granted so that Senate may now proceed with the second reading of the public Bill entitled the Appropriation Act 2025.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Leave granted for the Appropriation Act 2025 to be read a second time on the same day as its first reading.]

Sen. the Hon. Kim Wilkerson: Madam President, I move that the public Bill entitled the Appropriation Act 2025 now be read a second time together with consideration of the Estimates of Revenue and Expenditure for the fiscal year 2025/26.

The President: Is there an objection to that motion?

No objection.

BUDGET STATEMENT IN SUPPORT OF THE ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2025/26

Sen. the Hon. Kim Wilkerson: Madam President, we gather in this Senate to perform one of the most essential parliamentary responsibilities, the presentation of the estimates of revenue and expenditure. I will be giving a summary of those measures. This is, Madam President, the first budget since the Progressive Labour Party received a renewed mandate from Bermuda's people, reflecting our continued dedication to responsible governance.

Reflecting on the past five years, we recall emerging from the challenging days of COVID-19. At that crucial moment, our Government pledged not to embrace austerity, but to invest in Bermudians. Guided by a clear economic recovery plan, our results speak plainly:

- four consecutive years of robust GDP growth;

- record numbers of persons and Bermudians employed in international business;
- the lowest unemployment in 50 years;
- historic investments in affordable housing;
- renovations underway at Fairmont Southampton, our largest hotel, and lastly, and most importantly, Madam President,
- a balanced budget!

These outcomes are the result of deliberate and disciplined actions. Through global challenges, hurricanes, economic pressures and the pandemic, we have consistently prioritised fairness, opportunity and dignity for every Bermudian. Our commitment drove payroll tax cuts benefiting 86 per cent of Bermudians, freezes on fuel prices and significant energy tax reductions. It shaped investments in education reforms and expended health care through FutureCare. Each step was taken as a testament to fairness as a core governmental value.

Madam President, this budget charts Bermuda's future course clearly and responsibly. It promotes growth, safeguards vulnerable populations, enhances education and health care and fortifies infrastructure, all while generating a surplus to reduce debt and bolster our financial stability. Today, I seek to reassure our community. Bermudians remain at the heart of every decision. Together, we will confidently navigate these turbulent waters, ensuring Bermuda's continued strength and prosperity.

Madam President, before embarking on a short summary of the estimates, it is prudent to talk about the fiscal year of performance for 2024/25. So, I'll briefly update the Honourable Senate on the Government's fiscal performance for the year ended 31 March 2025.

Total revenue reached $1.248 billion, $16 million higher than anticipated. Payroll tax collections increased significantly to $606.5 million due to ongoing job growth and higher IB salaries. Despite a reduction in customs duty, revenue [is projected] to [be] $225 million, following a 60 per cent tax cut on BELCO fuel.

Other revenue streams slightly underperformed by $2 million. Our current account expenditure was tightly managed, finishing almost exactly on target at $992.1 million. This result reflects effective budget control, especially given additional social spending and salary adjustments following the mid-year review.

Capital expenditure at $107.9 million represented our largest infrastructure investment since 2010, though slightly lower than initially budgeted.

Our debt service guarantee management costs totalled $128.8 million, slightly above projections, but notably lower than last year due to a successful $50 million debt repayment made in December 2023.

Madam President, despite sceptics, we have achieved our first surplus in 21 years, a projected $19.7 million surplus, significantly exceeding our initial $210,000 estimate. This milestone underscores the Government's unwavering fiscal discipline and responsible management, marking the end of an era dominated by deficits.

Madam President, I will speak about sharing the gains of economic growth. The 2025/26 budget represents a turning point for Bermuda. For over two decades, as alluded to just a moment ago, successive governments have wrestled with deficits, constraining our ability to invest in people and progress.

Today, we chart a new course. With a budget surplus, a growing economy and the first revenue from Bermuda's new corporate income tax expected this year, we are no longer managing scarcity. We are planning for opportunity.

This is not just a new fiscal year. It is the beginning of a new era in public finance. With this shift comes a responsibility to ensure the benefits of economic recovery are shared fairly. The Progressive Labour Party has always believed that sound fiscal management should be matched by social fairness. That principle is at the heart of the tax relief measures we now introduce.

Madam President, construction, renovation and home ownership are central to economic activity and community well-being in Bermuda. Recognising this, the Government will reduce customs duties to a flat rate of 10 per cent on all building materials and supplies currently taxed above that threshold. This includes essentials such as air conditioners, steel, drywall, windows, tiles and fixtures.

This measure is designed to support new homeowners, stimulate construction and lower development costs. All categories already below 10 per cent will remain unchanged. This is a policy of only reductions.

This change takes effect 1 July 2025 and is expected to reduce customs revenue by $4.6 million. But its benefits to the construction sector and to families far outweigh that cost.

Madam President, we are also taking decisive steps to reduce energy costs. Fuel duty on electricity generation has fallen from 20 cents to 8 cents per litre. In this budget, it will be further reduced to just 4 cents, a cumulative reduction of 80 per cent in two years.

This has real impact. Government tax reductions have already lowered electricity bills by 6 per cent on average. With this new cut, households will save around 8 per cent annually on their electricity bills, amounting to approximately $300 for the average household.

This relief will come into effect on 1 July 2025, reducing revenues by $4.2 million. However, it represents a tangible and much-needed reduction in the cost of living for every Bermudian household and business.

Madam President, in response to the high cost of vehicle repairs, we will eliminate customs duties on imported motor vehicle parts, whether for personal vehicles or commercial fleets. This policy is designed to lower maintenance costs across the board. This change will be effective 1 July 2025, and it is projected to reduce customs revenue by $2.9 million.

Madam President, to provide relief for travellers and families who shop overseas, the personal duty exemption for returning residents will be increased from $200 to $300. This is the first increase in the duty allowance since 2012.

This 50 per cent increase in the duty-free allowance reflects both the increase in the inflation and our commitment to easing financial pressures. It will provide meaningful relief for families bringing back clothing, school supplies and other necessities after travel.

Madam President, mobile connectivity is essential in the modern world for education, business and family life. To ease that burden, we will reduce the monthly mobile phone tax from $12 to $6, a 50 per cent cut. This policy will reduce annual expenses for every mobile customer and benefit tens of thousands of residents. The measure will take effect 1 July 2025 and is expected to reduce revenue by $2 million.

Madam President, land tax has long been a source of financial strain for homeowners and renters alike. As a government committed to fairness, we will reduce the base rate of land tax from $300 to $150 per year. This change will take effect on 1 January 2026 and is expected to reduce land tax revenue by $12.5 million. It will apply to all land taxpayers and deliver widespread relief across households, especially those on fixed incomes.

Madam President, vehicle ownership is a significant expense. To further reduce that burden, we will cut licensing fees for private cars by 10 per cent, complementing the earlier duty relief on vehicle parts. This measure will take effect 1 April 2026 and will reduce government revenue by an estimated $2.5 million for fiscal year 2026/27. The combined duty relief on motor vehicle parts with this additional relief will result in long-term savings for vehicle owners across the country.

Madam President, with those, we can confidently say that the Progressive Labour Party has had a consistent record of tax reductions. Tax relief isn't new for this Government. Over the past three years alone, we have

- cut payroll taxes for 86 per cent of Bermuda's workforce;
- expanded the child day care allowance;
- eliminated customs duties on essential goods;
- reduced energy taxes by 60 per cent;
- lowered licensing fees for private vehicles;
- abolished land tax for charities and nursing homes; and
- frozen fuel prices during periods of global volatility.

This year's measures go even further. They are targeted, fair, and grounded in a consistent philosophy that the gains of economic recovery must be shared by all. We govern not for headlines, but for the people, for single parents, seniors, entrepreneurs, and every Bermudian striving to do better.

Fairness is not a one-time achievement. It is a continuous commitment. This budget reflects that commitment in action. It eases the cost of living, supports critical sectors, and ensures that as the economy grows, no one is left behind.

Madam President, I now will turn to the 2025/26 budget estimates.

Total revenue for fiscal year 2025/26 is projected at $1.43 billion, an increase of $198 million, or 16 per cent, over the previous year's original estimate.

Payroll tax is expected to rise by $11 million due to job growth, with no structural changes pending the Tax Reform Commission's recommendations. A provisional $187.5 million is forecast from the new corporate income tax, which came into effect 1 January 2025, in line with prior expectations.

Customs duty revenue will decline by 8 per cent to $214.9 million due to the duty reductions, land tax revenue is projected at $87 million, down 5 per cent, and telecom receipts will drop 11 per cent due to the 50 per cent cut in mobile phone tax. Lower cruise ship activity during the King’s Wharf construction will also reduce revenue.

Madam President, current expenditure is estimated at $1.11 billion, an increase of $118 million, or 11.9 per cent, over last year's original estimate. This figure, without context, may seem high, especially given the fiscal discipline that the Government has exercised to reach a balanced budget. However, Madam President, I will share the details of these changes so that taxpayers can understand how their tax dollars are being spent.

All ministries received a $1.5 million baseline increase, $13.7 million in total, to account for inflation, aligned with the medium-term expenditure framework. Six ministries, including justice, education, and housing, received an additional $4.7 million to support priority initiatives from the Throne Speech.

Sorry, Madam President. Can I just have a moment—

The President: Indeed.

[Pause]

Sen. the Hon. Kim Wilkerson: This is the issue when you use technology and you don't have a physical page to turn, Madam President.

The President: We understand, Minister.

Sen. the Hon. Kim Wilkerson: I was on the . . . Ministry changes . . .Yes, social investments.

Madam President, $4.9 million in funding allocated during last year's mid-year review has been carried forward to support ongoing programmes across ministries.

The Government's four-year agreement with the Public Sector Union includes inflation-indexed salary increases totalling $22.3 million, plus $3.8 million to cover increased contributions to Government Employee Health Insurance (GEHI) and the Public Service Superannuation Fund (PSSF), ensuring workers' take-home pay is not reduced due to higher pension costs. My colleague, Senator Lauren Bell, will talk more about that.

Madam President, this year's budget allocates $56.25 million from the Consolidated Fund to advance health care. Funds will support HIP and FutureCare expansion, the Bermuda Hospitals Board universal health care implementation, and the Government Employee Health Insurance scheme.

Madam President, $3 million will go towards strengthening human resources to ensure the effective rollout of universal health care in 2026. And as the listening public would know, this is a huge commitment for the Progressive Labour Party, and it's something that we understand the public is waiting for, and it is important. There will be an additional $13.25 million to enhance HIP and FutureCare.

Importantly, there will be the elimination of waiting periods to access the personal home care benefit. The 12-month waiting period for new HIP and FutureCare members to access personal home care will be eliminated, easing financial pressure on families and reducing hospital admissions.

Prescription drug coverage will rise from $1,000 to $3,000 for HIP and from $3,000 to [$5,000] for FutureCare insured, improving chronic disease management and reducing emergency care costs.

Annual preventive health exams will be covered at no cost for all HIP and FutureCare clients, helping to catch health issues early and improve long-term outcomes. Madam President, $22 million will be allocated to BHB to maintain high-quality care. The private sector is encouraged to support hospital fundraising efforts for essential equipment upgrades. GEHI will receive $18 million from the Consolidated Fund to address its deficit.

Madam President, while $1.11 billion is allocated for current account expenditure, actual spending is expected to be lower. Historically, public service recruitment lags and salary expenses trend about 8 per cent below estimates. This year's budget includes full union-agreed pay increases, yet salary spend is likely to be closer to $365 million, $20 million less than budgeted as a result of that lag. These funds are fully appropriated to ensure ministries have the flexibility to deliver services. Any unspent allocations will improve fiscal performance as seen in every year since the pandemic.

Madam President, the capital investment is budgeted at $149.8 million, the highest since 2008, and $37 million more than last year's estimate. This investment will include roadworks and a new asphalt plant, affordable housing initiatives, upgrades at Tynes Bay and the hospital, replacement of Swing Bridge, projects like the Agricultural Services Centre, aquarium upgrades, school facilities, and the senior day care centre.

Capital acquisitions will support government IT upgrades, procurement of buses and ferries, school technology enhancements, speed cameras and border security tools, fire and rescue equipment. This investment modernises services and supports long-term economic growth.

In terms of debt service, Madam President, for 2025, this is projected at $127 million, with no increase in long-term debt expended. Future surpluses are anticipated to reduce this burden.

The projected surplus revenue is projected at $1.3 billion, 16 per cent above last year. Current spending is estimated at $1.11 billion, yielding a current balance of $32 million. After debt service, $193.1 million remains to fund capital spending. The resulting projected surplus is $43.3 million, more than double last year's, reinforcing Bermuda's financial strength and resilience.

As of 31 March 2025, gross debt stands at $3.29 billion, with net debt at $3.25 billion. By March 2026, the Sinking Fund is expected to grow to $85 million, with net debt to decline to $3.2 billion. By 2026/27, reserves are expected to enable repayment of $500 million in debt, reducing net debt to $2.8 billion, a major step forward for long-term financial sustainability.

This budget, of course, reflects our commitment to investing in Bermuda's future by aligning resources with the priorities outlined in the Throne Speech.

The Cabinet Office is allocated $53.6 million, up 8 per cent. Key priorities include expanding online services, digitising archives, and awarding more public service bursaries. Capital funding of $6.5 million supports cybersecurity and IT upgrades, with $1 million for community club grants and $500,000 for the food cooperative initiative.

We've been allocated $57.7 million, up 5 per cent. The Ministry will enhance legislative drafting, court capacity, and correction staffing. New initiatives include electronic case management, expanded rehabilitation programmes, and further staffing for court services, including support for the Domestic Violence Court Programme.

The Ministry of Finance, with $266.6 million allocated, a 10 per cent increase, most of which will be covering employee overheads and interest payments.

The Ministry of Education will receive $149.2 million, up 7 per cent. Increases support more scholarships, substitute teachers, and expanded technology infrastructure. Capital funds will complete two new parish primary schools and advance work on the Exceptionalities Signature School and Signature School enhancements.

The Ministry of Health—I have detailed many of those initiatives already. In total, the Ministry of Health will receive $245.4 million, up 22 per cent.

The Ministry of Economy and Labour will be allocated $27.5 million, up 7 per cent. And this Ministry will implement the Economic Development Strategy and Entrepreneurship Strategy. Importantly, funding will include preparation for the census and statistics, and $305,000 for Workforce Development programmes.

For the Ministry of Public Works and the Environment, there's an $84.1 million allocation, up 6 per cent. That Ministry will replace Swing Bridge, pave roads, as I have already mentioned, and upgrade drainage systems and water tanks. Environmental protection projects and beach lifeguard staffing are also funded. The Tynes Bay refurbishment remains a key priority.

Under the Ministry of Tourism, Transport, Culture, and Sport, there's an allocation of $101.6 million, up 4 per cent. This budget will fund new ferries, electric buses, the digital fare system, and cultural grants. Madam President, $1.6 million supports youth, sports, summer camps, and the new Active Kids programme.

Under the Ministry of National Security, $126.9 million has been allocated, and this is up 9 per cent over last year. The Ministry will recruit for Police, Customs, and Cybersecurity personnel, as well as complete the St. David's Coast Guard station. Capital projects include new fire trucks, Customs scanners, and upgrades to safety, communications, and facilities.

The Ministry of Youth, Social Development, and Seniors has been allocated $91.2 million. This is a 7 per cent increase, and this will fund supporting the [National] Seniors Strategy, dementia care, the new domestic abuse programme, as well as youth services, including Mirrors. A new day care facility for seniors, as already mentioned, is in the planning stages, and that will be at the former Gilbert Institute site.

The Ministry of Home Affairs will receive $5.8 million. This Ministry will focus on energy reform, cost-of-living initiatives, and upgraded IT systems for land registration. The Cost of Living Summit is scheduled for June, and members of the public will be familiar with the survey that they would have been asked to participate in.

The Ministry of Housing and Municipalities has been allocated $7.5 million, up 15 per cent, with $17 million in capital funding for affordable housing. This will deliver 30 new units in 2025 and support long-term housing strategies, including infrastructure upgrades in targeted neighbourhoods.

Madam President, this budget takes critical steps toward securing Bermuda's fiscal future by addressing the growing unfunded liabilities in public sector pensions. The Public Service Superannuation Fund, with consultations with union partners, the Government will table legislation shortly to place the PSSF on a sustainable path. The changes include gradually raising the retirement age, increasing employee contributions from 8.0 per cent to 10.0 per cent, and from 9.5 per cent to 11.5 per cent for uniformed services, revising the pension calculation, and reinstating annual cost of living adjustments, which have previously been frozen since 2014. These reforms are designed to eliminate the Fund's unfunded liability while safeguarding the benefits for current and future retirees.

The Contributory Pension Fund is also being secured, Madam President. To ensure the Fund's future, reforms will include higher contribution [and] a phased increase in the pension eligibility age. This is necessary to maintain pension payments for future retirees, including younger Bermudians currently paying into the system. Madam President, securing the future of our pension system is essential. This Government will not shy away from the hard decisions when the long-term financial security of Bermuda is at stake.

Madam President, I will speak very briefly on the corporate income tax [CIT]. As members of the public know, the CIT came into effect on 1 January 2025, administered by the newly established Corporate Income Tax Agency [CITA]. A seasoned tax professional has been appointed CEO, and the agency is hiring staff and building its operational capacity. The Corporate Income Tax Agency has received a $4.7 million operational grant, with additional funding likely provided as a loan to be repaid from future CIT revenues. While the full-year filings will occur in 2026, initial instalments will begin in August 2025, with revenue conservatively estimated at $187.5 million.

Madam President, following last year's Red Tape Reduction Consultation, which received nearly 100 submissions, the Government has implemented several changes to improve accessibility, efficiency, and online service delivery. So, there will be an expansion of online payments.

There will be improved online services and digital upgrades at TCD.

There will be a $15 million IT investment that has been committed for new digital systems. So, this year, we will see new online applications, improved user experiences across departments, including immigration, the judiciary, and the Office of the Tax Commissioner. AI-powered tools will soon assist the public in navigating services and laws at any time of the day.

Madam President, as I conclude, we are living in a time of profound transition. Long-standing institu-

tions that once anchored global cooperation are now being tested, and the uncertainties of the past no longer offer the same assurances. We used to speak of adapting to a new normal, but today it is clear: normalcy is no longer a fixed point. It is a moving target.

Madam President, on behalf of my colleagues in the Government and members of the Progressive Labour Party, as we lay these Estimates of Revenue and Expenditure before the Senate, we do so with pride. We move forward as a people and one guided by fairness, anchored in service to the people.

The budget, we believe, Madam President, is a reflection of that belief. It is a declaration that prosperity must be shared, that progress must be inclusive, and that stability must reach every home.

Madam President, this budget is a bold step forward for Bermudians, and it resonates with our pledge to make Bermuda fairer, stronger, and more affordable for all who call it home.

Thank you, Madam President.

The President: And thank you, Honourable Minister of Justice and Attorney General and Government Leader in the Senate, Honourable Minister Kim Wilkerson, who has presented this on behalf of her colleague.

And I would like at this time to welcome Senator the Honourable Crystal Caesar, spokesperson for Finance.

And we will now open the floor . . . unless you have a comment to make beforehand, I will open the floor for others to participate in the debate.

Sen. the Hon. Crystal Caesar: Madam President, I'm happy for others to make a comment, if they wish to now.

The President: Wonderful. Thank you very much.

Would any Senator care to speak?

Sen. Marcus Jones: Thank you, Madam President. And good morning to you and to my fellow Senators.

The President: Good morning, Senator Marcus Jones, Opposition Leader in the Senate.

Yes, you have the floor.

GENERAL ECONOMIC DEBATE BASED ON GOVERNMENT'S 2025/26 BUDGET STATEMENT

Sen. Marcus Jones: Okay. Thank you. And of course, good morning to the listening audience.

I did listen to the Government Leader of the Senate, the Attorney General, with great interest. I very much value her take on her Government's budget and their overall experience, fiscal experience, for the last 24 or 25 years.

There are a couple of things that she did say that I do believe require, if not a rebuttal, at least a comment to bring . . . shine some light on some of the things that the PLP Government has put forward to its citizens.

I will sort of launch on some of the things she said right at the very end. And I may not get the exact words that she said, but I interpreted it as such that as her PLP Government are undeterred by the uncertainties of the past. I would add to that, how about the uncertainties of our future?

This budget that this Government has put before us, a lot of it hinges on the estimates and speculations of the newly launched corporate income tax. We on this side of the aisle have paid attention to the messaging that is come from this PLP Government for the last, I would say for the last year and a half, two years. And we have listened, and we have noted how the PLP has framed this (I shall call it) windfall for the country.

Of course, we on this side absolutely would like to see this corporate income tax regime be successful. We see the merit in the Government investing the monies into formulating this agency to ensure that the rules and the laws are enforced, that the regime is properly staffed with internationally recognised experts that can be able to navigate these, I should say, shark-filled waters of having to ensure that our friends and partners in international business are able to meet their obligations. We always are cautious, yet willing, to take the risks and the plunge into the unknown. But with facts and with information that helps us to make the most prudent decisions.

Now, I did note some of the Attorney General's list of accomplishments. And I would have to say that some of them have to be put in context. One of them she touted was the PLP Government's ability to produce the first balanced budget in 20 years, was it? Twenty-something years.

One must ask the question, and we will be asking the question as we get into the debate. There was $58 million that was drawn down from the Sinking Fund. So, I would definitely want to hear the answers that this Government has in regard to the operations coming through as a surplus when a large chunk of the Sinking Fund, which the initial and original intent was to be used to pay down on debt, why $58 million was drawn down from the Sinking Fund. But I am sure that they have the answers for us, and I am sure they will shine a light on that for us.

I am also wary of the sentiments of almost full employment in our country. At the moment we stand at about 33,000 jobs. We all know that once upon a time in Bermuda's high peak of economic buoyancy we touted at least 40,000 jobs. So, I ask this Chamber, and I ask the greater community, although those unemployment numbers look rosy, where are those 7,000 jobs that went missing? I would submit to you, Madam President, that we actually exported our un-

employed to the four corners of the world because we could not have enough jobs to sustain an economy that will make sure that there's fairness and the ability for everyone to have an opportunity for prosperity.

And if I was the PLP Government, of course, I would tout the economy as being strong. But I have to ask the question, How much is the strength and the growth of the economy dependent on the international business sector? And how much is dependent on the local economy? And through the course of the next three days we are going to be asking questions that drill down on the separation of both of these economies, both the IB and the local economy, so that we can find out who amongst us are actually being able to take advantage of this buoyant economy that the Government is touting at the moment.

She then quite admirably spoke of energy costs being able to be reduced. And yes, I would applaud that the energy costs within the country have come down, and their intent is that it comes down further. But Madam President, I would like to hear, and I hope we hear it further on in the next couple of days, how the Government is going to reduce these energy costs so that we are not the highest-paying energy cost jurisdiction, if not in the Caribbean, in the rest of the world. I would submit to you, Madam President, that at the moment Bermuda stands at near 50 cents a kilowatt cost, where our friends in the Caribbean pay no more than 35 cents per kilowatt. So, I would like to see how this Government is going to work hard and intend on getting those costs to be at least level to our rival islands to the south of us.

We also took note, and we actually are appreciative of the fact that this Government has done its best to reduce taxes for its people. And I think that is something that we on this side of the aisle would definitely be in agreement with.

My only question would be, Did the Government ever consider being more targeted in the tax decreases that they want to put on? Not having at least six month's, a year's, experience of how much corporate income tax revenue this country will be able to gather, I would ask them to consider . . . not change their pathway, of course, but as they make these types of decisions of reducing taxes that they also keep in mind that the CIT regime and the tax revenue that they are speculating that this country will be able to accumulate is not a done deal. It is still an unsure future. We do not have all the figures in front of us.

Of course, through the time that we ask some questions we are going to be asking questions about how many companies fit the category of those that are in excess of €750 million, those that will be paying this tax revenue. We would like to get that information so that we will have some comfort and some confidence in the numbers that the Government is putting before us.

If I am not mistaken, as part of the Budget Book, it is $187 million that this Government is anticipating being able to collect. Of course, we are cheering them on that this would, in fact, happen. But we also say let's pump the brakes to make sure that we have done all of the legwork and all of the fact-finding research to ensure that when we make these estimations they are as accurate as can be.

Madam Attorney General also mentioned about universal health care, something that we have heard from this Government for the last three or four years. By my estimation and by my observations we are not too sure how far along this whole process has come. We do see that the Government has had to put money and funds into the existing health care programme, that being HIP and FutureCare and GEHI. And we are going to go deeper into those questions as well. So, I guess where I am getting at, as far as universal health care is concerned and a number of things that the Government has put forward, [is that] we hear a lot of promises. But we find at times they are short on delivery.

Look no further than Fairmont Southampton. We had been promised that Fairmont Southampton would have been finished in 2024. Madam President, 2024 went by, no Fairmont Southampton Princess finished. We saw 2025 come and go, still no Fairmont Southampton Princess built. We are now looking with great anticipation as the Government has touted that they will have this completed and ready to be online by 2026. Madam President, we live in hope.

We also took note that with the union pay increase that the public servants who deserve it, they work hard, and it's been a while since they've had an increase . . . we do applaud the Government increasing and agreeing with the union pay increase. And it looks like as per the Budget Book that there will be a $22 million increase in salaries right across the board, and it looks like they're trying to stabilise the numbers.

I would want to ask, Are there positions that are sitting [in the estimates] without being filled? Could those budgeted dollars that have been earmarked for different positions in government have been better utilised? If they found that those positions did not need to be filled [could] they actually be driven towards other things within government when it comes to service, where those monies could have been dedicated?

We look with great anticipation and interest at the funds that are going to be invested in infrastructure. I was very happy to hear about monies that are going to be put towards Tynes Bay, monies that are going to be put towards the replacement of Swing Bridge. These are very important things that we are looking very closely at as the Opposition, because we have harped on that for the longest time, and we are just happy to see that the Government is moving in that direction.

I will also make a comment in regard to the debt service. We find that the Government is anticipating paying down on a particular debt that actually

comes to expiration in 2026, I believe, of $50 million. We are glad to hear that the Government intends to pay that off.

So, Madam President, with those comments in regard to Madam Attorney General's brief starting out, we would just like to say that we are looking forward to the next three days of discussing these different ministries and heads. Our team is ready to scrutinise and analyse these numbers and for the listening public to be able to hear how their Government is spending their tax monies.

Now, if I may, Madam President, I would just like to address and give a reply to the Budget Statement that was made prior to the House and now the briefing that's been given in this Chamber.

May I proceed, Madam President?

The President: Yes, you may.

Sen. Marcus Jones: The purpose of the Budget Statement is to give the public two specific things:

- a report and analysis of the Government's finances for the past fiscal year within the context of the overarching external conditions and government objectives; and
- the Government's plans for the country for the next fiscal year and how these plans will affect government revenues, expenditure and balance sheet.

The OBA's Shadow Minister of Finance, along with his colleagues, drafted a Reply to this year's Budget [Statement] and titled it “Empowering the Bermudian Dream.” The purpose of this Reply was to provide a vision for why Bermudians, especially our younger generation, should want to stay here and return here.

One of the number one questions we asked ourselves as the OBA caucus was, What is the Bermudian Dream? Owning a piece of the rock? I believe that is true, Madam President. Finding employment in a well-paying job that allows for a prosperous lifestyle, being able to start and establish a thriving business, live in a safe and healthy environment, be able to enjoy one's senior years and be able to afford retirement. The expectation of a quality public education system that produces an employable workforce for international business and the local economy.

There are more aspects of this Bermudian Dream that can be expanded on, but these six are sufficient to give you an idea of what the average Bermudian expects to experience in his or her Island home and Government plays an integral role in making that happen.

So, when scrutinising the Government's budget, Madam President, and comparing it to the Opposition's alternative plan to manage and dispense of the public purse, we do it with a vision to create a Bermuda that will bring opportunity for all of its citizens to achieve the Bermudian Dream. We will do that by:

- creating clarity, consistency, and predictability in Government policies and operations;
- not competing with businesses or intruding into their financial affairs so they are more likely to invest, hire, and grow;
- being responsive to and working with Bermuda stakeholders in various sectors;
- providing appropriate support via legislation, marketing, and, where appropriate, financial support;
- not ignoring our own homegrown experts, but by judiciously managing our Island's finances to care for our people, not just today or tomorrow, but for the long-term future of our people and our children.

Madam President, a One Bermuda Alliance Government will make Bermuda rise again by taking immediate action to address issues like the shrinking population and lack of growth in the local economy. Our goal is to make Bermuda an attractive destination for visitors, local and foreign investors, and, most importantly, Bermudians.

We are competing with other jurisdictions, not just for business and investment, but for our own people. Any economic growth plan must have an immigration plan as well. This PLP Government has finally admitted that we need at least 8,000 more workers for our economy to function at its optimum best. Bermuda's birth rate has fallen dramatically over the last decade, where the death rate exceeds it. The size of Bermuda's workforce plays an integral role in being able to financially undergird the goods and services that the government provides. So, let's speak about immigration, which needs immediate and decisive leadership.

We should consider it an urgent national priority to make it more attractive for more young people to return home, for Bermudians and people working here to stay here, and for new people to come to Bermuda. Immigration is understandably a controversial and emotional topic due to Bermuda's history, the history of individuals and families in Bermuda, actions taken by governments in the past, and the lack of action by governments in the past and present. And this has been overlaid by the cynical manipulation of immigration as a political tool by this current Government, alongside legitimate and important concerns about Bermudian culture and what being Bermudian really means.

But what we do know is that what we are doing now is not working. Change is required. Let's start by carrying out existing immigration policies with fairness, consistency, efficiency, and transparency, so families and businesses have confidence in outcomes and decision-making. To create an environment by which Bermudians can pursue and obtain the Bermudian Dream means that the Government will need

more resources to provide a safety net for the most vulnerable amongst us, a pathway to reducing the national debt, and the ability to secure funding for economic growth and infrastructure development. A tall order under present economic conditions but attainable under this year's launch of a corporate income tax.

Madam President, the corporate income tax, CIT, is a potentially transformative resource for Bermuda. However, it is no silver bullet and brings its own challenges. We've spoken often of the uncertain nature of the timings and amounts of the CIT and the uncertain number of taxpayers. This means we must budget conservatively around the CIT.

It is far better to be over-conservative in our use of CIT funds only to find we have more than expected than to craft a budget of promises around high estimates which then cannot be funded. Another challenge is that CIT payers will understandably expect more from the Government in terms of services, immigration processing, quality of our infrastructure, and general cost of living and doing business. Will Government deliver?

The CIT payers will demand value in Bermuda as a jurisdiction in multiple ways. There is a significant execution risk. The One Bermuda Alliance would take a more moderate, transparent, and realistic approach.

First, we would craft a budget that works without including the CIT for at least the next two or three years. This would allow us to understand who the CIT taxpayers are, what the CIT income looks like, and develop more realistic and achievable plans. Our national debt is currently $3.2 billion. This costs the taxpayers $128 million per year in interest payments alone.

To put these numbers in perspective, that means each worker in Bermuda is, on average through our taxes, paying $3,900 of interest every year. That's $128 million per year of Government spending in US dollars that could otherwise be spent directly on programmes and services for Bermuda.

That is why the One Bermuda Alliance repeats its call to ring-fence the most significant portions of CIT to pay down our national debt along with infrastructure and key social support for Bermudians. I will interject right here and say we are pleased to see that the PLP Government has taken on that mantle, and we are looking forward to the coming years of seeing good execution.

This would avoid the increased interest costs and make those funds available to help Bermudians every year, year after year. We support the Government's medium-term plan to repay debt and would go one step further, setting the CIT funds aside into a dedicated fund so the public can be confident they will be used for the best results in the medium- and long-term.

Later during the Budget Debate, I will be asking questions about the newly established Corporate Income Tax Agency as tax receipts from the exempt companies that fit in the category of earning €750 million annually will be due as soon as August of this year.

As we continue the theme, “Empowering the Bermudian Dream,” we cannot avoid the state of our economy, and does it create opportunity for all our fellow Bermudians, Madam President? At a high level, the total economic growth as measured by gross domestic product, or GDP, has seemed reasonable with increases over the last few years, and the overall unemployment rate, the fraction of the population that wants to work but can't, is indeed low. But these figures hide troubling trends underneath.

A closer look shows us that our total GDP improvements have been driven almost solely by international business and financial services. Local business output has remained essentially flat, and detailed job numbers show fewer working in Bermuda. Fewer Bermudian jobs, high youth unemployment, and an ageing workforce are demographic crisis unfolding right in front of us.

One of the Government's favourite cited statistics is the unemployment rate, which was 2.8 per cent in the November 2023 Labour Force Survey. What is driving this? Fewer people and fewer jobs.

The reality is that the number of people has shrunk faster than the number of jobs. Government has outsourced our unemployment as people who cannot find work have been emigrating. Shockingly, youth unemployment, those between the ages of 16 and 24, was a whopping 13.5 per cent. Over four times the average. According to the Government's employment briefs report, Bermuda lost 793 jobs from 2017 to 2023. This was a loss of 1,400 jobs for Bermudians and spouses, but a gain of 787 jobs for non-Bermudians. And all those missing jobs are for workers under 55, who should be the backbone of our workforce.

The largest increase in jobs is for workers over 65. Presumably, they have been unable to retire due to the cost of living.

Madam President, we struggle to reconcile this disturbing loss of Bermudian jobs, high youth unemployment, and seniors having to work longer with the Government's claims of a fairer Bermuda. The reality, which we all know, is that people are leaving Bermuda for opportunity. They are leaving Bermuda for social support. They are retiring, or they are reaching the end of their life. Anecdotally, everyone has friends, family, and acquaintances who are either thinking about moving away or who have already gone. In fact, survey results released last year show that over 70 per cent of Bermuda residents are at least thinking about leaving Bermuda. And this is no doubt even more likely among our youth. They are looking for opportunity. They are looking for support. And they are looking for a dynamic, thriving place to live. And while many of our youth were denied a

chance to vote at the ballot box, we can be sure the younger generation will vote with their dollars and with their feet. They already are.

Other reputable reports and data all reinforce that Bermuda's shrinking population is a crisis that must be treated as a national emergency. Government's own report addressing the challenge of an ageing population described the problems very well. It also described the negative impacts on our economic growth, health care, and pensions.

Here is the short version. You cannot grow the economy with a shrinking population. You cannot reduce the cost of living with a shrinking population. And you cannot properly fund health care and pensions with a shrinking ageing population. We can either have more people each paying less tax or fewer people each paying more tax.

Madam President, organisations like the Chamber of Commerce have done a commendable job of conducting research. Its March 2025 Economic Report provides a credible estimate of our population from as low as 54,000 to 56,000 people, or at least 10 per cent less than the 2016 census of 63,000. The Chamber also provides a perspective on the ageing workforce that is complementary to the Government's report. It's not just a loss of workers. It's also the loss of their experience and knowledge.

So how many people do we need working in Bermuda to maintain a growing and vibrant economy and society? Reasonable people can disagree on the exact number, but no one can disagree that the answer is more than we have now, by at least several thousands. We in the Opposition have seen no realistic, credible, or effective strategy from the Government that will address the shrinking population with the urgency and impact required. Instead, the Government has continued cynically to attempt to use the difficult and complex topic of immigration to divide Bermuda for short-term political gain. We know that part of the answer is to make Bermuda a compelling home that Bermudians want to return to.

Madam President, how are people who are trying to pay the rent, buy the groceries, keep the car running, and stop the house from leaking . . . how are these workers doing? Based on recent Government statistics, we know that the median gross annual income across all workers grew 2.4 per cent from 2022 to 2023. But much like the higher-level economic statistics, there is a lot of variation here across industries. For IB and financial services the average median increase was 6.0 per cent, and for everything else more like 1.8 per cent.

Over the same period, based on the December 2023 Consumer Price Index, costs rose 2.4 per cent. This increase is just about the same as the median salary increase for all workers, and one-third higher than the median salary increases for workers in local industries. In fact, rent costs grew 2.7 per cent, driven by 1.7 per cent increases for properties under rent control, and 3.5 per cent for properties not in rent control. Food increased 2.9 per cent. Health costs increased 2.5 per cent. At the end of the day, while it is true inflation has slowed, for most people costs are still rising faster than their income, and that's why Bermudians remain very concerned, as we do, about the cost of living.

Madam President, tourism has seen some improvements from 2023 to 2024, but remains far behind 2019, and continues to remain behind our competitors to the south. Tourism arrivals by year are 15.0 per cent higher from 2023 to 2024 but are down 27.0 per cent versus 2019. Airline capacity is 25.0 per cent higher than the prior year, but still 6.4 per cent lower than in 2019. By comparison, the Turks and Caicos Islands has seen air visitors increase 51.0 per cent since 2019. Bahama’s air visitors are at the same levels as 2019, and Cayman's air arrivals are down 14.0 per cent versus 2019. While many competitors are having record years for tourism, our Government is still talking about COVID-19. It is clear that our snail's pace tourism recovery is another crisis that requires swift and decisive action.

Another tourism-related issue has to do with gaming. After millions of dollars spent we are very disappointed to see no progress on the development of gaming on the Island, and no progress in reforming or eliminating the Gaming Commission. As in most of the areas of our economy, if we want a better result, we are going to have to change how we do things. We say get gaming going or shut it down.

Madam President, international business brings foreign currency into Bermuda and provides high-quality, well-paying, often comfortable jobs for Bermudians. Our objective with IB is to continue the growth and success of it in Bermuda. We maintain Bermuda's top-ranked regulatory reputation and provide IB with efficient and effective government services such as immigration processing and other local infrastructure like good roads. We would ensure that Bermuda remains an attractive jurisdiction of choice where IB taxpayers feel their tax funds are being spent responsibly, and which is an attractive location for employees. This includes things like housing and health care, which impact everyone. Where useful, we would partner with IB to promote Bermuda as a jurisdiction and work collaboratively to help promote new sectors to continue to broaden and diversify the scope of IB in Bermuda. And we would ensure that Bermuda's education system can equip future generations of Bermudians to benefit from IB's success where those jobs are a good fit with skills and interests.

Madam President, at its heart, our philosophy is that all Bermudians must be empowered to achieve their dreams and success in whatever ventures they choose. While we want to ensure the appropriate social safety net is in place, we must aim for fewer and fewer Bermudians to need it. We view creating oppor-

tunity for Bermudians in three pillars: local business and economy, tourism, and international business.

We start with the local economy, where we have the most concerns and which needs the most attention. This makes up all the jobs, services, and businesses that support the other two pillars, as well as other niche businesses that don't fall into them. The important characteristic of the local economy is that it provides a wide range of jobs, including many hands-on technical jobs that pay well and provide job satisfaction.

The small and medium-sized businesses in our local economy are also a path to financial security for many Bermudians. Ultimately, the local economy is completely driven by the number of people living on the Island, the quality of the jobs they have, and the goods and services they consume. It is the same issue underpinning pensions and health care. Bermuda must become a place that both takes care of its workers and is also friendly to businesses and investors so they will create projects and hire.

These two groups of stakeholders can enjoy a shared success underpinned by a listening and cooperative government. Empowering the Bermudian dream, government must work closely with small and medium-sized businesses, not just the larger ones that can catch their ear or have access to a Minister. Importantly, Government must not compete with private business in areas ranging from the Office of the Tax Commissioner, Planning, Immigration, and numerous other departments that businesses work with. Businesses need a responsive and friendly Government that provides the required services efficiently.

Madam President, now that the public service has received a pay rise, the public will be looking for the promised increase in morale, performance, and effectiveness from government departments. While the public service is not directly managed by the Ministers, we know that tone comes from the top, and the Ministers should set an example of the approach and performance that the Bermudian public is looking for in its government services.

Unfortunately, the Budget Statement had very little to offer for local businesses, and especially small businesses and retail. For example, we hope to see duty breaks for retailers. Instead, Government is encouraging more overseas purchases by raising the duty-free allowance for individuals further disadvantaging local business. Success for local business depends on the number of customers, as already discussed, decreasing, and cash flow where duty breaks can help. Examples of good ideas that the Government has executed include the Google subsea cable and satellite launching slots. In addition, we support the Government Family Office initiatives, and we will also grow trust businesses supporting relevant industry sectors in Bermuda that will benefit from serving and working with this business.

We continue to support FinTech, where there are legitimate business models that are a fit for Bermuda's regulatory regime, but not the hype-driven or scam-inducing meme coins and other cash-grab schemes. We are open to initiatives in the blue and green economy, but as with all initiatives, we would need to identify clear reasons for investors to want to do projects in Bermuda with a clearly identified benefit. Regardless, success here must be measured by dollars invested in projects on the Island and jobs for Bermudians, not presentations at conferences.

Madam President, the Opposition's vision to *Empower the Bermudian Dream* is very simple but can be extremely impactful. To create an environment where every Bermudian can experience their personal Bermudian dream is the intention, and a place where its citizens would want to stay and those who have migrated to distant lands would want to return is a dream that is achievable. Thank you, Madam President.

The President: Thank you, Senator Marcus Jones, Opposition Leader in the Senate.

Would any other Senator care to participate in this general debate of the Appropriation Act 2025?

I recognise Senator John Wight, Vice President of the Senate.

You have the floor.

Sen. John Wight: Thank you, Madam President.

As usual, I will try to be balanced and brief. Every Government's Estimates of Revenues and Expenditures, or annual budget, as I will refer to it, is a very important exercise for the Minister of Finance to forecast revenues and expenditures for the following year and provide guidelines to ministries on how much they are permitted to spend to optimise the value to our community and those who fund our Island's operations.

Also important is ensuring that taxpayers get value for their money, so it is not just how much each Ministry spends, but how they spend it. Iwill get into that a little later in my discussion. A budget is also important because it assists external stakeholders, such as overseas rating agencies who annually provide Bermuda with a credit rating that, amongst other things, determine how much government must pay to debt holders. And as we have heard thus far from my colleagues, for 2025/26 that figure is estimated at $128.5 million.

To Government's credit, Bermuda has a strong credit rating that serves the Island very well.

A budget is only as good as the assumptions used to prepare it. At the end of each year, we look back and are able to determine whether the budget was prepared appropriately or whether it was too optimistic or, at the other end, too conservative. Or did unforeseen circumstances occur that we sometimes are unable to see in advance?

Let me start with the past year, the 2024/25 year. For starters, I would say that Bermuda is trending financially in the right direction. Payroll tax, for example, is a good indicator of how many people living in Bermuda are gainfully employed and their compensation levels. Payroll continues to increase at healthy levels due to increases in compensation paid by employers to employees. In addition, from reviewing all the other line items of revenue on page A-4 of the Budget Book, nothing is of great concern to me.

The only issue I do have for the 2024/25 year relates to the accounting of the Sinking Fund.

The revised estimate for net earnings for the 2024/25 year is a surplus of approximately $20 million. Yet the Government debt has increased by approximately $54 million. This suggests to me that generally accepted accounting for the Government 2024/25 year should be a deficit, not a surplus, as recorded.

Moving on to the 2025/26 year, I would like to prioritise and discuss the big-ticket ministries and items in the budget. An appropriate budget, whether prepared by a government, a private sector entity, or even a family, is one where cash inflows are projected reasonably and cash outflows are projected reasonably. Cash inflows not overly dependent on revenues that may or may not be received, while committing to expenses that are committed up front and difficult to moderate as the year progresses if things don't go as according to schedule.

The summary of Consolidated Fund estimates for 2025/26 on the surface paint, I think, a strong forthcoming year. If using appropriate accounting, Government can achieve a $40 million surplus, that would be a very commendable financial result.

I would like to focus initially on the Ministry of Education budget, one of the largest ones, increasing $8.3 million year on year, or 7.3 per cent. I have always had a particular interest in public education because I believe that every student, whether in private or public school, deserves to obtain a good education so that they can achieve their career goals and provide for their families.

I am not in a position to determine whether the amount allocated to the Ministry of Education is the correct amount, or too high or too low. What I would like to better understand, though, and what I believe our community deserves to know, is the value for our students, their parents, and all taxpayers for the $126 million that is budgeted to be spent in the forthcoming year. If the community is able to determine that public school students are succeeding, then the $126 million seems like good value for money to me.

Page B-145 of the Government Budget Book lists performance measures for the Department of Education, which I looked at. There are roughly 50 of them. Some are very routine, such as a performance measure to have the petty cash checked at least once a year. I was not surprised to see the Government is 100 per cent on that one.

The three most important performance measures for me, from this list of 50, were the following:

- percentage of schools achieving their school improvement objective for reading;
- percentage of schools achieving their school improvement objective for mathematics; and
- percentage of schools achieving their school improvement objective for writing.

To me, this speaks to whether we are doing all we can to ensure that our public education students succeed.

I was disappointed to see that there are no longer performance measures for the 2025/26 year for these critical objectives. In fact, these performance measures were discontinued following the 2023/24 year. So if we continue to ensure the petty cash is checked once a year in each school, but we do not measure, or are unwilling to share, whether our students are improving their learning skills for reading, mathematics, and writing, then in my view something is wrong here.

Let me move on to the budget for the Health Ministry, perhaps the most talked about aspect of life in Bermuda these days. For starters, I believe that Bermudians have the best access to health care of almost any country in the world. While there is much discussion about the cost of health care in Bermuda, and rightly so, let's remember that the access we have to health care in Bermuda is excellent.

Despite those opening remarks, the ageing population, and especially those in the seniors category, is a serious issue for Bermuda and virtually every western country these days. We have a hospital that, despite the best efforts of the management and staff, is unable to meet the growing demand for their services. The increase of $45 million, or 22 per cent allocated to this Ministry for the forthcoming year, is very large. But I believe if spent wisely it is what is needed to continue to address this ticking timebomb.

Interestingly, the Oughton Report on recommendations for the future health needs of Bermuda prepared in May 1996, with input from many extremely capable people, including our very own Madam President, who must have been a teenager at the time—

[Laughter]

Sen. John Wight: —could have been written last week. It is as relevant today as it was in 1996. We, Bermuda, saw all of this coming a long time ago and did not act appropriately. It is not too late; but we need a heightened sense of urgency now.

This is, as was mentioned by two of my colleagues before me, Bermuda's first year of its corporate income tax regime. The Ministry of Finance and

Private Sector need to be commended for the partnership in getting this piece of legislation across the finish line, which was approved in the Senate in December of 2023. No one knows for certain how much Bermuda will receive from corporate income tax, or CIT as it is more commonly referred to now.

The Ministry of Finance has estimated $187.5 million, based on the best available information at their disposal. No one knows whether this will turn out to be too high or too low. Certainly, the California wildfires in the earlier part of 2025 will not help this estimate, and Bermuda insurers and reinsurers are just entering the Atlantic hurricane season, which experts forecast to be above average.

In addition, it was my understanding that payroll tax relief would be provided to those companies now subject to the 15 per cent CIT, on the basis that it would be unfair for them to start paying a 15 per cent CIT while still paying the same levels of payroll taxes and other employment taxes. I do not see any tax offset in this budget for this. So what ultimately concerns me about the $187.5 million figure is that as the 2025 year progresses and we ultimately enter 2026, there is very little wiggle room to scale back on cash outflows to meet budget projections should this CIT figure prove to be overly optimistic, because the larger-than-average increases in government salaries and other large expenditures are already committed to and cannot be scaled back.

For example, page A-12 of the Budget Book lists the total number of government employees. Government is budgeting for 5,146 employees in 2025/26. Just two years ago, government had 4,561 employees. Why does Bermuda need 585 more government employees over a period of just two years? While a marginal increase in staff to serve, for example, Land Title and Registration makes sense to me (and I'm hearing anecdotally of backups in that department), in my view the need to increase public transportation staff by 60 (from 184 to 244) is less understandable.

So, these are committed increases in employee numbers, which concern me. Again, relative to the more uncertainty around the $187.5 million figure that we have included in the Budget Book for the forthcoming year.

So to conclude, and in summary, Madam President, on the face of the figures in Government's 2025/26 budget, if Bermuda can achieve a surplus as estimated, this will be a very positive result for Government and for all Bermudians.

Thank you, Madam President.

The President: Thank you, Senator John Wight, Vice President.

Would any other Senator care to speak on this?

Senator Lindsay Simmons, you have the floor.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, budgets are not merely numbers on a page. They reflect values, priorities, and commitments to the people we serve. Today, we have before us two very different visions of Bermuda's future. The Government's budget for 2025/26 and the Opposition's Reply. The Progressive Labour Party's Budget, Madam President, our budget speaks clearly. It prioritises people, equity, and sustainable growth.

Firstly, let's examine taxation relief. Our Government has reduced payroll tax for 80 per cent of our workers. This policy ensures that more money remains in the pocket of hard-working Bermudians. Contrast this, Madam President, with the Opposition's Reply, which emphasises lowering corporate taxes without clear, direct relief for everyday workers. The Opposition seems content to hope that corporate savings trickle down and an appropriate historical inefficiencies in addressing immediate and real economic challenges faced by our residents.

Secondly, Madam President, we have made significant strides in addressing Bermuda's housing crisis. This Government is investing proactively in affordable housing initiatives, notably converting Grand Atlantic and Bermudiana Beach into viable housing stock. The Opposition, however, presents no sustainable or tangible housing strategies and fails entirely to acknowledge critical rent control measures. Their silence is telling. It reveals a fundamental disconnect with the live realities of working families struggling on the rise in housing costs.

Thirdly, on matters of social equity, we have proudly expanded pensions, raised the minimum wage, and increased child care support, demonstrating our tangible commitment to reducing some income disparity and supporting families. In sharp contrast, the Opposition's Reply makes minimal mention of wage equity and instead leaning towards our labour markets. Their suggested approach threatens to undermine job security and fair wages, risking greater economic inequality.

Furthermore, Madam President, our introduction of the Digital Grocery Tracker and initiatives promoting food price transparency represents a proactive Government determined to combat the cost of living crisis. In contrast, the Opposition poses no substantive measures to address rising food costs, leaving residents entirely at the mercy of market forces, despite clear evidence that targeted interventions are necessary for fair and equitable pricing.

Finally, on social support systems, our budget reform social assistance to enhance eligibility, reducing stigma, and ensuring dignity for our most vulnerable residents. The Opposition's language around dependency and self-reliance strongly suggests a retreat from meaningful social safety nets, leaving vulnerable Bermudians exposed at a time when they most need protection and support.

Madam President, these differences are not trivial but are profound and impactful. The Progressive Labour Party budget demonstrates our unwavering commitment to placing Bermudians first, recognising that economic growth is meaningless unless it lifts everyone. The Opposition's Reply reflects priorities that fundamentally diverge from these principles, prioritising corporate interests and abstract market theories over concrete, people-focused solutions.

As we debate and deliberate, let us remain focused on the people we represent, ensuring that our policies provide not just temporary relief, but sustainable pathways to prosperity and well-being for all Bermudians.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.

Would any other Senator care to speak?

Yes, I recognise Senator Tawana Tannock. You have the floor.

Sen. Tawana Tannock: Thank you, Madam President.

I was pleased to see many initiatives included in the Budget Statement and provided for in the budget that will help the lives of Bermudians, including health care reform and indeed in education. However, I must state that I do have some queries regarding the numbers. In particular, the fact that we are looking at an increase in total expenditure of $118 million, and this $118 million increase in total expenditure is deemed to happen if there . . . that's $118 million—*if* there is a budgetary surplus of $43 million, which has been forecast from the $187.5 million from CIT.

So, it almost seems that we are projecting, although we have high expenditure, $118 million increase, we are saying that, listen, this may be offset by the $43 million surplus that we are looking to gain if—*if*—CIT comes in at $187.5 million, and that is a big if. Especially because when we do look, as my colleague, the Independent Senator, Mr. Wight, John Wight, stated, if we do look at the fact that there is a lack of tax relief, which I understand that the Government's hands are tied when talking about tax relief for companies that will be targeted by CIT. When we look at the lack of tax relief, and we look at the tax relief that has been provided, are we providing enough relief for those companies that we want to stay in Bermuda and pay that CIT to hit that target of $187.5 million?

So I do have some concerns around that number, around the expenditure, and the projected surplus based on a projected number. We have companies that, for the past two years, would have been in-scope for CIT. And certainly, the Government will know companies in January when they filed their ROC returns that indicated whether they were in-scope. We have companies that for the past two years have been declaring deferred tax assets.

So the Government should have some idea, based on those deferred tax assets, which, of course, we know that some of them will not be allowed because they were declaring at a higher rate than the OECD was comfortable with. But the Government should have some idea, based on the declared tax assets that they have been recording over the past year or so, how much money actually is there. And I would like to know a little bit more about that forecast.

So does that forecast . . . does that $187.5 million include the number of companies that declared that they were in-scope as of 31 January 2025? And does it include the companies that declared deferred tax assets over the past year or so? And what do those numbers look like? And how much of those declared tax assets that they have declared will actually be in-scope and incorporated in the CIT?

So, I do have some concerns of the expenditure and the surplus, and so I would like to learn a little bit more about those numbers because we are indicating that we want to do capital expenditure and improvement based on a lot of these numbers that I have some concerns about. And I will not go into any further detail, but to say that when you do look at education and you do see that only 23 per cent of schools are meeting their reading targets, there is some concern when we look at value for money and we look at how will we make these improvements.

So, you know, as my learned colleague said, we can get more into this as we go further into the dialogue and debate. But I am glad to see the reduction for the cost of living in some areas that we do need for Bermudian's—energy because that impacts all of us, whether Bermudian, expatriate, international business, whatever, so that's great. But then when we look at reduction of other items, is it enough, is it enough to keep the entities here that we are dependent on to generate this income for us to make these improvements?

So, thank you, Madam President.

The President: Thank you, Senator Tawana Tannock.

Would any other Senator care to participate in this debate?

I recognise Senator Victoria Cunningham. You have the floor.

Sen. Victoria Cunningham: Thank you, Madam President, Members, fellow colleagues of the Senate, people of Bermuda.

Madam President, today I am here not just to respond to the budget speech, but to challenge a narrative. I believe it is a narrative full of feel-good phrases, lofty promises, and yet painfully short on real, tangible help for the average Bermudian.

The Government's budget says it all, *fairness, investment, hope*. But when you scratch beneath the surface, you do not find substance. You find selective tax breaks that benefit the few and not the many. We have been told that this budget is about fairness, that it is proof of a Government investing in people. But I ask, which people? Because when you strip away the carefully crafted narrative, what is left is a series of measures that sound good, but do not actually help most everyday Bermudians.

Madam President, the Government touts tax reductions on fuel, vehicle parts, and construction materials. While these may seem beneficial, they predominantly aid those who already possess assets. Fuel and vehicle parts are beneficial for car owners. But what about the many Bermudians who rely on public transportation? What about the senior taking the bus? What about a young graduate who is still job hunting and cannot afford a vehicle? For them, this relief is pretty meaningless.

And construction materials might help contractors, and again homeowners. But for the average renter struggling to keep up with inflation and stagnant wages, it is another benefit they will not feel.

And on mobile phone taxes, a $6 a month minor relief pales in comparison to the escalating costs of groceries and health care.

Madam President, as we reflect on this budget's vision for the future, we must also ensure that the very people this vision is meant to serve, our citizens, especially our young Bermudians currently overseas pursuing education, have a voice in shaping it. We therefore urge this Government, as has been mentioned in the press recently, to prioritise modernising our electoral system by implementing absentee balancing. Bermudians abroad, whether studying, working, or serving their country, should not be disenfranchised due to outdated voting practices.

Madam President, I will go through a list of my shadow ministries that I am most passionate about, and I will start with health care, which has been allocated an additional $45 million, bringing its total budget to $245.4 million, which is nearly a quarter of total government spending. It includes subsidies to assist children, seniors, and those deemed indigent, operating grants for the Mid-Atlantic Wellness Institute and the Department of Health, and additional funds to provide free annual doctor's visits for HIP and FutureCare policies. I would agree these investments in institutional support are necessary, but necessary does not mean sufficient, because while the numbers suggest commitment, the structure of this funding leaves far too many Bermudians falling through the crack.

There is still no meaningful roadmap for the uninsured. The budget does not speak to how we are expanding access to affordable, consistent primary care for working-class Bermudians who are not covered by HIP, FutureCare, or a private employer plan. This includes many part-time workers, single parents, gig economy contributors, and seniors who fall just above the subsidy threshold.

Madam President, the Government talks about fairness. But how fair is it when thousands of people in Bermuda cannot afford to see a doctor unless they are in crisis, when high deductibles or prescription costs force families to choose between medication and groceries? Expanding access to preventative care for seniors is a great step, and one that will hopefully reap long-term benefits. But this must be part of a broader strategy to address primary care access for all, especially the working, uninsured, and vulnerable populations. And while the budget highlights progress on the integrated health information platform, which I think is long overdue, it does not address the urgent people-first reforms that health equity requires.

Madam President, I think we need to be talking about lowering the cost of basic insurance for the working poor, expanding the range of services that are covered under HIP and FutureCare, and potentially strengthening partnerships with non-profits and NGOs delivering community health in underserved neighbourhoods. And finally, addressing the social determinants of health, like substandard housing, food insecurity, and unemployment, which disproportionately affect vulnerable populations.

Madam President, moving on to education, we see the largest ever Ministry of Education budget this year at $149.2 million. This includes capital investments to support the transformation of our public education system through the construction of new primary schools, the conversion of Prospect Primary into an Exceptionality Signature School, and continued facility upgrades for our signature schools at Berkeley Institute, Cedar Bridge Academy, and Sandys Secondary. While these projects reflect significant financial commitment, commitment to infrastructure is not the same as commitment to outcomes. Because for all the fanfare around bricks and mortar, this budget says surprisingly little about the real drivers of student success: teacher quality, curricular relevance, and student support systems, and finally family engagement.

Madam President, where are the investments in teacher recruitment and retention? In a system already strained by burnout and turnover, it is alarming that we see no significant line items to address training, professional development, or incentives to attract qualified educators, especially in key areas like STEM, special education, and technical and vocational instruction. There is also no clear plan for addressing post-pandemic learning loss.

After years of disrupted schooling, students, particularly those from lower income households, continue to face wide gaps in foundational literacy and numeracy, which was highlighted by my colleagues, but quite frankly the numbers are appalling. We need targeted interventions and not just shiny buildings.

And while the signature school programme aspires to create more tailored skills-based learning pathways, the rollout continues to lack transparency, and more importantly community buy-in. Parents, teachers, and students are all still very confused about what the signature school means in practice, and how it will translate into employable skills or post-secondary success.

I, Madam President, 100 per cent support continued investment in scholarships and training. I believe these are critical tools for social mobility, and obviously preparing Bermudian students for evolving industry demands, but we need to ensure that these programmes are accessible, transparent, and better aligned with the areas of real workforce need, particularly in technology, health care, and the trades.

The Bermuda Chamber of Commerce, in its response to the budget, urged more targeted investment that align with the country's workforce needs. Yet this budget appears to take a facilities-first approach without clearly connecting the dots to academic excellence or economic opportunity.

Madam President, moving on to the Ministry of Legal Affairs and Constitutional Reform, which has been allocated $56.8 million with increased funding to support departments like Corrections, Court Services, and the Department of Public Prosecutions. This includes small capital investments to upgrade equipment and infrastructure within the justice system. But what exactly are we reforming?

We hear a lot about modernising our justice system, but what is missing is a vision for real justice transformation, one that tackles the root causes of crime, addresses delays in the courts, and ensures rehabilitation is more than a buzzword. Where is the targeted investment in alternatives to incarceration, especially for non-violent youth offenders? Where is the commitment to community-based mental health interventions for those cycling through the justice system due to untreated trauma or addiction? And what about the long-delayed reform of the Criminal Code, promised for years, yet still absent from both legislation and budget priorities? We need more than just line item increases.

Madam President, we need a functioning restorative justice framework, particularly in schools and youth justice. We need greater transparency in sentencing and parole outcomes. We need investments in the re-entry and reintegration of formerly incarcerated individuals. And we need a proactive approach to address systemic inequalities, particularly the over-policing and under-support of marginalised communities. Without these changes, the justice budget remains a maintenance budget, sustaining the status quo rather than delivering real change.

Madam President, finally on to the Cabinet Office budget, which increased this year to $50 million, which may seem modest compared to health or education, but it is central to how government functions and communicates. While digital innovation is essential, I think we must be cautious that our public sector digitisation doesn't come at the expense of actual service improvement. We have heard year after year about digitising government, but for the average Bermudian trying to renew a licence, submit a planning application, or access records, the experience remains painfully slow, confusing, and often in-person. And with nearly a million dollars allocated to communications, we must ask, is this funding used to inform the public or to manage political narratives? Because what we need is transparency and data, not just polished press releases and partisan infographics.

Furthermore, there is no clarity on whether Cabinet Office funding includes performance measures with a strategy across ministries. Where are the KPIs [key performance indicators]? Where is the public reporting on performance and programme outcomes? We need greater performance-based budgeting and better use of public sector data to drive efficiency, and yet this budget falls short of that standard.

Madam President, budgets are not just economic instruments, they are expressions of our shared values. We acknowledge the efforts within this budget and support many of its stated goals. But we believe that stronger collaboration, broader engagement, and sharper focus on outcomes can make these goals a reality for more Bermudians.

Let us also ask the critical question, are we truly getting more for what we are spending? Madam President, in 2017, the Government budget worked out to about $17,560 per person. In this year's budget, it is $17,561 per person, almost identical. On paper, it seems like things are staying the same, but we all know that the cost of living has not stayed the same. Groceries cost more. Electricity and health care cost more. Rents have gone up. So even though the Government is spending about the same per person, that money simply does not stretch as far as it used to. It is like giving someone the same lunch money every year while the price of the sandwich keeps rising. The question isn't just how much are we spending, but what are we getting for it?

Madam President, are our schools better? Are our streets safer? Are our seniors and young people better supported? If the answer is no or not enough, then it is time to rethink how that money is being used, not just how much is being allocated. We offer not just criticism, but partnership.

The One Bermuda Alliance is ready to work alongside Government and community stakeholders to build a more inclusive, resilient and opportunity-rich Bermuda. Let's move beyond the politics of presentation and towards the practise of progress.

Thank you, Madam President.

[Desk thumping]

The President: Thank you, Senator Victoria Cunningham.

Would any other Senator care to participate in this debate? I'm not seeing . . . I was wondering if anybody was going to respond.

Senator Lauren Bell, you have the floor.

Sen. Lauren Bell: Good morning, Madam President, colleagues and listening public.

It is a privilege to speak today in support of the 2025/26 budget. As a Progressive Labour Party Senator and Junior Minister for Health, Economy and Labour and Housing and Municipalities, I have the honour of helping to shape and support services that impact Bermudians most directly, our health care, our jobs and our homes. I am proud to be part of a Government that not only balances Bermuda's books, but keeps our people at the centre of everything we do. This budget is not just about numbers. It is about priorities, about people and about how we build a fairer, more resilient Bermuda in a world of growing uncertainty. This budget not only balances the books, it balances the priorities of a country still emerging from global turbulence and decades of underinvestment in public infrastructure and people.

Let's begin with the big picture. This budget delivers a $43.3 million surplus. And we did it without cutting public services, without layoffs and without raising payroll taxes. We have grown a revenue of $1.25 billion. And at the same time, we have expanded investments in health care, training and housing, the essentials that affect real lives. Let us remember, in the middle of global inflation, a still recovering tourism sector and ageing infrastructure, this Government has shown fiscal discipline and social vision. And this is what responsible, progressive leadership looks like, balancing the books while putting Bermudians first.

Now the Opposition's Reply to the budget, themed *Empowering the Bermudian Dream,* makes grand claims. But the Opposition's document is long on grievances and short on solutions. And while the Opposition offers slogans, we are offering substance. And while the Opposition describes collapse, the data really reveals growth, recovery and dignity restored in the workplace.

The Opposition claims the Government is presiding over Bermuda's decline, relying on financial shell game and lacks long-term vision. However, the Opposition has ignored Bermuda's continuing stable ratings from S&P, Moody's and KBRA, and also the support from the Fiscal Responsibility Panel. The PLP Government has restored fiscal credibility and introduced historic surpluses achieved not by a shell game, but through careful spending controls, responsible revenue generation, including the corporate income tax compliance and strategic investments in health care, training, housing and tech infrastructure.

As stated in the budget, Madam President, this surplus is not the result of austerity. It is the result of discipline and prioritisation. Further, the Throne Speech outlined a future focused policy agenda that included a national digital ID platform, an integrated border management system and a roadmap for modern public service and education.

Let us be clear. The PLP is not just governing. We are modernising, digitising and building an infrastructure for 21st century Bermuda.

The Opposition claimed that the Government lacks credible strategy to reverse population decline and the brain drain. However, the PLP is advancing data-driven population strategy, which includes encouraging Bermudian returnees with mortgage support and employment. It also balances economic immigration with social equity. We are expanding affordable housing and training to make Bermuda liveable for work-age families. Unlike empty promises, we are building the conditions that make it possible for Bermudians to stay, return and to thrive.

The OBA claimed that there is a stagnation in local enterprise, small businesses facing regulatory burdens and limited support. However, the PLP is supporting small businesses with tax cuts, capital and clients. We are not just creating jobs. We are building a culture of opportunity. Through the BEDC tax reforms and training, payroll tax relief continues for 86 per cent of workers and local businesses. Start-ups get a one-year payroll tax holiday and there is a double guarantee capacity that BEDC empowers entrepreneurs. There is also increased funding for training and apprenticeship across all industries.

While the Opposition paints a picture of decline, the PLP delivers results, reforms and real relief for working Bermudians. Let me turn to the three ministries I serve as a Junior Minister. These three portfolios are at the heart of the Bermudian life.

Ministry of Health. Health care is not just a cost; it is an investment in our people. An investment in our people's quality of life, dignity and economic productivity. The Ministry of Health strategic priorities include the strengthening of our health system leadership and governance, advancing universal health care coverage, promoting healthy living and disease prevention, enhancing health security including emergency preparedness and investing in people and digital health transformation.

This budget delivers transformative steps which include the prescription drug benefit increase, HIP from $1,000 to $3,000, FutureCare from $3,000 to $5,000. We are helping thousands of seniors and low-income workers [with] affordable essential medication. Preventative care has expanded. Annual wellness exams are now standard under HIP and FutureCare because prevention is always cheaper and also more humane.

We have also developed a comprehensive mental programme for mental health by investing in programmes that promote prevention, early intervention, crisis response and mental health awareness.

We aim to reduce the long-term impact of untreated mental health conditions. In addition, the 12-month delay for home care coverage under HIP and FutureCare has been eliminated. Seniors can now receive support when they need it, not a year from now. The PLP recognises when we protect health care access, we protect working families, caregivers and the dignity of our elders.

Now let's discuss the Ministry of Economy and Labour. This Ministry is the engine room of opportunity, and this budget proves our engine is working. We have seen jobs and growth [with] 471 new jobs created in 2024 and unemployment is down to 1.6 per cent, the lowest in more than 50 years. We have seen historic employment in international business that includes Bermudians. Our focus is on the skills for the future.

We have a $305,000 investment in overseas apprenticeships and training. We've established the National Certification and Apprenticeship Board, and we are aligning skills with jobs of tomorrow from hospitality to tech to trades. We are preparing for our future.

We also have wage and worker protections. We are proud to have been the party that introduced the national minimum wage which is now in full effect and public servants have received their much long-awaited wage increase. Under this Ministry, we have provided support for entrepreneurs with continued relief through the BEDC, payroll tax remains in place for small- and medium-businesses, and new startups enjoy a one-year payroll tax relief.

Madam President, let's be clear. We don't just want jobs. We want fair pay. We want dignity at work and pathways for advancement and this party is committed to those three points.

Now moving on to the Ministry of Housing and Municipalities. Housing is the foundation of social stability and this Government has taken action and not just made announcements. We have increased capital investment in housing, part of a $149.8 million capital programme. Funding is focused on new construction, renovations, and the revitalisation of underused public lands.

This Government is lowering the cost of construction by reducing duty on building materials to 10 per cent. Developers and individuals can now build or renovate with reduced financial burden. In addition, the Mortgage Guarantee Programme has extended. There's lower interest rates and down payment requirements under this programme and is now open to public officers and quango employees.

We are also looking to an urban housing strategy by unlocking Hamilton and brownfield sites to create affordable modern housing in existing infrastructure zones. Affordable rental units are coming online in phases across the government management sites and we look forward to future announcements in this area.

Madam President, safe, affordable housing isn't just about walls and roofs. It's about hope, mobility, and community and this Government is committed to this.

Madam President, it would be remiss if I did not speak as a proud trade unionist. This is not just a PLP budget. This is a labour budget built for working people by a government that comes from the people. This budget respects collective bargaining, delivering negotiated wage increases. It preserves public jobs. There has been no layoffs and no furloughs despite our challenges. We have delivered real worker benefits with tax relief and expanded access to care and this budget invests in training and education so workers can adapt to a changing world of work. This is what labour government governance looks like. Unlike the Opposition which suggests scaling back Government's role, we believe that a Government should be a partner to workers, not just a bystander.

Madam President, to be clear, the PLP is not just managing the economy. We are empowering the people who power it.

In conclusion, Madam President, this budget reflects the core values of the Progressive Labour Party. It reflects equality, equity, responsibility, opportunity, and compassion. Where others critique, we act. While others dream, we deliver. Let us continue to build a Bermuda that cares for its seniors, trains its youth, respects its workers, and provides every Bermudian with the tools to thrive. The Bermudian Dream is not just a promise. It is a plan. And this budget is part of that plan.

Thank you, Madam President.

The President: Thank you, Senator Lauren Bell.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And before I open the floor for anyone else to speak, I would just like to acknowledge the presence in the Gallery of the Opposition Leader, [the Honourable] Jarion Richardson.

Welcome to you, sir.

[Desk thumping]

[General Economic Debate, continuing]

The President: Would any other Senator care to speak or to engage in this debate?

Yes, I recognise Mr. Foley, Maurice Foley.

Senator Foley, you have the floor.

Sen. Maurice Foley: Is my microphone on? Okay, great. Good afternoon. Thank you, Madam President.

I do rise today as the Opposition Senator for Tourism and Transport, Culture and Sport, Home Af-

fairs, Public Works and Environment, and Youth, Social Development and Seniors to deliver my contribution to the 2025/26 Budget Debate.

At the onset, I want to extend my appreciation to the Junior Ministers for their statements, as well as to the permanent secretaries, policy teams, public officials, and all those who contributed their hard work to the preparation of this national budget.

Crafting a budget for a modern Bermuda is no easy task, and their collective input deserves acknowledgement. This year's budget is framed within the context of continued fiscal recovery and cautious optimism. But beyond the balance sheets, our people are still asking the same questions. *Am I better off today than I was a year ago? Are the policies in place improving my quality of life? Are we building a Bermuda where everyone can thrive?*

As a representative of the Opposition, it is not only my duty to hold this Government accountable, but to also offer an honest and forward-focused critique of where we are and where we must go.

So, let's talk about one of those portfolios that I hold: Tourism and Transport, Culture and Sport. For the public's information, for the listening public, I would like to explain that this Ministry's mission is, *To build a globally competitive, diverse tourism product while ensuring that culture, sport, and public transport contribute to both economic development and social cohesion.*

I want to start by acknowledging the improvements to public transport, the introduction of the ShoreLink-powered bus tracking app that's coming, and the commissioning of two new ferries mark important steps in modernising our transportation infrastructure. These are welcome advances, particularly for our seniors, students, and hospitality workers who rely heavily on our buses and ferries to get to work, school, and care.

Tourism continues to slowly rebound, as we know. We have seen strong signals from large-scale events, cruise arrivals, and the Government's continued push for sports tourism is well-founded. However, tourism success must go beyond visitor numbers. We must ensure that the benefits also reach Bermudians, particularly small entrepreneurs, artists, taxi operators, and tour providers. Are we doing enough to connect cultural and heritage experiences with economic opportunity? Are we supporting community-level tourism that brings value to our neighbourhoods and historic districts?

As we improve our brand internationally, let's not forget the need to improve access and affordability for residents locally. The tourism and transport strategy must not be divorced from social policy. It must be connected to real outcomes for everyday Bermudians.

Madam President, I will move on to Home Affairs. The Ministry of Home Affairs is charged with creating consumer-focused legislation, ensuring affordability, enforcing fair regulation, and guiding sustainable development. The 2025/26 objectives include immigration modernisation, planning reform, and environmental policy coordination. These are substantial and necessary.

Immigration, in particular, deserves serious balanced discussion. As a country with a global diaspora, we must look beyond border management and start shaping a comprehensive plan to bring Bermudians home. Too many of our educated, skilled young professionals are living and working abroad with no clear pathway or incentive to return.

Meanwhile, businesses here often struggle to fill specialised roles. We need a smarter immigration policy that prioritises both local empowerment and strategic talent acquisition. So, where is the roadmap for repatriation incentives? Can we do more to ensure that these born and raised Bermudians, or those born and raised in Bermuda, those with roots, families, and a passion for contributing can come home and find opportunity?

On the regulatory side, I support efforts to streamline planning and building processes, but I remain concerned about the delays and red tape many applicants still face. Effective planning reform must not only support developers, but it must also empower residents seeking to build homes, start small projects, and improve their communities.

Housing affordability and fair pricing also remain unresolved challenges. Without meaningful consumer protections in place and better enforcement, the cost of living will continue to rise unchecked.

Madam President, I want to talk about Public Works and Environment. The mission of this Ministry is *to provide sustainable infrastructure, modern systems, and public facilities necessary for effective government service delivery*. The Ministry's focus this year includes maintaining public infrastructure, improving water catchment systems, and enhancing government building management. These are all necessary priorities, and I applaud the continuing investment in core services.

But as we invest, we must also innovate. We must move beyond maintenance towards resilient climate-smart infrastructure that reduces energy costs, minimises environmental harm, and prepares us for future demands. The Government previously introduced tools like the Green Energy Environmental Justice Fund and the Energy Regulatory Sandbox to stimulate sustainable energy transition. While commendable, we now need to evaluate outcomes and scale what works. These sustainability improvements are not just about going green. They are about saving money in the long term. If we modernise our energy and waste systems, we create the fiscal space to reduce taxes over time and relieve the pressure of working families and small businesses.

Madam President, I will move on now to Youth, Social Development, and Seniors. This Ministry holds a deep and vital mandate, the protection and

well-being of all individuals across the life cycle, from our youngest children to our oldest citizens. The 2025/26 budget outlines objectives around supporting community centres, expanding services for seniors, and enhancing youth programmes. These are the lifelines of our social fabric. I support efforts to expand dementia care services, caregiver support, and senior wellness programming.

However, I must stress that ageing with dignity requires not only programme access, but also housing security, affordable health care, and reliable transportation. For our young people, our youth, the investments in after-school programmes and development grants are promising, but I call on the Ministry to ensure that these supports are not only available, but accessible, well-publicised, and equitably distributed.

We must also deepen our approach to social development. Coordination between nonprofits, government departments, and community stakeholders must improve. Families navigating poverty, domestic violence, or addiction should not have to bounce between disconnected agencies. A truly effective Ministry is one that acts as a single doorway to multiple solutions. And if we can reduce inefficiencies on how social services are delivered, if we can do more with the resources we already have, we may also create spaces to lighten the tax load on Bermuda families.

In conclusion, Madam President, this budget reflects a steady course. It recognises the challenges we still face, and it contains initiatives worth supporting. But it also lacks urgency in the face of deep-rooted problems. It lacks a cohesive strategy for lowering the cost of living, accelerating reform, and returning opportunity to the people who feel left behind.

We in the Opposition believe in Bermuda. We believe in holding the Government accountable, not for its failures alone, but for the promises that have yet to be delivered. If Bermuda is to succeed, we must build a tourism sector that empowers our people, implement immigration policy that brings our people home and attracts the right talent, regulate fairly and build sustainably, and deliver social services that protect and uplift from childhood to old age.

And above all, we must be willing to ask, are we spending wisely enough to reduce the tax burden of our people? Because if we are not working toward that goal, then the people of Bermuda will continue to pay the price.

Thank you, Madam President.

The President: Thank you, Senator Foley.

Would any other person, Senator, want to speak? I think Senator Fubler—

Sen. Mischa Fubler: Yes, thank you, Madam President.

The President: —you have the floor.

Sen. Mischa Fubler: All right, thank you very much. I do not have a prepared speech like some of my colleagues may have, but I have been taking some notes as we have gone through the debate, and I wanted to maybe call out a few items and provide a response where appropriate.

The President: Certainly.

Sen. Mischa Fubler: Thank you.

And so, I thought it was notable in the kind of introductory response to our Budget Statement that our colleagues across the floor highlighted how they make prudent decisions in the best interest of the country. And I mean, it is easy in the Opposition to say, *I'll do X, Y, and Z,* right? The opportunities, the options are endless. But when we look at track record around prudent decision-making, I find that a difficult pill to swallow, given the examples like Cross Island, which was budgeted $40 million in expenditure that sits unused, and Morgan's Point, something that continues to remain a drain on what is available for allocation to the service delivery to the public.

Also, around highest energy cost in the world, possibly, I contemplated doing a point of order there, but in kind of the spirit of a collaborative debate, I left it for later. Just as a note for the listening public, I spent close to half a decade working for the parent company for BELCO. So, I am fairly familiar with the industry. And I think it is important to kind of put that into context, you know, 33,000-or-so households in Bermuda, having the fuel oil shipped from quite a distance away is naturally going to result in the rates being somewhat higher. But just a quick Google search pointed out that Hawaii, an island that is in a similar situation, relatively remote, even having millions of people as its population, has an average residential rate last year of 42.87 cents a kilowatt hour, which is comparable to the highest tier that we pay. I think my colleague pointed to nearly 50 cents.

But those of you that read your BELCO bills that are fairly price sensitive will note that the rates are in bands relative to your usage. Part of the reason why the Government has had initiatives to try and increase energy efficiency for households, getting you under that 750 kilowatt hour of use per month, gets you out of that rate, the rate and the band lower to that is actually 30 cents.

And then I did a little more searching because I was curious, I haven't looked in a while. But Cayman's base rate is much lower, 13 cents a kilowatt hour. But it does note on the website that that does not include things like the fuel tax and surcharges and fees and the like. Just as a point of reference there.

Also, it's important to note that the cost of electricity is going to be relative to our cost of living. And many of our peers in the Caribbean have kind of lower cost of living, arguably tied to their lower sala-

ries. And so also important to keep that in mind when making direct comparisons for cost of electricity.

Moving along notes here . . . Also, in another place, without running into revisiting debate, we had a colleague call for less rhetoric and more debate of policy. And that is something I very much welcome. And hopefully, as we move into the Committee of Supply, we will see more of that from some of our peers across the aisle. Often, I find it difficult to reconcile the suggestions they make as they seem to be diametrically opposed. Just as an example, instead of allocating budget to more headcount, the money should be allocated elsewhere to other service delivery. But a large portion of the service the government delivers requires people. And I do not think it is the . . . I have not done the budget process firsthand, but I can imagine that the Ministers in Cabinet are dictating—I would argue they do not have the ability to dictate to public service proper, how many people they think they need to do the job. But . . . oh, sorry.

Oh, apologies, listening public, there's some banging going on. I thought that maybe I was stepping afoul of the parameters here. But no, so continuing—

[Inaudible interjection]

Sen. Mischa Fubler: No pom-poms today from my mate across the aisle. Okay, for now.

And so, also, I have heard it quite often. It forms a kind of a core part of the OBA's rhetoric around the 70 per cent of the meeting.

The President: Senator, sorry, I just want to interrupt to say that there is work being done downstairs on the second floor. And I think they were told that we will be at lunch at 12:30. And so, that's why they have started. They started at 12:30 on the dot.

Sen. Mischa Fubler: Government efficiency!

The President: So, Senator Fubler, I will say to you, if you . . . maybe what we need to do is to break for lunch after all, because otherwise, we are going to be disturbed by this. I really wanted you, as the last person to speak, to have your say. But I would not . . . I don't think it's appropriate with the noise that we're getting.

So, Senators, it's 12:30 pm, we will break for lunch, and we will return at 2:00 pm. And I will let you know that lunch has been provided for you in the conference room.

So, Senators, we will break for lunch at this stage and return at 2:00 pm.

The Senate stands adjourned.

Proceedings suspended at 12:32 pm

Proceedings resumed at 2:04 pm

(Sen. the Hon. Joan E. Dillas-Wright, President, presiding)

GENERAL ECONOMIC DEBATE BASED ON GOVERNMENT'S 2025/26 BUDGET STATEMENT

[Continuation thereof]

The President: Good afternoon, Senators.

The Senate is back in session. And just for the benefit of the listening audience, this morning the Senate started the general debate of the Appropriation Act 2025 during which each Senator spoke; however, when we broke for lunch at 12:30, Senator Misha Fubler was speaking and had not completed his presentation. So, I will now call on Senator Mischa Fubler to take the floor.

Sen. Mischa Fubler: Thank you, Madam President. I appreciate that. And just to get the listening audience up to speed, I had gotten into kind of the contradictions often presented by the Opposition, you know, in terms of advocating for greater collaboration but then also having (quite cutting at times) criticisms of the conduct of the Government, but—

An Hon. Senator: We are the Opposition.

Sen. Mischa Fubler: No, no. To hold us to account for sure. But, you know,—

An Hon. Senator: We are not in the schoolyard any more.

Sen. Mischa Fubler: Oh, interesting to see.

And so, the next point I wanted to touch on was the proverbial survey of Bermudians and their intentions for leaving Bermuda. It is something that I find rather core to the current rhetoric coming from the One Bermuda Alliance and I thought it was important to kind of highlight some of the specifics there. I was one of the respondents to that survey and so I of course was compelled to reply "yes," because the wording of the question was such that, *Have you ever or are you considering leaving the Island?* Which I think is important—
[Inaudible interjection]

Sen. Mischa Fubler: So, I think it's important to know. I left in 2002, and I didn't return until 2017. But I did return. I do also have two young children who will hopefully want to travel abroad for university, until we arrive at a point where Bermuda College offers a wider range of four-year degrees. There are some currently that . . . I want to highlight that. That's a good piece of progress. But you know if they move overseas then maybe we would move with them. And so

again, it's not a permanent emigration, as it were. But to highlight that number and to group all of those responses feels a little disingenuous.

And kind of arriving at the crux of the issue there, I would also recommend reviewing the report that Ministry of Economy and Labour released not too long ago where they did a more detailed survey around the motivations for people leaving the Island. And I think it would be rather enlightening for the listening public and my colleagues.

Also, one thing I definitely wanted to make sure that I highlighted, Senator Jones asserts that the Government should not compete with private industry. And of course this is a difference of political ideology. I very much disagree. There are some services and products essential to human life that I think should not be profit centres. And, given the kind of relatively small market-size here, 33,000, 35,000 households (we'll say just to round up to easy numbers), there are some things that cannot effectively be delivered or provided if a portion of that cost goes to profit. And I am thinking of things like health care as a stand-out example.

So, in those spaces I think there are some alternatives that are not direct Government involvement but are supported by Government involvement, like collective economics, such as cooperative businesses. Something that we have committed to supporting both in the Throne Speech and through some Government initiatives.

And so, you know, I am more of a socialist at heart. I was keen to highlight that I think the control that the Government asserts over the (air quotes) "free market" is open to debate. And of course, some of us are more inclined to allow the market to sort itself out. But I think if you look not too hard at many other jurisdictions you can see how allowing the market to do it, it often ends up in poor quality of service or higher costs or negative impact on the environment. Things that, you know, having the Government involved in the process helps to mitigate.

And I did see that there was some support for the Home Office Policy. And I welcome the pom-poms there, Senator Jones, thanks for that. And wanting to see more of a kind of revitalisation, I guess it is, right? Trust or something in more of a historical international business. And so again that kind of contradiction in things we say, *Oh, well, international business is separate and discrete from the (*air quotes) "*local economy."* But we are in agreement that these subsectors of that industry should continue to grow.

And on this point as well, I kind of want to touch on that because it . . . I struggle to see how we can capture international business discreetly from the remainder of the economy. I think more recently you look at the stats we see more Bermudians working in international business than ever. I myself am one of them. Many of my colleagues here on both sides of the aisle work in that industry. And are we not a part of the local economy? We shop at the grocery store, we license our car, we get services performed by many other people.

And so, I think it was even, I think it was even OBA rhetoric when they were the Government where they highlighted the kind of economic impact one person in international business relates to "X" number of jobs in the local economy. And so, what is it we want exactly here? Is the question I pose to them I suppose. And to kind of differentiate it in that way instead of looking for opportunities for international business to further collaborate with the remainder of the business, is something that I think we should be looking for there.

And moving along through my notes, I think Senator Cunningham was highlighting issues with the effect of the tax cuts and calling for expansions in HIP and FutureCare, which [was] great to hear that part of it. I think that was an example of one of the more instances of more cutting criticism, as it were. It was quite sharp, some of the points made. But are we following the same press releases? The HIP and FutureCare are being expanded in this budget.

Also, we highlighted the seniors, who do not see tax, ride the bus for free so they are already benefiting from government service in that space. And then to the renters who cannot avail themselves of duty relief on construction materials. I mean, renters pay payroll tax. Madam President, 86 per cent of us are having lower payroll tax levied against us. And renters also are able to avail themselves of day care subsidy unless they earn above the threshold, something that we increased significantly.

Also, there was a call for increased allocation to the education training budget. And, you know, in that case I agree. I was an educator for seven years in Bangkok and New York City and so I always want to see more money going to education. It is essential to our existence, I would argue. But I also would like to call out, without kind of anticipating debate, maybe we will get into it a bit when we get into the Committee of Supply, but the budget for education training specifically was increased by 18 per cent in the 2025/26 budget. And in the prior year it was a 16 per cent increase from 2023/24 actual, to the 2024/25 actual. So, it is trending in the right direction. But I can agree, you know, more money for teacher training because they need to remain current with the kind of trends in education. Which provides a nice segue into my next point.

I think a couple of the Senators highlighted the removal of some metrics in the Ministry of Education. And I will leave the bulk of that debate to my colleague, the substantive Minister. But I did want to highlight that those items specifically are around school-wide targets in reading, school-wide improvement targets in reading, writing, and literacy. And so, for those of you who are kind of unfamiliar with the operational realities of teaching, that sounds great.

But those of you involved in the day-to-day of education saying, *The school will improve by "X" percent* . . . that is not really grounded in reality as an effective metric, and, I would argue, provides an incentive to folks who would be feeling the pressure to maybe massage that metric to make sure they met that target as opposed to focusing more on improvement of individual students. And relative improvement to where they are today versus where they will be at the end of the school year, as an example.

I don't know how much time in total, but I want to make sure I highlight digital transformation. Right? As the Junior Minister for the Cabinet Office and Digital Transformation and in my day job that is something that I work closely in both designing and implementing.

The challenges that were highlighted by my colleague, Senator Cunningham, the processes that are calling out for improvement, I would argue it will be difficult if not impossible if we are not leveraging modernisation, including things that are provided through digital transformation. And again, working in the corporate space we are all familiar with challenges in driving digital transformation. It is difficult even when you were paying people top dollar to do it and that is their only focus. And so, I think continued effort in that space is welcome. And I am glad to see that we have increased IDT's budget by 8 per cent there. A step in the right direction.

And . . . what else did I want to say? Oh, yes, more agreement that I welcome. Public transportation is essential, most definitely. And in that space, I am glad to see that we have two new ferries under construction. And apparently according to the report made during the Budget Debate in another place they are on schedule and to budget, which is also welcome.

One final point I guess before I yield my time. There was an item raised around the budgeted number of employees. And I think there was some chirping in agreement. Like the general tone seemed to be that there are too many people working in government. And that is something I hear on the street on occasion. But then, conversely, I also hear complaints about the service delivery. And outside of radical change in business process and IT systems, I struggle to see how we can increase the service delivery without a commensurate increase in headcount.

Often as I kind of interact with the public servants in both my capacity now and my capacity as a parent and social justice advocate, et cetera, I come across many instances where someone has been seconded to another department, or is no longer in the role, And so these vacancies, like the person was doing that work or that is work that needs to be done . . . and I don't think in general that the Ministers is saying *Well, we need to add 10 people here.* My understanding of it is that, you know, the Ministry . . . the public servants who were commended [by] my colleague, Senator Foley, for the hard work that they spend—it is well over six months this process to put the budget together—are making assessments based on kind of strategic goals they have for their department [of] the head count should be. And I would like to put my trust in their assessment because they are closest to the operational realities of running the government.

And on that note, thank you, Madam President, I am done.

[Crosstalk]

The President: Oh, yes.

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Yes, Madam President, thank you.

Just a quick note of clarification on Senator Fubler's comments. In actual fact, I do not know if it was part of the OBA rhetoric or not, but as Deputy Chairperson of ABIC, the Association of Bermuda International Companies, I have to say that I believe that what Senator Fubler was talking about is what we call the "multiplier effect." And it is that every one job in international business creates another 1.3 jobs on the Island. Thank you.

The President: Thank you.

Therefore, I think I will now turn it over to Madam Attorney General, the Minister of Justice, Attorney General and Government Leader in the Senate, to wrap up.

Sen. the Hon. Kim Wilkerson: Thank you very much Madam President. Good afternoon to the listening public.

I would like to at this point thank all of the Senate colleagues, and particularly the Opposition and the Independent Senators, for participating in this General Economic Debate. If I were to summarise, Madam President, the content of the responses I would have to say that the replies from both the OBA and the Independents, I think, equate to a well done to the Progressive Labour Party. So, thank you for those green pom-poms. We'll take it.

[Desk thumping]

Sen. the Hon. Kim Wilkerson: But on to some specific points which I think I wouldn't be able to close the debate without.

I think a few points of comment in response to some of the things that we have heard this afternoon, and I will start I think at the end, and that would be in response to a couple of the comments made by Senator Cunningham. And I believe she framed her comments around the politics of presentation. And I thought that was very fitting in that I believe that that was exactly what she did. There was certainly some

politics of presentation around her comment. Senator Fubler has already talked about I think some examples of how the tax changes that have been promulgated by this Government do indeed fall to the benefit of the many rather than the few. And so, I thought it was some strange math that Senator Cunningham seemed to get that reversed. I am almost a senior able to take the bus for free, not quite yet, but I am aware that the bus is free.

[Laughter]

Sen. the Hon. Kim Wilkerson: And certainly, I think everyone benefits from the duty break on car parts because that has also a ripple effect. Certainly, in relation to prescription costs and preventative care, I would assume that her comments were perhaps created before she heard the brief, because those are clearly included as part of the enhancements that will be in this budget.

And finally, on to alternatives to incarceration. She mentioned that she did not hear them in this budget cycle. You would have heard that part of the allocation to the Ministry of Justice is for the Domestic Violence Court Programme. That is in fact part of the suite of alternatives to incarceration which will not complement what is already there, which is the Mental Health Court programme and the DUI Court Programme. And those programmes will continue and there will be some rounding out with the services that will be available through the Domestic Abuse Court Programme as well.

Senator Tannock talked about the increase in current expenditure of $118 million. And I believe the question posed was, you know, given that we cannot bank on the projected, the conservatively projected, receipts from the CIT, should we really be having an increase in current expenditure of a $118 million in current expenditure. The point is this, Madam President, and members of the listening public. If we value the people who work and provide services, we have pay them.

The President: Mm-hmm.

Sen. the Hon. Kim Wilkerson: There are no two ways about that. And much of that increase is about paying people a fair salary, particularly those who have not had increases in salary for about four years. So, we would have seen in the brief and certainly in the Budget Book about the funds for unionised workers. This is critical. We cannot operate in a country where we say we value workers and we value fairness if we do not give people a wage that they could live on, particularly when we have heard so many comments about the cost of living and addressing it.

And finally, I think a question posed by Senator Tannock was, you know, even with the DTAs [deferred tax assets] around the corporate income tax, while those have not been completely, and all of the credits have not been completely, formalised because we are awaiting the final report of the Tax Reform Commission, we know that companies operate in Bermuda for reasons other than tax. We have a first-class regulatory regime. There is a speed to market for products and services, the ability to launch a business in record time, a regulator as world-class as the Bermuda Monetary Authority, being a jurisdiction of only one of two to achieve Solvency II equivalency, we are a certified reinsurer designation. These are the reasons that companies are in Bermuda, more than just the potential of a tax benefit, Madam President.

I will move on to comments from Senator Wight, and again, he seemed to be largely in support and I always appreciate his balanced comments.

One of the things that concerned him was on page A-12 around the increase in employees. And in my note you referred to why [were there] 585 more employees. And I believe that was a comparison between 2023 to 2025/26 projection.

So quite rightly between 2024/25 and 2025/26 the increase in employee numbers is much more. We have got an increase of 92 employees only. And as we have talked about the areas that are most important, the largest gain in full-time equivalents is in education. We have heard already one of the questions asked by Senator Cunningham was, *Why isn't there an allocation for staffing in education?* And we will see that 35 of the 92 heads are allocated to education because of the Government recognises that that is the priority.

The next largest portion of staffing is in the Ministry of Health, which will be necessary to bring on universal health care and strengthening around mental wellness support through the Ministry of Health.

And next is National Security where there will be 18 additional heads. And those heads will go toward additional bodies for policing. As well as in the Ministry, the Ministry of National Security, which is working very collaboratively with the Ministry of Justice, resources to get to something that I believe Senator Cunningham mentioned which is around root causes of social disruption, gang violence, and things of that sort. So that is where we will see staffing increases.

And then I will thank, Senator Foley. I believe his comments were largely complimentary and I appreciate those.

And so finally to some specific comments by the Senate [Opposition] Leader Senator Jones. I think as Senator Fubler mentioned, you know, we cannot kind of have it both ways when we talk about the strength of the economy and then take away the impact of IB. This economy has been built to support IB. International business been here since the 1970s. And so, to say there should be a view of a local economy that disregards IB is more than fanciful, in my opinion, Madam President.

Sen. Marcus Jones: Point of order, Madam President, if I may.

The President: Sure.

POINT OF ORDER

Sen. Marcus Jones: I think I see the line of the path that the Attorney General is going in and I just wanted to say that what I did not say was that these were two industries that were separate and apart. I was just saying that the way that the numbers and the statistics were presented were not done in a way in which you can see how one is outdoing the other. It was merged.

So, we on this side have separated so we can identify the local economy and see how the statistics play out in comparison to our partners in IB. I think it is important that that distinction be made. Not to say that one does not work without the other.

Sen. the Hon. Kim Wilkerson: Yes. And I would say, Madam President, I think that the distinction goes to nothing. It is a fool's errand, in my view. And I will tell you why.

Later in . . . I think in part of Senator Jones' comments he talked, for example, about statistics on air arrivals as against Bermuda and certain of our cousins to the south, right? He mentioned the Turks and Caicos, he mentioned the Cayman [Islands]. All right? And when we look at those jurisdictions by comparison with our population, the Turks and Caicos . . . and this information, I was recently in Trinidad, as of Friday, with the Attorney General from the Cayman Islands and the Attorney General from Turks and Caicos, as well as others at the Caribbean Financial Action Task Force meetings. And we did have robust talks about our respective economies.

But if we look at [20]23 statistics, for example, the Turks and Caicos' GDP was $1.4 billion. You are comparing our air arrivals with the Turks and Caicos, whereas Bermuda's GDP is $8.14 billion. The Cayman [Islands], their GDP is $7.139 [billion] versus Bermuda's $8.14 [billion].

If we look at Turks and Caicos, their tourism that . . . their GDP is driven 65 per cent by tourism receipts. No one would say that in the Turks and Caicos you should break out the economy from a local economy, from a tourism economy, because they are so interrelated that when we think about economic indicators about the wealth and health of a nation, they go together. Similarly with the Cayman Islands 60 per cent of their GDP is tourism and the financial services industry, versus (I believe) Bermuda's IB is 29 [per cent] to 30 per cent of our GDP.

So, I make those comments to say that by comparison it is not a like for like argument when an attempt is made to compare Bermuda's economy to islands in the south and say that we are not doing as well because we do not have the same air arrivals, or that our air arrivals lag.

I think Senator Fubler made the point on energy costs, certainly comparing the energy costs in Bermuda with our rivals to the south. And I mean I am not going to be one here to be a cheerleader for BELCO. But I know that certainly here power is consistent, and it remains on.

When I have had the pleasure of spending time in somewhere like Saint Kitts and Nevis, we know that there are rolling power outages all through the summer. And when we think about a comparison our energy resources are supporting an industry which needs a constant and reliable source of power. And people are just not here vacationing and could afford a rolling blackout.

There was a suggestion that this Government has been short on delivery and big on promises in relation to the Fairmont. Senator Jones of course knows that the Fairmont is a private project. It is a private project. But what this Government has been able to do is be the enabling Government, the enabling Government, to make sure that projects like that can come online when the foreign investors have the capital raise to bring that project to market. So, we look forward to seeing the Southampton Fairmont when it is back up and running in due course.

I know that generally across the aisle there were concerns. I think concern was the term raised around how the Government has managed to include, when it comes to the CIT, $1.75 million as an estimate for the revenues to be generated that will be part of the 2025/26 revenue estimates. It is an estimate. That is the point This is why it's called the *estimates* of revenue. There isn't anything certain.

But, as Senator Wight pointed out, that number has been put forward using all of the information available at the time and in a conservative manner. And that is what we can say about that. There is no guarantee of anything. There is no guarantee about anything, anywhere. And that is why it is called an estimate.

And I think, finally, I heard this on the other side of the room a couple of times about the youth vote. And I think I have the correct terminology from Senator Jones about youth being denied the chance to vote and that was parroted by Senator Cunningham. Rest assured, the youth of Bermuda were not *denied* the chance to vote. They have the youth vote and the PLP brought the youth vote into being. Granted it was complicated. If you were living abroad, you did not have the opportunity for an absentee ballot. That is true. But we know that Youth Connect arranged for Bermudians to be able to come home to vote. And if my understanding is correct, even that initiative was undersubscribed by voters who could have taken advantage of it, who are Bermudians abroad in schools.

I believe, Madam President, that picks up all of the points that I wanted to make in relation to what I have heard. And I will again, Madam President, thank colleagues for a good debate this afternoon and for their comments, but mostly for I think what we heard as round support of the PLP's budget. Thank you, Madam President.

The President: Thank you, Minister Wilkerson, for summarising and responding to the issues and questions that were raised.

Senators, that completes the General Economic Debate. We will now enter the specific debate of the Schedule that you have before you. This afternoon we will be debating the General Economic Debate in Finance Committee, and at this stage the President removes herself from—

[Crosstalk]

The President: Yes.

Minister.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

The President: You will move us into Committee.

Sen. the Hon. Kim Wilkerson: I move that we move to Committee of the whole.

The President: Thank you.

And I will call on the Senator John Wight, the Vice President, because in Committee stage it is run by the Chairpersons of the Committee.

Senator Wight, you have the floor.

Sen. John Wight: Thank you, Madam President. I'll do my best to make you proud of me.

[Laughter]

Senate in Committee at 2:34 pm

[Sen. John Wight, Chairman]

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2025/26

The Chairman: So, Senators, we are now in the Committee of the whole for further consideration of the Appropriation Act 2025 together with Estimates of Revenue and Expenditure for the year 2025/26.

The Ministry under consideration is Finance. The heads for debate under the Ministry are Head 10 . . . and for those with their Budget Book in front of them, this is on page B-107. Head 11 is on page B-111. Head 38 is on page B-120. And Head 58 is on page B-132.

The number of hours allocated to these heads is two. The Senator, Minister in charge is Crystal Caesar. The start time is 2:36 [pm]. So, our finish time will be 4:36 [pm].

Senator, how do you wish to proceed?

Sen. the Hon. Crystal Caesar: Mr. Chairman, good afternoon.

I move that the Committee do now undertake consideration of Head 10 Ministry of Finance Headquarters; Head 11 Accountant General; Head 38 Office of the Tax Commissioner; and Head 58, Debt and Loan Guarantees.

The Chairman: Thank you, Senator.

Please proceed.

MINISTRY OF FINANCE

Sen. the Hon. Crystal Caesar: Thank you, Mr. Chairman.

Mr. Chairman, the 2025/26 Budget Estimates for the Ministry of Finance are found in section B of the Estimates Book on pages B-106 through B-132 and in section C on pages C-4 (Capital Development), C-11 (Capital Acquisitions), and C-[17] (Grants).

The Finance Ministry comprises seven departments led by the Ministry of Finance Headquarters (HQ) and includes the Accountant General, Customs (in relation to Revenue), the Department of Social Insurance, the Office of the Tax Commissioner, the Registrar of Companies and Land Valuation. Allocations to cover the interest on government debt, guarantee management, the Bermuda Public Accountability Board, Gaming Commission and the Corporate Income Tax Agency are also included in the Ministry of Finance budget.

Mr. Chairman, the Ministry has a total staffing establishment of 188 posts, an aggregate current account budget of $266.6 million and is responsible for collecting $1.31 billion, or 91.6 per cent of all government revenue. Of the $266.6 million in expenditure, $127.1 million (or 47[.7] per cent) is for interest charges, $100.2 million (or 37.6 per cent) for costs associated with pension and health care for all government workers and war veterans. Leaving $39.3 million (or 14.7 per cent) for operational spend. A snapshot of key information for the Ministry of Finance is shown on page B-106 of the Estimates Book.

Mr. Chairman, the Finance Ministry plays a pivotal role in the work undertaken to ensure the ongoing stability and prosperity of Bermuda, particularly given the serious local and global economic uncertainty currently faced by our country and others around the world. Over the past eight years since this Government took office, you would have noted a recurring theme; that is, the Government’s resolve to develop

and implement a consistent and considered strategy to diversify and strengthen Bermuda's economy and to support its people, while executing a sound and prudent fiscal management strategy. It is noteworthy that after many years of deficit budgets, this budget follows last year's budget by delivering a budget surplus.

The Ministry of Finance has been a key player in overseeing the execution of this Government's fiscal strategy. The key areas of focus in this strategy are

- targeted investment and tax policies to enhance economic growth by attracting investment that creates jobs and reduce the costs of businesses.
- by also making Bermuda's tax system fairer while reducing the tax burden for workers
- modernising Bermuda's regulatory regime,
- maintaining fiscal discipline by meeting, and in many cases exceeding, budget targets; and
- by developing and finalising the Corporate Income Tax Regime in support of Bermuda's continued commitment to global compliance and transparency.

Mr. Chairman, we have a responsibility to the people of this country to provide the best fiscal and economic management possible. To this end, we will continue to make necessary decisions—often tough decisions that are not politically expedient–required to sustainably grow Bermuda's economy in the long term, reduce the tax burden on workers, and provide the necessary support and services to make [Bermuda] a quality place to live and work.

Mr. Chairman, Bermuda continues to be faced with significant challenges which, if not appropriately managed, can damage our economic security and stability. To that end, the Ministry of Finance budget has been carefully constructed to ensure that the Ministry's in-house team, supported by various external stakeholders and consultants are able to lead the Government's fiscal and economic policies aptly and responsibly. Given the ever-increasing threats and expanding obligations which Bermuda must address ensuring that the Ministry is appropriately resourced and structured continues to be a priority.

During the past year reviews of resources in key areas were undertaken, and active steps are already being taken to address identified gaps. The additional funding required has therefore been included in the cost estimates for the relevant units and departments, contributing to notable increases in some areas, with appropriate reductions in other areas. Key initiatives which will have to be progressed include:

- Banking, tax and pension reform.
- More targeted debt collection.
- Expanded compliance and regulatory oversight, and enhanced adherence to international requirements.
- Enhancing Bermuda's reputation as a global leader in FinTech by maintaining and developing our robust regulatory framework for digital assets.
- Support the important work required to strengthen the Financial Literacy of our population. Help empower people to take ownership of their finances and make well-informed financial decisions.
- Support the work of the Tax Reform Commission to recommend a revised tax framework for Bermuda.
- And finally, the Registrar of Companies will advance the implementation of a central register for beneficial ownership, in line with Bermuda's international commitments.

Mission Statement and Key Goals and Objectives
Mission Statement

Sen. the Hon. Crystal Caesar: Mr. Chairman, the Ministry of Finance's mission [statement] reads as follows: *Achievement of economic prosperity and to ensure the financial security of Bermuda.*

In line with this, the Ministry's objectives can be found on page B-107, and they are broadly in line with the objectives from the previous year.

During the past year we were able to move forward in a number of key areas and in this brief we will highlight the key accomplishments. These include improvement in the collection of tax and pension arrears totalling $29.5 million, the development and implementation of landmark corporate income tax legislation, the provision of additional relief to the workers and businesses in Bermuda, cutting payroll taxes by 86 per cent of Bermudians, continued compliance with international requirements, maintenance of strong credit ratings, and continued successful implementation of a sound and prudent fiscal management policy resulting in achieving an estimated surplus in 2024/25 of $20 million compared to the original budget surplus of $210,000.

As we go forward into this coming year, we will continue to build on the strong foundation that has been established with focus on economic growth; maintaining Bermuda's positive reputation as a reputable international financial centre, executing a prudent fiscal strategy balanced by our commitment to appropriately meeting the needs of the people of Bermuda, while seeking to build a more fair and more just society.

I will now speak to the various units and departments that comprise the Ministry of Finance starting with Head 10, Ministry of Finance Headquarters.

HEAD 10—MINISTRY OF FINANCE
HEADQUARTERS (HQ)

Sen. the Hon. Crystal Caesar: Mr. Chairman, the Ministry's Headquarters core functions are conducted under Head 10, Ministry of Finance Headquarters which can be found on page B-108.

The Ministry of Finance Headquarters' mission is as follows (as I have previously stated): *Achievement of economic prosperity and to ensure the financial security of Bermuda.*

In discharging its functions under the overall policy direction of the Minister of Finance, the Ministry of Finance HQ seeks to achieve the following outcomes:

- A Bermuda that maintains its position as a domicile of choice for international business.
- A Bermuda where citizens have confidence in Government's stewardship of the public purse.
- A Bermuda where funding and resources are available for key programmes and initiatives.
- A Bermuda where citizens regard Government's policy responses to economic and financial challenges as appropriate and in the national interest.

Mr. Chairman, in seeking to fulfil this mandate, the Ministry of Finance HQ has a staff establishment of 19 (18 in the prior year) permanent full-time posts as per page B-109 of the Budget Book. Its total budget for 2025/26 is $11.82 million, split between operational costs of $6.20 million and grants of $5.58 million. Total costs have risen by $4.20 million, or 64.6 per cent against the original budget, but decreased against the 2024/25 revision of $12.70 million, by $850,000, or 6.7 per cent. The noticeable increase in spend from the original budget to the revised estimate is due to an additional $3.50 million being granted directly to the Corporate Income Tax Agency and an additional $993,000 being issued to the Policy, Planning and Business Units.

The main driver for this increase is now that the matters related to cyber insurance at a cost of $560,000. The policy began in 2024/25 and costs were allocated after the prior year's budget was completed.

A further $427,000 is to cover the union negotiated wage increase plus the additional head to enable guarantee management being bought in house. Within the department $450,000 has been allocated to the Tax Reform Commission. Funding for the following entities remains the same as the prior year: Bermuda Public Accountancy Board, $400,000; Gaming Commission, $800,000; and the Pension Commission, nill.

Revenue Projections

Sen. the Hon. Crystal Caesar: Mr. Chairman, a revenue summary for the Ministry of Finance Headquarters can be found on page B-109 of the Budget Book. I am pleased to announce that $187.5 million has been budgeted in 2025/26 for the first instalment of the Corporate Income Tax.

Within the 2024/25 revised estimate, there is an additional $6.85 million of revenue as the Bermuda Monetary Authority achieved a significant surplus through higher fees and stringent cost control and returned 50 per cent of the operating surplus net of fines in accordance with the Bermuda Monetary Authority Act 1969.

The $2.6 million in 2023/24 can be broken down into $917,000 re-imbursement costs related to the Morgan's Point project and $1.7 million relating to legal costs for the Fairmont Southampton Princess. These costs are within Head 58.

Capital Spend

Sen. the Hon. Crystal Caesar: Mr. Chairman, the capital spend for 2025/26 can be found on pages C-4 (capital development) and C-11 (capital acquisitions). There are no capital developments for the Ministry of Finance in 2025/26; however, capital acquisitions are budgeted at $160,000, down from $866,000 in 2024/25. The majority of this reduction is due to the Ministry not funding the CITA (the Corporate Income Tax [Agency]) via a capital grant.

Key Performance Measures

Sen. the Hon. Crystal Caesar: Mr. Chairman, the Key Performance Measures for the Ministry of Finance can be found on page B-110 of the Budget Book.

Bermuda's Gross Domestic Product (GDP), the main measure of economic growth, is estimated to have expanded in real terms between 4.5 per cent and 5.0 per cent in 2024. This positive momentum reflects the strength of our international business sector and the continued recovery in tourism, supported by robust job growth, rising employment income, increased visitor arrivals and spending, and strong foreign currency earnings.

Looking forward, the Government is prudently budgeting growth of 3.5 per cent in 2025/26, this together with projected revenues from the corporate income tax, will see important metrics for debt and interest ratios reducing in 2025/26, and even further [reductions] in 2026/27 when a portion of Bermuda's debt is expected to be paid off.

Cost Centre 20000, Policy Planning and Management

Sen. the Hon. Crystal Caesar: [This is] in the amount of $3.6 million, an increase of $993,000, or [37.1] per cent.

Mr. Chairman, the 2025/26 budget estimate for the Policy, Planning and Management unit is $3.67 million, an increase of $993,000, or 37.1 per cent (as

previously mentioned) over 2024/25. This unit, under the leadership of the Financial Secretary provides advice and support to the Minister of Finance, as well as overall strategic direction, oversight and management of Ministry Headquarters and the departments that comprise the Ministry of Finance.

The total staff in the unit is eight persons. In the prior year there were seven.

The Tax Reform Commission continues to be funded in full by the Ministry in 2025/26. This entity comprises of participants from both political parties, the trade unions, business communities and the third sector. In 2025/26, they will deliver their final report focusing on three key areas:

1. Reviewing the implications of the Corporate Income Tax for local and international business. They also have a broader remit to recommend a framework to encourage investment and economic activity in Bermuda through appropriate incentives.
2. Developing a strategy to reduce the cost of living and business operations in Bermuda. This includes evaluating the social and economic impacts of proposed reforms on various demographics and modelling the impacts of revising two larger cost categories—payroll tax and health care—for both individuals and companies.
3. Educate, inform and engage stakeholders to develop their policies and strategies.

Key Highlights for 2024/25 for the Ministry of Finance Headquarters

Sen. the Hon. Crystal Caesar: Key highlights for 2024/25 for the Ministry of Finance included

- Coordinating the activities of the International Tax Working group, culminating in the introduction of Corporation Income Tax legislation and subsequent Corporate Income Tax Agency.
- Oversight of the Fairmont Southampton Princess deal, which was finalised in October 2024, to bring additional beds back to the Island, which will substantially increase tourism revenue.
- Managed relationships with the sovereign tax rating agencies and assisted in ensuring that Bermuda kept its rating of A+, a key driver for the international business sector.

I would like to express my sincere thanks to the team who have supported both myself and the Financial Secretary, Mr. Chidozie Ofoego, who joined the Ministry in April 2024 and has successfully navigated the first year in office, or just over a year.

For the upcoming year, key projects will include:

- Continue advancement of the corporate income tax regime both internally and in partnership with the Corporate Income Tax Agency.
- Work with quangos to further strengthen financial accountability and governance.
- Work with other teams to assist in the analysis of costs and to assess the financing options for major projects including health care reform, education reform, and the Tynes Bay Waste-to-Energy Facility replacement.
- Work with the Bermuda Monetary Authority and industry stakeholders to review home insurance regulations and explore policy reforms.
- Support Chambers to strengthen laws to protect mortgage and lending customers facing financial difficulties, ensuring that banks treat Bermudians fairly in their borrowing practices.
- Support for the Tax Reform Commission so that the burden of taxation remains fair and balanced.
- Support and establish a Sovereign Wealth Fund, an independent body that will invest excess proceeds from the corporate income tax to benefit future generations of Bermudians.
- Support the Cost of Living Commission and the Ministry of Home Affairs to implement a grocery pricing app to give Bermudians full visibility of essential goods pricing across the Island as well as supporting the Cost of Living Commission with analysis as to how to reduce the cost of living in Bermuda. I am sure that residents are eager for that to happen.
- Manage the budget effectively in light of additional revenues from the CIT, or corporate income tax.
- And finally, support the important work required to strengthen the financial literacy of our population, helping to empower people to take ownership of their finances and make well-informed financial decisions.

Cost Centre 20010, Fiscal Planning & Control

Sen. the Hon. Crystal Caesar: Mr. Chairman, the budget for the Fiscal Planning and Control Unit in 2025/26 is $589,000, which is marginally up on the prior year due to the wage increase. Salaries make up over 80 per cent of the Budget Team's allocation for 2025/26 and provides for a four-person team led by the Budget Director.

Mr. Chairman, the Budget Team has continued its significant work to manage overall Government expenditures and increase revenues. This work has resulted in the reductions of budget deficits over the past years and enabled the Government to provide additional support to Bermudians and their families. Notwithstanding, we have been able to maintain and/or exceed our targets as we move toward in achieving a balanced budget.

Mr. Chairman, the Budget Statement details the final performance in 2023/24, which resulted in a $29.5 million budget deficit, a $14 million reduction in the 2023/24 original budget deficit of $43.5 million.

Mr. Chairman, last year during the 2024/25 Budget Statement the Government announced they are expecting its first balanced budget in 21 years, which we heard earlier in our debate. The 2024/25 Estimates of Revenue and Expenditure projected a $210,000 surplus for fiscal year 2024/25. The projected Consolidated Fund surplus for the fiscal year just concluded will in fact be $19.7 million. This surplus is $19.5 million more than the original estimate of the $210,000 and represents the first Consolidated Fund surplus to have been achieved in 21 years. Such a milestone is not just a testament to this Government's commitment to fiscal responsibility but it is a culmination of many years of fiscal discipline.

Mr. Chairman, the 2025/26 budget marks a turning point for Bermuda. For the first time in over two decades, our fiscal planning is no longer going to be consumed by managing deficit after deficit. Instead, we stand today with a budget surplus, a strong economy, and later this year we will expect to receive the first revenue inflows from Bermuda's new corporate income tax. This is not just a new budget year. It is the beginning of a new era of budgeting in Bermuda. And with that opportunity comes the obligation to ensure that benefits of economic growth are shared fairly across our society.

Mr. Chairman, if the Government is not expecting to spend all of these funds, why are they in the budget? Well, the answer is not simple, but it is a reality of public sector budgeting. If all these funds are not appropriated, then the ministries will be constrained and the resources necessary to deliver public services that taxpayers expect. Experience has shown that it is better to allow these funds to be appropriated with the knowledge that some funds will not be spent rather than try to reduce those funds prior to appropriation which results in reduced service delivery. The 2025/26 expenditure budget totals $1.2 billion, which includes $468 million in salaries and wages inclusive of pay awards. This amount is not fully expensed due to the fact that there are lag times in the recruitment of public officers. This results in salary savings recognised in the year and improve the scope of performance.

Mr. Chairman, the 2025/26 budget consists of further tax reductions to provide relief for taxpayers and increased expenditures to support health care investments for Bermuda's residents. The details of all 2025/26 Estimates of Revenue and Expenditure can be found within the Budget Statement; however, the main highlights for the 2025/26 estimates are that the revenue is expected to reach $1.43 billion, which is 16.0 per cent or $198 million above the original estimates for 2024/25. Current account expenditure is estimated at $1.1 billion, an increase of $118 million or 11.9 per cent above the original estimates for last year.

The estimated current account balance before debt service is expected to be $320 million, $80 million, or 33 per cent more than the original estimate for 2024/25. The current account balance will cover the costs of servicing our debt, projected at $127.5 million. This results in $193.1 million available to meet capital expenditure.

Capital expenditure is estimated at $149.7 million, $37 million, or 33 per cent higher than the original estimate for 2024/25.

Mr. Chairman, based on the above-mentioned estimates, the Government is projected a second consecutive Consolidated Fund surplus. The 2025/26 surplus of $43.3 million is more than double the surplus achieved last year.

Moving on to cost centre 20020, International Affairs and Regulatory.

Cost Centre 20020, International Affairs & Regulatory

Sen. the Hon. Crystal Caesar: Mr. Chairman, the 2025/26 budget estimate for the International Affairs and Regulatory Unit, or the International Affairs Unit, may be found in section B of the Estimates Book on page B-108. Accordingly, the budget estimate for this unit in 2025/26 is $738,000 an increase of $55,000, or 8.0 per cent over 2024/25. Salaries make up 58 per cent of all costs, and wage inflation is the main driver for the increase.

Mr. Chairman, the International Affairs Unit is the lead policy division within the Ministry of Finance Headquarters in relation to the financial services sector and the corporate sector . . . whilst oversight of the Office of National Anti-Money Laundering and the Registrar of Companies.

Mr. Chairman, the International Affairs Unit is involved in a variety of policy and management areas from regulatory reform and financial stability to anti-money laundering and market access issues at home and abroad. Globally, the International Affairs Unit contributes to international meetings.

The scope of the International Affairs Unit's activities are as follows:

- to support the Minister [of Finance and the Financial Secretary] in coordinating the financial services regulatory policy initiatives of the Government;
- to oversee the Ministry of Finance component of the financial services legislative programme together with the Bermuda Monetary Authority and the Ministry of Justice;
- to provide policy and strategic advice in relation to anti-money laundering;
- to provide policy and strategic advice on matters related to transparency, in line with multiple external directives; and

- to provide policy and strategic advice to the Financial Policy Council together with other domestic agencies and/or committees regarding matters related to financial services.

Measures and Indicators of Success

- Promotion of policy approaches at home and abroad that foster a level playing field.
- Regular and normalised sharing of information affecting the financial services sector at home and abroad.
- Improved processes for registering entities in Bermuda.

Full Implementation of Recommendations made by the Financial Policy Council, and the Fiscal Responsibility Panel Where Appropriate

- Timely completion of international assessments, and timely publication of international assessments, where required.

Mr. Chairman, in order to achieve its priorities, and pursuant to the Ministry of Finance's Business Plan, the Unit will undertake the following key strategic ownership goals in 2025/26 as follows:

Matters Related to the European Union

Sen. the Hon. Crystal Caesar: The Unit in partnership with key stakeholders will help to coordinate Bermuda's compliance with various European Union (EU) directives.

This will include the provision of technical and strategic advice on legislative and policy matters. The Unit will contribute to and support the implementation of Bermuda's Anti-Money Laundering Strategy which includes providing strategic and technical advice related to Bermuda's compliance with the standards set down by the Financial Action Task Force.

Matters Related to the Organisation for Economic Co-operation and Development (the OECD)

Sen. the Hon. Crystal Caesar: Mr. Chairman, the International Affairs Unit will work with the Registrar of Companies to coordinate the Ministry of Finance response to OECD assessments as well as providing technical and strategic advice on all aspects of Bermuda's corporate and regulatory framework. The Unit will support the Gaming Commission assess the supervisory framework and offer advice on relevant aspects of gaming in Bermuda.

And finally, the Unit will work with the Bermuda Deposit Insurance Corporation and the BMA to continue with the development of Bermuda's resolution framework.

Mr. Chairman, in 2024 and 2025 the International Affairs Unit was primarily focused on technical and strategic assistance regarding the financial services sector at home and abroad. Additional key milestones achieved by the International Affairs and Regulatory Unit in 2024/25 included:

- Maintaining regulatory stability by ensuring the completion of the Ministry of Finance component of 10 financial services sector Bills and/or statutory instruments but not limited to banks; investment businesses; currency/coins and the corporate framework.
- As appropriate, the International Affairs Unit provided technical advice on relevant UK, US and European Union matters, as well as assisted in advocacy and domestic and external engagement initiatives. This includes regular meetings with the Bermuda Monetary Authority, the Financial Policy Council and the Fiscal Responsibility Panel.

Mr. Chairman, the Unit's primary role going forward in the next year will be to continue to work with the relevant stakeholders to meet Bermuda's domestic and international commitments and to continue to implement the structural adjustments to the International Affairs Unit as outlined in the main body of this statement.

Moving on to cost centre 20030, Domestic Affairs and Economic Policy.

Cost Centre 20030, Domestic Affairs and Economic Policy

Sen. the Hon. Crystal Caesar: Mr. Chairman, the 2025/26 budget allocation for the Domestic Affairs and Economic Policy Unit is $306,000. This unit provides leadership and oversight to the Accountant General's Department, the Department of Social Insurance, the Office of the Tax Commissioner and Customs (as it relates to revenue matters). The team will also provide research and analysis of economic and financial conditions to help facilitate sound decisions on public policy, fiscal, debt and guarantee management. The unit also manages relationships with credit rating agencies.

Mr. Chairman, I am pleased that this unit has supported the assessment of several rating agencies throughout 2024/25 and has resulted in positive ratings be granted by Standard & Poors, Moody's and KBRA. I am very pleased to announce that Standard & Poors issued their 2025 report only a few weeks ago and have re-affirmed Bermuda's A+ long-term rating and A1 short-term rating with an outlook of *Stable*. Equally of note we are hopeful that Bermuda's already impressive standing will be further upgraded when we achieve our economic targets and full CIT implementation.

Other key initiatives include:

- Continuing to improve the sustainability of the government's funds, the Public Service Superannuation Fund (PSSF) and the Contributory Pension Fund (CPF) in an updated framework that allows for progressive contri-

butions. In addition to the proposed changes in the contribution structure, adjustments will also have to made to the other levers, namely retirement age and benefits.

- Working with a leading audit firm who has provided a draft scope of work to assist the Accountant General's department in bringing the outstanding audits of the Pension Funds up to date, we recognise the importance of these efforts as part of the wider work on pension reform and sustainability and have taken the decision to enlist additional resources to address both challenges within the current fiscal year.
- Continuing to work on the development of economic models for the forecasting of key economic indicators and Government medium-term fiscal data to, among other things, enhance the execution of the government's fiscal and economic management strategy and consideration of reform of the tax system.
- In conjunction with the Ministry of Public Works, completion of the long-overdue plan for the formation of a Government-owned captive insurance company to further reduce [costs] and create efficiencies in relation to the provision of insurance for Government assets.

Cost Centre 20100, Office of the National Anti-Money Laundering Committee (NAMLC)

Sen. the Hon. Crystal Caesar: Mr. Chairman, the Office of NAMLC's budget for the fiscal year 2025/26 is $936,000, an increase of $57,000 from 2024/25. The increase is in part due to the increase to accommodate the union agreed pay increases but also to allow for more necessary travel in 2025/26. This budget represents the minimum level of funding required to successfully provide core secretariat services to NAMLC, including Bermuda meeting its financial obligation to the Caribbean Financial Action Task Force (CFATF). A separate grant of $415,000 was received in 2024/25 from the confiscated assets fund to progress a range of required initiatives in preparation for Bermuda's upcoming mutual evaluation in 2025/26. The balance as of 31 March 2025 is $242,243. This balance will be spent in 2025/26.

Mr. Chairman, the salary provision for the Office of NAMLC in 2025/26 is $536,000, which represents a 57.28 per cent of the total cost and covers three posts. This is in line with the 2024/25 budget. You will note that on page B-109 the revised headcount in 2024/25 stands at two. Recruitment for the post of Junior Legal [Aid] Counsel is now closed and we are assessing the suitability of candidates who applied. It is hoped that this position can be filled in short order. As already mentioned, the NAMLC office has an increased travel budget of $30,000 in 2025/26. This is to facilitate participation in several critical overseas conferences and training sessions which will enable the Office of NAMLC to prepare for Bermuda's forthcoming mutual evaluation. Noticeably, the CFATF plenaries in May and November 2025 provision is also made for Bermuda's annual membership contribution to the CFATF of $100,000.

Mr. Chairman, the purpose of the Office of the National Anti-Money Laundering Committee (Office of NAMLC) is to provide secretariat support to the National Anti-Money Laundering Committee, and to enable the Government to advance its anti-money laundering, anti-terrorist financing and counter proliferation financing policy initiatives thereby ensuring an effective regime. You can see the detailed objectives on page B-107 (objective 10).

Highlights of Achievements During 2024/2025

Sen. the Hon. Crystal Caesar: Mr. Chairman, during the current fiscal year NAMLC has continued its critical focus on maintaining and, where needed, enhancing the effectiveness of Bermuda's AML/ATF/CPF framework through the progress of several initiatives geared towards ensuring that we are technically compliant with the revised FATF standards and ensuring our preparedness for the 5th Round Mutual Evaluation scheduled to commence in October 2026. The 5th Round is focused on the effective implementation of AML/ATF/CPF laws.

It is in this vein the following key actions were undertaken by NAMLC:

(i) Due to the changes in the FATF standards and also some deficiencies highlighted in our 2020 Mutual Evaluation Report, NAMLC completed a technical and operational gap analysis which sought to identify any gaps within our legislation and operational frameworks.

(ii) NAMLC has organised and managed the review and updating of Bermuda's National AML/ATF/CPF Policy to reflect Bermuda's updated understanding of ML/TF and PF [money laundering and terrorist financing and proliferation financing] risks, as well as to reflect the changes to the international standards and best practices. Updates to this policy were approved by Cabinet in November 2024.

(iii) Further, NAMLC has coordinated, managed and updated Bermuda's understanding of its money laundering and terrorist financing risks and the findings thereof are documented in the 2024 Money Laundering and Terrorist Financing National Risk Assessment report. This risk assessment is completed and will be subjected to ratification by Cabinet prior to publication.

(iv) NAMLC procured technical assistance for conducting Bermuda's first Proliferation Financing National Risk Assessment (or PFNRA) which commenced in January 2025 with work being undertaken by AML/ATF supervisors and competent authorities.

The expected completion date is 2 July 2025 (which is right around the corner).

(v) In preparation for the 5th Round of NAMLC secured training from the Caribbean Financial Action Task Force (CFATF) for all competent authorities on the revised FATF standards. This training was conducted virtually on 6 February 2025.

(vi) NAMLC developed an [internal] assessment which focused on the FATF's immediate outcomes and revised technical standards to ensure that Bermuda identifies any gaps within its AML/ATF framework and corrective measures are undertaken prior to Bermuda's upcoming evaluation. An independent reviewer was contracted to ensure Bermuda's written submissions are reviewed against the standards followed by an onsite [which took place on] 5 May through 9 May 2025) which probes further into our AML/ATF framework. The reviewers will then provide their findings to AML/ATF competent authorities, permanent secretaries and heads of agencies.

[2025/26] Key Initiatives of the Office of NAMLC

Sen. the Hon. Crystal Caesar: Mr. Chairman, their focus continues to be to ensure that Bermuda maintains its position as a global leader in the fight to combat money laundering, terrorist financing and proliferation financing. Of critical importance is our 5th Round Mutual Evaluation scheduled to commence in October 2026. This evaluation will focus on technical compliance where deficiencies were identified and those standards with significant revisions which are termed Recommendations Under Review [RUR]. The evaluation is primarily one of effectiveness which requires Bermuda to demonstrate how effective it has been for the last five years since its mutual evaluation in implementation of the FATF standards.

Mr. Chairman, the key national initiatives for which the office will provide support to NAMLC during the financial year 2025/26, the majority of which will be funded by a grant in accordance with section 55A of the Proceeds of Crime Act 1997, are as follows:

i. Agencies are required to keep action plans to ensure that all gaps identified [and] remediated before the end of this year to allow time to demonstrate effectiveness. The identification of technical and effective compliance gaps was completed just recently on May 5 through May 9, for which the final report was provided.
ii. Continue to coordinate, manage and provide technical leadership in the publication of the 2024 Money Laundering and Terrorist Financing National Risk Assessment and ensure the proliferation financing risk assessment is completed within the timeframe.
iii. Additionally, there will be continued training of NAMLC's senior executives, technical officers, public service executives and responsible Ministers in relation to the revised FATF Standards and Methodology, as well as to expose them to the new procedures that will apply to Bermuda's 5th Round Mutual Evaluation.
iv. Provide technical support to the supervisors for the Designated Non-Financial Business and Professions (lawyers, accountants, real estate, high-value dealers and dealers in precious metals and stones) through a secondment of supervisory expert to the Office of NAMLC.
v. Keep abreast of any further revisions to FATF standards that may impact Bermuda's 5th Round Mutual Evaluation which may require legislative changes to ensure technical compliance.
vi. Organise and manage NAMLC's review of Bermuda's National AML/ATF/CPF policy to propose updates for the consideration of Cabinet to ensure that Bermuda's national policy is updated to reflect Bermuda's updated understanding of the 2024 money laundering and terrorist financing and proliferation financing risks which arise out of the aforementioned risks.

Mr. Chairman, in order to progress all of these initiatives the Chair and Office team will continue to work closely with the National Anti-Money Laundering Cabinet Committee, NAMLC member agencies and other stakeholders.

I wish to thank Ms. Cheryl Lister, OBE, who after her time as Acting Financial Secretary returns to the position of Chair of NAMLC. Equally, I would like to thank Ms. Kozel Creese, our national coordinator, who since joining in January 2024 has significantly advanced that department.

Cost Centre 20070, Pension Commission

Sen. the Hon. Crystal Caesar: Mr. Chairman, as a result of significant cash reserves held by the Commission which have grown over the last few years due to the increase in regulatory fees and effective cost control, no grant was allocated to the Pension Commission for this upcoming year.

Mr. Chairman, the Pension Commission is a corporate body established under the National Pension Scheme (Occupational Pensions) Act 1998. The Commission also has responsibility for the administration of the Pension Trust Funds Act 1966 and pension trusts established and administered under this Act.

Mr. Chairman, I am pleased to advise that in 2024 the Commission provided policy advice and guidance to the Ministry of Finance relating to the capping of administration fees charged by plan administrators, providing for greater domestic investment opportunities for plan members and first-time homeowner refunds.

With respect to the capping of fees, the Commission is working toward introducing the regulations later this year. The team have produced an initial version of drafting instructions for internal review.

With respect to first-time homeowner refunds specific legislation commenced in December 2024 in which a member or former member of a defined contribution plan or local retirement product who has not attained normal retirement age may apply to the Commission for a first-time homeowner refund for the purchase of a principal residence in Bermuda, by themselves, husband, wife or child.

An applicant under the age of 45 years of age may receive a refund of up to 30 per cent of their pension plan account balance and an applicant who is 45 years of age or older but has not yet attained the age of 65 years of age, may receive a refund of up to 15 per cent of their pension plan account balance.

Mr. Chairman, detailed analysis of what the Commission has done was included within the brief. In order to save time, I have excluded this from this statement; however, statistics are available if colleagues wish.

Mr. Chairman, the National Pension Scheme (Financial Hardship) Regulations 2010 allows Bermudians with a demonstrated financial need to get access to a portion of their private sector pension funds, based on prescribed criteria for hardship.

During 2024, Mr. Chairman, 120 applications were approved, amounting to $2 million. Looking ahead to 2025/26, Mr. Chairman, for the upcoming year the Pension Commission has a number of goals:

1. Continue to review issues and challenges facing the occupational pension plan sector in Bermuda in order to make recommendations to the Minister of Finance on further legislative and/or policy adjustments.
2. Improve the understanding and compliance by regulated entities with key regulatory issues and requirements.
3. Introduce a financial awareness campaign on the importance of saving and retirement planning and the important role occupational pension plans play in achieving successful outcomes.
4. Continue to enhance the Commission's financial independence and sustainability via the identification of additional sources of revenue.
5. And finally, to continue to complete outstanding audits.

Please note that points 2 and 4 above are multi-year objectives as they are fundamental to the Pension Committee going forward. The delay in getting outstanding audits up to date is due to resources and is one of the reasons why headcount is budgeted to increase in the upcoming year.

2025/26 Projected Revenue and Expenditure Items

Sen. the Hon. Crystal Caesar: Mr. Chairman, the Commission's projected revenue for 2025/26 is $1,350,000, primarily from regulatory fees and collections. The projected total expense for the year is $2.06 million, salaries for 10 staff members which makes up of $1.6 million of the budget. The Commission is therefore projecting a net deficit of $710,000 which will be funded from cash reserves.

The 2025/26 spend is an increase of $540,000 from the 2024/25 budget. The headcount increase from seven to ten accounts for $380,000 of the increase.

I would like to extend my thanks to the staff in the Pension Commission for their work in the past year.

Cost Centre 20110—Gaming Commission

Sen. the Hon. Crystal Caesar: Mr. Chairman, the 2025/26 budget estimate for the grant contribution for the Gaming Commission is $800,000. The grant of $800,000 represents partial funding for the Commission. The remainder of their income will be generated by the collection of external fees, primarily from cruise ship operators who apply for permission to open their casinos whilst in port in Bermuda.

The total [projected] expenditure of the Commission for 2025/26 is approximately $1.5 million. This is a significant reduction from the 2024/25 budget of approximately $1.9 million ($1.5 million of unaudited expenditure) and the 2023/24 budget of approximately $2.4 million (approximately $1.946 million in unaudited expenditure).

The funding will support the Commission in executing the programmes set out in the 2025/26 workplan, which includes continuing to support the resolution of banking services being provided to casino operators and exploring potential new lines of business for the jurisdiction.

During fiscal year 2024/25, the Commission's focus has been on investigating new lines of business for Bermuda and corresponding banking challenges in order to make evidence-based recommendations where prudent.

Cost Centre 20120—Corporate Income Tax, Grant

Sen. the Hon. Crystal Caesar: Mr. Chairman, in late 2023, following extensive review and analysis of the relevant international requirements, passed the Bermuda Corporate Income Tax Act 2023. This agreement requires a 15 per cent tax to be levied on a jurisdictional basis to in-scope entities and is commonly referred to as the Global Minimum Tax (GMT) agreement.

Bermuda's regime has followed the OECD guidelines, and the Act imposes a 15 per cent corporate income statutory tax applicable to Bermuda busi-

nesses that are a part in the multinational group with an annual revenue of €750 million or more.

The Corporate Income Tax legislation came into effect on the 1 January 2025.

In formulating its position and moving forward with legislation, the Government has worked closely with all relevant stakeholders to achieve an appropriate balance between the need to ensure that the mechanisms for the collection and the determination of tax liabilities are effective on the one hand, and to minimise administration and taxpayer compliance costs on the other.

Mr. Chairman, under the new legislation full-year tax filings for the 2025 tax year will be due in 2026. The first instalment of tax is due for payment in [August] 2025. As per page B-109 of the Budget Book, this is estimated at $187.5 million for fiscal year 2025/26.

Mr. Chairman, the administration of the regime will be the responsibility of the Corporation Income Tax Agency (CITA). This entity was enacted in July 2024. The aim of the agency is to continue to develop and implement an appropriate and effective corporate income tax regime to meet the changing global tax environment. Operationally its primary functions will include taxpayer services, return filing and processing, audit and compliance, enforcement and collections, dispute resolution, and law interpretation and international tax cooperation.

Mr. Chairman, the CITA is led by an experienced tax professional. His task is to build out the Corporate Income Tax Agency operations and deliver its strategy. As part of the strategy they are building a Tax Administration Platform (or TAP) which will be the key interface with taxpayers. The project is well underway.

Mr. Chairman, the CIT regime and CIT Agency reinforces Bermuda's continuing commitment to global compliance and transparency and maintains Bermuda's international competitive positioning.

Mr. Chairman, the Corporate Income Tax Agency has been granted an operational grant of $4.78 million in 2025/26 which is in line with the current year spend. Further funding will be required in the current year to support successful implementation of the IT systems infrastructure and to ensure there are the required staff and related resources. It is envisaged that the Corporate Income Tax Agency will be self-funding in future years through the interest from revenues that they collect. Any additional funding for this year will likely be as a loan against that future expected revenue.

Finally, I wish to thank all of the team within Finance Headquarters, which has been led by Mr. [Chidozie] Ofoego, our Financial Secretary, who has been in post, like I said, since April 2024. It has been a steep learning curve since joining and he has found his feet with remarkable ease.

This concludes the Estimates for Head 10. I will now move on to Head 11, Accountant General.

The Chairman: Senator, just as a time check, we are about halfway through our two-hour session, with three remaining heads. So, I just want to make sure that you allow sufficient time for questions at the end of the session.

Sen. the Hon. Crystal Caesar: Sure.

The Chairman: Thank you, Senator.

Sen. the Hon. Crystal Caesar: Mm-hmm.

HEAD 11—ACCOUNTANT GENERAL

Sen. the Hon. Crystal Caesar: Mr. Chairman, I now present the budget for the Accountant General's Department (Head 11) which is found on pages B-111 to B-115 and C-11.

The Accountant General's Department was established under section 4 of the Public Treasury (Administration and Payments) Act 1969. The department has responsibilities for the administration of the Consolidated Fund, and accounts for and reports on the other public funds which are all subject to their own legislations. The [functions] and responsibilities of the Accountant General's Department are critically important in the role of governance. The department is key in helping to undergird the financial controls and processes that are in place with respect to the public purse.

The department's mission statement is, *To develop and maintain quality financial reporting, employee health insurance, treasury function, internal control and effective use of technology to aid in decision-making.*

The department is divided into two programme centres, as follows:

1101—Consolidated Fund Administration, which oversees all of the activities of the Consolidated Fund. This is further broken out into six sections:

- Policy Planning and Management—developing long-term goals and strategies in alignment with governmental priorities and general administration of the department;
- Financial Reporting—accounting for and reporting on the Consolidated Fund and the other public funds;
- Compliance and Disbursement—execution of payments for purchased goods and services;
- Revenue Receipting and Treasury Management;
- Bank Reconciliation;
- Financial Systems; and finally
- The department also has legislative responsibility for benefits.

1102—Fund Administration, which represents the Government's share of employee benefits programmes, namely,

- Public Service Superannuation Fund (PSSF);
- Contributory Pension Fund (Social Insurance) (CPF);
- Government Employees Health Insurance Scheme (GEHI) and administration of the scheme and payment of health claims; and
- Ministers and Members of the Legislature Pension Fund (MMLPF).

The department continues to operate at staffing levels below its total complement. Forty-one posts are budgeted in 2025/26, an increase of three heads from the 2024/25 [budget]. The increase is predominantly down to the full year impact of staffing, following recruitment of two key posts to support the audit process. Currently there are five vacancies within the department. Notwithstanding the vacancies, the department persists in efforts to identify efficiencies within its approved organisational structure.

Its accomplishments in fiscal 2024/25 are as follows:

- Completion of the online payment portal, one of the first revenue stream utilising, is for the payment of parking tickets.
- Worked with several government departments to increase automation/digitisation of financial processes.
- Worked closely with the Office of the Auditor General and ministries to complete the annual audit of the Consolidated Fund and progress the audits of the other public funds.
- Delivered scheduled Financial Instructions training in conjunction with the Department of Employee and Organisational Development.
- The Compliance and Disbursement section continues to make vendor payments timely and accurately notwithstanding staffing challenges.
- Treasury functions and other operational service levels were maintained throughout the year.
- As well as these accomplishments, as you will see from the KPIs on page B-114, the department has managed to succeed in 17 of its 18 measures, or a 94 per cent success rate. The only measure that was not achieved was the timing of year-end files. This was due to a labour shortage which has now been rectified by the recruitment of two management accountants.

Mr. Chairman, the Accountant General's Department has been allocated a total budget of $106.7 million for the fiscal year 2025/26 which is broken out as follows:

- Consolidated Fund Administration estimate—$6.31 million;
- Fund Administration estimate—$100.24 million; and
- Capital estimate—$153,000.

This budgetary allocation represents an increase of $20.15 million, or 23 per cent above the 2024/25 year original estimates—which is primarily due to the additional $19.3 [million] of Government's contributions to the GEHI scheme of which $18 million is part of the Government's investment in health care and a start in funding the recent years of shortfalls from the GEHI Fund. Also, to support the shortfall GEHI rates will be increased for public sector employees and the remainder of the increase is due to the Government's matching contribution.

The 2025/26 Revenue estimate of $500,000, a decrease of $1.4 million, or 75 per cent, below the 2024/25 original estimate. This revenue primarily relates to interest earned on the investments in the Sinking Fund.

The Current Account Estimates can be found on pages B-111 through B-112.

Mr. Chairman, if you could give me two seconds. I am just estimating the additional . . . as I do want to leave time for questions.

Explanation of Significant Programme Expenditures

Sen. the Hon. Crystal Caesar: The current year's request reflects an increase of $342,000, which is primarily reflective of the uplift in salaries from the recently concluded salary negotiations and increases in staffing level from the recruitment for two vacant posts. It should be noted that the items that drive the department's overall expenditures are salaries, technical support maintenance fees for the various software systems used by the Accountant General and rent for premises occupied at 51 Church Street.

Fund Administration
(Page B-111)

Sen. the Hon. Crystal Caesar: This represents the Government's cost for employees' benefits. These costs are a function of the number of Government employees and the rates relating to the respective benefits (Employer Overhead). For example, Contributory Pension (Social Insurance) is directly related to the national Contributory Pensions rates of contribution.

As the employer, the Government ordinarily matches its employees' contributions to the PSSF, Social Insurance contributions (CPF), GEHI contributions (premiums), except for Police, Corrections, and the Regiment, for which the Government pays both the employer and employee share, and the Ministers' and Members' contributions to the MMLPF. Contributions made into the PSSF and CPF are invested to fund future pension payments to vested retired Government personnel. The increase in the 2025/26 esti-

mates for the Government's cost for employees' benefits is primarily reflective of the additional overheads expected from funding increases for PSSF and GEHI contributions and the additional $18 million being provided to fund the annual GEHI deficit.

The GEHI Scheme has experienced annual deficits in recent years. This year the estimated deficit of $31 million will be partially funded by an additional $18 million from the Consolidated Fund. As part of the agreement with the Unions for public sector employees the GEHI contribution rates will be increased by $600 per year over the next three years to close this shortfall. The Minister of Finance will also continue to review further options for delivering value for money to GEHI to protect the public purse, including the recent measure to ensure that the lowest cost is paid to pharmacies for identical medication.

Capital Estimates
Page C-11: Capital Funding

Sen. the Hon. Crystal Caesar: Technical support and ongoing maintenance will be required in the 2025/26 fiscal year as the Oracle E1 System is continually enhanced to improve the business processes and other important services provided. The department's focus remains on leveraging the latest advancements in JDE E1 to optimise financial operations and drive continuous improvements.

The 2025/26 capital allocation will be used to progress the following projects:

- Implementation of a purge and archive solution for JDE Enterprise I;
- JDE Enterprise One 9.7 update. This update promises enhanced user experience and performance and expanded cloud capabilities.

Mr. Chairman, I would like to extend my appreciation for the work undertaken by the management and staff of the Accountant General's department under the leadership of the Accountant General, Mrs. Dionne Morrison-Shakir.

I will now move on to Head 38, the Office of the Tax Commissioner.

HEAD 38—OFFICE OF THE TAX COMMISSIONER

Sen. the Hon. Crystal Caesar: Mr. Chairman, it gives me great pleasure to present the budget for Head 38, the Office of the Tax Commissioner (OTC), found on pages B-120 through B-124 of the Budget Book.

Mandate or Mission

Sen. the Hon. Crystal Caesar: Mr. Chairman, the mission of the Office of the Tax Commissioner is to leverage modern technology to ensure taxpayer compliance through quality service and effective enforcement.

Expenditure Overview

Sen. the Hon. Crystal Caesar: Mr. Chairman, a total of $4.638 million has been allocated for this head across both cost and capital. This represents an increase of $87,000, or approximately 1.9 per cent higher than the budget for 2024/25 and constitutes 1.6 per cent increase of the budget allocated for the Ministry as a whole.

Mr. Chairman, the OTC is strategically divided into four cost centres, as follows:

- The Administration Team (48000);
- The Stamp Duties Team (48050);
- The Audit and Compliance Team (48070); and
- The Operations Team (48080).

Subjective Analysis

Sen. the Hon. Crystal Caesar: There is a subjective analysis in the current account estimates of the Office of the Tax Commissioner, and it is found on page B-121. And I will highlight the material object code changes.

Current Expenditure

Sen. the Hon. Crystal Caesar: Under Current Expenditure, the Office of the Tax Commissioner's current expenditure is estimated to be $4,303,180. This represents an increase of [$252,000], or approximately 6 per cent higher than the budget for 2024/25.

The increase is primarily due to the creation of a Temporary Additional Department Comptroller position which is essential to address the increasing complexity of tax reporting and the resultant workload within the department. The efficient running of OTC is critical in the collection of a significant portion of the Government's revenue and this role will ensure that financial operations are managed efficiently, compliance with regulatory requirements is maintained, and strategic financial planning is enhanced.

Capital Expenditure

Sen. the Hon. Crystal Caesar: There is a decrease in Capital Expenditure allocated for the department in 2025/26. It is $335,000, and this represents a decrease of $165,000, or 33 per cent from 2024/25.

The capital expenditure budget will be dedicated to advancing modernisation and efficiency initiatives within the OTC—especially with respect to the continuing focus on reducing the level of accounts receivables. This includes upgrading the SmartCase debt management tool to enhance debt collection outcomes, streamline year-end reporting, and to develop performance management tools. These investments

aim to optimise operational effectiveness and accurately measure operational activity.

Revenue Overview

Sen. the Hon. Crystal Caesar: The total projected revenue for 2025/26 is $827 million, an increase of $34.9 million, or 4 per cent, from the 2024/25 estimate of $792.6 million. The material differences in projected revenue are as follows:

- Payroll Tax Revenue is anticipated to increase by 7 per cent to $621.6 million. This is due to expected increase in employment numbers, especially in the International Business Sector.
- Corporate Services Tax is projected to increase by 10 per cent to $5.8 million based on current level of activity in this industry.
- Financial Services Taxes are projected to increase marginally by 4 per cent for both Bank Services and Insurance Services to $8.6 million and $6.1 million, respectively.
- Money Services Tax is projected to rise by 22 per cent to $435,000 due to an expected increase in outcoming money transmissions.
- Land tax revenue is expected to decline by 5 per cent to $87 million, following the reduction in the annual base rate for residential properties which has been lowered from $300.00 to $150.00.
- Projections indicate a 6 per cent increase in the Foreign Currency Purchase Tax to $32.9 million, attributable to an anticipated rise in foreign currency purchase transactions by residents.
- The estimated Hotel Occupancy Tax has been raised by 29 per cent to $7.1 million based on industry trends.
- Transport Infrastructure and Cruise Ship Departure tax estimates have been reduced by 9 per cent and 12 per cent to $10.9 million and $23.2 million, respectively, based on expected cruise visits this year.
- Stamp Duty on Land Conveyance on sales is projected to decrease by 12 per cent to $16.8 [million] based on anticipated activity.
- The outlook on all other miscellaneous taxes remains stable.

Manpower

Sen. the Hon. Crystal Caesar: Mr. Chairman, the budget allocation for salaries for the department in 2025/26 is $3.17 million, an increase of $247,000, or 8 per cent from 2024/25. This represents a 98 per cent of the department's budget increase.

- The OTC had 33 full-time equivalent (FTEs) staff budgeted in 2024/25, which will increase to 35 FTEs in 2025/26.
- The two additional posts include the previously discussed Temporary Additional Comptroller and the recruitment of the currently vacant Administrative Support Clerk post.

Performance Measures by Business Unit

Sen. the Hon. Crystal Caesar: Mr. Chairman, I am pleased to report that the department's forecast performance measures, on page B-123, for fiscal year 2024/25 were substantially achieved, and this has led to increases in performance measures for the 2025/26 in several areas, as the department remains committed to continuous improvement. In particular:

Business Unit 48050—Stamp Duties

Sen. the Hon. Crystal Caesar: [The Stamp Duties section] has had a target of 90 per cent for completing the late stamping of instruments that are less than six months out of time within 60 days of receipt. In 2025/26, the section expects to increase its performance for stamping such instruments to 100 per cent.

Business Unit 48080—Operations

Sen. the Hon. Crystal Caesar: The target was to have 75 per cent of Payroll Tax returns filed electronically. For 2025/26, the Operations Section aims to have 80 per cent of Payroll Tax [returns] filed electronically.

In 2024/25, the target for the Operations section was to reduce the Accounts Receivable by $10 million. The section exceeded this goal by collecting $227.3 million in tax arrears by continuing taxpayer education, managing payment plans and escalating matters for collection through the courts. It is worth noting that this is a sizeable increase from the prior year where a target of $7.5 million was set and the department collected $15.6 million.

Plans for the Upcoming Year

Sen. the Hon. Crystal Caesar: Mr. Chairman, in fiscal year 2025/26, OTC will continue its efforts to modernise its technology, to enhance its reporting capabilities and operations to support effective debt collection, improved customer service and successful resolution of taxpayer non-compliance.

In addition, the OTC will implement the following initiatives:

- Reduction of Land Tax for all categories.
- Elimination of the Employee Portion of Payroll Tax on Redundancy and Severance Payments.

Conclusion

Sen. the Hon. Crystal Caesar: Mr. Chairman, I would like to thank the Office of the Tax Commissioner, and in particular the Assistant Commissioners; Ms. Kim Richards, Ms. Joelene Lindsay and Mr. Antoine Lightbourne. These individuals have been overseeing the Tax Office for the last year and their dedicated service to the Government and to the people of this country should be recognised.

I would now like to move to Head 58.

HEAD 58—INTEREST ON DEBT AND GUARANTEE MANAGEMENT

Sen. the Hon. Crystal Caesar: Mr. Chairman, the 2025/26 budget allocation for interest on debt (Head 58) is $127.5 million. Of this estimate, $127.1 million represents ongoing debt service costs for the various debt instruments held by the Government of Bermuda, while $400,000 is allocated to facility fees and other related costs.

The $250,000 reduction is due to bringing guarantee management in-house as the Fairmont Southampton agreement was concluded in October 2024. The issuance of guarantees by the Government is not a cost, nor off balance sheet debt, merely a contingent liability. The Ministry only supports a guarantee if it is in line with its prudent economic strategy which will advance the economy of Bermuda whilst ensuring there is no cost to the government.

If anything, the issuance of a guarantee can result in additional revenues for the government. Within the terms of the Fairmont Southampton Princess guarantee, Government will receive an annual fee equivalent to 1 per cent of the outstanding balance of the loan; hence, the $750,000 revenue projected for 2025/26 on page B-132 of the Budget Book. The project is well underway and Bermuda can expect reopening of this iconic building in April 2026 with a full opening later the year.

Mr. Chairman, within the cost estimate on page B-132 you will note that there is nil cost budgeted for Morgan's Point and Other Guarantee costs. Any costs that are incurred will be recharged to the relevant entity.

A key achievement in 2024/25 was the launch of a $50 million Mortgage Guarantee Scheme to support Bermudians with purchasing property at lower interest rates. At the start of April 2024, Mr. Chairman, 26 mortgages with a value of $4.1 million was covered under the guarantee scheme, as of today, I am pleased to inform that this has increased to 74 [mortgages] either closing on their new homes or receiving mortgage approvals as they actively look for a home.

Of the $50 million facility, $11.1 million has been utilised so there is still considerable guarantee headroom left to support Bermudian homeowners.

Mr. Chairman, there is no further refinancing of the $3.2 billion

of debt until January 2027. However, with the increased revenues from CIT, the Ministry of Finance is looking to reduce the Government's debt position. Within page A-1 of the Budget Book you will note that within the estimate for 2026/27 a minimum repayment of $500 million is included which will reduce the annual interest [rate] charge by circa $18.6 million.

Mr. Chairman, work is continuing to ensure that entities with loans or credit facilities guaranteed by the Government, are effectively managing their obligations and are appropriately managing their financial affairs. The diligent execution of work in relation to the establishment and oversight of guarantees is consistent with this Government's commitment to ensuring appropriate and effective risk management, the maximisation of economic benefit and prudent economic and fiscal management while supporting economic growth.

Conclusion

Sen. the Hon. Crystal Caesar: In conclusion, Mr. Chairman, I wish to again thank all the teams who are part of the Ministry of Finance for their dedicated professionalism.

There have been many challenges faced over the past year, but they have persevered. This submission has highlighted the various threats and challenges facing Bermuda. We will continue to proactively address these matters to ensure Bermuda's continued stability and security. We remain committed to serving and protecting the people of Bermuda through fiscal prudence and effective management of our resources and extending economic relief where possible.

Thank you, Mr. Chairman. Here ends my presentation of the brief.

The Chairman: Thank you, Senator, the Honourable Crystal Caesar, for that fulsome presentation. Thank you also for allowing sufficient time for the Opposition and Independent Senators to ask questions.

So, would any Senator wish to speak on these heads?

Senator Jones, over to you.

Sen. Marcus Jones: Thank you, Mr. Chairman. And thank you to Senator Caesar, Minister of Education and spokesman for Finance, for bringing us this brief.

I would also like to thank and to show appreciation to the technical officers, the Finance Secretary and their staff for the hard work that they do in preparing the finances for the Government. I know it can be very stressful at times because you are on deadlines, and you want to do things accurately and proficiently. So, we definitely want to say thank you for your hard work.

I will say as well there was . . . I don't know if the Minister was going to provide us with answers for the pre-budget [questions] or if she would like for us to ask our additional questions now and then you will come back with the pre . . . how do you want to do this?

Sen. the Hon. Crystal Caesar: If you would like, you can ask your additional questions now and then I will include the pre-questions in my final response, if that is okay.

Sen. Marcus Jones: That's fair enough. That wasn't . . . the original intent was to get the answers to the pre-budget questions and then from them we would have additional supplementary, so I would prefer if you could give us those answers first and then we will follow along with—

Sen. the Hon. Crystal Caesar: Okay. You asked me what I would like to do, but that's okay. I can answer the pre-budget questions ahead of time, such that I have those answers in front of me.

I do have a few [answers]. I can read them.

The Chairman: Well, maybe for the benefit of the listening public I can just say that we want to thank Government for the new process this year whereby the Opposition and the Independent Senators were allowed to provide questions in advance which many of us did. So that allows the session, I think, to be more meaningful for everybody involved.

So, Senator, over to you. Thank you.

Sen. the Hon. Crystal Caesar: Okay. So, the first question that I received was with regard to providing the number of companies within the international business sector that fit into the category of those who earn gross revenue of at least €750 million and qualify to be taxed under the corporate income tax regime. I think that my Senate colleagues would be aware that that question was previously posed in another place and the answer remains the same.

The $187.5 million is a prudent estimate based on the estimated portion of the €750 million that we expect. And stress testing has taken place on that number, particularly, by looking at maybe some years of downturn, including the 2022 year where Hurricane Ian had an increase in interest rates resulting in losses to insurers.

So, the estimate is, as I said, prudent and conservative and allows for potential receipts and the need for refunds. We recognise that the €750 million is an average. But once we have actuals, which will not commence until August of this year, it would be difficult for us to say with any particular certainty. And entities that are in-scope have until 10 days before initial payments to register. So, the Corporate Income Tax Agency, at that point, will be in a position to provide information on the number of registered CIT players subject, obviously, to confidentiality.

So, at this point, as indicated in another place, we are unable to give specifics. But modelling is taking place, obviously based on sensitive commercial information.

An additional question also was asked with regard to how much of the CIT receipts will be held back as refunds reserved. And will it be held separate and apart? Again, this question was previously asked. It will be fully covered by the draft Tax Reserve Fund Bill which is due to be debated in the House of Assembly. And that should happen before the summer recess which would mean within the next six weeks or so. But what we can confirm is that generally the 50 per cent of estimated taxes are due in August of 2025, and then 90 per cent by December 2025, and then a final true-up will be paid following the tax filing in October 2026.

Additionally, another question asked was, Can we provide the number of persons who will be employed in the newly Corporate Income Tax Agency? Again, my understanding is that this question was asked and answered in another place. There is the chief executive which I did refer to in the brief. At present there are four employees with a plan to grow that number by the end of the year to 20, which is considered reasonable under the amount of revenue that is estimated to be collected. And, in fact, it is actually small. Their mandate includes not only collections but also to develop a regime where necessary and operationally to collect tax return filings, processing, auditing of the filings, et cetera, and any dispute resolution.

As was already stated, this will in time be brought to the fore, and detailed information will be included once the Corporate Income Tax Agency, who has to file its annual report within six months of its year-end, additional information will be provided at that point.

There were some questions with regard to . . . and if I could Mr. Chairman, this is specifically the question that you did pose. [This] is around Head 10, revenue sources of business unit 8885, which recorded $6.8 million of BMA revenue profits for 2024/25. And the question was, Was the BMA going to operate as a profit centre? The BMA profits for 2024/25 were exceptional. With regard to timing of revenues versus expected employee costs, due to a delay in recruitment, the BMA has a budgeted deficit in 2024/25. But again, in 2025/26, it is budgeting a deficit. So, it was a timing difference, specifically. So, the answer to the question is, no, it is not going to be operated as a profit centre for Government.

Additionally, I will say, Senator Wight, you had an additional question around expenditures for Head 11, business unit 21030, which has an estimated increase in government employee health insurance. And the question or the statement was that this is very large. Is it for this item only or is it also for business

unit 21010, the Superannuation Fund and 21020, the Contributory Pension Fund? The answer is the $90 million is purely related to the GEHI deficit, not the others. Actuarial deficits within the pension fund and how best to manage these are being worked through at this time. And will obviously be debated at a later time. But it is being worked through. So that is the answer to that specific question.

I do have one final pre-debate question. And that again is on Head 11, page B-112. What was the reason for the employer overhead increase of $19.8 million, or 25 per cent? And I do believe I covered it in the budget, but I will repeat it here for everyone's edification. It is that the additional $19.3 million of Government's contributions to the GEHI scheme, of which $18,000,000 is part of the Government's investment in health care and start in funding the recent years shortfall that the GEHI fund had. And it will support the shortfall for GEHI, which rates will be increased in the public sector. And the remainder of the increase is due to government matching contribution.

That is all of the specific pre-debate questions that I received on the budget. So, as indicated, if colleagues have additional questions, Mr. Chairman, I would be happy to entertain them now.

The Chairman: Thank you, Senator.

Senator Jones, further questions from you?

Sen. Marcus Jones: Thank you, Mr. Chairman.

And again, I would like to thank the Minister of Education, spokesman for Finance for providing us and furnishing us with those answers. Like was said by Mr. Chairman, having those pre-budget answers does a lot to the effectiveness of this debate period.

Let me move on to questions that I have from business unit 21110. It's on page B-108 and it has to do with the Gaming Commission. For the listening audience, there is a grant that is given to the Gaming Commission (has been for the last year) of $800,000. And my question to the Minister would be, Which companies are on the list for gaming and are casinos that the Gaming Commission administers licences [to] and how much revenue in taxes and fees do these companies generate for the Commission?

Now I did hear her say in her brief that casinos on the ships . . . that this Commission was responsible for actually collecting those funds. And I was just curious to see how much on an annual basis, I guess an estimate. And I guess your technical officers can use past year's numbers to give us an idea of how much revenue is taken from that sector of the gaming industry within this jurisdiction, so that we can get a sense of how much money is being generated from that standpoint.

Also, same business unit, same page, when were the last audited financial statements completed for this Commission and what is the statutory requirement in terms of annual reporting?

I do have one more question or two in regard to this line item, but I will say this. Since the time before when I was in the Senate and even up to now, there are some performances of this Commission that definitely come into question, which makes us on this side of the aisle question the validity and the going concern of this Commission.

We do understand the statutory requirements for this for this Commission. And we can appreciate the fact that there needs to be certain things put in place or a legal standpoint that makes it imperative that this Commission exists. But I do believe that we wouldn't be doing our due diligence as the Opposition if we were not asking critical questions, the number-one question being whether this particular Commission is worthy of staying active.

I mentioned earlier about the delayed audited statements that are part of the statutory requirement that we do not have. The report from the Auditor General reads like a naughty-boy's list of things that this Commission has not done. Now there also have been issues with the PATI requirement of certain answers to questions that was on . . . the PATI Agency had to just about strongarm the officers there to be able to get answers from a Commission that, to date, since its inception in 2014, has been able to run through over $16 million.

Now, one thing I would also like to know is, Does the size of the staff still remain the same? I believe in the last count there were 11 staff members and we know that most of those professionals in that Commission are making very attractive on salaries. I don't begrudge them. I don't begrudge the employees at all. But I think it is worth the Government having another look at this Commission because if one would measure this entity [against] any private going concern there would be some serious changes made from the top down to ensure that the Government is not bleeding money in sort of what I would call *a money pit*.

So, my further question would be, same line, $800,000 in funding for this Commission. Does this grant cover the entire annual expenditure for the Commission? And if not, how is the shortfall covered and who underwrites it? Now we were made to understand that back in June of 2023 the Bank of Butterfield actually suspended its overdraft. Partially, I have been made to understand through the Auditor's report, [due to] a lack of reporting of finances.

Now, for a staff of 11, with very little . . . shall we say there are no casinos in operation. The betting shops have closed down. And from what I understand it is only the casinos on the ships that represent the work that is being done from a licensing supervisory position. One would think that there would be sufficient staffing and time in that particular Commission to have these statutory requirements be done on a timely basis. And so, we on this side have said in successive budget cycles that either this Commission get to

doing what it was initially mandated to do, which is to be able to generate the businesses and write up businesses for casinos and gaming, or get out of the business.

It is time to either fish or cut bait. Because I think it is unconscionable, egregious even, that this country has to spend this type of money on a Commission that's hardly bringing in any revenue of substance to make it worthwhile as a going concern.

In addition to that, I have another question. What is the accumulated deficit . . . I'm sorry. I think you already answered that question, so I can leave that alone. It was $16,000,000 that this Commission has run through since 2014.

I now go to Head 11, the Accountant General. I am just looking over my notes. And you did answer the question for me about the GEHI. The $19.3 million increase. So, we know what that is.

The Superannuation Fund, business unit 21010, on page B-11. We see there that there was an increase of $837,000, this year's estimate compared to last year's original estimate. It seems like a low number if one considers the 5 per cent increase in salaries and no increase in the grant contribution. Can we get an explanation for that?

Then business unit 21001. There was a 23 per cent increase of $713,000. My question would be, What role do the five full-time equivalents play in ensuring that government entities have up-to-date audited statements? Now that may be just a question of clarity because we see that this line has to do the financial reporting. But we know that there are several entities, the GEHI being one of them, that are still in a position, according to the Auditor General, where the audited statements are delayed and even are several years behind.

Maybe the Minister can give us some clarity on what responsibility or what oversight this line item of financial reporting plays in entities outside its direct remit to ensure that these audit statements are delivered in a timely manner.

I would also have a question under the same head, business unit 21001, but it has to do with performance measures. And you will find that on page B-114. In the 2024/25 budget, the $580,000 estimate was revised to $329,000. Can we assume that the actual full-time equivalent position was not filled resulting in the failure to achieve this performance target? And what is the intention for the upcoming year?

Now, we realise that that particular performance line has to do with the provision of audited annual financial statements of the Consolidated Fund within 240 days of 31 March. We find that in 2023/24 that particular objective was not achieved. And that particular objective was then put out there that it will be completed within that time frame. And then we find in the 2024/25 year that same objective was not achieved.

Now, I would suggest to you that something has to be done differently if time after time that particular objective is not being met. So, the question that I have asked in regard to the full-time equivalent position . . . if the technical officers can give us some explanation, that can help us understand why that particular objective was not meant.

The Chairman: Senator Jones, maybe we . . . if I can just stop you just for a second and just ask Senator Caesar whether she would wish to answer the questions posed to her already.

Senator Jones has already given you many . . . what is your preference? To continue—

Sen. Marcus Jones: I could stop—

The Chairman: —with further ones or—

Sen. Marcus Jones: —with that last one and take a breath.

The Chairman: —stop and give you time to respond to the ones he has asked already?

Sen. the Hon. Crystal Caesar: Okay. Yes. I can start with particularly the Gaming Commission.

Under cost centre 20110, specifically. As those I believe . . . those are the questions he's started with, so those are the answers that the team has been able to respond to. And we will give them some time to look at the additional Accountant General questions whilst I respond to the Gaming Commission questions, if that's okay.

The Chairman: That's fine. Thank you.

Sen. the Hon. Crystal Caesar: Okay.

So, the question specifically was, When was the last audit of the Gaming Commission?

I'm sorry . . . No, the first question was, Which specific companies are on the list of those companies regarding gaming and what is the amount? It does actually . . . as I said during the brief, the Gaming Commission does actually collect revenue from casinos which are on the cruise ships, which are in dock. Which I think you did indicate—

Sen. Marcus Jones: Yes.

Sen. the Hon. Crystal Caesar: —during your question as well.

And roughly $700,000 is generated [from] cruise ships. And then any additional revenues obviously come from the grant. So specifically, you would have just had to look at which cruise ships are . . . which come into Bermuda, specifically.

Now, if you want additional details I would assume that that would be something that would be out-

lined in the annual report of the Gaming Commission. Which does inform your additional question, which was with regard to the last audit of the Gaming Commission and what is the statutory requirement?

So, it is required to submit to the Minister of Finance a report of its audited financial statements and an annual report dealing with the activities of the Commission pursuant to sections 25 and 26 of the Gaming Act. And it has actually filed that for 2024 with the Government of Bermuda. They've been tabled in the House of Assembly and I believe also . . . sorry, the Commission's annual reports up to 2023 have all been tabled in the House of Assembly and additionally the Senate.

The audited financial statements that relate to . . . just give me two seconds here. It appears that the additional statements remain with the Auditor General and the Commission is working with the Auditor General to resolve this case. And I think one would know that the Auditor General also has had some resourcing challenges as well in terms of having enough individuals to address some of the outstanding audits that it has.

And so, there was additionally . . . Well, is the Gaming Commission still a worthy venture for Bermuda to be pursuing? Well, there actually is still a desire publicly for gaming in Bermuda. Whilst as I stated in my brief, there have been challenges in getting the full regime up and running particularly because we need some cooperation from some of the banks, which of course those are issues for which we are working through. But there is still a desire for having a Gaming Commission in Bermuda and for having gaming. There was a restricted banking licence that was created or expanded under the Gaming Act and so, again, we are working through those particular issues.

There was a question with regard to the number of staff, I believe within the Gaming Commission. The Commission has been reduced considerably over the last few years. There are currently six full-time equivalent positions, but there are two vacancies. And so, the Gaming Commission is aware of the need to ensure that it makes cost savings. It is aware that this is an area that it needs to address in terms of ensuring that we have a proper regime in place. And that is something that they are actively working through. But the number of people who were employed previously has decreased based on . . . in comparison to previous years.

I just want to see what other questions there are here on gaming. Okay. As it pertains to gaming, I believe that that is most of the questions that you did ask.

Sen. Marcus Jones: In regard to that, yes.

Sen. the Hon. Crystal Caesar: Yes. Okay. So, if you would like to continue, I would be happy for you, or anyone else, to propose any additional questions they have.

The Chairman: Senator Jones.

Sen. Marcus Jones: Yes. I just have a few more questions from the two other heads that are still remaining.

Head 38, which is the Office of the Tax Commissioner on page B-120. One of the objectives of the Office of the Commissioner is to reduce receivables by $15 million. I would like to know how much is the total receivables that are outstanding and why is $15,000,000 the magical number that has been set up as the objective?

Also, Revenue, 8017. Let's see if I can read my notes here. Sorry. That's not revenue. That's payroll. That has received $41 million. I believe that you gave us the answer for that in the brief.

The Chairman: Thank you. Senator Jones, can I just . . . maybe for the sake of other Senators who might have questions as well, can I just ask if other Senators have questions just to allow some—

[Crosstalk]

Sen. Marcus Jones: Absolutely, Mr. Chairman. And I do ask if there is any extra time, that you can come back to me and I can ask some more questions. But I will yield. Thank you, Mr. Chairman.

The Chairman: Very good. Thank you, Senator Jones.

Senator Tannock, questions?

Sen. Tawana Tannock: Yes, Thank you, Mr. Chairman.

This question is actually in relation to one of the written questions that the Minister responded to about CIT. And I just wanted to get some clarity on a couple of things that were stated. I wonder if we could get some information.

So, by 31 January of this year to the ROC, companies would have to indicate whether or not they were in-scope. I would like to know how many companies indicated that they were in-scope. That's my first question to follow-up on that.

And then the second part of that is, Of the companies that indicated that they were in-scope, for those companies they would have more than likely, not all of them, declared deferred tax assets over the past year or two. What is the value of those deferred tax assets given the maximum that the OECD will allow? The combined value of those declared tax assets given the maximum declared tax assets that the OECD has said that they would allow. Thank you.

The Chairman: Thank you, Senator Tannock.

[Any] other Senators?

No.

So, I can assess, Senator Jones, we come back to you for further questions.

Sen. Marcus Jones: I just have two more questions Mr. Chairman.

And it goes right to Head 58, which is debt and loan guarantees. I would like to see if the Minister can give us a list to indicate the items that were spent on to reduce . . . we know that the Sinking Fund reduced year on year from $93.9 million to $39.9 million. Can she give us a listing of the items that that Sinking Fund was actually spent on?

And finally, we find on page C-30, under capital . . . is it . . . page C-30, debt and loan guarantees. There is a big number staring at us from the Bermuda Hospitals Board of $696 million. I guess my question would be, For what and to whom is this guarantee made and how many years until the Government will be released from this obligation of this guarantee and what are the terms?

Thank you, Mr. Chairman.

The Chairman: Thank you, Senator Jones.

Senator Caesar back to you whenever you are ready to answer the outstanding questions.

Sen. the Hon. Crystal Caesar: Yes, thank you, Mr. Chairman. If you just allow the technical officers to give me the responses in due course. I know we have approximately . . . what?

The Chairman: Just as a time check for everybody, we have roughly eight minutes left for this Ministry.

[Pause]

Sen. the Hon. Crystal Caesar: Okay. I have . . . There were several different areas for which the team is trying to garner information. And just for the listening public and for other Senators to realise, there are different individuals who work in different areas and so we are trying to gather information from each of those individuals. I can say that with regard to the question around Head 58 and the debt and loan guarantee, there is a list of questions regarding the Sinking Fund. The team has indicated that at this particular time that is information that they are going to have to pull together. And they can give that answer at a later date. There isn't sufficient time to get that for you right now. But they have given an undertaking to ensure that those questions can be answered. Okay?

And we do have notes here as to what questions have been answered so we will ensure that we do get that information and share it with colleagues. I am just trying to get a couple of additional answers so if you just bear with me, please.

[Pause]

Sen. the Hon. Crystal Caesar: Okay. So, on page C-30, Mr. Chairman, Senator Jones did ask about the [Bermuda] Hospitals Board grant. Why is it so large, who is it to, and how long . . . how much is left?

I can indicate that the team has provided information as it pertains to that and the guarantee was provided to Paget Health Services to facilitate the completion of the Acute Care Wing. And that guarantee was provided in December 2010. And the guarantee is for an approximate 30 years.

Yes, it looks like a couple of the questions but particularly with regard to the Office of Tax Commissioner, the outstanding amount that . . . the amount of $15,000,000. I believe you asked about, or Senator Jones asked about, Mr. Chairman. Again, that is . . . I keep losing my place. I'm sorry. Someone is typing, so it's moving.

Okay. Yes, with regard to Head 38, the objective on page B-120. I believe, again, that was Senator Jones' question. (If it would just keep still, I could find it.) I apologise. Okay. So, the Office of the Tax Commissioner has approximately $200 million outstanding and they are steadily increasing the collection goal. I must say that we have to commend them because there was . . . the goal that they had in the previous year actually was far outweighed in what they had actually collected. But in terms of specifics—

[Pause]

Sen. the Hon. Crystal Caesar: They currently have three. The number, the $15,000,000 that you asked about is not necessarily a random number. It is because they have actually three debt collectors. And they have given each of those debt collectors a goal of $5 million each. So that is where the number has come from. So those are the goals for each of those individuals in terms of the objectives that they have . . . that they are looking to collect. So that is where the $15,000,000 comes from.

The Chairman: I think in the interest of time I think we have like one minute left. But I think there were a couple of outstanding questions. Senator Tannock with the CIT—

Sen. the Hon. Crystal Caesar: Yes, yes.

The Chairman: —how were in-scope and the deferred tax asset balance.

Sen. the Hon. Crystal Caesar: Yes, again, that is one of those questions that . . . Senator Tannock, if I could just repeat it. That did indicate as at 31 January of this year companies had to indicate how many were in-scope for meeting the threshold. But unfortunately, that is something that the team is unable to break-

down at this time. I believe in due course that will be something that they will be able to give a bit more information [on.]

I do believe that Senator Tannock has sort of spoken to that topic previously, but at this stage the team is still unable to provide. I don't actually have specifics as to what that is, but I do have here that that can be provided at a later date. So again, that is a question that they have made note of and would be able to provide information on at a later time.

The Chairman: Okay. Senator, and Senators, I think we have completed our two hours for the Finance Ministry. So, Senator Caesar would you like to move these heads?

Sen. the Hon. Crystal Caesar: Yes, I would. Thank you. Sorry. Just give me two seconds. I need to get the wording. I do have it somewhere here. Yes.

Mr. Chairman, I move that Heads 10, 11, 38, and 58 be approved as printed.

The Chairman: Thank you, Senator.

Is there any objection to that?

Hearing no objection, these heads are so moved.

[Motion carried: The Ministry of Finance, Heads 10, 11, 38 and 58 were approved and stand part of the Estimates of Revenue and Expenditure for 2025/26.]

The Chairman: Thank you, Senator, the Honourable Crystal Caesar, for your presentation on these heads today under the Finance Ministry.

So, I think that concludes today's Budget Debates. We have more tomorrow, more Wednesday, more Thursday—

[Laughter]

The Chairman: I think at this point I have the honour of giving my seat back to Madam President for the conclusion. Oh! I'm sorry!

Sen. the Hon. Crystal Caesar: Yes, I have to—

The Chairman: I have to rise—

Sen. the Hon. Crystal Caesar: Yes.

The Chairman: I'm sorry. Sorry.

Sen. the Hon. Crystal Caesar: Yes.

The Chairman: I'm sorry.

Sen. the Hon. Crystal Caesar: It's more of a process, so . . .

The Chairman: More to process. I apologise about that.

Sen. the Hon. Crystal Caesar: We are all working through it. No worries.

Mr. Chairman, I move that the Committee rise, report progress and ask leave to sit again tomorrow. What's the date? June 3. Yes.

The Chairman: The third. Thank you, Senator.

Are there objections to that? No objections.

[Motion carried: The Committee of Supply agreed to rise and report progress and sought leave to sit again.

The Chairman: So, I can officially have the honour of giving my seat back to Madam President now.

Thank you.

[Pause]

Senate resumed at 4:36 pm

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

REPORT OF COMMITTEE

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2025/26

The President: Senators, you have been asked whether the Committee can rise and sit again tomorrow.

Was there any objection to that motion?

No. Then the Committee will rise and resume tomorrow.

I would like to take the opportunity to thank Senator Wight, Vice President, for chairing the Committee of Supply.

We will now move on with our Orders of the Day. The next item we have on our Orders of the Day is consideration of the Government Fees Amendment Regulations 2025. And that is in the name of Senator the Honourable Crystal Caesar, spokesperson for Finance.

Senator Caesar, when you are ready, you can resume.

SUSPENSION OF STANDING ORDER 71(2)

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

I move that Standing Order 71(2) be suspended.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing Order 71(2) suspended.]

Sen. the Hon. Crystal Caesar: Madam President, I move that the Senate do now take under consideration the Government Fees Amendment Regulations 2025 proposed to be made by the Minister of Finance in exercise of the power conferred by section 2 of the Government Fees Act 1965.

The President: Is there any objection to that motion?

No objection.

[Pause]

Sen. the Hon. Crystal Caesar: Madam President, at this time I would like to open the floor if any Senators have any questions about this particular Regulation, the Government Fees Amendment Regulations 2025.

The President: Is there any . . . does any Senator wish to . . .

[Crosstalk]

The President: You don't have a brief or . . .

[Pause]

The President: Senator, since you don't have the brief then we are asking that this be carried over until tomorrow and the Senators will be provided with the brief. Or at least you will be provided with the brief that can be presented.

We will then move on to Item No. 3, the second reading of the Customs Tariff . . . I beg your pardon.

[Crosstalk]

Sen. the Hon. Kim Wilkerson: Madam President, that is fine. Items 2 through 6 can be carried over.

The President: Yes.

Sen. the Hon. Kim Wilkerson: Thank you.

The President: Thank you, Madam Attorney General and Government Leader in the Senate.

Therefore, Senators, we will move on then since all are being carried over, we will move on.

MOTIONS

The President: There are none.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The President: Would any Senator care to speak?

Senator Cunningham, I believe I see you.

Sen. Victoria Cunningham: Thank you, Madam President.

Last week I had the privilege of attending the celebration of life service for Dr. Eva Hodgson (I believe a number of us were there.) which marked five years since her passing, since she passed in 2020 during COVID-19. The service hosted by her family and CURB was a powerful reminder of her fearless advocacy for racial justice and social equity in Bermuda.

As an educator, historian and activist, Dr. Hodgson never shied away from speaking uncomfortable truths. And she challenged this country to do better. While I may not share her lived experience, I stand in solidarity with the principles she fought for: justice, dignity and equality for all. Her legacy definitely reminds us that it is not enough to be non-racist, we must be actively anti-racist. In a time when division can come easily, Dr. Hodgson's life calls us towards unity, the kind rooted in honesty, accountability and the shared determination to build a fairer Bermuda. Her voice may be gone but her words still echo. And we each have a role in ensuring that they are not only remembered but acted upon.

And, Madam President, secondly, I would like to take a moment to recognise an extraordinary accomplishment by one of Bermuda's finest athletes. On May 26, Jessica Lewis won the gold medal in the 200 metres at the World Para Athletics Grand Prix in Switzerland. And she also secured bronze medals in both the 100 meters and 400 meters showcasing her exceptional talent and dedication.

Jessica's success on the international stage is a testament to her hard work and perseverance. When I was at Tokio we actually sponsored her in her bid to get to the Paralympics and I have to say she is quite the young lady. And I believe she continues to inspire all Bermudians demonstrating that with a little determination and support, our athletes can achieve greatness. So, I would like to celebrate Jessica's achievements and continue to support all our athletes who represent Bermuda with pride and excellence.

Thank you, Madam President.

The President: Thank you, Senator Cunningham.

Would any other Senator care to speak at this time?

Madam Attorney General, Minister.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I would like to join the comments by Senator Cunningham. I was off the Island last week, but certainly honouring Dr. Hodgson was a worthy venture and well-deserved.

And I would also like to add in the obituary speeches condolences to the family of Dr. Melvyn Bassett who passed away. A blow to the Somerset families. And I am sure Senator Jones joins me in that regard. He will certainly be missed. There will not be an event, you know, without him just fritting around, seeing that everyone is okay, tending the bar. He seemed to be . . . he was never my teacher, but he was everybody's teacher in Somerset that we know.

[Laughter]

Sen. the Hon. Kim Wilkerson: And particular condolences to his family and to sister, Ms. [Barbara] Dillas. I would say we are planning, she has worked on a documentary in relation to a mural project on the bus stop, on a main road in Somerset. And certainly, her brother was meant to be a part of the opening of that this coming weekend. So, I would like to congratulate her on the efforts for the documentary, but also to acknowledge that we will miss him and our prayers and thoughts are with the Bassett family.

Thank you, Madam President.

The President: Thank you, Minister of Justice, with your comments.

And Senator Mischa Fubler, you have the floor.

Sen. Mischa Fubler: Thank you, Madam President.

I will start off by associating myself with Senator Cunningham's remarks for Dr. Hodgson. I was also in attendance. And as well to Ms. Lewis for her athletic success. I also want to give congratulations to the students of Purvis Primary School who hosted their Bermuda Day Parade last week. And I declare my interest, my daughter is a student there, but even with that notwithstanding, it was an excellent display of creativity by the students. They had several themed groups including Bermudian athletes and national heroes. There were Gombeys and majorettes and Long Riders even. It was quite an interesting reflection of the real parade, and it was very much enjoyable. And so again, kudos to the school and teachers and students who made that happen.

And I would also like to give congratulations to all the people who helped make the actual Bermuda Day Parade a success. I very much enjoyed observing from the pavilion, as it were, there on Front Street. We spent the majority of the day there. My children had an amazing time to the 60-plus entrants in the parade. Congratulations to you. I am sure countless hours went into preparation for your floats and performances and also especially to the Department of Culture who were the overarching organisers of the event. It is another great success. And here is to many more. Thank you.

The President: Thank you, Senator Fubler.

Would any other Senator care to speak?

Hearing none, then I would just like to support the comments made by Senator Victoria Cunningham with regard Dr. Eva Hodgson, as well as Senator Fubler, because I was also in attendance and it was a very moving tribute I think to her. And I was really pleased that CURB took the time out to organise it. And the family spoke very, very well and they were certainly in good numbers there. So, it was a wonderful event and apparently this is the first time that was done because so much time had passed she since she did pass. So, kudos to everyone who was in attendance to support her and to recognise all that she had done for Bermuda in the past.

I also would like to associate myself with the comments that Minister of Justice had given regarding Melvyn Bassett, whom I knew very well too. His passing was a bit of a shock to quite a number of people. So, I also would extend sympathies to the families.

And I would like to also associate myself with the comments from Senator Fubler with regard to the parade. I understand, like you said, it was over 60 entrants, and they went on to 9:00 pm. Everyone, you know, really enjoyed themselves that day. And I think it was really . . . it was a well-organised event. And like Senator Mischa Fubler, I want to extend kudos to the Department of Culture because it was so well-organised, and I think for the first time we had over 60 entrants. And it was really quite wonderful.

Now with that, where are we? Item No. 16, Minister Wilkerson.

ADJOURNMENT

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I move that the Senate do now adjourn until tomorrow, 3 June.

The President: Thank you.

Would any Senator care to speak on the motion to adjourn?

Hearing none, then Senators, I want to thank you for your participation and all that went on today. I think we did quite a lot and you need to be very pleased and to commend yourselves for getting through the day, the budget. And I think it was a very healthy response. And I also want to commend the Opposition for presenting questions in advance. And I want to thank the Government Ministers for accepting. This is a new process, and I think it worked out very well.

[Desk thumping]

The President: So, thank you and thanks again, Vice President John Wight for chairing the Committee.

With that, the Senate stands adjourned until tomorrow morning at ten o'clock.

Have a good evening.

[Gavel]

[At 4:52 pm, the Senate stood adjourned until 10:00 am, Tuesday, 3 June 2025.]

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BERMUDA SENATE
OFFICIAL HANSARD REPORT
3 JUNE 2025
10:01AM

Sitting Number 6 of the 2025/2026 Session

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good morning, Senators. The Senate is in session. Shall we pray?

PRAYERS

[Prayers read by Sen. the Hon. Joan E. Dillas-Wright, President]

The President: Please be seated.

CONFIRMATION OF MINUTES

The President: Vice President John Wight, you have the floor.

Sen. John Wight: Thank you, Madam President, I move that the consideration of the Minutes of the meeting of Monday, 2 June 2025 be deferred.

The President: Is there any objection to that motion?

No objection. The minutes are deferred.

Thank you, Vice President John Wight.

MESSAGES

The President: Mrs. Beale.

The Deputy Clerk: There are no messages, Madam President.

The President: Thank you.

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENTS

The President: There are none.

NOTICES OF MOTION

The President: There are none.

PETITIONS

The President: There are none.

STATEMENTS

The President: There are none.

INTRODUCTION OF BILLS

The President: We have none to introduce this morning.

FIRST READING OF PUBLIC BILLS

The President: There are none.

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: There are none.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITORS

The President: And Senators, before we move into the orders of the day, I would just like to acknowledge the technical team who are here this morning to support Senators in the debate.

From the Ministry of Home Affairs, the technical team, Mr. Adrian Dill, Director of Department of Energy; Debbie Reid, Land Registrar of Land Title and Registration Office; Tom Matvey, the Acting Executive Director of Consumer Affairs; and Shavonna Simpson, the Senior Policy Analyst, Special Advisor to the Ministry of Home Affairs.

Welcome to each one of you.

ORDERS OF THE DAY

The President: For the orders of the day, we have resolution into Committee of the whole for further consideration of the Appropriation Act 2025 together with the Estimates of Revenue and Expenditure for the financial year 2025.

And Senators, the individual who . . . I step out of the Chair and the Vice President will take the Chair of the Committee.

So, we will have Senator Caesar . . . Minister the Honourable Crystal Caesar, you have the floor.

Sen. the Hon. Crystal Caesar: Good morning, Madam President.

The President: Good morning.

Sen. the Hon. Crystal Caesar: Madam President, I move that the Senate do now resolve itself into a Committee of the whole for further consideration of the Appropriation Act 2025 together with the Estimates of Revenue and Expenditure for the year 2025/26.

The President: Thank you, Senator Caesar.

I now call on Vice President John Wight who will take the Chair of Committee.

Senate in Committee at 10:05 am

[Sen. John Wight, Chairman]

COMMITTEE OF SUPPLY

APPROPRIATION ACT 2025

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2025/26

Sen. John Wight: Senators, we are now in Committee of the whole for further consideration of the Appropriation Act 2025 together with the Estimates of Revenue and Expenditure for the year 2025/26.

The Ministry under consideration is Home Affairs. The heads for debate are Head 93, which is the Ministry of Home Affairs Headquarters on page B-310 of the Budget Book, Head 89, which is Energy, page B-313, and Head 97, Land Title and Registration, which is on page B-316.

Before we start, I'll just say that the Senator in charge, Lindsay Simmons, has requested that rather than have questions wait until the conclusion of all three heads that she would prefer to take questions after each head is completed.

So, on that basis, we will proceed. So again, the Senator in charge is Senator Lindsay Simmons.

Senator, how do you wish to proceed?

MINISTRY OF HOME AFFAIRS

Sen. Lindsay Simmons: Thank you, Mr. Chairman.

Mr. Chairman, I move that the Committee do now take under consideration Head 93, Ministry of Home Affairs Headquarters; Head 89, Energy; and Head 97, Land Title Registration.

Sen. John Wight: Thank you, Senator. Please proceed.

Sen. Lindsay Simmons: Mr. Chairman, it is my privilege to present the 2025/26 Estimate of Revenue and Expenditures for the Ministry of Home Affairs. These estimates cover Head 93, Ministry Headquarters; Head 89, Department of Energy; and Head 97, Land Title Registration Office.

Before my presentation begins, please allow me to bring to your attention a couple of typos on page B-309.

Under the department's objectives, the first bullet point, number five, you will see references to the delivery of a White Paper. Please note that this sentence was intended to read Green Paper.

Further, on the same page, there are two bullet points with the number five, when the numbering should be in sequence as number five, followed by number six.

Thank you, Mr. Chairman. I will now begin my presentation of the previously mentioned heads.

HEAD 93—MINISTRY OF HOME AFFAIRS HEADQUARTERS

Sen. Lindsay Simmons: Mr. Chairman, the Ministry of Home Affairs is charged with key responsibilities impacting those living and working in Bermuda and in presenting these estimates. The commitment of delivering inclusive people-centred policies, advancing legislation reform, and ensuring transparent, sustainable governance across all sectors under the remit of the Ministry are fundamental principles that guide our actions and decisions.

Mr. Chairman, Head 93, the new Ministry of Home Affairs, leads the strategic direction, policy development, and coordination of activities across the department under the Ministry's remit. For the 2025/26 fiscal year, our priorities reflect the Government's broad objective of affordability, modernisation and regional engagement.

These include strengthening consumer protection, modernising key legislation, reducing the cost of living, supporting energy reform, advancing regional policy developments, particularly with CARICOM. The estimates of revenue and expenditures for Head 93, Ministry of Home Affairs Headquarters, can be found on pages B-308 through B-312, C-8, C-16, and C-22 in the 2025/26 Budget Book.

Structure and Responsibilities

Sen. Lindsay Simmons: Mr. Chairman, Head 93 encompasses two business units: 103000, Administration and 103010, Consumer Affairs Administration. Notably, Consumer Affairs has now been fully integrated into the Ministry of Home Affairs Headquarters, supporting a

unified approach to consumer-focused policy and its alignment to regulatory oversight.

Mission and Strategic Objectives

Sen. Lindsay Simmons: Mr. Chairman, the mission of the Ministry is, *To develop consumer-focused policies and legislation addressing affordability, consumer protection, and sustainability through transparent, fair, and effective regulation*.

To fulfil its mission the Ministry Headquarters has defined the following strategic objectives: Direct, coordinate and enhance the performance of departments and sections under the Ministry's remit to ensure streamline operations and the impactful results; provide comprehensive support across legislative policy, administrative financial and logistical areas to improve the efficiency and effectiveness of the Ministry Headquarters and its affiliated departments; ensure equity in housing [reforming] the Landlord and Tenant Act [1974], domestic [premises] Rent Increases (Domestic Premises) [Control] Act [1978] along with introducing clear effective regulatory policies that promote fair treatment for both landlords and tenants; strengthen consumer protection through enhanced public education and the development of fair and enforceable legislation that safeguards consumer rights; complete public consultation and stakeholder engagement on CARICOM membership, followed by the delivery of a Green Paper for the national consideration ensuring that Bermuda's progress aligns with the interests of all stakeholders; [and] promote transparency, consistency and fairness within regulatory sectors through continued collaboration with the Regulatory Authority to ensure market integrity and consumer confidence.

Strategic Roadmap for 2025/26

Sen. Lindsay Simmons: Mr. Chairman, to effectively address national policies, the Ministry Headquarters will execute a strategic roadmap guided by three fundamental frameworks: the 2025 Speech from the Throne, the Premier's 2025/26 Budget Statement, and the Government's commitment to digitise 93 per cent of eligible public services by 2026.

This roadmap is structured across five strategic pillars.

1) Policy Development

Sen. Lindsay Simmons: The Ministry will lead intricate cross-sectoral policies development to promote affordability, access, and equity across regulated and unregulated markets. Key focus areas include electricity policy, advanced grid modernisation, expand renewable energy integration, and ensure fair, sustainable core structures.

- Broadcasting Policies. Modernising licensing and content standards to reflect evolving media consumption.
- Electronic Communications Policy. Ensuring equitable access to telecommunications and digital services across all demographics.
- Consumer Protection Policies. Strengthen enforcement, legislation reform, and public education to uphold consumer rights.
- Fuel Policy. Improving pricing transparency, supply chain resilience, and energy security.
- Additionally, Mr. Chairman, cost of living policies and legal reform will target affordability and fairness in everyday life.

The Landlord and Tenant Act and [the] domestic premises Rent Increase [(Domestic Premises) Control] Act amendment will address rent control, ensure equitable treatment of tenants and landlords, and improve dispute resolution frameworks.

The Electricity Act revision will support renewable technological adoption while ensuring equitable cost-sharing for residential and commercial users. Consumer protection policies and laws will be developed to combat unfair pricing, deceptive trade practices, and predatory behaviours in unregulated sectors.

2) Consumer Protection Enforcement

Sen. Lindsay Simmons: The Ministry Headquarters will enhance consumer safety and market interest through the following actions. Product investigations, access safety, compliance, and quality standards of goods and services. Enforcement measures will seek to enforce the provisions under the Consumer Act 1999 and related laws to issue public alerts, initiate recalls, and initiate legal actions due to noncompliance.

Targeted oversights in under-regulated sectors. Policy [enforcement] will focus on supporting vulnerable customers subject to unfavourable terms, including online retail platforms and used vehicle sales with a view to close policy and enforcement gaps.

3) Explore CARICOM Membership

Sen. Lindsay Simmons: Bermuda's progression towards full CARICOM membership will proceed via a phased consultative strategy. To date, the Government has conducted preliminary stakeholder engagement, policy reviews, and initiated interministerial coordination. During fiscal year 2025/26, the Ministry will engage with CARICOM's secretariat to receive a draft membership agreement and confirm the cost, launch public education and consultation process, conduct a feasibility assessment, and prepare a comprehensive Green Paper for further consideration by the Cabinet and the public.

As a non-sovereign jurisdiction, Bermuda is working with CARICOM to explore viable pathways to full membership within the UK constitutional framework.

4) Support Regulatory Reform

Sen. Lindsay Simmons: In collaboration with the Regulatory Authority, the Ministry will advance legislation amendments to the Regulatory Authority Act 2011 to enhance adjudication, expand enforcement capabilities, and clarify the Authority's jurisdiction commitment to the 2025 Throne Speech. [This will] permit transparent, accountable, and fair market conduct across regulated sectors, including electricity, fuel, telecommunications, and broadcasting.

5) Drive Digitisation Aligned with Public Service Reform

Sen. Lindsay Simmons: In support of the Government's goal to digitise 93 per cent of eligible services by 2026, the Ministry will prioritise transformation [of] key platforms. Consumer Affairs Portal launched a modern portal enabling digital submissions for licensing, consumer complaints, case investigations, and real-time tracking. Land Title and Registration system enhancements integrated AI to improve land title application processing.

Mr. Chairman, these digital reforms are expected to reduce processing times by up to 50 per cent, improve transparency and efficiency, and enhance overall user experience. All platforms will adhere strictly to Bermuda's cybersecurity and data protection standards in coordination with the Department of Information and Digital Technologies. This roadmap reflects the Ministry's commitment to legislative modernisation, regulatory fairness, and service excellence. Through clear oversight, strengthened consumer protections, and digital transformation, the Ministry's Headquarters will continue to deliver its part to fulfil the promise of a fairer Bermuda.

Expenditure Overview

Sen. Lindsay Simmons: Mr. Chairman, as outlined on page B-310 of the 2025/26 Current Account Estimates, the Ministry Headquarters has been allocated $3,584,000 for this fiscal year. This allocation represents a significant evolution in our operational and strategic landscapes and reflects both a fiscal and policy-based repositioning of the Ministry Headquarters following the integration of Consumer Affairs into the Ministry's central structure with the overarching mandate of lowering the cost of living.

Mr. Chairman, this repositioning [recognises] that consumer rights, [regulatory] coherence and affordability reform must be coordinated uniformly. This alignment therefore enables the Ministry to respond more effectively to the pressures facing everyday Bermudians, particularly those related to cost of living, market fairness, and public protection. Accordingly, the integration of Consumer Affairs has increased our staff and operations demands and public-facing responsibilities. This budget not only supports the expanded remit but also equips the Ministry Headquarters to lead with greater impact in legislative reform, regulatory modernisation, and digital transformation. Three pillars that define our service delivery outlook for this fiscal year and beyond.

Subjective Analysis

Sen. Lindsay Simmons: Mr. Chairman, the subjective analysis of the 2025/26 Current Account Estimates can be found on page B-310, [and] represents our resource needs aligned to our strategic use. Line 8, Professional Services, an increase of approximately $806,000 has been allocated under Professional Services. This line will fund specialised technical expertise critical to delivering the Ministry's wide-range priorities.

These professional services are not just discretionary, they are foundational to our legislative and regulatory agenda and essential to meeting the commitments outlined in the 2025 Throne Speech. Specifically, this allocation will support advisory services for critical legislation reform, including the Landlord and Tenant Act and Domestic Premises (Rent Control) Act, which are being revised to better protect renters, stabilise housing costs, and enhance dispute resolution.

The Regulatory Authority Act and the Electricity Act where amendments are required to support fair pricing, grid modernisation, and energy diversification. Strengthen our consumer protection legislation to address unfair pricing, deceptive practices, and emerging risks in both regulated and unregulated markets.

These services will support CARICOM membership advisory, guidance through the legal, economic, and policy implications of Bermuda's phased approach towards full CARICOM membership. [These services will also support] energy affordability frameworks, experts' input into cost-of-living strategies, and energy pricing mechanisms that prioritise household stabilities and commercial sustainability. Regulatory design strategic support to improve cohesion and alignment across licensing regime, market oversight, and consumer readiness systems.

Additionally, Mr. Chairman, this allocation supports digital transformation consultancy to improve internal systems, integrate data analytics (AI), modernise consumer complaints portals, reduce processing timelines for licensing investigations and public outreach. A separate and additional $27,000 is allocated under consultant services overseas, line 8 to retain specialised legal expertise, particularly in international trade law, sector-specific telecommunications, and energy regulations, and legal interpretation regulated to CARICOM obligations.

These consultants will be commissioned on an as-needed basis to address high-risk or high-impact legal matters that are jurisdiction-specific and often intersect with Bermuda's consultation framework.

It is important to note, Mr. Chairman, that these amounts are distinct from the general operation expenditures associated with Consumer Affairs. The operational cost of delivering these extended services is captured under two primary categories, Consumer Affairs Operational Expenses, which support licencing administration, complaint resolution, public education, and field investigation [and the] core Ministry Headquarters costs, which include executive policy development, legislation drafting, stakeholder engagement, and licensing reform administration.

Line 1, Salaries. The salary allocation has increased by 102 per cent, equivalent to $874,000. The increase accounts for the BPSU negotiated salary adjustments, the transfer of eight consumer affairs staff into the Ministry Headquarters payroll structure, the proposed creation of a new position to meet emerging regulatory demands, including a regulatory affairs officer and a newly appointed community and business liaison officer, who will lead public education campaigns, empower consumers with accessibility information, and improve transparency across consumer markets. This expanded staffing is essential to delivering real-world impact, especially in areas of affordability, access to remedies and public awareness.

In line 15, Grants and Contributions, a decrease of $80,000 in grants and contributions is reflected in this year's budget, following the transfer of environmental programme funding to the newly formed Ministry of Public Works and Environment. However, the Ministry Headquarters is actively exploring the introduction of a consumer affairs bursary programme, which would strengthen succession planning, support certified training, and upskilling for regulatory staff, and build a long-term institutional capacity. This proposal is currently under internal review and if approved will enforce all workforce development strategies while encouraging greater retention and professionalisation within our regulatory units.

Across lines 7, 9, 10, 11, and 12, Operational Costs, an increase of $128,000 across several operational lines represents a 175 per cent rise. These increases cover rental and facilities costs stemming from the relocation of Consumer Affairs to the [D.] Rego building, utilities, and telecom services to support both new and existing staff, enhance administrative resources to manage growing volumes of the public interface and inter-ministerial coordination. These operational investments ensure that the Ministry's Headquarters can perform efficiently, deliver timely services, and maintain compliance with evolving public sector standards.

Mr. Chairman, this budget is not just a mere financial appropriation. It is a strategic investment in regulatory strength, institutionally, modernity, and public responsiveness. [This budget positions] the Ministry Headquarters to deliver more equitable housing outcomes, protect the public from unfair pricing, and [exploitive] practices, modernise licensing and enforcement across key sectors, and accelerate digital service that improves the everyday experiences of the people we serve. In a time when Bermudians are seeking not only relief but fairness, transparency, and trust, this budget affirms our responsibility to lead.

Revenue

Sen. Lindsay Simmons: Mr. Chairman, the revenue summary is located on page B-311 of the 2025/26 Current Accounts Estimates. For the upcoming fiscal year, the Ministry Headquarters projects a revenue generation of $4,000. This revenue is [derived] solely from the licensing of two debt collection agencies, each of which is subject to a licensing fee of $2,000 under the oversight of Consumer Affairs. While revenue collection remains limited, Consumer Affairs is designed to protect Bermuda's families, workers, and tenants from unfair pricing, unsafe products, misleading practices, and unregulated exploitation.

In this upcoming fiscal year, Consumer Affairs will continue to execute a strong, visible enforcement mandate, one that directly supports the Government's broader priorities on cost of living relief, affordability, and regulatory modernisation.

For the 2025/26, Consumer Affairs aims to conduct approximately 2,000 product investigations across the local market. This ambitious, but necessary target, reflects enhanced enforcement [capabilities], following the division's formal integration into the Ministry's Headquarters structure and is supported by expanded personnel. Their purpose is to intercept unsafe, substandard, [deceptive], or illegally traded goods before they reach consumers, or remove them swiftly once detected. The investigation programme is underpinned by three key operational pillars.

1) Risk-Based Targeting and Sector Prioritisation

Sen. Lindsay Simmons: Consumer Affairs uses a risk-based enforcement methodology to enforce resources on product categories most likely to pose health, safety, or financial risk to the public.

High-priority categories include electrical appliances and power tools, which may present fire or electrical hazards; children's goods and toys, where product design or material defects can result in injuries; personal care items and cosmetics, which may contain banned or unsafe ingredients; over-the-counter health and wellness products, especially those sold online or in informal markets where verification and traceability are often lacking.

This targeted approach ensures that the Ministry is focused not only on compliance, but on the prevention of harm.

2) Inspections

Sen. Lindsay Simmons: Investigations will be supported by proactive market inspections that include retail inspections of both online vendors and physical storefronts, sampling of consumer products from high-risk suppliers, audits of labelling practices, warranty disclosures, and return refund policies. These tools help identify systematic trends and inform evidence-based interventions.

3) Legislative Framework and Enforcement Powers, Consumer Protection and Legal Support

Sen. Lindsay Simmons: As part of the Ministry of Home Affairs' renewed focus on safeguarding the rights of consumers, we are strengthening the regulatory and legal mechanisms that underpin our consumer protections regime. The Consumer Affairs Unit continues to serve as a frontline agency for consumer oversight empowered by key legislation to investigate, intervene, and where necessary, initiate legal actions in defence of the public interest.

Under the Consumer Protection Act 1999, our offices are authorised to conduct investigations, enter premises, seize unsafe goods or documentation, and carry out test purchases. Importantly, section 21 makes it an offence to offer or supply products that fail to meet general safety standards.

Further, sections 23 and 24 allow for the issuance of orders to prohibit the sale or distribution of unsafe goods, require public warning, and suspend the supply of such goods. Noncompliance with these orders is an offence. Section 30 strengthens enforcement by making it a punishable offence to interfere with or fail to assist in an investigation into product safety.

The Act also addresses unfair business practices with section 12, making deceptive, misleading, or exploitative conduct a punishable offence. To protect affected consumers, section 13 provides specific remedies and sections 14 and 15 empower the Ministry to issue immediate cease and desist orders and to enforce compliance.

Where warranted, these matters may be referred to the Department of Public Prosecutions. The violators may face up to $15,000 or imprisonment for up to 12 months. Through the Sale of Goods Act 1978, consumers are further protected by the requirement that goods be of marginable quality, fit for purpose, and as described. When those standards are not met, consumers have the legal right to refund, repairs, or replacements.

To enhance transparency and accountability, the Consumer Affairs Unit will also continue to issue product recall notices, publish monthly bulletins on active investigations, and expand access to a secure anonymous complaint submission portal. These measures work in tandem to increase public confidence and deter bad actors across both regulated and unregulated sectors. In this [fiscal] year, we are committed to enhance enforcement to ensure a fair, safe, and informed marketplace for all Bermuda residents.

Public Impact and Enforcement Outcomes

Sen. Lindsay Simmons: Mr. Chairman, the output of these includes issuance of public advisories and safety alerts, product review recalls, penalties for violations. These outcomes protect not only consumers but legitimate businesses that operate within the law and uphold ethical trade practices.

Contributions to the Government's Broader Agenda

Sen. Lindsay Simmons: It is also important to emphasise that this work contributes directly to the Government's national priorities [of] affordability and cost of living relief, public health and safety, market regulation, consumer education and empowerment. This is governance that empowers those living and working in Bermuda to protect themselves.

Mr. Chairman, for the 2025/26 fiscal year, Consumer Affairs aims to conduct approximately 2,000 product investigations. The outcome of these investigations may result in public advisories, product recalls, or removal from the market, and, where warranted, legal prosecution of non-compliant businesses. These enforcement actions not only promote compliance, but also support consumer education, market integrity, and public confidence in trade practices. Together, these efforts uphold the Ministry's commitment to affordability, safety, and consumer protection.

Manpower

Sen. Lindsay Simmons: Mr. Chairman, the manpower estimates for the Ministry Headquarters, as outlined on page B-311, reflects a total of 16 full-time posts for the 2025/26 fiscal year. This represents an increase of eight positions, following the recent integration of Consumer Affairs into the Ministry.

Each of these positions have been strategically aligned with the Ministry's core objectives, including advancing legislation reform, enhancing digital service delivery, expanding consumer education, and strengthening regulatory compliance to implement its strategic priorities for the fiscal year.

Capital Expenditure

Sen. Lindsay Simmons: Mr. Chairman, as outlined on pages C-8 and C-16, the Ministry's Headquarters does not anticipate any capital assets purchased during the 2025/26 fiscal year. While no formal capital acquisitions are planned, the Ministry continues to explore opportunities for digital platform integration and service delivery enhancements as part of its commitment to support broader public sector modernisation.

Grants and Contributions

Sen. Lindsay Simmons: Mr. Chairman, there are currently no formal grants or contributions allocated under the Ministry's Headquarters for the 2025/26 reporting period.

Output Measures and Digitalisation

Sen. Lindsay Simmons: Mr. Chairman, the Consumer Affairs Unit performance measures are outlined on page B-312 for the 2025/26 fiscal year. The Ministry Headquarters is targeting 100 per cent completion of all initiatives assigned under the 2025 Speech from the Throne.

These deliverables form a critical part of the Government's broader reform and modernisation agenda. Key output targets include:

- legislative and regulatory reforms, including introduction of amendments to the Landlord and Tenant Act to strengthen tenant protections and clarify the rights and obligations of both parties;
- reform of Electricity Act to enhance energy affordability and reliability through modernisation regulatory oversight;
- amendments to the Regulatory Authority to clarify mandates and improve sector governance;
- development of CARICOM membership Green Paper detailing Bermuda's policy position and legal consideration as a non-sovereign jurisdiction exploring full CARICOM membership; and
- the implementation of cost of living mitigation strategies.

In tandem with these initiatives, the Ministry is advancing digital transformation projects aimed at modernising the delivery of services within the Consumer Affairs portfolio.

Mr. Chairman, as part of the Ministry's Headquarters commitment to strengthen public protection, regulatory transparency and service efficiency, I am pleased to report that development is actively underway on a dedicated digital platform for Consumer Affairs. This initiative, which aligns with the Government's broader commitment to digitalise 93 per cent of the public services by 2026, is being implemented as a standalone purpose-built system and is a flagship digital transformation priority for the Ministry.

The platform is being developed in close collaboration with the Department of Information and Digital Technologies (IDT) and is designed to deliver end-to-end service integration for both the public and internal regulatory teams.

Platform Objectives and Functional Scope

Sen. Lindsay Simmons: The platform is designed to significantly modernise and centralise Consumer Affairs service delivery. Upon launch, it will support the following key functions.

- Electronic submissions and self-service access [of] consumer complaints. Members of the public will now be able to file complaints, ordinarily [submitted] manually, electronically.
- Licensing application.
- Product investigation requests.
- Case management and resolution tracking. All consumer complaints, investigations, and enforcement actions will be managed through a centralised dashboard enabling improved workflow . . . inter-departmental coordination and data-driven responsive timelines. This initiative is being delivered within the existing operational budgets.

Development Cost

Sen. Lindsay Simmons: The platform is being developed using in-house government resources and technical support provided by the Department of Information and Digital Technologies, thereby eliminating the need for additional capital expenditure.

This approach reflects our commitment to financial prudence and technical alignment. This platform is intended to be integrated by the end of the fiscal period.

Once operational, the platform is expected to yield significant operational gains and public service enhancement, including up to 50 per cent reduction in processing times for complaints, investigations, and licensing applications through automation, task prioritisation and streamline review process, improved workflow transparency and real-time case status updates for both internal offices and members of the public, centralised records and case histories, supporting faster resolutions and improved [continuity] across complex and repeat complaints.

Mr. Chairman, as with all government systems handling personal data, cybersecurity and data protection remain paramount. This platform will be hosted and secure within the Government of Bermuda's centralised IT infrastructure with the following safeguards:

- full compliance with Personal Information Protection Act (PIPA);
- application of government-wide cyber risk-management protocols and data encryption standards;
- secure user authorisation processes for access; and
- redundancies and disaster recovery measures to ensure system integrity and continuity.

The public must be confident that their information is treated with the highest standard of care and will provide analysis of complaint categories and consumer pain points. Identification of repeat offenders or sectors with systematic issues, trend analysis across

licensing volumes, enforcement activities, and resolution timeframes.

Mr. Chairman, this consumer affairs digital platform will support

- transparency, empowering consumers with direct visibility into their case status and resolution process;
- accessibility, removing geographic mobility and the paper-based barriers to serve access;
- equity, ensuring all residents regardless of income or digital literacy can report issues and engage in government processes with ease; and
- accountability, equipping our regulatory teams with the tools to act swiftly, document clearly, and report publicly on enforcement outcomes.

In a time where consumer confidence, affordability, and trust in regulatory institutions are under strain, this initiative affirms the Ministry's commitment to doing things differently and doing them better.

Mr. Chairman, this platform is one of several tools being deployed by the Ministry Headquarters to respond to the call for greater responsiveness, stronger protection, and smarter government. Through these initiatives, we are laying the foundation for a digital-enabled, people-first public service.

Major Policy Changes

Sen. Lindsay Simmons: Mr. Chairman, the Ministry of Home Affairs remains steadfast in the commitment to strategic policy service delivery, enhancing regulatory capacity, and directly addressing the public priorities with a particular focus on the rising cost of living. As [outlined] in 2025 Throne Speech, the Ministry has developed a multi-tiered approach of cost of living mitigation targeting regulatory oversight in key sectors such as fuel, energy, food, and telecommunications. Specifically in relation to food pricing and security, the Ministry is working closely with the Cost of Living Commission and industry stakeholders to explore and expand regulatory frameworks resulting in lower costs.

Consumer Protection and Communications Strategy

Sen. Lindsay Simmons: Mr. Chairman, the Ministry of Home Affairs is placing renewed emphasis on public engagement and consumer empowerment through the expansion of its education outreach and regulatory oversight functions in alignment with the 2025 Speech from the Throne, which prioritises enhanced consumer protections and market transparency. Consumer Affairs will spearhead a comprehensive public communications strategy targeting both regulated and unregulated sectors. To facilitate this initiative, the Ministry will appoint a dedicated education officer to lead targeted public awareness campaigns, develop educational materials and increase the visibility of consumers' rights and responsibilities throughout the community.

A central component of the strategy will be proactive regulations of high risk, unregulated sectors that pose significant risk to consumers. These include informal and unlicensed debt collection agencies, unregulated used car sales, deceptive online retail practices, and the resale of defective or non-compliant household goods. To improve transparency and accessibility, the Ministry will also expand the public communications teams.

Key initiatives include the launch of monthly public bulletins outlining active investigations and enforcement outcomes, the development of online dashboards to monitor complaints and regulatory responses in real time and establishing an anonymous complaint submission portal to ensure secure and confidential reporting. These reforms aim to provide consumers with clear, accessible pathways for redress, foster greater accountability among businesses, and ensure that the public remains both informed and protected in an increasingly complex and digital market.

Major Achievements 2024/25

Sen. Lindsay Simmons: During the 2024/25 fiscal year, the Ministry of Home Affairs, which now encompasses Consumer Affairs, the Energy Department, Land and Title Registration Office, the Regulatory Authority, and Telecommunications, achieved several key milestones in alignment with the Government's modernisation and cost of living mitigation agenda.

Implementation of the National Space Strategy

Sen. Lindsay Simmons: The Ministry advanced the implementation of Bermuda's National Space Strategy, positioning the jurisdiction as an emerging global hub in the rapidly expanding space and satellite communications industry. Achievements included the development of the regulatory framework to ensure safe and transparent sector operations, formalisation of stakeholder partnerships with the industry leaders and international bodies, and the establishment of licensing and protocols to attract foreign investment and promote sector growth.

Amendments to the Electricity Act 2025

Sen. Lindsay Simmons: The Ministry successfully led legislation amendments to the Electricity Act [2016], resulting in an expanded kilowatt hour allowance for residential consumers. This change directly addresses energy affordability concerns and the promotion of more equitable access to essential electricity services across households.

Plans for the Upcoming Year

Sen. Lindsay Simmons: Mr. Chairman, the Ministry of Home Affairs remains steadfast in its commitment to

building a more affordable Bermuda by systematic cost drivers such as housing markets, energy, and the pricing of essential goods and services. In the upcoming fiscal year, the Ministry will continue to advance legislation, regulatory, and policy reforms to deliver meaningful relief to Bermuda's residents.

To support this mandate, the Ministry will implement an electronic register for goods, review the list of essential goods and services to determine best areas for reform, explore new trade agreements to reduce the cost of living through strategic importation savings. In the area of housing, the Ministry will finalise amendments to the Landlord and Tenant Act, aimed to foster equitable rental relationships and ensuring protection of rights for both tenants and landlords.

In the energy sector, further amendments to the Electricity Act [2016] will be introduced by advanced fair pricing methodologies and [incentivise] investments in renewable energies. As part of this strategy, work is progressing to develop a framework for community solar designed [to] incentivise local participation in clean energy generation and improve energy equity.

Mr. Chairman, the Ministry also intends to amend the Regulatory Act 2011 to streamline internal operations and strengthen enforcement capabilities. These amendments will address current operational gaps and reinforce the Authority's ability to fulfil its statutory oversight responsibilities effectively.

Cost of Living Summit

Sen. Lindsay Simmons: We are also preparing for the launch of the Cost of Living Summit in 2025. This event will feature a comprehensive report on both past and present initiatives designed to alleviate financial pressures on Bermuda's households.

Mr. Chairman, the Ministry's legislation agenda for the year include

- a new Landlord and Tenant Act that repeals the 1974 [Act and] establishes a modern framework for residential rental relationships;
- amendments to the Electricity Act 2016 to ensure affordability and sustainability in energy pricing;
- amendments to the Electronic Communications Act; and
- enhancements to the Regulatory Authority Act 2011, following consultation with the Regulatory Authority.

Cost of Living Strategy Team and Commission

Sen. Lindsay Simmons: Mr. Chairman, in direct response to one of the most pressing issues facing people in Bermuda, the rising cost of living, the Ministry has taken decisive steps to strengthen coordination, deepen analysis, and deliver meaningful, measurable outcomes. To support the Ministry's cost of living efforts, it has convened a non-statutory Cost of Living Strategy Team, working in tandem with the newly formalised Cost of Living Commission to develop a coordinated multi-sectoral action plan.

Cost of Living Strategy Team—Non-Statutory

Sen. Lindsay Simmons: This internal cross-functional team was convened by the Ministry Headquarters with volunteers to ensure focused leadership and coordination on strategic cost of living priorities. It operates with engaging industry experts across sectors and ministries to drive implementation and actionable policies and regulatory reforms. While previous jurisdictional reviews and internal reports have offered important insights, many recommendations were left unrealised due to the fragmented ownership and resource constraints. The strategic team now supports a coordinated multi-sectoral action plan focused on affordability, pricing fairness, and structural market reform.

Cost of Living Commission Gazetted 7 May 2025

Sen. Lindsay Simmons: The Cost of Living Commission formally established and gazetted on 7 May 2025, is mandated to provide evidence-based independent advice to the Minister and Government on the following:

- monitoring pricing trends and cost drivers across essential goods and services;
- recommending fair pricing practices to ensure equitable treatment of consumers and suppliers; and
- advising and appropriating policy and regulatory interventions, particularly when market conditions create hardship or systematic inequalities.

The Commission will work closely with both the Ministry and the strategic team to align analysis with execution, ensuring strategic cohesion and accountability.

Public Consultation and Engagement

Sen. Lindsay Simmons: To support the Commission's work with real-world insight, the Ministry launched two national public surveys, one for residents and one for businesses.

The surveys closed on 30 April 2025 with impressive participation: 1,419 responses from residents, and 250 responses from businesses across sectors. This strong level of engagement demonstrates that the public is eager to be part of the solution, and it will enable Government to design responses grounded in lived experiences.

Mr. Chairman, planning is well advanced. An inaugural Cost of Living Summit 2025 will convene key players from across the Island to tackle immediate affordability challenges and shape long-term economic reform. The summit's two objectives are:

1) To Deliver Quick Wins

Sen. Lindsay Simmons: Immediate, actionable interventions, particularly with food and essential goods supply chain and communications and transparency strategies. Recognising the public's urgency around this issue, the Ministry is developing a phased communication strategy to promote transparency and manage expectations. This will include a dedicated public website, providing regular updates, reports, and the commission's findings, digital outreach campaigns to improve information access for vulnerable populations, targeted briefings with key stakeholders and civil society actors, media engagement and newsletters to keep the public informed on progress and policy changes.

2) To Develop a Roadmap for Sustainable Affordability Addressing Structural Factors that Drive Long-Term Cost Pressures

Sen. Lindsay Simmons: A comprehensive stakeholder list is being finalised and will include representation from grocery retailers and wholesalers, shipping and logistics providers, labour unions, business associations, non-governmental organisations, and consumer advocacy groups. This diverse and inclusive representation ensures that solutions reflect Bermuda's economic, geographic, and social realities.

Communication and Transparency Strategy

Sen. Lindsay Simmons: Recognising the public's urgency around this issue, the Ministry is developing a phased communication strategy to promote transparency and manage expectations. This will include a dedicated public website, providing regular updates, reports, and commission findings, digital outreach campaigns to improve information access for the vulnerable populations, targeted briefings with key stakeholders and civil society actors, media engagement and newsletters to keep the public informed on progress and policy changes.

Legislative and Regulatory Tools

Sen. Lindsay Simmons: Simultaneously, the strategic team is evaluating a suite of legislative and regulatory options to support the Government's cost of living objectives. This includes reviewing pricing practices in unregulated sectors, studying market concentration in food and fuel, exploring competition tools, commissioning further research into consumer behaviour, pricing markups, and supply chain dynamics. These initiatives are designed to ensure that all government interventions are evidence-based, responsive to market conditions, and capable of delivering lasting relief to Bermudians across income levels.

Mr. Chairman, this Government made a promise to the people of Bermuda to tackle the cost of living, not just with words, but with action. Through the Cost of Living Strategy Team, the Cost of Living Commission and the upcoming Summit 2025, the Ministry is translating that promise into robust, accountable, and inclusive programmes of reform. We are laying the foundation for a Bermuda where families can afford basic essentials, businesses can compete fairly and transparently, and no one is forced to choose between dignity and survival. We look forward to reporting back on concrete outcomes and policy interventions emerging from this work in the months ahead.

Mr. Chairman, in closing, I would like to express my sincere gratitude to the dedicated public officers of the Ministry Headquarters. Their steadfast commitment, innovation, and the pursuit of service excellence have been instrumental in driving forward our legislative and regulatory agenda. Through their efforts, we continue to strengthen consumer protection, improve affordability, and deliver meaningful reforms that enhance the quality of life for the people of Bermuda. As we look ahead, the Ministry remains focused on delivering results, embracing transparency, and responding to the evolving needs of our community.

Thank you, Mr. Chairman. That concludes Head 93, Ministry of Home Affairs [Headquarters].

The Chairman: Thank you, Senator Simmons.

Just as a time check, we are roughly halfway through our two-hour session.

Would any Senator wish to speak on Head 93, the Ministry of Home Affairs Headquarters?

Senator Foley, I see your hand up.

Sen. Maurice Foley: Thank you, Mr. Chairman.

Yes, for Head 93, I do have a question—and thank you, Junior Minister, for providing that information.

Regarding the increase, and I apologise if I missed that part, regarding the increase of $806,000. The question that I have is, Can the Junior Minister advise whether this increase in the professional services allocation includes the continuation or expansion of existing consultancy contracts, or whether it reflects new service engagements anticipated in the 2025/26 fiscal year? That's my one question.

The Chairman: Thank you, Senator Foley.

Also, Senator Simmons, there were, I am guessing, questions sent in advance. So, I think you can address those if there were any that pertain to Head 93.

Sen. Lindsay Simmons: All my pre-questions are in my briefs. So, I am answering them in my briefs.

Sen. Maurice Foley: Yes, agreed. Those questions that were asked were addressed in her brief.

The Chairman: Very good. Thank you, Senator Foley. So, we just have that one question for Senator Simmons to respond to.

We have, okay, that's the second one. Senator Jones, over to you.

Sen. Marcus Jones: Good morning, Mr. Chairman. Good morning to my fellow colleagues and to the listening audience. I also want to add my gratitude and thanks to the technical officers and those who work behind the scenes to ensure that this Ministry functions at its optimum best. And I would like to thank the Junior Minister for her brief, which she adequately answered the pre-budget questions.

I just have one or two observations mixed in with a question or two.

I see that CARICOM is one of the . . . it rests in this particular Ministry. And I was curious to ask the question, being that the objective within this particular Ministry is to complete comprehensive consultation on CARICOM membership, engage stakeholders and the public and deliver a Green Paper for decision. Being that there is a fair amount of research and fact finding that is required, I would think, in preparation to lead up to this Green Paper, I think of certain questions that need to be asked and answered in an expert fashion. That being, How much impact would being a member of CARICOM be on our workforce? How about the freedom of movement between islands?

A question that arises in my mind is, Will the Caribbean monetary system actually be considered legal tender in Bermuda? How much will this relationship take away from our international business market share, being that our rivals and competitors are under one roof?

The reason why I throw out those questions is because we would need some expert consultation that may be outside of our shores. So, my question would be, If the Government, or specifically this Ministry, is in the process of information gathering, are there expenses that they are anticipating in the upcoming year? Which line item will that fall under if in fact there are any expenses that are going to be earmarked to cover expertise within the investigation of getting into CARICOM? That's one question.

My second question has to do with performance measures. I noticed there on page B-312 under the number of . . . the number of valid consumer complaint investigations . . . first of all, I would like to know quite simply, What is considered a valid complaint as opposed to an invalid one? And once I get some understanding on that, if there is an estimate of 2,000 valid complaints, what would be the expected total number of complaints? I am trying to get an understanding of what the workload would be for this particular department.

And then when it comes to consumer complaint investigations, we all know that housing and the lack thereof and the affordability of housing, we know how that is a major issue in our community. I would really like to see how the number of consumer complaint investigations actually revolve around housing, renters versus landlords. I would like to see what the number of complaints within that category would be. Two thousand may be a little, it may be a lot, we do not know.

So, if the technical officer can give us a sense of . . . give us some context on the load that this department has to take on to investigate these complaints, specifically separating the tenant/landlord complaints, I would appreciate that.

And with those two questions, I yield, Mr. Chairman.

The Chairman: Thank you, Senator Jones.

Senator Simmons, whenever you are ready to answer those questions from Senator Jones and Senator Foley.

[Pause]

Sen. Lindsay Simmons: So just to let you know, Consumer Affairs takes approximately 100 calls per week. Some of them are just for information purposes.

The Government is not intending to participate in the CARICOM single market and economy, [also known as] Freedom of Movement. So, the [question] that Senator Foley asked, the answer is no. With regards to the consultants, the $806,000 is not for consultancy contracts. These are due to the integration of Consumer Affairs into the Ministry.

And the other calls that we do get, the approximately 100 that we get, they are mere detail complaints requiring further investigation.

And likewise, there is no plan to join the monetary union of any kind.

Housing, including landlord and tenants, are approximately 50 per cent of the contracts.

I believe that answers the questions so far.

The Chairman: Thank you, Senator Simmons.

Any other questions before we move on to Head 89?

If not, thank you, Senator Simmons.

Please proceed with Head 89 on energy.

HEAD 89—DEPARTMENT OF ENERGY

Sen. Lindsay Simmons: Thank you, Mr. Chairman.

I am pleased to present the budget for Head 89, the Department of Energy, as detailed on pages B-313 through B-315 and C-16 of the Approved Estimates of Revenue and Expenditure.

Mission

Sen. Lindsay Simmons: Mr. Chairman, the mission of the Department of Energy is to promote, advocate for,

and develop policy legislation for Bermuda's space, energy, and telecommunication industries.

To accomplish this mission, the Department [of Energy] pursues the following broad objectives:

- reduce Bermuda's reliance on fossil fuel imports while balancing energy security, sustainability, and affordability;
- provide education, guidance, and policy advice on regulations across energy and telecommunications, including space and satellite [sectors]; and
- support the growth of Bermuda's infrastructure and industry through the development [and maintenance of] robust space, satellite, telecommunications, and energy infrastructure.

To meet these objectives, the department operates through a single business unit detailed on page B-313 and is supported by four offices under the heading Administration, 99000. Objectives:

- to reduce reliance on fossil fuel imports while balancing the security, sustainability, and affordability of energy in Bermuda;
- to provide education, advice and guidance on policy and regulations for the energy and telecommunications sectors;
- to facilitate the growth of industry and businesses in Bermuda through supporting the development and maintenance of robust space, satellite, telecommunications, and energy infrastructure.

Expenditure Overview

Sen. Lindsay Simmons: Mr. Chairman, the department of Energy's total budget allocation for 2025/26 is $526,000. This allocation is largely consistent with the previous year's estimate, reflecting a slight increase of 5 per cent compared to the 2024/25 budget.

Notably, there is a modest increase in the salaries line item to accommodate expenditure relating to acting pay and necessary salary adjustments. The Director's post is a statutory position which [necessitates] the appointment of an Acting Director whenever the substantive post holder is on leave.

Revenue Summary

Sen. Lindsay Simmons: Mr. Chairman, the Department of Energy estimates revenue for the 2025/26 fiscal year as outlined on page B-314 is projected at $15,385,000. These revenues are made up of:

- telecommunications fees of $5,981,000;
- Integrated Communications Operating Licence (ICOL) and spectrum band fees of $9,091,000;
- broadcasting fees of $30,000;
- electricity fees of $177,000; and
- aircraft and maritime licencing fees of $106,000.

This represents a decrease of $1,964,000 or approximately 11 per cent compared to the original revenue estimates for the 2024/25 fiscal year. The primary reason for this decline is a projected reduction in telecommunications revenue following the Government's decision to lower the monthly tax on mobile phones by 50 per cent, from $12 to $6 effective 1 July 2025. This policy change was a key initiative announced in the 2025/26 Throne Speech and reflects the Government's ongoing commitment to ease financial burdens on residents by reducing government-imposed fees.

The Throne Speech explicitly states the Government is acutely aware of the financial burdens placed on families and will reduce the monthly tax on mobile phones by 50 per cent to provide tangible relief to working Bermudians. This initiative is designed to make essential telecommunication services more affordable and aligns with broader efforts to address the high cost of living. Given the integral role that mobile phones play in daily life, this tax reduction is expected to deliver meaningful relief to consumers across the Island.

Manpower

Sen. Lindsay Simmons: Mr. Chairman, the Department of Energy staff and details are provided on page B-314 of the Estimates of Revenue and Expenditure.

The department is comprised of four full-time positions, all of which are held by Bermudians. At present, one of these positions is vacant. However, the department is actively recruiting with the goal of filling the vacancy before the end of the current fiscal year. The full staff and complement include the Director, an Energy Policy Analyst, a Research and Development Officer, and a Telecommunications Officer. The total salary allocation for these positions is $514,000, which accounts for 98 per cent of the department's overall budget.

Output Measures

Sen. Lindsay Simmons: Mr. Chairman, the Department of Energy performance measures are outlined on page B-315 of the Estimates of Revenue and Expenditure.

These update metrics reflect the Government's commitment to public service reform and are closely aligned with the department's core functions. A central priority for the department continues to be the provision of technical and project management support across Government. Alongside its leadership role, it is collaborating with regulatory authorities to advance critical policy and legislative initiatives across the energy, fuel, and electronic communications sector.

The department's performance targets for fiscal year 2025/26 are based on its business plan, which

aligns with the Government's Throne Speech initiative and platform commitments. These targets reflect the department's planned outputs, including the number of legislative amendments, policy recommendations, and the Cabinet's . . . need to advance national priorities. Legislative reforms expected during this period include amendments to the Regulatory Authority Act, the Electricity Act, and the Electronic Communications Act.

The number of Cabinet memoranda is calculated according to the business plan and encompasses decisions prepared related to legislative changes and departmental restructuring, as well as information papers designed to update Cabinet on strategic initiatives. These documents are essential tools to support timely decision-making and to present viable policy options for the Government.

The department is actively managing five initiatives including: updates to the national electricity sector policy and the national fuel policy, oversight of the integrated resource plan, engagement with the Energy Policy Steering Committee, and public awareness campaigns. Additional cross-sector initiatives in energy, telecommunications, and space are also underway. Although five key projects were initially planned, the department expects to exceed this number as emerging priorities are addressed.

In the upcoming fiscal year, the department will play a pivotal role in supporting the government's initiative to modernise Bermuda's regulatory framework. The current enforcement and adjudication process employed by the Regulatory Authority have been deemed outdated, inefficient, and unnecessarily complex. These processes often involve lengthy formal hearings and administrative steps, which no longer meet the needs of a modern regulatory environment.

To address this, the Government is implementing a more streamlined and transparent regulatory model. This updated approach will introduce clearer procedures for issuing warnings, making final decisions, and publicly disclosing enforcement outcomes when appropriate. It will also strengthen the enforcement capabilities of the Regulatory Authority by enabling it to impose suitable penalties, amend or revoke licences, and take other necessary actions to ensure compliance.

To address this, the Government is implementing a more streamlined and transparent regulatory model. This updated approach will introduce clearer procedures for issuing warnings, making final decisions, and publicly disclosing enforcement outcomes where appropriate. It will also strengthen the enforcement capabilities of the Regulatory Authority by enabling it to impose suitable penalties, amend or revoke licences, and take other necessary actions to ensure compliance. Additionally, the consultation process with stakeholders will be improved.

The current three-step process requires for most cases with the option to revert to the original format for complex or sensitive matters when necessary. The enhancements aim to make Bermuda's regulatory regime more responsive, [efficient], and aligned with international [best] practices. The Department of Energy remains committed to supporting these reforms and ensuring that the sectors under the Regulatory Authority's oversight operates with a modern, effective, and transparent framework.

Major Achievements

Sen. Lindsay Simmons: Mr. Chairman, a major milestone was achieved through the Green Overseas (GO) Programme, EU-funded initiative, executed by Expertise France. The Green Overseas (GO) Programme is an initiative funded by the European Union and implemented by Expertise France, a French international technical cooperation agency launched in August 2020 with a budget of €17.8 million over 68 months. The programme aims to support sustainable development and climate resilience in overseas countries and territories, (OCTs), including Bermuda. Despite the United Kingdom's departure from the European Union, UK OTCs remain beneficial due to the agreement established prior to Brexit.

The GO Programme operates through two main mechanisms. The GO Facility, which allows individual territories to request specific national-level activities with a set financial range, and GO Communities, which foster regional and inter-regional collaboration among multi-territories.

In Bermuda, the GO Programme assisted in updating the Island's building codes for both commercial and residential structures, focussing on enhancing energy efficiency and reliance to extreme weather events linked to climate change. This support includes expert [consultations] and stakeholder engagement to ensure that the revised codes effectively address the unique environmental challenges faced by the Island, such as rising sea levels and increased hurricane activities. The programme has significantly advanced Bermuda's Sustainable Development Agenda.

A key accomplishment under this initiative, led by the Department of Planning and supported by the Department of Energy, was the successful facilitation and approval of Bermuda's revised building code application on 13 October 2003. This achievement was the result of a strong partnership with the GO Programme, the Department of Energy, and the Department of Planning. Together, these entities worked to integrate efficiency measures and renewable energy technologies into Bermuda's National Regulatory Framework.

The Department of Energy provided technical leadership to ensure that all recommendations were tailored to Bermuda's unique climate and socioeconomic context, while the Department of Planning led the drafting and integration of these recommendations into the updated building code.

Mr. Chairman, the technical modelling and analysis conducted under the GO Facility produced

several key insights. It was determined that many Bermudian residents already exhibited relatively high energy efficiency due to the Island's moderate temperature range. As a result, traditional efficiency upgrades such as wall installation and high-performance glazing offered limited cost-effectiveness and longer payback periods. Instead, the study found that passive design strategies such as extended porches, roof overhangs, and natural shading from trees deliver far greater impact.

This collaboration also identified two high-impact scalable technologies: heat pump water heaters and balcony solar systems. Heat pump water heaters can reduce residential electricity consumption by up to 30 per cent if made widely accessible to lower-income households. Meanwhile balcony solar systems, small plug-in solar units that do not require Planning permission, [are] capable of meeting most daytime electricity demand.

Collectively, these efforts have laid a strong foundation for a more affordable and energy resilient built environment. The revised building code reflects both ambition and pragmatism, accounting for Bermuda's specific development challenges while moving the Island closer to sustainability and climate resilience goals. These achievements mark a new chapter in Bermuda's approach to energy and environmental policies, one defined by initiatives, innovations, inclusiveness, and long-term impact.

Mr. Chairman, it is also important to highlight the department's oversight of Bermuda's subsea telecommunications infrastructure, which plays a crucial role in the Island's digital and economic resilience. The Bermuda Submarine Communications Cable Act [2020] provides the legal framework for licensing and managing the landing and operation of submarine cables in Bermuda's territorial waters. With the exponential growth of global data flows and the increasing strategic value of digital connectivity, submarine cables have emerged as vital infrastructure, underpinning financial services, communications and data security. The department continues to monitor the sector developments and will lead efforts to align Bermuda's legislative and regulatory regime with international best practises to ensure that the jurisdiction remains active for future cable landings and investments.

In the upcoming fiscal year, the department will also assess how this sector can be integrated more broadly into Bermuda's long-term telecommunication and digital economy strategies, identifying opportunities to support initiatives, sectoral evaluations, evolution and new business development aligned with Bermuda's role as a digitally connected hub in the Atlantic.

Mr. Chairman, during the most recent fiscal year, the Government passed the Electricity Amendment Act 2024, introducing a new Bulk Generation Sole Use Installation, (BGSUI) Licence, as part of its ongoing efforts to modernise Bermuda's regulatory framework and accelerate the Island's energy transition. This legislative change directly supports the objectives outlined in the 2019 Integrated Resource Plan (IRP), which calls for an 85 per cent reduction in fossil fuel use for electricity generation by 2035 and permits greater adoption of distributed renewable energy.

The new BGSUI licence permits Bermuda's registered companies, government departments and the statutory authorities to install renewable energy systems exceeding 500 kilowatts for self-use while allowing them to distribute 30 per cent of their total monthly generation to the transmission, distribution and retail (TD&R) licensee.

Importantly, the Regulatory Authority must assess and approve each installation to ensure stability and safeguard ratepayers from potential cost impacts. The amendment resolves a long-standing challenge faced by developers who were previously required to sell all of their generated electricity as a low feed-in tariff and repurchase it at a significantly higher retail rate. The updated framework creates a more commercially viable and equitable pathway for largescale renewable investments by private and public sector entities alike. Furthermore, it aligns with broad public support for clean, affordable energy and responds to stakeholder calls for more flexibility.

Future Ready Energy Legislation

Sen. Lindsay Simmons: By removing structural barriers and promoting responsible development, this reform reinforces the IRP's roadmap while advancing Bermuda's national sustainability and energy affordability goals. The updated IRP, which is being led by the Regulatory Authority in accordance with the Electricity Act 2016 is being finalised. The updated IRP is expected to be complete by the end of this calendar year.

The Ministry is balancing fossil fuel import reduction with energy security, sustainability, and affordability by supporting the increase of the independent power producers, encouraging grid upgrades and permitting the integration of battery storage. These efforts aim to reduce dependence on fossil fuel, ensuring grid stability as renewable penetration grids, and maintain affordability for consumers. The Ministry understands the pressure that increased solar development placed on electricity costs for those who cannot install systems and rely solely on the utility for power. However, proven solutions and regulatory mechanisms exist to manage the impact of rising solar PV adoption and energy prices. These measures are currently under review and being addressed by the Regulatory Authority.

Plans for the Upcoming Year

Sen. Lindsay Simmons: Mr. Chairman, the Department of Energy remains a key partner in supporting interministerial initiatives and driving national progress towards zero emission mobility.

Mr. Chairman, the Department of Energy remains a critical partner in advancing Bermuda's national objective for sustainable transportation. In the upcoming fiscal year, the department will continue to provide technical and project management support for the development and implementation of two landmark policy frameworks in collaboration with the Ministry of Transport.

National Policy on Zero Emission Vehicles—EVolve

Sen. Lindsay Simmons: This framework forms the foundation of Bermuda's long-term strategy to transition from inter-combustion energies to clean electric mobility.

The national policy on zero emission vehicles sets ambitious but achievable targets to phase out the importation of fossil fuel powered vehicles across all classes. The policy, which is publicly available, also permits EV-ready building codes and workforce training to support this transition. The department will continue to lead stakeholder engagement, scenario planning and legislative alignment efforts to ensure timely implementation of these targets.

In direct support of these national goals, the department has also expanded its collaboration with the Ministry of Tourism, Transport, Culture and Sport, which is embarking on its own sector-specific clean transport transition. As part of this support, the department has reassigned one officer to provide targeted guidance on vehicle electrification infrastructure requirements and policy alignment to facilitate the Ministry's goal of modernising transport services within the tourism economy. This officer's role has been adjusted accordingly in the department's staffing plan, reinforcing the department's aligned and interministerial approach to advancing national sustainability targets.

Mr. Chairman, the Government continues to lead by example. Several ministries with the support of the Department of Energy have already initiated the [conversion] of their fleets to electric vehicles, demonstrating a firm commitment to [decarbonisation] of Bermuda's transport sector. Notable actions include the introduction of electric motorcycles with the Bermuda Post Office, the deployment of electric vehicles within the Ministry of Health and the ongoing integration of electric vehicles across the Ministry of Public Works and Environment fleet. Furthermore, the electrification of Bermuda's public bus system represents a transformational shift. With 70 electric buses now operating across the Island. This initiative has significantly reduced emissions from one of Bermuda's largest vehicle fleets while generating cost-savings through lower fuel and maintenance expenses.

Mr. Chairman, marine transportation is also a key focus. With support from the Department of Energy, Marine and Ports are assessing and evaluating the feasibility of purchasing one electric ferry through a potential pilot initiative. This project supports the long-term aim of modernising Bermuda's maritime infrastructure in a manner that is both climate resilient and cost-effective. From electric buses to inter-ministry fleet [conversions] and the [expectation] of electric ferries, the department will continue to support the various ministries to reduce emission, expand EV infrastructure and stimulate the clean energy economy. These initiatives reflect Bermuda's commitment to building a modern, efficient and climate-[resilient] transport system that benefits all sectors of society.

Mr. Chairman, the Government's early adoption of electric mobility serves two strategic purposes. First, it demonstrates leadership and builds public confidence, encouraging wider adoption of electric vehicles in the public and private sectors. Secondly, it supports the expansion of the electric vehicles market, which will result in increased electricity demands measured in kilowatts. This growth is economically significant.

By increasing energy consumption, fixed generation and distribution costs can be spread across a larger volume, potentially reducing the per kilowatt hour cost of electricity and improving affordability and long-term sector sustainability.

Mr. Chairman, the Government continues to advance its clean energy agenda through strategic partnerships and targeted programmes that accelerate the transition to renewable energy. Central to this effort is the Government's solar programme, which is facilitating the development of solar photovoltaic systems across 36 per cent of government-owned buildings.

The Department of Energy is providing support to the Ministry of Public Works, who takes responsibility of being the landlord for all government properties. To implement this initiative, the initiative is designed to reduce the Government's overall electricity consumption, lower operational costs and set a strong example for environmental stewardship across the public sector. This programme is further strengthened through the strategic partnership with the Rocky Mountain Institute (RMI), a globally recognised energy initiative and implementation partner.

In 2018, the Government of Bermuda entered a non-binding memorandum of understanding (MOU) with the Rocky Mountain Institute (RMI), a globally recognised non-profit organisation focused on accelerating the energy transition. As with any other contractual agreement, the details of the MOU are confidential and governed by the standard protocols. MOUs typically outline a scope of work and terms of engagement, and in this case were thoroughly vetted by the Attorney General's Chamber prior to execution to ensure alignment with legal and policy requirements.

RMI has provided technical assistance, policy guidance and energy modelling expertise that supports Bermuda's broader IRP and energy resilience objectives. Their involvement ensures the Government's efforts are aligned with global best practices and grounded in sound economic and environmental analysis. Together, the deployment of solar infrastructure

across government buildings and the partnership with RMI exemplify a whole Government approach to reducing fossil fuel dependence, cutting emissions, and fostering a more sustainable, self-reliant energy future. These actions not only contribute to Bermuda's national climate goals but also demonstrate the Government's leadership and commitment to drive the Island's energy [transition] forward.

Mr. Chairman, turning to communications policies, the department recognises the rapidly evolving landscape of broadcasting driven by digital [conversions] and new media consumption habits. Bermudians are increasingly accessing content through online platforms, mobile applications, and Internet-based [streaming] services, challenging the relevance of traditional regulatory frameworks.

To address this, the Government has introduced a new draft broadcasting policy entitled [Converged] Policy for Electronic Communications. This forward-thinking framework seeks to unify the regulation of traditional broadcasting and Internet-based audiovisual media services under a single [modern] instruction. The policy aims to ensure that regulation keeps pace with technological advancements while upholding public service obligations, quality standards, and accessibility.

Mr. Chairman, a central [element] of the new policy is the promotion of local content. Proposed measures include content requirements to maintain visibility of Bermudian stories and the establishment of a national broadcaster dedicated to local programming. These initiatives will protect Bermuda's cultural identity and support vibrant, sustainable local media industry.

To uphold content standards, the policy will contemplate the establishment of a content review panel responsible for setting content guidelines, reviewing programming, and addressing public concerns. This panel will help to ensure that the content across all platforms remain accurate, culturally appropriate, and aligned with Bermuda's social and cultural values.

Mr. Chairman, in support of these objectives, the licencing regime will be modernised to include other emerging digital platforms. These licences will require compliance with local content obligations, technical standards, and adherence to public interest principles, ensuring a fair and consistent oversight.

Mr. Chairman, collectively, these broadcasting reforms represent a bold and forward-thinking strategy, modernising outdated legislation, empowering local voices, and ensuring public access to quality content, creating a more responsive and inclusive media ecosystem that serves all Bermudians.

Mr. Chairman, in the space and satellite sector, the Ministry continues to advance the development of Bermuda's space and satellite policy framework in collaboration with Access Partnership, whose scope of work remains valid through April 2026. The department also initiated discussions with Bermuda's Business Development Agency (BDA), regarding its potential role in the space advisory panel.

Acknowledging the importance of aligning public policy with private sector opportunities, the renewed interest in this initiative has been well received across Government, and the department remains committed to delivering a fit-for-purpose regulatory and policy framework that supports sustainable growth and innovation in Bermuda's emerging space and satellite sector.

Mr. Chairman, looking forward, looking further ahead, the GO programme will play a crucial role in shaping a climate resilient built environment. Upcoming initiatives led by the Department of Planning and supported by the Department of Energy include executive stakeholders' consultation, in-depth climate risk assessment, and international benchmarking of building standards.

The programme will review the refined minimum technical requirements for structural resilience building energy performance and rainwater capture and drainage measures. These efforts will culminate in the development of an initiative commercial and residential building code tailored to Bermuda's unique environment context. Public awareness and education campaigns will also be launched to build support within the construction sector and wider community.

Mr. Chairman, the Energy Policy Steering Committee remains a key advisory body to the Ministry, strategically positioned to guide Bermuda's transition towards a more sustainable and resilient energy future. The Energy Policy Steering Committee (EPSC) was established to provide expert guidance and strategic recommendations on Bermuda's energy policy, with a focus on updating the National Electricity Policy and the National Fuels Policy. These policy updates are essential to ensure alignment with the IRP, which serves as Bermuda's roadmap to transitioning to a more sustainable and reliable energy future.

The EPSC held its inaugural meeting on the 23rd of April 2025, and is chaired by Mr. Adrian Dill, Director of the Department of Energy. Members include representation from the public and private sectors, academies and utilities and civil society. The current members are Mr. Simon Clinton, Department of Energy; Mr. Dennis Pimentel, Power and Utility Sector Consultant; Mr. Denton Williams, BAC and former Regulatory Executive; Mr. Craig Simmons, Economist; Ms. Regina Ferguson, Ministry of Public Works; Dr. Geoffrey Smith, Department of Environment and Natural Resources; Mr. Stuart Kriendler, Renewable Energy Industry; and representatives from the Blue Planet Alliance, Mr. Francois Rogers and Mr. Kneyone Murray.

The committee operates on a voluntary, unpaid basis and does not impose any direct costs to the department. Any required administrative support is absorbed within existing department resources. Meetings are held bi-weekly and the committee functions under the terms of reference that set out clear timelines and

deliverables. While the Regulatory Authority is responsible for overseeing compliance with the IRP, the EPSC plays a vital role ensuring that updated energy policies remain aligned with Bermuda's long-term energy objectives.

Mr. Chairman, as highlighted in the recent Throne Speech, the Government is advancing targeted amendments to the Regulatory [Authority] Act to streamline adjudication processes and strengthen the Authority's enforcement capabilities. These legislative changes are designed to create a more and responsive regulatory framework, one that is better equipped to address the complexities of Bermuda's rapidly evolving sectors. The proposed revisions will enhance the Regulatory Authority's ability to uphold compliance, resolve dispute efficiently, and enforce clear, consistent standards. By empowering the Authority to act decisively, these reforms will promote greater regulatory accountability and reinforce public trust in the governance of Bermuda's regulated industries.

Mr. Chairman, in response to the department's expanded mandate, a strategic restructuring is currently underway to better align its organisational structure with the evolving responsibilities. The existing title, "Department of Energy" no longer captures the scope of its work, particularly with the integration of electronic communications and emerging regulatory obligations surrounding space and satellite operations. The department is transitioning into a multi-disciplinary regulatory and policy institute tasked with managing the complex intersection of territorial and extraterritorial infrastructure spectrums of allocations and data governance.

At this time, it is leading efforts to promote energy efficiency across Government operations and to accelerate the public sector's shift towards renewable energy, ensuring the Government sets the standards in emission reductions, energy optimisation, and technical innovations. This restructuring represents a timely and necessary step in modernising Bermuda's [institutional] capacity and ensuring it remains fit-for-purpose in an increasingly digital [and] interconnected world while aligning with the Island's long-term sustainability objectives.

Mr. Chairman, in closing, I would like to extend my sincere appreciation to the dedicated team within the Department of Energy. Their tireless efforts and professionalism continue to strengthen Bermuda's reputation as a clean, innovative, and forward-thinking jurisdiction across the fields of energy, telecommunications, satellite, and emerging technologies.

Thank you, Mr. Chairman.

The Chairman: Thank you, Senator Simmons. Just as a time check, we have roughly 15 minutes left for questions on this head and for the next . . . the last head.

Would any Senator wish to speak on this Head 89 on Energy?

Hearing none, Senator Simmons, you got off lightly on this one.

We can move on to Head 97.

Sen. Lindsay Simmons: Thank you.

HEAD 97—LAND TITLE AND REGISTRATION DEPARTMENT

Sen. Lindsay Simmons: Mr. Chairman, the budget estimates for Head 97, the Land Title and Registration Office can be found on pages B-316 through B-318 and C-16 of the Estimates of Revenue and Expenditures.

Mission and Objectives

Sen. Lindsay Simmons: Mr. Chairman, the mission of the Land Title Registration Office, the LTRO is to advance accurate and reliable land management across Bermuda. Mr. Chairman, the mandate of the LTRO is to establish, maintain, and safeguard a secure, accurate, and up-to-date register of the land ownership and interests by providing a centralised system recording, verifying, and protecting property's rights.

The LTRO ensures legal certainty and transparency in all land transactions. Through effective land title registration and adjudication processes, the LTRO facilitates economic development, supports land-based investments, aids in dispute resolutions, and strengthens public confidence in property ownership. In doing so, it aims to modernise Bermuda's land administration system by leveraging digital technologies and enhancing consumer-focused service delivery.

Expenditure Overview

Sen. Lindsay Simmons: Mr. Chairman, the budget allocation for the LTRO is outlined on page B-316 of the Budget Book and totals $1,657,000 for the 2025/26 fiscal year. This represents $82,000, or a 5 per cent increase compared to the original estimates from 2024/25.

A detailed breakdown of the current account estimates is found on page B-317 as follows.

- Salaries on line 1 is the largest expenditure item totalling $1,316,000, which includes an increase of $142,000 and is a 12 per cent increase, to accommodate the addition of two temporary staff for nine months required to meet productivity demands.
- Professional services shown on line 7 is allocated $54,000 for the fiscal year 2025/26. This covers the cost of retaining one consultant and one representative, a decrease of $16,000 or 23 per cent compared to the original 2024/25 budget.

In the fiscal year, the department undertook several major projects including a document scanning initiative with an external vendor and the implementation of the AI system. These initiatives necessitate a revised professional services budget of $160,000 for that

period. Although the professional service allocation was increased last year to support these crucial projects, the 2025/26 figure is significantly lower than in the previous years. This is primarily due to the findings of a comprehensive management system review which confirmed that three Land Title Officers previously engaged as consultants since 2018 should have been transitioned to temporary additional officers. Accordingly, their consultancy fee was reclassified and incorporated into the department salary budget to reflect their new status as temporary staff. This strategic shift promotes workforce stability and ensures alignment with the public service employment standard.

- Rentals shown on line 8 sets $171,000 to cover the annual lease for the Land Title and Registration Office at Milner Place.
- Repairs and maintenance on line 9 totalling $64,000 which includes cleaning contracts for $15,000 and software maintenance licencing for $47,000 to support the Landfolio electronic registration system.

Revenue Overview

Sen. Lindsay Simmons: Mr. Chairman, the estimated revenue for the LTRO in the 2025/26 fiscal year is $412,000 as indicated on page B-317 of the Budget Book.

It should be noted that the revised revenue figures of $741,000 listed for the 2024/25 fiscal year in the Budget Book is incorrect. The accurate revised figure is $515,548. This correction reflects a decrease of $103,548 in the projected revenue of 2025/26. The LTRO's fee structure is closely tied to the property market and therefore revenues will fluctuate based on market activity.

During the 2024/25 fiscal year, the department received 562 applications with 171 of these applications related to properties valued over $1 million, the highest tier in the department fee scale. This volume of high value applications led to the notable increase in revenue for the year. However, this level of activity cannot be expected annually. Historical data shows that the department's revenue typically fluctuates between $400,000 and $500,000 depending on real estate market conditions.

Capital Expenditure

Sen. Lindsay Simmons: Mr. Chairman, the LTRO's capital allocation appears on page C-16 and totals $550,000. This funding will support the acquisition of Proof of Concept (POC) for the modernisation of the Land Management system in alignment with the Government's strategic plan. This initiative seeks to upgrade the current electronic registry platform to enhance service delivery through modern technology. The department anticipates completion of this procurement within the next fiscal year.

Staffing

Sen. Lindsay Simmons: Mr. Chairman, staffing details for the LTRO is outlined on page B-317. The LTRO currently consists of 13 dedicated full-time employees with four vacant posts. Notably, the position of Trainee Land Title Legal Officer, vacant since 2024, has now been filled by Katrina Ball, a long-standing team member who joined the LTRO as a Land Title Officer in 2007. Ms. Ball's formal training began in May 2025. Additionally, a new office manager position has been introduced to support financial accountability and payment tracking. Recruitment is also underway for a temporary administrative officer to receive applications and assist with scanning documents for the AI initiative.

The increase in administrative staff will significantly enhance operation efficiency within the LTRO. By reallocating routine administrative tasks previously performed by the Land Title Officers to dedicated administrative personnel, officers will be able to focus more fully on their core responsibilities, reviewing, processing, and completing land registration cases. A temporary Junior Mapping Officer will also be appointed to assist with the additional mapping demands generated because of fast application turnovers.

The department will continue to retain the services of a consultant until April 2026. This consultant's expertise in title examination and application authorisation remains pivotal to ensuring the efficient processing of land title applications and providing timely responses to client inquirers. To strengthen internal capacity and promote long-term sustainability, the LTRO will recruit a Senior Land Title Officer to eventually replace a consultant.

This transition will support workforce development within the department and align with the Government's objective to reduce reliance on external consultancy through the development of in-house expertise.

Performance Measures

Sen. Lindsay Simmons: Mr. Chairman, the department's performance indicators are detailed on page B-318 and reflect both public and value of operational accountability. Highlights include

- Land Title Registry adoption—90 per cent of all incoming applications are now processed through the Land Title Registry system, demonstrating momentum in transitioning from the Deeds Registry.
- Application acknowledgement—100 per cent of all first registration [applications] are acknowledged and received within five working days of submission. Triggers include sale conveyance, long-term leases (21-plus years), mortgages, and court-ordered conveyances. Voluntary registrations are also accepted.

- Customer Service—100 per cent of registered information queries are responded to within 48 hours, maintaining high service standards.
- Dispute Resolution—95 per cent of all land disputes are resolved within statutory timelines, exceeding the target of 90 per cent, which affirms the LTRO's commitment to fair and efficient adjudication.

The Chairman: Senator Simmons, just as a time check, we have roughly four minutes left. So, to allow any questions, if you are able to summarise and finish, that would be helpful, I think, to Senators.

Sen. Lindsay Simmons: I guess I could take a question because I still have like 10 more pages.

The Chairman: Ten more pages, okay.

So, with that, would any Senator wish to speak on this Head 97, Land Title and Registration?

Senator Foley, I see your hand up.

Sen. Maurice Foley: Thank you, Mr. Chairman.

For . . . under Head 97—as the Land Title Registry plays a critical role in legal clarity, economic development and generational wealth building, can the Junior Minister share whether any interagency collaborations, such as with the Tax Commissioner, Planning or the Courts, is being strengthened to expedite completion of the Registry?

Thank you, Mr. Chairman.

The Chairman: Thank you, Senator Foley.

Would any other Senator care to ask a question?

Senator Cunningham, I see your hand up.

Sen. Victoria Cunningham: Thank you, Mr. Chairman. Thank you, Senator Simmons for that brief.

I just have a quick question on the digitising of deeds of land ownership, and I think you mentioned that it was 90 per cent complete.

I just wondered what the number of incomplete applications . . . so how many landowners in Bermuda have actually registered their land and how many are still outstanding to be completed?

Thank you.

The Chairman: Thank you, Senator Cunningham.

Sen. Lindsay Simmons: While I'm waiting for these [answers], can I just say one more thing from my brief that I want to make sure that I say?

The Chairman: If your brief is brief.

Sen. Lindsay Simmons: It is brief.

[Laughter]

Sen. Lindsay Simmons: Yes.

So I would like to take the opportunity to thank the staff of Home Affairs, led by the PS, Pandora Glassford, the Permanent Secretary; Adrian Dill, Director of Energy; Debbie Reid, Land Title Registrar; Tom Matvey, Acting Executive Director of Consumer Affairs; Shavonna Simpson, Senior Policy Analyst and Special Advisor; David Northcott, Policy Analyst; Paula Carlington, Acting Enforcement Inspector, Melonie McDermott, Legal Land Title Officer, Simon Clinton, Energy Policy Analyst. Thank you for your hard work in the Ministry of Home Affairs and especially thank you to the new Minister, Minister Alexa Lightbourne, JP, MP.

[Pause]

Sen. Lindsay Simmons: The processes of land valuation and planning are independent.

We can confirm that we work closely with the OTC and the land valuation.

I believe that's all my time.

The Chairman: Okay, Senator Foley is fine with that.

Okay, thank you, Senator for those heads. So, with that, I can ask if you'd like to move these heads.

Sen. Lindsay Simmons: Thank you, Mr. Chairman.

Mr. Chairman, I move that Heads 93, 89 and 97 be approved as printed.

The Chairman: Thank you, Senator.

Is there any objection to the moving of those three heads?

Hearing no objection, these heads are so moved.

[Motion carried: The Ministry of Home Affairs Heads 93, 89 and 97 were approved and stand part of the Estimates of Revenue and Expenditure for 2025/26.]

The Chairman: Senator Simmons, thank you very much for your presentation this morning.

Sen. Lindsay Simmons: Thank you so much.

The Chairman: And thank you to all Senators for their participation.

We are . . . it's 12:08 pm. We are aware that there's going to be some construction in this building starting at 12:30 pm that will make it difficult for the listening audience, especially, to listen in.

So, we are going to break now for lunch and we have approval to return and have the broadcast start at eleven . . . sorry, at 1:45 pm. So, it is 12:08 pm.

We look forward to everybody returning to commence with the Ministry of Justice at 1:45 pm.

Thank you all.

Proceedings in Committee suspended at 12:08 pm

Proceedings in Committee resumed at 1:46 pm

[Sen. John Wight, Chairman]

COMMITTEE OF SUPPLY

APPROPRIATION ACT 2025

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2025/26

The Chairman: Good afternoon, listening audience.

We have returned and will be starting the Ministry of Justice.

So, Senators, we are now in Committee of the whole for further consideration of the Appropriation Act 2025 together with Estimates of Revenue and Expenditure for the year 2025/26.

The Ministry under consideration is Justice. The heads for debate under this Ministry are Head 87, the Ministry of Justice Headquarters; Head 3, the Judicial Department; Head 25, the Department of Corrections; and Head 74, the Department of Court Services. The number of hours allocated to these heads is three. The Minister in charge is Minister the Honourable Kim Wilkerson. Our start time now is 1:48 pm.

Minister, how would you wish to proceed?

Sen. the Hon. Kim Wilkerson: Thank you, Mr. Chairman.

I will take each section and have questions after . . . each section.

The Chairman: Very good. Thank you, Minister.

MINISTRY OF JUSTICE

Sen. the Hon. Kim Wilkerson: It is my pleasure to present the Estimates of Revenue and Expenditure starting with Head 87, the Ministry of Justice Headquarters. These can be found on pages B-78 through B-82 of the Estimates of Revenue and Expenditure.

HEAD 87—MINISTRY OF JUSTICE HEADQUARTERS

Sen. the Hon. Kim Wilkerson: Mr. Chairman, it gives me pleasure to present these items from the Budget Book. As I said, pages B-78 through B-82.

The mission of the Ministry of Justice is, *To uphold the rule of law, to ensure justice for all and promote a community where every individual is respected, empowered and their interests safeguarded.*

Mr. Chairman, in this fiscal year the Ministry's total expenditure stands at $57,740,000. This represents a 5 per cent increase from the previous year, primarily driven by salaries, legal and consultancy costs. Within that allocation the Ministry Headquarters has been allocated $6,755,000, reflecting a 16 per cent increase and representing 12 per cent of the Ministry's total budget.

Revenue Overview

Sen. the Hon. Kim Wilkerson: The Judicial Department under the Ministry's purview anticipates revenue generation of $4,811,000, an increase of 10 per cent driven largely by higher court fees, fines and civil fees.

Current Expenditure: Administration, 97000

Sen. the Hon. Kim Wilkerson: Mr. Chairman, the Administration business unit has been allocated $1,322,000. This is a substantial increase of 104 per cent, reflecting primarily the expanded responsibilities now held by the Ministry with the recent transfer of the Parole Board and Treatment of Offenders Board from the Ministry of National Security.

Legal Aid Office, 97030

Sen. the Hon. Kim Wilkerson: Mr. Chairman, the Legal Aid Office remains a cornerstone of our commitment to ensuring equal access to justice. For the 2025/26 fiscal year, the Office has been allocated $2,223,000, a 19 per cent increase over the previous year. In 2024/25, the Office processed 228 applications, granting 113 certificates.

Legal Services

Sen. the Hon. Kim Wilkerson: Urgent certificates were issued within 24 hours, surpassing the targeted three-day goal. Mr. Chairman, 80 per cent of new certificates were assigned to in-house counsel generating approximately $880,000 in cost savings. This figure is expected to rise to 90 per cent as additional counsel are recruited.

Legal Aid Counsel represented clients across a wide range of matters including family law, criminal trials, constitutional claims and appeals. They also provided weekly representation in specialised courts and 24/7 legal assistance to persons detained by the police. The Office remains vital in supporting vulnerable populations including individuals with mental health challenges and juveniles facing serious charges.

Training and Development

Sen. the Hon. Kim Wilkerson: Recruitment efforts are ongoing to add Bermudian barristers, ensuring long-term sustainability of services. A comprehensive review will be undertaken to develop a strategic plan for continued growth and efficiency.

Mr. Chairman, in response to the question of the reason for the increased allocation, please note: The increase of $356,000 relates to additional funding for rent associated with the Planned Legal Aid Office

relocation. Consultant costs have been allocated to support the onboarding of three additional staff members, two legal aid counsel and one junior counsel to handle increasing legal workloads.

Additional funds have also been set aside to cover legal service costs for higher paid counsel in more complex trials that are anticipated this year.

Parole Board, 97050

Sen. the Hon. Kim Wilkerson: The Parole Board, as I said earlier, Mr. Chairman, is now under the Ministry of Justice and has been allocated [a budget of] $120,000. The Parole Board plays a critical role in facilitating offender re-integration and reducing recidivism, meeting three to four times per month in collaboration with multiple partner agencies.

Treatment of Offenders Board, 97060

Sen. the Hon. Kim Wilkerson: Mr. Chairman, the Treatment of Offenders Board has been allocated $98,000. This board provides rehabilitative oversight within the Correctional facilities, meeting twice monthly to ensure our correctional system emphasises rehabilitation and restoration over mere incarceration. I would add, Mr. Chairman, in addition to meeting at either of the facilities at each end of the Island, once at Westgate and once at the Co-Ed Facility in the east, the board also undertakes what is called “rota visits” where at least three members attend the facilities and meet with inmates on a more unscripted basis. This is part of the strengthening of the oversight. They are permitted to come into the facilities and observe, as required.

Justice Protection Programme, 97070

Sen. the Hon. Kim Wilkerson: Mr. Chairman, the Justice Protection Programme has been allocated [a budget of] $320,000, a 16 per cent increase over last year.

This programme safeguards key prosecution witnesses under the Justice Protection Act 2010. Since its inception it has supported 44 participants, representing 62 individuals and contributed to an 88.2 per cent conviction rate in high-risk trials.

With the forthcoming launch of the Domestic Violence Court Programme we anticipate an additional demand for this critical programme.

Financial Sanctions Implementation Unit, 97080

Sen. the Hon. Kim Wilkerson: The Financial Sanctions Implementation Unit, otherwise known as FSIU, is essential to upholding Bermuda's global financial reputation and has been allocated $376,000. This Unit ensures compliance with international sanctions and has both the general and specific licences issued . . . sorry, general and specific licences, particularly under the Russia sanctions regime.

To date, over $230 million in frozen assets have been reported and monitored. The Unit has also introduced a new subscription service for real-time sanction updates and continues to provide outreach across Government and industry.

Law Reform Commission, 97100

Sen. the Hon. Kim Wilkerson: The Law Reform Commission has been allocated $171,000. As Bermuda’s laws must continually evolve to meet the needs of our people and economy, the Commission continues to review and modernise our legal framework. The Commission is transitioning to a hybrid model paring independent commissioners with professional staff overseen by the Law Reform Policy and Strategy Counsel who is situated in the headquarters.

The Ministry Headquarters will continue to provide administrative and financial support as this transition progresses. Mr. Chairman, I would add, this is certainly an initiative that I have been quite excited about because it is our opportunity to bring the process of law reform and the ability for any member of the public to have input, to bring that into a more accessible grassroots level.

Grants

Sen. the Hon. Kim Wilkerson: Mr. Chairman, the Financial Intelligence Agency receives a grant of $2,125,000, a substantial 31 per cent increase. This agency remains on the front lines in the fight against money laundering, terrorist financing and proliferation financing.

In 2024, the FIA [Financial Intelligence Agency] processed 870 suspicious activity and transactions reports, issuing over 215 disclosures to both domestic and international authorities.

The Agency also conducted extensive training on emerging risks such as cryptocurrencies and artificial intelligence.

For the year ahead, the FIA will continue expanding its analytical capacity upgrading systems and enhancing public-private partnerships to strengthen reporting standards.

Mr. Chairman, the Ministry remains committed to fiscal responsibility. Salary adjustments reflect staff reallocation. Legal and consultancy costs have grown to meet increasing demand and capital expenditure of $29,000 will support necessary office upgrades.

In conclusion, Mr. Chairman, this budget is a testament to Government’s unwavering commitment to justice, fairness and the rule of law. Through these investments, tight investments I might add, we aim to expand access to legal services for those in need. We strengthen rehabilitation and reintegration services. We protect vulnerable witnesses who ensure criminals are

brought to justice. We safeguard our financial system and global reputation. And we modernise our legal framework for a dynamic and evolving Bermuda. The Ministry of Justice stands firmly committed to serving the people of Bermuda with fairness, integrity and accountability

Mr. Chairman, that concludes my presentation on Head 87, the Ministry of Justice. And I will entertain questions at this point if colleagues have any on the Ministry Headquarters.

The Chairman: Thank you, Minister.

I see Senator Tannock with her hand up. So, Senator over to you.

Sen. Tawana Tannock: Thank you, Mr. Chairman. Thank you, Attorney General.

I wondered if you could talk a little bit or explain a little bit about 97080, AML Sanctions Implementation and differentiate that from the role of 20100, NAMLC. And also talk a little bit more about 97010, FIU, and how these agencies operate. Because when you look at the remit of NAMLC and you look at the remit of the AML Sanctions unit, they do seem to be very closely aligned. And then when you add in a FIU, which has an increase of $500,000, you wonder if there are not overlaps somewhere and where congruencies can be worked together more efficiently so that there is no repeat in services considering that all of these units have increases in this fiscal year.

The Chairman: Thank you, Senator Tannock.

Minister, over to . . . any other Senators care to ask questions?

Senator Cunningham.

Sen. Victoria Cunningham: Thank you very much, Mr. Chairman. And thank you to Madam Attorney General for that brief brief. We appreciate the time. And I also appreciate you answering my initial question about Legal Aid. And I did have a follow up.

So, obviously, you said . . . my original question was [about] explaining the proposed increase in Legal Aid that we are seeing on page B-80. And you explained that that was to do with rent and the office relocation as well as various different consultant costs and legal service costs.

Would that then also be tied in with the increase we are seeing in the professional services? Which is going up from [$]1.05 [million] on page B-80 to [$]1.94 [million]. And my question then would be (a) is it that? And then (b) which you kind of answered, looking for that additional expertise within the government, I am assuming that we are still outside for additional resources.

Sen. the Hon. Kim Wilkerson: If there are any other questions, I will answer . . . Oh, I will start at the back.

[Laughter]

The Chairman: In the meantime, I will just check and make sure there are no other . . . Are there any other questions from Senators before the Minister responds?

Sen. Victoria Cunningham: There will be, but you can answer that one.

Sen. the Hon. Kim Wilkerson: Okay.

The Chairman: Okay.

Sen. the Hon. Kim Wilkerson: In short, yes. There is a contemplation of an additional expenditure of professional service fees. Yes.

Sen. Victoria Cunningham: Okay, then, if I may ask?

The Chairman: A follow-up question. Mm-hmm.

Sen. Victoria Cunningham: It would be a new question.

The Chairman: New question.

Sen. Victoria Cunningham: Okay. So, on page . . . this is kind of the Ministry of Justice in general. So, on page B-78, we are seeing the overall headcount of the department rising from a revised 2024/25 of 411 to 418 but reducing from the original 2024/25 budget which was 427. So, we are now seeing the Department of Consumer Affairs left, and as we heard earlier, that has gone to Home Affairs with the loss of eight full-time. So therefore, it seems like the count remains slightly flat.

Do you think in your opinion that staffing levels are sufficient to provide the services required and to promote the new Domestic Violence Court and any administrative processes associated?

The Chairman: So, with that, are there any further questions? Just so that we can provide the Minister with all the questions at one time on this head.

Sen. Victoria Cunningham: Thank you.

So, Madam Attorney General outlined that the Domestic Violence programme will fall under part of the Justice Protection Programme, on page B-80. Do we know, or could we get an idea of how much allocated expense of that $320,000 would be directly allocated to the Domestic Violence programme? And what about the number of full-time employees? Because I see no numbers for that Justice Protection on the employee number section of page B-81.

The Chairman: Minister.

Sen. the Hon. Kim Wilkerson: Yes, I'm happy to start now because I may lose track of—

[Laughter]

The Chairman: Very good.

Sen. the Hon. Kim Wilkerson: —the questions, particularly the ones I am able to answer because I am familiar with the subject matter.

So, there is not a specific allocation for Domestic Violence [programme] in that allocation but there is an anticipation that once the Court programme is fully up and running there will be a need to provide protection. That will fall under . . . that is difficult now to . . . because of the way that statistics are kept, to be able to say what that projected cost may be, so it is a proactive allocation

The question on . . . I think it is a general question as to whether we have the number of full-time equivalents to service all of our needs. Every effort is being taken during this budget cycle to fill vacant posts. But if you ask the people who are working, they will always say that they could use more help. So, we think that we are meeting the planned vacancies, but you know, if there was more money we would love to be able to hire more people all the time.

Sen. Victoria Cunningham: Thank you. And then, I seem to be having a bit of full-time employee thing going on here. So, I will stick on that. But I see that on page B-81 the Treatment of Offenders Board has one full-time equivalent estimated for this upcoming year with the Parole Board missing, and I just wondered how many . . . What I have realised from other debates so far is that these are what they have rather than what the actual open allocation could be. So, I was just wondering if there is reason to hire any more people into either the Parole or the Treatment of Offenders.

Sen. the Hon. Kim Wilkerson: So currently there is one administrator. Previously each board had its own administrator. When the Parole Board moved over from National Security, they kept the administrator, so we have transferred over one administrator. So right now, we are diligently working to determine if there are tools that we could use, administrative tools, so that that one administrator could service both boards. Historically, it has been a very manual task. Some of the meetings last hours and hours. So, the process of having to take minutes . . . but we know now that with AI tools many of these things could be done faster.

So that is part of the investment as well, in tools that may help. And we are trying to collaborate. So, we were able to use staff in other places. That is really what is happening, including, I think, my own EA has been, you know, allocated to pinch-hit when it is necessary. Because it is very important that these meetings happen and that we do not engage in a practice of putting off the meeting because we do not have the administrative resource available.

Sen. Victoria Cunningham: I think I would agree with that.

I have one final question, and this is more just informational. We note that Consumer Affairs has left the Ministry of Justice to go to Home Affairs, the Parole Board has just left National Security to come into the Ministry of Justice. I would like to know whether Madam Attorney General could explain the cost associated with moving departments within ministries.

So how much did it cost . . . I don't necessarily need a dollar amount, but where would it be to see the Consumer Affairs leaving from one place to another? Because you know they are going to move their desks and their computers, you know, that kind of thing. And they are going to get new headed notepaper and new email signature and then for the Parole Board to come in from . . . you know, what is the rationale behind these moves?

Sen. the Hon. Kim Wilkerson: Thank you, Senator Cunningham.

I am afraid your corporate experience informs your view of what it might be like. I can assure you, there is no new letterhead anywhere, nor are there new offices. So, when people operate within a unit, they simply operate in a unit. It is actually moving the . . . just the function. And so, I would say that Consumer Affairs previously moved from the Ministry of Legal Affairs to Economy and Labour and now went into Home Affairs.

As it relates to the moving of the boards, we are in Global House, so the single administrator has actually had to move from the third floor to another place on the third floor. So, there is not an overhead associated necessarily, at least with those very . . . they are lighter units. Thank you

I will attempt now to answer Senator Tannock's question. I see my technical team has been typing furiously. Having just returned from the CFATF meetings, I have a clear idea of how these differences work. So, the AML Unit, Senator Tannock, you will know that is Renée Foggo and Jaleesa. That is that team. Squarely engaged with the sanctions regime interpreting the law changes from the UN and EU changes, that unit is separate from the FIA. Which I think was your question.

[Inaudible interjections]

Sen. the Hon. Kim Wilkerson: Financial Intelligence. Yes. The FIA is financial crime. Right? So, whereas if there was a breach of a sanction, there would be collaboration, when there is a breach . . . But promulgating the sanctions is a separate regime from investigating financial crime. That is the difference.

And then the NAMLC Unit is the unit that currently is not in the Ministry of Justice. They sit in the Ministry of Finance. And that unit is tasked with Government-wide compliance on national anti-money laundering. So, they are kind of a small headquarters, if I might put it like that, for which Government-wide

interaction . . . if you can think of assisting in ensuring that the reporting that is necessary for the jurisdiction takes place . . . it is coordinated. So, they would be responsible for accepting reports from the BPS—from the FIU, from the Sanctions Team, from the Registrar of Companies, from the lawyers and accountants, AML groups and so on.

The Chairman: Minister, does that also cover the questions that were sent to you in in advance on this head?

Sen. the Hon. Kim Wilkerson: Yes. There was one in advance that I covered in the brief. And I think Senator Cunningham has one more that is . . . a follow-up.

The Chairman: Senator.

Sen. the Hon. Kim Wilkerson: One more or . . .

Sen. Victoria Cunningham: Two more.

Sen. the Hon. Kim Wilkerson: Okay.

Sen. Victoria Cunningham: I am looking at the performance measures on page B-82. I am interested to know why the budget . . . obviously this is my first year looking at the Budget Book, but why is Consumer Affairs gone? Why was that not included in the Home Affairs section? But that is fine. My question is specifically related to performance measures for . . . and I guess, and I think we heard in another place that the Domestic Violence Programme, it is more of a . . . kind of security and a confidentiality thing so hence we do not have the performance measures for those. But it is specifically about AML and ATF and the Parole Boards.

I would imagine that there should be some performance measures for those departments. So, I would be interested to understand why we are not seeing anything.

Sen. the Hon. Kim Wilkerson: So, if I would repeat the question it is, Why aren't there performance measures for the Parole Board?

Sen. Victoria Cunningham: Yes, and the Offenders Board and the Parole Board and then the AML. I see you have got the outreach sessions, but nothing about actually having anything of . . . you know, making sure that there aren't lapses or . . . I'm trying to think of the word but . . . issues with it.

Sen. the Hon. Kim Wilkerson: Each of those boards is required to create an annual report. So, their progress and performance measures are in their annual report. I will look to my comptroller. Why there isn't a line item here for performance measures given the small amounts of the budgets, I think that that . . . it is probably not material in terms of performance on the budget because the funds allocated really are board fees. So, they are not related to . . . you are not going to get more money if you see less people or if . . . they don't correlate to performance is really the answer. Their functions don't in a financial way. I think that would be problematic if they got more money . . . if more people got paroled or less.

And I think there was a second question I missed.

Sen. Victoria Cunningham: It was just clarity on the Domestic Violence Programme not having performance measures. Just clarity on that.

Sen. the Hon. Kim Wilkerson: Eventually we will see that in, I think it will show up under Court Services. Some of it, yes. But we haven't started it yet. And again, I don't think that the functioning of the Domestic Violence Court Programme would be tied to a financial performance measure.

The Chairman: Thank you, Minister. It sounds like Head 87, Ministry of Justice Headquarters is now complete, and you can move on to Head 3, Judicial Department. Thank you.

HEAD 3—JUDICIAL DEPARTMENT

Sen. the Hon. Kim Wilkerson: Thank you, Mr. Chairman.

I am honoured to now present the 2025/26 budget for Head 3, the Judicial Department as outlined on pages B-83 through B-90 of the Budget Book.

Mr. Chairman, the Judiciary holds a unique and critical place in our constitutional democracy. As an independent branch of the government, its core responsibility is to adjudicate criminal charges, resolve disputes, protect individual rights and freedoms and to uphold the rule of law. Supporting this critical mandate is the Judicial Department which provides the administrative services and resources necessary for the courts to function effectively and independently.

Staffing

Sen. the Hon. Kim Wilkerson: With respect to staffing, our judicial system operates across three levels: the Magistrates' Court, covering criminal, civil and family matters; the Supreme Court, which oversees a broad array of criminal, civil, commercial, family probate, and appellate matters; and the Court of Appeal. The department currently employs 70 staff. Of these 79 per cent are permanent appointments, 10 per cent serve in temporary relief roles, and 11 per cent of posts remain vacant.

Recruitment efforts are ongoing to ensure we maintain that capacity needed to meet the increasing demands on Bermuda's justice system.

Expenditure Overview and Current Accounts

Sen. the Hon. Kim Wilkerson: For the upcoming fiscal year, Mr. Chairman, the Judicial Department has been allocated a total of $10,334,000 representing an 8 per cent increase over last year's allocation. This increase is largely driven by salary adjustments, following union negotiations which account for approximately $308,000. Additional funds have been provided to cover legal service fees for assistant justices and private legal counsel as well as statutory obligations such as autopsy reports and transcription services.

Capital Expenditure

Sen. the Hon. Kim Wilkerson: Mr. Chairman, the department has been allocated $1,018,000. Of this $1,000,000 is earmarked for the long-awaited replacement of our outdated JEMS case management system, a crucial investment to modernise court operations. A further $18,000 will support upgrades to IT equipment.

Analysis by Business Unit

Supreme Court

Sen. the Hon. Kim Wilkerson: In the Supreme Court, Mr. Chairman, the Registry has been allocated $1,184,000, a 16 per cent increase to support salaries and necessary legal subscriptions. Courtrooms and Chambers have received $3,231,000, a 19 per cent increase reflecting both salary adjustments and the need to engage assistant justices when our sitting judges are conflicted (which is happening more and more).

Court Technology Office

Sen. the Hon. Kim Wilkerson: Additionally, private legal representation is sometimes required when members of the Judiciary are named in proceedings. The Court Technology Office has been allocated $510,000, an 8 per cent increase to maintain IT infrastructure, transcription services, and system updates particularly given increased demand for transcripts for criminal appeals.

Court of Appeal

Sen. the Hon. Kim Wilkerson: The Court of Appeal has received an allocation of $1,016,000, a 1 per cent crease. This provides for sitting and retainer fees for the President and Justices of Appeal as well as administrative staffing. The court convenes three times each year for sessions lasting three weeks.

Magistrates' Court

Sen. the Hon. Kim Wilkerson: The Magistrates' Court continues to serve as the gateway to justice for many in our community, handling a broad range of matters. Adjudication has been allocated $1,087,000, a 2 per cent increase to support the Senior Magistrate, four Magistrates and Acting Appointments that provide opportunities for legal professionals to gain valuable judicial experience.

The Magistrates' Court oversees criminal, civil, family, traffic, and treatment court matters. The case management court remains a vital tool in resolving procedural issues before trial contributing to significantly improved court efficiency.

Civil Records

Sen. the Hon. Kim Wilkerson: Civil Records has been allocated $273,000, a 5 per cent increase to manage civil claims up to $25,000 and landlord/tenant disputes.

Family and Child Support

Sen. the Hon. Kim Wilkerson: Family and Child Support receives $531,000 reflecting a 4 per cent increase. The court continues to address highly sensitive family matters. Of concern, Mr. Chairman, is the 59 per cent increase in domestic violence orders last year, rising to 155. This troubling trend reinforces the importance of establishing a dedicated Domestic Violence Court programme.

Child support collections for the year totalled $2,690,000. Administrations allocated $1,336,000, a 4 per cent increase supporting overall financial and operational management.

The Cashier's Office collected $5,650,000 in fees and fines while accommodating those in financial hardship through payment plans and community service alternatives.

Criminal and Traffic Records

Sen. the Hon. Kim Wilkerson: Criminal and Traffic Records is allocated $595,000 reflecting a significant 28 per cent increase. In 2024/25, 538 new criminal cases were filed, along with nearly 4,000 traffic matters and over 29,000 parking cases.

Record requests increased to 2,660 and plans are in motion to review and adjust the current $10 fee for these services.

Bailiffs Office

Sen. the Hon. Kim Wilkerson: The Bailiffs Office is allocated $577,000, a 5 per cent increase. In the past year bailiffs served 370 summonses, 128 domestic violence orders and executed 52 evictions.

Revenue

Sen. the Hon. Kim Wilkerson: Mr. Chairman, total revenues for 2025/26 are projected to be $4,811,000,

an 11 per cent increase. In the Supreme Court, civil and commercial filing fees generated $136,473, with $213,124 collected from court fees and charges, reflecting improved enforcement. Probate duties yielded $1,649,000. In the Magistrates' Court traffic fines amounted to $1,647,000, parking fines $461,450, and criminal fines $137,684. Civil fees increased to $138,615 following the recent long-overdue revision.

We continue to engage in discussions with the Corporation of Hamilton regarding reimbursement for parking fines collected by the court on their behalf. And I learned with surprise, Mr. Chairman, there is a comptroller sitting over on the side, Ms. [Onika] Mendes is the one responsible for actually doing collection and dissemination of those fees to the Corporation of Hamilton. And coming from a fee-for-service background, I inquired, *Why are we doing that for free?* So, we'll see. There may be change on the horizon.

[Laughter]

Plans for the Upcoming Year

Sen. the Hon. Kim Wilkerson: Drawing to the close of this head, I will talk about plans for the upcoming year. Looking ahead, Mr. Chairman, the Judiciary remains firmly focused on modernisation. The implementation of our new case management system will offer real-time case tracking, improve scheduling and create operational efficiencies. The organisational structure will be strengthened with the addition of a second assistant registrar and a new administrative officer dedicated to matrimonial and probate jurisdictions. And I will say here that we have heard loud and clearly the demand for action on the probate backlog. And I am very, very pleased to say it is being addressed admirably.

These changes will address the growing caseload complexity and enhance our capacity to serve the public. Finally, the long-awaited renovations to the Dame Lois Browne-Evans Building will move forward creating desperately needed courtroom and administrative space following the full relocation from Sessions House.

In conclusion, Mr. Chairman, through this budget we affirm the Government's deep commitment to judicial independence, modernisation and access to justice for all Bermudians. By investing in people, systems, and infrastructure we strengthen the very foundation upon which our system of justice is built.

Mr. Chairman, that concludes my presentation on Head 3, the Judicial Department and I will pause to take any questions on Head 3.

The Chairman: Thank you, Minister.

Were there any questions that were submitted in advance that weren't covered in your brief? Or can we assume that everything that has been submitted to you, you have answered?

Sen. the Hon. Kim Wilkerson: That is correct.

The Chairman: That is correct. Thank you.

So, would any Senator wish to speak on Head 3, Judicial Department?

Senator Tannock.

Sen. Tawana Tannock: Yes, thank you, Mr. Chairman.

I have a couple of questions which follow on a little bit from the former head, but also what I would have expected to have seen in Head 3, which is when I look at 13070, Administration, and I look at expenditure over on page B-85 and Training, and then I further look in other areas which I'll go to, but in particular, 13070, Administration, and then Training, and then I look at the fact that we are talking about instituting the Domestic Violence Protection Court or Domestic Violence Court, I don't see seeing instituting that programme reflected in this budget.

So, I wondered if you could talk us through that a bit more. And by that, I mean, how are we looking at administration for this programme and what part of the $51,000 increase will be allocated to that court? Because we already know for the Judicial Protection Programme that you mentioned earlier there is a $47,000 increase from last year. So, if we're talking about last year, it was $47,000 less and part of that funds will be instituted for this new programme. I would assume that we will be looking at about $47,000 from that Judicial Protection budget for this programme and then we have Administration and that $51,000 increase. How much of that will be afforded to the DVC, that's the Domestic Violence Court?

And then when we look at Training, there is . . . for training for judicial personnel, there is actually . . . this has . . . well, actually this is not . . . this is not correct. It doesn't actually look like it's correct. And we see this line item.

[Crosstalk]

Sen. Tawana Tannock: Right. So, actually, that line item is actually not correct. Because for training it says in 2024/25 it was $37,000. So now for 2025/26 it is $46,000, but it's saying that there is no difference. So that's actually . . . I think that might be an error. Yes. That may be an error unless I'm looking at that incorrectly. It looks like the difference isn't recorded.

The Chairman: Senator is that the conclusion of that one question? Or—

Sen. Tawana Tannock: —On this particular . . . on this particular topic. Yes.—

The Chairman: On this particular topic. Okay.

Minister, over to you.

[Crosstalk]

Sen. the Hon. Kim Wilkerson: Mr. Chairman, if I may get clarification on the last part of the question.

The Chairman: Yes.

Sen. the Hon. Kim Wilkerson: I wasn't sure which line item you're looking at in relation to Training.

Sen. Tawana Tannock: Yes, so when I look at the department and it's 1, 2, 3, 4 down, Training.

Sen. the Hon. Kim Wilkerson: What page are you?

Sen. Tawana Tannock: B-85. So my question initially was, how much of the training increase for judicial staff is related to the court? But then when I look at the actual line item in the budget, even though it says that for 2024/25 it was $37,000 and for 2025/26, it's $46,000, when we look at what the difference is between 2025/26 that's actually not reflected. Unless I'm just reading it incorrectly.

Sen. the Hon. Kim Wilkerson: Yes, you are reading it incorrectly.

The Chairman: It's the original budget—

Sen. the Hon. Kim Wilkerson: It's the original budget.

The Chairman: —not the actual that the—

Sen. Tawana Tannock: Okay. Fine. Thank you.

So, then my question remains. How much of that training increase is allocated to the DVC [Domestic Violence Court]?

Sen. the Hon. Kim Wilkerson: At this juncture, there is no specific allocation to the DVP [Domestic Violence Programme]. But what has happened is that the focus of training . . . so funds already allocated for training, the focus of that training is now domestic violence, as opposed to something else. And so, you would have seen publicly already that the Senior Magistrate along with the member of the DPP [Department of Police Prosecutions] have already attended a court in the UK. I think it might have been mentioned in another place that members of Court Services have already attended training this year. So, their annual training, that would already be allocated, but that's focused to Domestic Violence. So, they are on specific tracks.

And I would also say that the exciting thing about bringing the Court Programme to fruition is that the collaboration across the ministries is paramount. And we've been able to see that in action. So, at the same time through BPS there is also training. So, you won't see that in my budget, but you'll see that in National Security's budget where the police are also undertaking bespoke training in relation to domestic violence to support the programme.

Sen. Tawana Tannock: Yes. Thank you, Attorney General.

The Chairman: Thank you, Minister.

Are there—

Sen. Tawana Tannock: Yes. So that was on that.

The Chairman: Senator Tannock. Okay.

Sen. Tawana Tannock: Yes.

Then when we go to page B-89, on performance measures, this question is regarding the number of times that a *nolle prosequi* was entered by the Crown and cases withdrawn by the Crown and cases where no evidence was offered by the Crown. And my question is regarding target outcome.

Why do we have target outcomes for these types of matters? Why are we looking to target when we have to withdraw a prosecution for lack of evidence or because, you know, well sometimes *nolles* are because the defendant has died, so . . . Okay. That's acceptable. But why would we have a target for that? Is that based on statistics to say that we normally know that through the process we will have one defendant who . . . let's just say, that unfortunately dies.

So we look to see that . . . we know that when we budget we will have to budget for this amount of *nolles* and what are we doing about the cases where we have to withdraw cases due to lack of evidence which is, you know . . . *a total number of traffic cases where no evidence offered by the Crown, 225*? And we have a revised forecast, and we have a target outcome. Why do we have outcomes for what could be deemed failures?

That's it. Thank you.

The Chairman: Thank you, Senator Tannock

Minister.

Sen. the Hon. Kim Wilkerson: Thank you.

And I take that point entirely. But it's just the statistical exercise until . . . I think it's an accounting term or phrase that is written as an outcome. But it's like statistically it shouldn't be more than what you've statistically seen before. It is not that we are trying to have 200 or 44 *nolles*. Yes. But compared to . . . and I think we have to look at these things as baselines. It is a baseline. So perhaps target outcome is not . . . When we're thinking about the social justice aspect of it, a "target outcome" probably is not the right nomenclature. But that would more be this is the statistical base that we're comparing with.

Sen. Tawana Tannock: Thank you.

I have a further question on that same page. And this is just again, this may be my error in reading the budget. But the last line under Family Magistrates' Court Division, number of active cases heard including

new cases, nil, nil, nil, nil. Can we get some explanation around that?

Sen. the Hon. Kim Wilkerson: Thank you, Senator Tannock.

I don't have an answer as to . . . it's nil. Again, a statistical exercise because the first column is nil and the next column is nil. But as to why we are not reporting a separate field of new . . . It's new cases, active cases. I'm not sure what the difference is trying to be there. But statistically it would be nil because the column before is nil, as a statistical exercise. But in terms of the qualitative breakdown, I will try to get that answer.

Sen. Tawana Tannock: Thank you. Because I know our Family Magistrates do, you know, a lot of work. So I don't think that that perhaps accurately reflects that. I don't want to take up any more time, but I just do . . . well, I do have two more questions. But just going—

Sen. the Hon. Kim Wilkerson: Senator Tannock.

Sen. Tawana Tannock: Sorry.

Sen. the Hon. Kim Wilkerson: This is the purpose.

Sen. Tawana Tannock: Okay. Thank you.

So, I went ahead too far. Going back to page B-87 and under business unit [13000], Criminal Injuries, and the number of times the board met, number of claims that were heard by the board, that entire section says "With the Ministry" can you explain that to us?

So, page B-87, business unit [13000], Criminal Injuries. And I have a particular interest in this having sat on the Criminal Injuries Compensation Board not only as a prosecutor but also as a private attorney.

Sen. the Hon. Kim Wilkerson: Again, this is reading "With the Ministry" because the statistical exercise of the column before. So it ends up being the same value. The value is with the Ministry. And I don't know why the performance indicators are not published there. The baseline is . . . again I'll have to get an answer.

Sen. Tawana Tannock: Thank you, that would be greatly appreciated.

And then I think that . . . sorry.

[Crosstalk]

Sen. the Hon. Kim Wilkerson: I'm sorry. Okay. I'm being told that the . . . for the Criminal Injuries Compensation Board there is nothing there. It has . . . the whole head has been moved out of Judiciary and it's actually in Headquarters.

Sen. Tawana Tannock: So where would we find that in the Budget Book?

Sen. the Hon. Kim Wilkerson: It's in the head, but it hasn't been stripped out separately. And that's an accounting move. The full allocation got moved to the Ministry head. Oh, oh, that's what it means when it says "With the Ministry,"—

Sen. Tawana Tannock: —With the Ministry—

Sen. the Hon. Kim Wilkerson: —It means with Ministry Headquarters.

Sen. Tawana Tannock: So, just please help me out. Tell me to look at [page] B-something.

[Crosstalk]

Sen. the Hon. Kim Wilkerson: Oh, okay. I'm told it is not . . . it has not been . . . it was transferred over, but it hasn't been reflected in the Budget Book as a separate set of statistics.

Sen. Tawana Tannock: Okay.

The Chairman: Senator, with that answer, do you have another question to ask of the Minister?

Sen. Tawana Tannock: No, I would just like to request if we could get the information pertaining to that particular section. So, the number of times they've met, the number of awards that have been given out, et cetera, et cetera. Thank you. Thank you, very much for allowing me time to ask my questions. Thank you.

The Chairman: Thank you, Senator.

Any other questions—Senator Cunningham.

Sen. Victoria Cunningham: Thank you, Mr. Chairman.

I have a few of them. I am going to start with hopefully a quick one. Where is liquor licensing moving to? Or, reallocating to, should I say? Just because I see on page B-85 we saw $58,000 for actual 2023/24 and then nothing for 2024/25 or 2025/26. I would assume we are still licensing liquor establishments.

[Crosstalk]

Sen. the Hon. Kim Wilkerson: We are . . . it has been reallocated to the Ministry of Tourism.

Sen. Victoria Cunningham: Because our tourists like to drink more than our Bermudians?

[Laughter]

Sen. Victoria Cunningham: Thank you very much. No, it's culture.

Sen. the Hon. Kim Wilkerson: It's culture. Sweet.

Sen. Victoria Cunningham: Culture. Good one.

Okay, staying on page B-85, I am looking at other personnel costs. Line 3 there on the top table, where we are going from $884,000 to $1.21 million, an increase of 37 per cent. And I just wanted to know what this was related to because looking at other ministries the other personnel costs seem to be small. And this seems to be quite a large percentage of the total salaries.

Sen. the Hon. Kim Wilkerson: I'm sorry, I've missed where you are.

Sen. Victoria Cunningham: I'm looking at page B-85 and in the expenditure box at the top, you've got the other personnel costs, third line down under salaries. And we're going from $884[,000] to $1.2 [million]. I'm just wondering what falls under that "other personnel."

Sen. the Hon. Kim Wilkerson: I could stand to be corrected. I'll wait for an answer, but my understanding is that that would be covering the cost of acting judges who are not . . . they're not salary because they're not considered full-time. We've had a series of acting judges.

Sen. Victoria Cunningham: Okay. Thank you very much.

The Chairman: Senator, another question?

Sen. Victoria Cunningham: Yes, please.

Sen. the Hon. Kim Wilkerson: I'm sorry, it's acting . . . the Court of Appeal. Sorry.

[Crosstalk]

Sen. Victoria Cunningham: So, this is just an interesting thing to me.

So, we look at page B-87 under the performance measures for the Supreme Court which is the second section down. Can the Minister outline the number of divorce petitions filed that were through the (in my mind) newly designated no-fault route, versus the traditional routes of, you know, someone's at fault? And is there a commentary on the increase we're seeing from 86 originally forecast in 2024/25 to 160 in the revised and target for this year?

And I guess as an aside to that, you know, if you say the average household is "X" and then it's splinters because now you know Mr. and Mrs. or Mrs. and Mrs. have now split, now you're needing two houses. So potentially, you know, I don't understand what our divorce rate is doing, but that could potentially have a knock-on effect on our housing [and] on the emigration rate if people are then, you know, splitting up and deciding to leave the Island.

So another question is, Are you seeing a trend in overall divorce petitions being filed and is that concerning to Government? Because that's a double . . .

Sen. the Hon. Kim Wilkerson: Okay. Senator Cunningham, I'm being told that the divorce numbers have not been segregated by type of divorce as to whether they fall under the no-fault regime or not. And on the broader question as to whether the Government is concerned about the projected outcome as against forecast is flat. So that would indicate the Government doesn't see a concern with divorces trending higher. I think the expectation is that they're flat. And my personal perspective, having taken advantage of it twice, is that I think that the Government's concern is that people should be happy, finding ways to make that happen, you know, with less stress.

[Laughter]

Sen. Victoria Cunningham: That's one way of putting it. And the courts make more money.

[Laughter]

Sen. Victoria Cunningham: I believe you have answered the probate.

So, another question . . . so overall, on page B-84 . . . sorry, page B-85. I guess we're seeing the revenue source, the fines, overall increasing particularly for parking fines, although not big in criminal fines. But I just . . . is this an expectation that there will be more fines being issued or are we going to be seeing some kind of legislation in the House to increase the value of those fines?

Sen. the Hon. Kim Wilkerson: I believe the expectation is that with new technology there will easier ways to pay a fine.

Sen. Victoria Cunningham: So, then a lot less warrants being issued for people who haven't paid them.

Sen. the Hon. Kim Wilkerson: Yes, I keep asking, *Why can't I just tap my card?*

Sen. Victoria Cunningham: Renew my car and . . . and pay my parking tickets.

Sen. the Hon. Kim Wilkerson: Mm-hmm.

Sen. Victoria Cunningham: So then on page B-89 for the performance measures section, under Magistrates' Court, and clearly very busy with 4,476 revised traffic convictions staying the same. Is there, you know, I mean, going from an original forecast for traffic convictions, for example, which I see as not stopping, not licensed, [not] insured, and I assume stolen bikes or stolen vehicles, that's quite a significant rise from 2,900, I

guess from the year before, 4,200. But are there any preventative measures being put in place or planned by the Ministry or across ministries, I guess, between Education and Youth Services, National Security to reduce those crime and traffic infractions before they happen?

And then I guess secondary to that, Are there sufficient rehab resources and court systems efficiencies in place to handle those projected caseloads without delays?

And again, going back to my favourite, headcount, is there sufficient headcount to be able to manage an increase in those convictions?

Sen. the Hon. Kim Wilkerson: So, I'll start with kind of the general perspective certainly from the Ministry of Justice. In an ideal world we would be wanting to see less people going to court. So, I think your question is, What preventative measures are coming out of the Ministry?

We are certainly always collaborating with National Security and with the Road Traffic . . . Road Safety Council, of which my Junior Minister was just recently the Chair. And so, the campaigns are ongoing with respect to road safety. I think the data is showing that those are having an impact. The projection though, as you can see, is flat in each of those.

I think you also asked about the preventative programmes. I think I alluded to it yesterday in the alternatives to incarceration space. The DUI Court is functioning very well, as well as the Mental Health Court. I had the privilege of attending the Thanksgiving service along with my PS O'Brien last November to see people who have . . . and maybe they were speeding or . . . and they have been found to have been impacted by alcohol or drug abuse while whilst on the roads.

But to hear their testimonies of how they have been really blessed to have had a chance not to go to prison, that they've worked their programmes and they stood in the court and told their stories. And that programme initially started by [Justice] Juan Wolffe, now run by Senior Magistrate Maxanne Anderson, are just amazing examples that I'm very, very proud of when we talk about rehabilitation and restoration. And so doing more to support those programmes is certainly on the agenda for this Ministry.

The Chairman: Thank you, Minister.

I think that concludes the questions for Head 3, Judicial Departments. Thank you for that and we can move on to Head 25, Department of Corrections.

So, whenever you're ready, Minister

Sen. the Hon. Kim Wilkerson: Thank you, Mr. Chairman.

HEAD 25—DEPARTMENT OF CORRECTIONS

Sen. the Hon. Kim Wilkerson: It is now my pleasure to move to Head 25, the Department of Corrections which is found on pages B-94 through B-96 of the approved Estimates of Revenue and Expenditure. The mission of the Department of Corrections is clear: *To protect the public and provide rehabilitative services.*

To achieve this mission the department remains focused on maintaining high security standards to ensure the safety of facilities, staff, inmates and the public; provide humane structured regimes that reduce reoffending by offering incentives tied to personal effort and rehabilitation; and finally operating discipline systems that drive operational efficiency across all facilities.

And I'll pause here, Mr. Chairman, to just create some context for this particular head, and the importance of it to the Ministry of Justice. When I was appointed to this role—before being appointed—I was asked by the Premier what my interests were. I said that I was interested in Corrections. I was interested in Corrections being part of my portfolio because I felt that it better fit with Justice than with National Security. So, Senators who were here before me would know that the Department of Corrections previously sat under the Ministry of National Security. But with a focus on rehabilitation, restoration and valuing citizens, I felt it was important that it be moved to the Ministry of Justice to which the Premier agreed. And that has happened.

I say all of that to say that I took it on fully understanding that there was a lot of work to be done. But also, with the view that all we could do from here is get better. So, there is a lot going on and I say that in the context of recent public press reports about instances of infractions, about officers being harmed by inmates, and these matters have hit the public press. We cannot hide from them, Mr. Chairman, they are what they are.

But I will say that the Ministry of Justice, and I personally take this seriously in valuing both the people who work in our correctional facilities and the inmates who are there from this perspective. We live on 21 square miles. There is one degree of separation between the people who live there. It is in our interest to do what we can to ensure that people who have the misfortune . . . sometimes it's the fortune though, to enter into a period of incarceration [and] can come out better. But at the same time we must make sure that our officers remain safe. And so while we have a mandate around rehabilitation and restoration I admit and recognise right here that we have an upward road. But we are taking one step forward each day in that regard, Mr. Chairman.

So, with respect to the overview, the department's total allocation for fiscal 2025/26 is $24.71 million reflecting a decrease of $1.017 million, or 4 per cent compared to last year. This reduction results from operational efficiencies, changing in staffing levels and targeted cost controls. The department employees 224 full-time staff, up from 172 last year due to ongoing recruitment efforts for officers, nursing staff and

specialised programme personnel. And the recruitment efforts are continuing.

In terms of human resource investment and training, in 2024/25 the department prioritised workforce development recognising that well-trained staff are critical to both security and rehabilitation. Highlights include: 37 staff completing management and leadership training; 10 staff achieved use-of-force certification; 6 officers completed 12 weeks of training (they were new recruits); and there was training in CPR, mental first-aid, incident management and crisis intervention. And that was delivered widely across the department.

Succession planning was emphasised with staff preparing for senior officer promotions through qualifying exams, leadership classes, interview preparation and budget training.

I will talk about key facilities and programmes. Headquarters at $17.915 million. This unit represents 72 per cent of the department's budget supporting staff salaries, custodial operations and administrative costs. The farm facility at $446,000. The farm facility, housing low-risk inmates, continues to serve as a model for rehabilitation and reintegration through work and skill-building opportunities. The expanded agricultural programme produces vegetables and 2,114 eggs resulting in food cost-savings—a very interesting piece of data—

[Laughter]

Sen. the Hon. Kim Wilkerson: —when we consider the price of eggs.

Animal husbandry programmes engage inmates with therapeutic and vocational skills. The work release programme placed 10 inmates in external employment to transition successfully into the workforce after release. The "Step Up Work Readiness" initiative provided community service opportunities fostering responsibility and work ethic. The Mechanics Programme was reintroduced to equip inmates with automotive repair skills while helping maintain the department's vehicle fleet.

At the Co-Ed Facility there's an allocation of $306,000. This facility supports female inmates, young offenders, and males in substance abuse treatment. Programmes offered included the GED education for young offenders, religious and mentorship programmes for emotional and spiritual support, Alcoholics Anonymous groups to address addiction, carpentry, computer skills, and music arts programmes providing certified vocational training.

[Also offered is] a therapeutic chicken programme fostering responsibility and care. Happy chickens, more eggs.

[Laughter]

Sen. the Hon. Kim Wilkerson: The Westgate Correctional Facility at $1.188 million. Westgate is the department's largest facility, housing maximum to minimum security male inmates. Innovations in 2024/25 included a pilot refurbishment project where nine inmates received paid work experience while improving facility infrastructure. And I had the pleasure, Mr. Chairman, of going to Westgate and actually viewing the one block where these nine inmates were involved in the refurbishment. And I would have to say [it is] a first-class job.

The expansion of computer labs for education, job search and life skills. The continued delivery of vocational programmes such as art and engine repair. Down at the Co-Ed Facility, there is what's called the Therapeutic Community Centre previously was separate as a Right Living House and now it's been combined. In 2024/25, Right Living House successfully transitioned under full management by the Department of Corrections resulting in operational cost-savings. It continues to provide targeted treatment for substance abuse offenders, 15 residents engaged in multi-phase rehabilitation, four residents transitioned into work release as part of reintegration, and six individuals participated in after-care programme support. Gardening and work-readiness programmes were expanded.

Enhancing rehabilitation through specialised services. Psychological services were allocated $354,000. Psychologists delivered critical interventions across all facilities including trauma-informed therapies, Life Minus Violence enhanced group programming for violent offenders, pre-sentence psychological risk assessments for the courts and parole board, ongoing staff wellness support and reflective practice sessions to strengthen staff resilience and performance.

Social Services and Case Management. There is an allocation of $959,000. It's increased investment here, allowing for expanded staff and independent service providers. Notable initiatives include family support programmes such as the Fathers and Children Together events, and [Prison Fellowship] Angel Tree Programme gift distribution.

Grief Recovery [Programme] and Thinking for a Change Programme to address emotional healing and cognitive restructuring. Case management assessments and parole reports that guide rehabilitation and parole eligibility.

Health Services, an allocation of $1.744 million. The Health Services Unit managed nearly 22,000 medical encounters in 2024/25. Services included management of COVID-19 outbreaks, crisis intervention for suicide prevention, coordination of mental health and medical care including transfers to the Mid-Atlantic Wellness Institute.

Educational Services resourced at $389,000. Educational offerings remain central to successful reintegration. Achievements include 55 clients actively engaged in education and six students earning GED or high school equivalency diplomas. There's been partnerships with the Bermuda College PACE; Bermuda Technical Institute Association and international online programmes; [and] new vocational offerings in

FinTech, languages, graphic design and architecture. And I would say just there, Mr. Chairman, pausing, the Permanent Secretary [PS] and I have been invited on Monday next to a graduation where one inmate will be graduating with his associates degree in Bible studies.

Vocational Services have been allocated $652,000. Inmates participated in a diverse array of vocational programmes including sewing, horticulture, and mechanics. The inmate cooperative programme was expanded as well as there was the resumption of the construction trade skills programme.

Recreational Services. There's an allocation of $60,000. Recreation remains vital for inmate well-being, supporting physical and emotional health. And in that regard, we'll see that in the recruitment efforts a position has been made available for a Wellness Officer to be part of the programming at Westgate.

Performance measures and outcomes. The department continues to focus on measurable outcomes. The current average daily population is 152 inmates. There are 47 first-time offenders admitted. Parole releases are projected at four inmates. Mr. Chairman, 40 per cent of inmates engaged in developmental programming in 2024/25, with a target of 50 per cent for 2025/26.

Bermuda's recidivism rate remains at 20 per cent which compares favourably with many international counterparts.

Capital Development and Infrastructure

Sen. the Hon. Kim Wilkerson: Mr. Chairman, ongoing capital investment is essential to maintain secure, safe and humane facilities. Key projects for 2025/26 include: $402,000 in capital acquisitions for kitchen security and HVAC upgrades; $600,000 in capital development for Phase two of the Black Creek Integrated Security System upgrade; replacement of the Farm Facility generator; a new intercom and paging system at the Co-Ed Facility; and the replacement of ageing vehicles.

The priorities for 2025/26 reflect our dual commitment to safety and rehabilitation. There will be active recruitment to fill custodial vacancies prioritising Bermudians first; promotion of qualified officers into senior management roles; the launch of Uniformed Services Training Programme as a Throne Speech initiative. And we will have seen some of the public events around the Uniformed Services Training Programme launching. And that initiative is across-ministries with National Security as well so it will be uniformed trained offices in every area including Corrections, Customs, the police and fire services.

Continued repairs and upgrades of ageing infrastructure. Expansion of the inmate work placement programme with the Ministry of Public Works, strengthen community partnerships for reintegration support. And our Ministry is actively looking at proposals that have been submitted in that regard. There is ongoing collaboration on criminal justice policy modernisation, and in that regard our Ministry is actively looking at and engaging input around reforms for the [Prisons] Act, Prisons Rules and Treatment of Offenders Board Act. Because they are all in need of modernisation.

Mr. Chairman, in conclusion, the work of the Department of Corrections is not easy. As I said at the beginning of my presentation here, it is not necessarily a rosy picture. We recognise the work that must be done. It requires courage, professionalism, compassion and a firm commitment to public safety and second chances. Despite the challenges of staffing and infrastructure, the department continues to protect the public while investing in rehabilitation, education, mental health and skill development for those in our care.

This, Mr. Chairman, concludes my presentation on Head 25, the Department of Corrections.

I will pause here for questions from Senate colleagues.

The Chairman: Thank you, Minister.

Would any Senator care to speak on this Head 25, Department of Corrections?

Senator Tannock.

Sen. Tawana Tannock: Thank you, Mr. Chairman. Thank you, Madam Attorney General Senator Wilkerson.

My first question pertains to page B-94, 2502 Inmate Services, and 35106 Social Services and Case Management and the increase of $380,000 in that section. And I wanted to know if you could explain a little bit more to us about that significant increase. I note and I'll just follow-up by saying that I note on the next page, B-96, under 35106, it looks like there is an intention to employ one additional person. So, I'm assuming that that may be part of the increase, but I know that they're not getting $380,000. So, I wondered if you might be able to describe to us . . . because that is quite a significant increase, what that increase entails. So that's my question on that one.

I do have follow-up questions if you would like me to continue.

The Chairman: Yes, please continue, Senator.

Sen. Tawana Tannock: If we go over to B-97 and we look at business unit 35000, Headquarters and OTS, and we come down to item three, number of inmate/inmate assaults, we have major and we have one. Then we have zero for 2024, then we have a revised forecast zero, and then we have target outcome one. And I am assuming that that is because we had one in 2023/24. I just don't follow how that reads. We just carry the number from 2023/24, but we didn't carry the number from 2024/25? I guess I just need some clarity on that.

Same thing we with the minor. Right? We had one then we had 15, then zero, zero, zero and then we have one and 15 again. So, I don't know if that is just

. . . maybe that is just the way that it is written because that was the last time we recorded it.

And then the same thing when we look at . . . No, sorry. That's that . . .

And then the other question was just a matter of interest and wanting some clarity. And that is 6(b), Number of inmates obtaining General Education Diplomas. I see that in 2023/24 there were 15 inmates. During 2024/25, there were two. During 2025/26, there were four. It is the target outcome. And that is such a drop from 2023/24, I wondered if that was because the percentage of inmates who already obtained a GED was higher. So, I would like to have some clarity around why we have less inmates obtaining a GED. My hope is that it is because we have more inmates who already have a GED, so they don't need to obtain it. But I would be interested to know more around that figure.

Those are my questions for Corrections. Thank you.

The Chairman: Thank you, Senator Tannock.

Any other Senator care to speak on this head?

Senator Cunningham, did I see you hand go up? I did? Yes.

Sen. Victoria Cunningham: Yes. Thank you.

Thank you, Minister Attorney General. I actually found it insightful to hear how the Department of Corrections came into the Ministry of Justice. So, well done for getting what you wanted, I guess. But, you know . . . let's see how . . . I think it is a lot of work because as you said, it is not easy. But I think that, obviously, you have an appreciation of the officers. So I think the officers and staff of this department do an absolutely fantastic job.

So, I asked you a pre-question on this and you were kind of . . . I feel like you touched on it. But I didn't follow where you were going with it. So, I was asking for capital acquisitions and development. And you were talking about different refurbishments, and I was just wondering if you could point me to where that would be in the back of the Budget Book, because I was looking at Corrections having minor works and refurbishment in the prisons on page C-4. And then a few . . . furniture, body scanner, and CCTV system upgrades. Is that what you were referring to in your brief?

The Chairman: Maybe you can ask . . . is there another . . . Do you want to answer that Minister or keep on going?

Sen. Victoria Cunningham: So, my second question to that, supplemental to that, is on page C-4, we see that the total authorised figure for (let's just say) the prison minor works was $700,000. Last year it was actual to $197,000 in 2023/24. The estimate last year was $503[,000] of which $200[,000] it was revised to. So now it appears that that estimate is going to go over the original $700,000 budget line, or total authorised figure. So, my question is, and this is more a budget thing, does that extra money come out of the Department of Corrections . . . or Ministry of Justice budget as a whole? Or does it come from somewhere else? Or do you not think it is over budget? Well, it is not over budget yet, but it could be.

The Chairman: Minister.

Sen. the Hon. Kim Wilkerson: The first question was about the increase of $380,000 under business unit 35030. And the question was around what was that covering. The increase includes funding for three treatment providers. Not 1 per cent, three treatment providers as well.

And the next question from Senator Tannock was why the number of inmates who have received . . . it is about the number of inmates receiving the GED.

The Chairman: The numbers had gone down in the last few years, and I think the Senator had asked whether in the first year when the numbers were so high was that simply because there were so many inmates who already had their GED, versus the last couple of years where the number was much less. And just the reasons why.

Sen. Tawana Tannock: Yes, sorry. That is correct. So, in 2023/24 we see 15 obtained. And then we see the numbers decrease. They go to two and then to four. And so, I wondered if there was an issue with the provision of the programme or was it that fewer inmates actually required the GED.

Sen. the Hon. Kim Wilkerson: So, what I am told is that the statistic is initially based on what is in an inmate's case plan. So, their case assessment plan may say that they are to do the GED, but they actually may not complete [it]. They may start and not complete. And I think this is a very insightful question, Senator Tannock, that I also have been drilling into.

It is . . . we have the offering. And I question why completion and take up sometimes is not the expectation in alignment with what might be in the assessment plan. And so certainly from my own experience as an adult with dyslexia, I have been curious about whether our assessments are measuring barriers to learning that could be an impediment. And sometimes it might not be an actual diagnosable barrier. It could be just a traumatic experience with school that might be a factor that might prevent someone wanting to take on a programme, fully.

So, these are things that are definitely on my radar and within the remit of things that we are asking the psychologists on board to delve into as part of the trauma assessments as well. So whether there are any things that are truly barriers to learning that could make an entire difference.

I have been very excited by conversations with Workforce Development where the conversation has been around bringing their career scope tools to the Department of Corrections and what these assessments will do might identify perhaps, you know, someone might already have a GED, but maybe there was something that they hadn't thought of that might be in their career interest that could be discovered through these tools. And the fact, again, is on collaboration. These are tools that are being paid for by the Government already. So, the idea is to make those more widely available because we are already paying for them.

So, we just hadn't thought about bringing these career-scoping tools to the Department of Corrections for the benefit of people who are incarcerated. And these are, what I consider to be, low-hanging fruit where we actually could create some wins.

Sen. Tawana Tannock: Thank you for that thoughtful and well-considered answer. I appreciate it.

I do have a follow-up question about the funding for the three treatment providers that comprise the $380,000. Could we have the names of those treatment providers? How much goes to each? And what are the metrics for success?

The Chairman: Thank you, Senator Tannock.

Sen. the Hon. Kim Wilkerson: Okay. While I wait for that answer, I think there was a question about inmate assaults.

Sen. Tawana Tannock: Yes, that was just a query on . . . and it may be just the way that the report is produced, the 1001.

Sen. the Hon. Kim Wilkerson: Yes. I am told that the change in the original, it is the changes. The change in the original forecast versus the revised is based on the actual number of results . . . the actual number of assaults that are recorded. So, there would have been one major assault recorded, so it is based on that.

Sen. Tawana Tannock: Okay. Thank you.

Sen. the Hon. Kim Wilkerson: I am just going to move around as the answers come in, just for the benefit of time.

So, it was Senator Cunningham's question around prison works. I think minor works, $197,000 in 2023/24 was revised to $200,000 and will go over the $700,000 budget. No, that was your question I believe. Does the extra funding come from the Ministry as a whole or somewhere else? If extra funding was required, it would have to come from the Ministry as a whole.

And just flip-flopping to Senator Tannock's question about providers. I don't have an answer [for] the specific treatment providers. But I will get that as it comes during the course of the . . .

[Inaudible interjections]

Sen. the Hon. Kim Wilkerson: Okay. I am advised that, yes. And I did say earlier that we were actively looking at proposals. The PS has reminded me that the allocations have not been made because we have not landed on finalising those contracts yet.

The Chairman: Thank you, Minister. Any other—

Sen. the Hon. Kim Wilkerson: But it will be exciting.

The Chairman: Any other Senators—

Sen. Victoria Cunningham: Green pom-poms for her?

[Laughter]

The Chairman: Any other comments on this head?

Senator Cunningham.

Sen. Victoria Cunningham: Thank you, Mr. Chairman.

Going to page B-96, where we see the employee numbers and full-time equivalents, line 35105, Psychological Services, going from two to five and then back to two. My question is, Given . . . well, I would say given not necessarily the increase, but given the amounts of mental health and trauma that we are seeing within inmates and unfortunately within society as a whole, that number does somewhat concern me. So, I am just wondering if there is more coming or what the story is behind that.

Sen. the Hon. Kim Wilkerson: Thank you for that question, Senator Cunningham. It is an excellent question.

In one of my conversations with the . . . so, on staff we have two prison psychologists. A senior and a . . . I am not going to call Dr. Simons a junior, but less experienced. And the demand for services is overwhelming for them. So, there is no way to sugar-coat that.

And your assessment is absolutely correct, that there are more psychological issues. And one of the challenges that we have is that we have an inclusive, if I might put it like that, an inclusive prison population where this is not a segregation of inmates with diagnosed mental health illnesses. And that is something that I think through successive governments it was proposed, and it simply has not happened yet.

And so, we are tasked with examining what the nature of that population is, drilling down with data on identifying those illnesses in categories and charting a plan for what we can do in terms of the need to

potentially have some segregation of that population. And in my conversation with the prison psychologist, it is kind of like, *People with mental health issues.* And he is like, *Well, everybody has a mental health issue.* Right? I'm being . . . that's true. So it was, I think . . . I was being educated on making that distinction between if you are young person and you find yourself as a result of a mistake, and even if you are on remand, you are not going to be in minimum. That is a role change and the stress of that will have an impact on someone's mental health, necessarily.

But trying to divide those situations from the situations where there is a diagnosed mental illness that needs to be dealt with in a professional way. And we have to get to grips with that. So, there is a lot of pressure on the two psychologists who were there. And we are actively looking at proposals to bolster the resources available to them including being able to leverage already vetted programmes that are being run out of the UK in His Majesty's prison service. And in that regard I am very grateful to the Governor for lending his ear and leveraging his resources to put his voice behind, helping us to get access to that programming. So that is a way in which we are going to be able to bring some assistance.

And we might not be bringing full-time, five additional psychologists but we may be able to leverage some of the programming that is already in existence. Now it might need to be tailored. But in that regard, but those are the conversations that are underway.

Sen. Victoria Cunningham: Well, that sounds like great news. And if I may, a follow-up. And I guess this is where maybe the psychological would work with the health, although I am not sure about . . . well, I am aware that in our nonincarcerated community getting diagnoses for ADHD and these autism spectrum disorders are incredibly difficult and, in some cases, incredibly expensive. And I just wondered if our prison population, or clients as you call them, have access to that because I would be interested to know what the undiagnosed instances of the ADHDs and those kinds of things in our prison population is and whether that is a fundamental factor in them being there in the first place.

Sen. the Hon. Kim Wilkerson: If there is not another question, that is an excellent point. And we recognise that there may be challenges as simple as that that are gateways to incarceration. If you are not doing well in school because you have some learning difficulties and your role is to be the class clown because . . . or to be the bully, and we know that these things have exponential impact.

I recently read a report about kind of assessments at seven years old and longitudinal studies which will show the propensity based on certain kinds of activity at the age of seven, the likelihood of incarceration. So as my colleague, the Minister of Education, who sits next to me, is not just a question of assessing the prison population but we should be assessing our school-age population generally. But that is a resource challenge. But we recognise the importance of that.

Again, you have mentioned, Senator Cunningham, a few times in the past couple of days, I think, your interest in what is the examination of root cause. And I think that this goes to that.

I very interestingly had an outreach from a friend who Heather Kitson I didn't realise was the Chair of the Reading Clinic. And when, you know, I am sure . . . I think . . . I gave a radio interview and she contacted me. And she said, *Yes, this is . . .* I think there are great opportunities to collaborate. Like you said, with resources that are already available or those who are charitable who could use funding directed toward a particular end. Thank you.

The Chairman: Thank you, Minister.

Any further Senator who has questions?

Senator Cunningham?

Sen. Victoria Cunningham: Yes, please.

Okay, I am turning now to page B-97 and the performance measures and . . . anyone who has worked with me would know that math is really not my strong point, but the business unit 35000, Headquarters, 1(a) Average total cost of incarceration per inmate per annum based on maximum capacity. However hard I tried I could not make that number. So, we are going from $84,000 to $72,000 to $70,000, revised for 2024/25 going up to $77,368. And I am seeing the budget increase but in my mind that number should be (I believe) higher. If that $77,000 is right, then the budget number would be $28.78 million. And I don't know if we are already estimating our target revised 2025/26 but I was just wanting to know what that calculation was. Because I guess if $77,368 times 372 is $28.78 million. So, it's just a clarification.

Sen. the Hon. Kim Wilkerson: Okay. Just so I am clear, just to get to the point of the question is you are just . . . it is just the question of the calculation or is there a question behind—

Sen. Victoria Cunningham: Well, it is a question that I am hoping it is not as high as what we are seeing. So that the jump has not gone 10 per cent in one year to house . . . the cost of incarceration. But maybe it has. Although I do note that it dropped from $84,000 to $70,000. So, I guess that would be a question as to how did the total cost . . . although I guess wherein you would . . . we are calculating that on max capacity so I guess the change could be . . . okay. Right.

Sen. the Hon. Kim Wilkerson: Let me see if there is an answer.

Sen. Victoria Cunningham: But I guess it was in the variation because I guess maintenance and all the rest of the things—

The Chairman: Maybe while the Minister waits for an answer on that one, if there is another question Senator Cunningham can ask.

Sen. Victoria Cunningham: There is.

On page B-97, again. The final performance measure number seven is the Average overall recidivism numbers and the percentage rate. And I guess my question is, It lists the overall recidivism numbers and percentage. But I guess it is not clear how . . . what the raw numbers are, so how many people or how many individuals versus the percentages.

And I would also like clarification. So are these numbers based solely on the reoffending individuals regardless of their type of crime? So, whether it is, you know, I guess petty crime you are not necessarily being incarcerated, but the severity of their offences and also I believe we calculate them in year three. Is there any . . . Has any thought been given to over the lifetime of that individual or over anything other than three years?

Sen. the Hon. Kim Wilkerson: The answer is, starting at the back, yes. That is my thought.

Now, I have been made to understand that three years is the average rate if we were doing cross-jurisdictional comparisons. So, we were comparing Bermuda with another island, or even the United States, we would still be looking at three years. That is what is common. And compared with other jurisdictions, our rate of around 20 per cent is considered to be exceedingly good.

However, I know that, again back to the fact that we live on 21 square miles, a person who has been incarcerated generally probably does not have an opportunity to travel off the Island. They are not emigrating to another place. They are going to be here. So I think that, you know, while it is not the Department of Corrections' remit to track . . . well, long-term success of people who have been incarcerated—as a government it is. And so, I am very interested personally and from the Ministry of Justice's standpoint, in the longer term view, because we know that there are people who are in Bermuda and they are kind of just operating in the margins after having been incarcerated. So that is something that will take a whole effort, a campaign that if we want people to be successful and we want to see a long-term low recidivism rate that employers would need to change their stance on hiring someone who has been incarcerated.

And there we have it. So, when we talk about second chances, it can't be second chances just for three years. It has to be second chances for a much longer time in order for this to have an impact.

I really appreciate that question.

Sen. Victoria Cunningham: Well, that was going to be a question about criminal background checks and how to change the narrative or the mind-set. So . . .

Sen. the Hon. Kim Wilkerson: Absolutely. Or things as simple as asking someone for employment references when you have been incarcerated for the last seven years.

It is kind of an unfair requirement. But we are . . . we have been thinking very actively about how to approach and potentially amend those things for longer-term supports for success for people who are released from incarceration. And that is why I think the Works programmes in the facilities will be very, very important to help to build a résumé. Thank you.

The Chairman: Thank you, Minister.

Senator Cunningham.

Sen. Victoria Cunningham: I have a few more.

The Chairman: A few more. Okay.

Sen. Victoria Cunningham: So, staying on page B-97, in the same business unit, line 6(a) has a percentage of inmates enrolled in development and/or treatment programmes. And I am just . . . these are extremely volatile numbers going from actual of 19 per cent to an original of 61 per cent down to 40 per cent last year and now 50 per cent.

I personally think that there is a great deal of benefit in these treatment programmes for rehabilitation, reducing recidivism. These concern me a bit about the effectiveness of programme delivery and planning for the department. Can you outline what is being done to ensure that there is sustained engagement in those and that the impact is felt more in those programmes? And is that not part of their sentencing? You know, *You will participate in a programme.*

Sen. the Hon. Kim Wilkerson: Unfortunately, there is no way to mandate that at the moment. And they are clients who are . . . for a lack of . . . I am told, I am getting my parlance politically correct, they are in fact clients of the facility. But there isn't a way to mandate . . . we can . . . there can be mandates in a licence on parole. But there aren't mandates in the plan. So, we do want to be encouraging and incentivising clients to take advantage of an opportunity to take a plan, but I think we have already discussed all of the various, the myriads of reasons that there could be barriers to uptake and those are under examination. There is not much more I can say about that.

The Chairman: Thank you, Minister.

Senator.

Sen. Victoria Cunningham: That's all for me. Thank you, very much, Mr. Chairman.

The Chairman: That's it. Thank you much.

Any other Senators care to ask a question on this head?

Not hearing anyone.

Thank you, Minister, for Head 25. And we can move on to the last Ministry of Justice head, which is Head 74, Department of Court Services. So, whenever you are ready, Minister.

Sen. the Hon. Kim Wilkerson: Thank you, Mr. Chairman. We might get there.

[Laughter]

HEAD 74—DEPARTMENT OF COURT SERVICES

Sen. the Hon. Kim Wilkerson: Okay. I have pleasure in getting to the final head under consideration for the Ministry of Justice this afternoon. That is Head 74, the Department of Court Services.

This is set out on pages B-98 through B-101 of the Budget Book. The mission of the Department of Court Services remains *to reduce recidivism by delivering risk reduction programmes and strategies to protect the community.* The mandate includes the assessment, rehabilitation, treatment, supervision and case management of offenders in the community who are subject to statutory orders.

The department also conducts substance abuse assessments, drug and alcohol screening and supervises high-risk offenders including sex offenders, violent offenders and those serving life sentences who are on licence.

Expenditure Review

Sen. the Hon. Kim Wilkerson: Mr. Chairman, the department's budget for 2025/26 stands at $4.888 million. An increase of $491,000 or 11 per cent compared to the previous year. This increase is entirely due to salary adjustments and the filling of previously vacant posts. No new operational expenses have been requested.

This allocation represents 8.5 per cent of the total Ministry budget. Operational savings were achieved during the year through careful vacancy management, including freezing vacant posts and staggering recruitment.

Let me talk for just a moment about the complex needs of our clients. The department serves a growing client population representing complex needs rooted in unresolved trauma, addiction, unemployment, mental health challenges, cognitive impairment, gang involvement and limited education. Many also face significant financial, housing and social instability. The department's staff are required to provide not just supervision but multi-dimensional, sustained clinical and social interventions that directly support clients in breaking cycles of reoffending.

Budget Allocation by Unit

Sen. the Hon. Kim Wilkerson: First, 7401 is the Case Management Unit. Its allocation is $1.523 million. This represents a 15 per cent increase driven by staffing needs across probation, parole and the Drug Treatment Court.

Probation Services

Sen. the Hon. Kim Wilkerson: Probation Services had $439,000. It is an increase of 2 per cent.

Parole Services

Sen. the Hon. Kim Wilkerson: Parole Services had $463,000. That is an increase of 9 per cent.

Drug Treatment Court Programme

Sen. the Hon. Kim Wilkerson: The Drug Treatment Court Programme, was $621,000 and is an increase of 32 per cent.

Administration—7402

Sen. the Hon. Kim Wilkerson: The allocation is $1.328 million. This covers leadership salaries, IT staffing and department-wide operational expenses. The 5 per cent increase reflects salary uplifts as previously frozen posts are filled.

Assessment and Treatment Unit—7403

Sen. the Hon. Kim Wilkerson: Its allocation is $2,037,000.

Aftercare and Community Offenders, 84030

Sen. the Hon. Kim Wilkerson: The allocation under that head is $423,000, an increase of 143 per cent. That's following the hiring of two forensic psychologists and a specialist probation officer, reducing reliance on external clinical contractors.

Community Offenders, 84040

Sen. the Hon. Kim Wilkerson: That programme has received $509,000. It is an increase of 10 per cent.

Assessments, 84060

Sen. the Hon. Kim Wilkerson: Assessments received $1,105,000, a decrease of 6 per cent and it is just a minor decrease due to some internal efficiencies.

Performance Measures and Programme Highlights

Sen. the Hon. Kim Wilkerson: I will talk about the performance measures and programme highlights and I will do them team by team.

Probation Team

Sen. the Hon. Kim Wilkerson: A probation officer supervises individuals under court ordered probation combining monitoring with targeted interventions based on risk assessments. Officers conduct home and employment visits to include the monitoring function as well.

Mr. Chairman, 100 per cent of drug and alcohol positive clients receive interventions within one week. Also, 79 per cent of eligible clients receive their final risk assessments and 85 per cent of probational clients successfully completed their probation terms.

Parole Team

Sen. the Hon. Kim Wilkerson: Parole officers supervise individuals conditionally released into the community including 22 life-sentence offenders. In 2024, six new parolees were added. Five parolees successfully completed their licences. Only two parolees breached licence conditions, well below international benchmarks.

Drug Treatment Court and DUI Stream

Sen. the Hon. Kim Wilkerson: The Drug Treatment Court [DTC] remains a successful multi-disciplinary approach addressing substance use disorders. Mr. Chairman, 17 clients in the DTC, 80 per cent cocaine users, 20 per cent heroin. [There are] 21 clients in the DUI stream, 98 per cent alcohol related. The positive tests rate was 10 per cent, mostly during early treatment phases. The recidivism rate during programme participation remained extremely low at only 3 per cent.

Post discharge referrals to further treatment stood at 6 per cent reflecting much stronger treatment engagement.

Mental Health Treatment Court Programme

Sen. the Hon. Kim Wilkerson: This programme supports offenders with complex mental health needs many of whom lack stable housing or access to comprehensive care. The court averaged four to five participants throughout the year. Case managers provided highly intensive and individualised interventions to address the complex dual-diagnosis of these clients.

Community-based Programmes

Sen. the Hon. Kim Wilkerson: Mr. Chairman, this team provides specialised interventions for high-risk sex and violent offenders. Although one key staff member departed, the addition of a full-time forensic psychologist allowed group sessions to resume while one-on-one interventions continued uninterrupted.

Ongoing training for officers continues to ensure that they meet the higher standards of professional practice when working with high-risk populations.

Report Writing Team

Sen. the Hon. Kim Wilkerson: Mr. Chairman, 294 reports were completed for the courts and Parole Board up 86 from the prior year. Mr. Chairman, 95 per cent of reports were submitted on time.

Reports inform judicial sentencing, Parole Board decisions and treatment planning.

Bermuda Assessment and Treatment Centre (BARC)

Sen. the Hon. Kim Wilkerson: BARC conducted 153 assessments in 2024. Mr. Chairman, 53 were referred for intensive outpatient treatment, 23 were referred for outpatient treatment, 47 people were referred for residential treatment.

Mr. Chairman, challenges remain regarding wait times for residential placements which the Ministry continues to address through partnerships and alternative solutions. This indeed, Mr. Chairman, is a very challenging area where we have seen programmes, for example, running in conjunction with the charity HOME where they have been able to provide residential programming that also includes a life skills element. These are the kinds of resources that are being relied on but there are challenges. As with housing, everywhere with residential placements.

New Initiatives and Future Plans

Sen. the Hon. Kim Wilkerson: The department continues to evolve and innovate. Officers attended the American Probation and Parole Association [APPA] conference gaining insights to support the development of the new treatment courts, including the Domestic Court.

Clinical supervisors engaged in continuous professional development to support growing clinical demands. Preparations are well underway to support the new Domestic Violence Court programme including officer training and use of advanced electronic monitoring technologies.

The department will serve as a pilot agency for state-of-the-art GPS domestic violence monitoring devices. Training continues to expand in areas such as gambling addiction, trauma informed care, and forensic assessment.

Now just a bit about collaboration and community safety. The department remains deeply involved in multi-agency partnerships including the Interdepartmental Gang Enforcement Team (IGET), the Offender Risk Management Team for high-risk offenders, the

Mental Health Client and Corrections Committee, the High-Risk Intervention Committee, the Child Safeguarding Committee. And not on this list of course is the recently stood up Work Task Force for the Domestic Violence Court Programme. These collaborations reinforce the department's commitment to public safety while delivering rehabilitative outcomes.

Mr. Chairman, the Department of Court Services continues to adapt to the complex needs of Bermuda's offender population while maintaining the highest standards of public safety, rehabilitation and justice through data-driven programming, cross-sector collaboration, innovative treatment courts and dedicated staff. This department remains an essential pillar of the Government's commitment to improving access to justice and building safer, stronger communities.

This concludes my presentation on Head 74, the Department of Court Services. And I will now entertain any questions from colleagues on this head.

The Chairman: Thank you, Minister.

Would any Senator wish to speak on Head 74, Department of Court Services?

Senator Tannock.

Sen. Tawana Tannock: Thank you, Mr. Chairman.

As many of you in this Chamber know, this is a department close to my heart, having been a probation officer and also one of the first drug treatment court case managers in an all-girl drug treatment court. So, I know the valuable work that the staff of Court Services do. So, it is with great concern that I raise issues that I have with the performance metrices, and want clarity around them, because I am not sure if they reflect accurately the hard work that the department does. However, before we go into performance measures, I am going to flog a dead horse. Sorry, I do love animals. My apologies, that probably was not the right analogy. But—

[Laughter]

Sen. Tawana Tannock: Again, the Domestic Violence Protection Court. So when I look at the budget for Court Services and I hear that we might try to include that into the Drug Treatment Court, or it may be run with Court Services Administration, and then I look at the number of staff, I would like just a little bit of understanding of how that is reflected in the figures we see.

For instance, under Administration, 7402; Case Management, 7401; and then we look at the employee numbers . . . So that, just in general with regard to the Domestic Violence Protection Court, and how that is supposed to fit into this budget that we see for Court Services. So that is my first question.

The Chairman: Senator, would you like to ask a second question and then we can . . .

Sen. Tawana Tannock: Sure. Sure.

And then when we go over to page B-100, we see business unit 84020, Parole Services, percentage of clients convicted of new offences. We have N/A for 2023/24; N/A for 2024/25 [original]; N/A 2024/25 [revised]; 1 per cent 2025/26. I don't understand how that question is not applicable. And how we then arrived at 1 per cent.

Then, when we go down to Number of breaches, so that is one, two, three down. Number of breaches instigated. I don't . . . I assume that is because we . . . maybe number of breaches. Oh! Number of breaches that officers actually instigated, officers started. Is that perhaps what that is supposed to say? So, when we have number of breaches instigated, we have—

Sen. the Hon. Kim Wilkerson: I'm sorry, Senator.

Sen. Tawana Tannock: Sorry.

Sen. the Hon. Kim Wilkerson: Where are you reading from?

Sen. Tawana Tannock: I'm sorry. Business unit 84020, Parole Services, three down.

The Chairman: So, page B-100.

Sen. Tawana Tannock: Page B-100. Sorry. My apologies.

The Chairman: It's about the third of the way down the page.

Sen. Tawana Tannock: Page B-100.

Sen. the Hon. Kim Wilkerson: Because you were just on page B-101. I didn't appreciate the flip, I guess.

Sen. Tawana Tannock: I'm sorry. Sorry. My apologies.

Sen. the Hon. Kim Wilkerson: That's all right.

Sen. Tawana Tannock: Sorry.

So, my first question on page B-100 was related to business unit 84020, Parole Services. Percentage of clients convicted of new offences. In 2023/24 N/A, in 2024/25 [original] N/A, in 2024/25 [revised] N/A, then 1 percent. My question to that was how is the percentage of clients convicted of new offences not applicable [N/A]? Is it because no clients were convicted of new offences? So, in that case should that just be nil?

My second question relates to one, two down. Which would be: Number of breaches instigated. I believe that means number of breaches started by probation officers or Court Services officers for their clients. And again, we have 2023/24 N/A, 2024/25 [original] N/A, 2024/25 [revised] N/A and then12.

So, if we could get some clarity around why it was deemed not applicable to answer those questions in the previous years and then we have 12.

And then if we go down to—

[Inaudible interjections]

Sen. Tawana Tannock: Sorry? Yes, yes. Sorry.

Sen. Victoria Cunningham: Mr. Chairman, if I may ask a question that is directly related to what Senator Tannock was asking?

The Chairman: Yes, Senator Cunningham.

Sen. Victoria Cunningham: Thank you.

I would also like to know where . . . we are talking about the percentage of clients convicted of new offences and N/A, one. We are taking about percentages of clients arrested for new offences and then convicted.

The Chairman: Mm-hmm.

Sen. Victoria Cunningham: In my mind, you get arrested first and then you get convicted. So, if 30 per cent of crimes have been arrested, how many . . . zero are convicted? Or if 15 per cent are arrested, why is the conviction rate one-fifteenth, or what whatever math that would be. (My dad's not going to be impressed with that.) But you know why are 15 per cent getting arrested for new offences where only 1 per cent are being convicted? Or is that just within the time frame of this year and there is a backlog, so we don't have that data? Thank you.

[Crosstalk]

The Chairman: Senator Tannock or . . . Madam [Attorney General] would you like me to continue with Senator Tannock's questions? Or what is your preference?

Sen. the Hon. Kim Wilkerson: Let me . . . I think . . . I'll try.

I don't see an answer coming from Court Services, but I will posit my guess as to why it is not applicable [N/A] as opposed to zero is because a metric did not run in the performance metrics in the prior years. There is not a way to start a new performance metric this year. Right? So, the only way you reflect there isn't any data for it . . . is not because it was zero. We were not measuring it as a metric before. I think that is the answer as to why that is not applicable as opposed to zero.

And I think the follow up question from Senator Cunningham is if we did not measure clients convicted of new offences, but we didn't measure client's arrested and then . . . previously, yes. It would be logical that the conviction rate is much lower than the arrest rate. Everyone arrested is not convicted. Quite obviously.

But I think that the statistic is telling in that people who already have had a history are generally often more likely to be arrested and, you know, I was on the other side of this defending some of these matters prior to taking this role, and I think that that might be a fair assessment. I'll see if there is an answer that comes from . . . Right.

So, what they are saying is that the performance, the actual performance metric of convicted of new offences is a new measure so . . . and the view is that these measures should now be a more relevant metric for performance and that is why they have been added this year.

On seeing the number of breaches instigated, the same. That is a new performance measure this year. Yes, they previously weren't measured.

The Chairman: Senator Tannock, another question?

Sen. Tawana Tannock: Yes, thank you.

That explanation makes sense but for the fact that officers have to record breaches. They have to record when they . . . when their clients complete community service hours. So, all of this would have been recorded previously. I guess it just was not collated. However . . . so I assume the same thing is for a percentage of community service hours completed with supervision, 84030, when we have N/A, N/A N/A [and] 75 per cent.

Okay, so if we accept that that is the reason why that says not applicable, then how does that work when we go down three steps to hours of community service ordered and hours completed where we have 4,800, 4,000, 4,000 and then N/A. Does that mean that we won't be recording that metrices this year? So, it is N/A?

Sen. the Hon. Kim Wilkerson: Just to be clear, if you are looking at three up from the bottom, it is the percentage of clients participating in *group* work.

Sen. Tawana Tannock: No, no. Sorry. My apologies, Attorney General.

I'm looking at business unit 84030, After care and community integration. And I am looking at three down from the top. Hours of community service ordered and hours completed. So, we have 4,800 in 2023/24; 4,000 in 2024/25 [original]; and 4,000 [revised] in 2024/25, and Not Applicable for a target in 2025/26.

Sen. the Hon. Kim Wilkerson: Right. It is no longer considered to be relevant measure of performance.

Sen. Tawana Tannock: Okay. So, we won't be measuring community service hours completed any longer.

Sen. the Hon. Kim Wilkerson: Not as a measure of performance against budget. No.

[Crosstalk]

Sen. the Hon. Kim Wilkerson: And that's not to say that that data isn't kept. But it is not a performance measure for budgeting purposes.

Sen. Tawana Tannock: Okay. Thank you.

The Chairman: And I think from what I understand, Senator Cunningham has a follow up question.

Sen. Victoria Cunningham: I do. So, we are to understand that the percentage of community service hours completed with supervision is what the performance measure is going to be going forward. Whereas the hours of community service ordered and hours completed is now no longer going to be the metric. What is the reason for that change? Ultimately, are all community service hours supposed to be supervised? So, I don't understand why we are going from a percentage . . . we are going from hours of community service to a percentage, and I just want to understand the reasoning behind that change in metric. Thank you.

Sen. the Hon. Kim Wilkerson: The metric just doesn't measure performance of the department. It is not relevant to the department's performance from a budgetary perspective.

Sen. Tawana Tannock: So, I think that that would answer the questions that I have under 84040, Community Offenders Programme. It will be the same. So, are we to understand that where we see N/A in the target outcome, those will no longer be metrices that are measured.

Sen. the Hon. Kim Wilkerson: That is correct.

Sen. Tawana Tannock: Thank you, very much.

And if we go—

The Chairman: Senator—

Sen. the Hon. Kim Wilkerson: And just—

Sen. Tawana Tannock: Sorry.

Sen. the Hon. Kim Wilkerson: And just to be clear, and where you see N/A in the prior years, the measure was not there before as a performance measure.

Sen. Tawana Tannock: Thank you, Attorney General.

The Chairman: Senator Tannock—

Sen. Tawana Tannock: Thank you, Mr. Chairman.

The Chairman: —do you have another question?

Sen. Tawana Tannock: Yes, I do.

If we move to page B-101, my question remains. For BARC, Bermuda Assessment and Referral Centre. We will no longer be measuring the number of reports used . . . utilising risk assessment tools. That's the first one. Percentage of reports utilising risk assessment tools, 100 per cent, then N/A. Page B-101.

I do have a follow-up question. That would be one, two, three, four, five, six down on that same page, page B-101. That is percentage of SIR, Social Inquiry Reports requiring more than one assessment. Sorry, where do I have this arrow? Sorry.

Sen. the Hon. Kim Wilkerson: It's all right. But before you go on, let me make sure I have the first question—

Sen. Tawana Tannock: Mm-hmm.

Sen. the Hon. Kim Wilkerson: —in relation to the BARC assessment tool.

Sen. Tawana Tannock: Sure.

Sen. the Hon. Kim Wilkerson: You are referring to . . . I'm not sure which line you are referring to.

Sen. Tawana Tannock: Yes, the top line. Percentage of reports utilising risk assessment tools.

So, will we no longer be recording the reports that use risk assessment tools?

Sen. the Hon. Kim Wilkerson: I think the difference is that that is a general percentage of reports utilising any kind of risk assessment tools and what you see further down is a breakout of the kind of risk assessment tools so that percentage . . .

[Pause]

Sen. Tawana Tannock: I do have a follow-up question.

The Chairman: Senator Tannock.

Sen. the Hon. Kim Wilkerson: Yes, and I think that is exactly it. If a report utilises a tool, that is not a relevant performance metric. It is not telling us anything. I think the more important metric is . . . (which one is new?) The specific types of reports and the timeframe for those being produced and submitted would be a performance metric.

Sen. Tawana Tannock: Thank you, Attorney General.

My next question is relating to . . . from the top. One, two, three—

Sen. the Hon. Kim Wilkerson: Page B-101?

Sen. Tawana Tannock: Yes. Page B-101, 84061, and it is four down—one, two, three, four, Determine the

percentage of SIR report recommendations followed by the courts or treatment agencies.

My question is, If I am to understand that we will no longer be measuring that, because it says N/A, why is that? Because I would think it is very important to determine the amount of SIR recommendations followed by the courts or treatment agencies because that is the entire reason why SIRs are written. It is to give guidance to courts and treatment agencies. So why will we no longer be measuring whether that is followed?

Sen. the Hon. Kim Wilkerson: It is not a performance metric for operating of the budget, though.

Sen. Tawana Tannock: Thank you.

Sen. the Hon. Kim Wilkerson: That's not to say that that data doesn't exist somewhere else for other purposes. But for the purpose of assessing adherence to an operational budget, is not relevant.

Sen. Tawana Tannock: Thank you.

And if we come all the way down to business unit, 84080, Drug treatment court programme. My question is really relating to graduation and the percentage of successful graduates. The date of the last drug treatment programme and the percentage of successful graduates. That would be interesting to know about the effectiveness or whether or not it can be strengthened.

And then my second question is regarding mental health and DUI courts. Can we expect to see that data broken out more specifically? Or is that enrolled in the Drug Treatment Court data? Where is the data specific to those courts? And the performance of those courts.

Thank you, I have no further questions.

The Chairman: Thank you, Senator Tannock.

Any other Senators wish to speak on this head?

Senator Cunningham.

Sen. Victoria Cunningham: Thank you, Mr. Chairman.

I might have spoken already, but thank you, Madam Attorney General again for the final head and for keeping note of the timing. I just have a few questions, but I think my initial question that we pre-posed to you was confirming there was adequate FTE [full-time employee] count for the business units because I see that there has been a lot of movement between them . . . well, a lot. Four movements, three movements between them. And I just wanted confirmation.

You know, we have heard from my colleague and by yourself just how important this department is. Are you believe that the FTE count is sufficient? How many open vacancy roles are there?

[Pause]

Sen. the Hon. Kim Wilkerson: While I wait for a specific response on whether there are any vacancies in Court Services, you would have heard in the brief the hiring [in] the areas around the forensic psychologist and support staff. Certainly, and perhaps to the OBA's benefit, we did lose the talent of Robert King who was a well-regarded officer in that department—

[Laughter]

Sen. the Hon. Kim Wilkerson: —but we still, you know, have to call it as it is. But we benefit from his voice in the place where he is now. And that is appreciated because I think it takes every voice to make sure we are going in the right direction. And I appreciate . . . but having said that, there have been challenges around staffing. And I think it has been some roles where individuals who are in acting positions and those needed to be formalised. But I think we are up to full complement.

Not yet . . . the PS says *Not yet.*

[Laughter]

Sen. the Hon. Kim Wilkerson: Trying to get up to full complement. So, we are not quite there yet.

Sen. Victoria Cunningham: Okay. Thank you.

Sen. the Hon. Kim Wilkerson: I think that probably in answering that question I realise that I didn't answer one question from Senator Tannock which related to the Domestic Violence Court Programme. And I think it was a similarly framed question around *Are we expecting the same resources which deal with the matters in front of us to also deal with the Domestic Violence Court Programme?*

The answer in a word is yes. Because what is happening with the Domestic Violence Court Programme . . . there is not more crime. Right? We are simply finding ways to segregate and treat those cases on a particular track with more efficiency and just streamlining, and also providing the tools such as the piloted EMD [Electronic Monitoring Devices] devices. And this will be a device where the perpetrator would wear an ankle bracelet, but the victim would have a special phone or app on their phone which will avert her if there is likely to be a breach of, say, a distance order that is in the protection order. It would be those kinds of things there.

Creating some efficiencies as well where perhaps officers will not have to run out for a call for someone potentially about to breach an order if the victim can say I am able to see that person . . . my assailant (for a lack of a better term) is in this area. I can move. Conversely, these tools will also assist in an evidential way to identify where perhaps the victim approached

the perpetrator. And sometimes that is the case. And it is up for argument as to who approached who. So, it is state-of-the-art technology that is being piloted. It will help with that. But I think it will also assist in resource as well.

But there isn't a whole different team of staff to support the Domestic Violence Court Programme unfortunately. But we are leveraging, as I said earlier, specific training and the training is not just in this department, as I said earlier. It is across the allied services. So, including the police and so on. And the new case management tools will allow the cases to be streamlined.

We have been made to understand that the Domestic Violence Court Programme is commencing now on Mondays after arraignment court. Is that . . . I believe it is on Mondays after arraignment court . . . so it is the process of managing the cases in a more streamlined way. That in and of itself is not requiring more people.

Sen. Tawana Tannock: Thank you, Attorney General. And you will know, I am very happy to see the Government with this initiative and to know that it is being started and given resources. So, congratulations for getting it up and off the ground. Thank you.

Sen. the Hon. Kim Wilkerson: Yes. And certainly, I think that, you know, as we begin to build data, right?, which we do not have now, and I believe you yourself, Senator Tannock, have been a large proponent of the idea that we aren't tracking domestic abuse as abuse because we don't have the necessary nomenclature in our legislation. So, I think these follow one another.

So, once we are able to do that, and build the data, I think then resources follow the case for evidence. Yes.

The Chairman: Thank you, Minister. Thank you, Senator Tannock.

Are there any further questions?

Senator Cunningham.

Sen. Victoria Cunningham: Thank you, Mr. Chairman.

Going back to page B-98, I am on the General Summary with 7401 Case Management, and in particular the Drug Treatment Court Programme 84080. Seeing an increase of 32 per cent, admittedly $150,000. But I just wondered . . . obviously over time these things change. I am not a big drug proponent, so I don't know. But I was interested to hear the 80 per cent cocaine and 20 per cent heroin in the successful programmes. But can you outline any expansion of services that might become . . . I mean, this could be purely a staffing number, but is there consideration for expansion of services as we see the utilisation of different drugs or whatever and the population change?

Sen. the Hon. Kim Wilkerson: I am not aware of any.

The Chairman: Thank you, Minister.

Senator Cunningham.

Sen. Victoria Cunningham: One final question.

The Chairman: One final question.

Sen. Victoria Cunningham: So, page B-99, Training. I just . . . this is where some of my questions this afternoon have already gone. But I was just wondering if there is any specialised training provided to Court Services personnel who . . . and do we consider mental health support, given staffing levels are a priority, and I guess that that training would be to all full-time employees that we see. So, they would have access to all of that training, or the specialised training should I say?

Sen. the Hon. Kim Wilkerson: I understand you to mean for the staff—

Sen. Victoria Cunningham: Yes.

Sen. the Hon. Kim Wilkerson: —in order to . . . for their own capabilities.

Sen. Victoria Cunningham: Yes.

Sen. the Hon. Kim Wilkerson: There is staff training and there is definitely a recognition that working in these fields, which is the same as the correction officers who are at Westgate and the prison farm, are incredibly taxing. The Ministry is actively looking at proposals specifically designed to support the mental wellbeing of employees. So, yes, [we are] actively looking at that and we believe our budget will cover the provision of those resources in this year.

The Chairman: Thank you, Minister.

Senator Cunningham.

Sen. Victoria Cunningham: I just want to make a closing statement.

I just want to add my gratitude to that of everyone this morning. This is obviously my first budget debate, and I felt that the way that that flowed was a lot easier for me than getting the whole brief and then question, question, question. So, I want to thank Madam Attorney General for giving us the opportunity to potentially revisit the way we do things. And I appreciate that.

Thank you, very much.

The Chairman: Thank you.

Yes, I am going to echo that, Minister. This has been a very informative and great session both for those in the room and the listening audience. So, thank you, very much, for allowing sufficient time as you did

for all Senators to ask questions and hear the answers. It is greatly appreciated.

With that, I am pretty sure I know the answer to this question. But Minister, would you like to move these heads?

Sen. the Hon. Kim Wilkerson: Thank you, Mr. Chairman.

I now propose that we move Heads 87, 3, 25 and 74 of the Estimates for the Ministry of Justice.

The Chairman: Thank you, Minister.

Any objections to that?

Hearing none, these heads are so moved.

[Motion carried: Heads 87, 3, 25 and 74, the Ministry of Justice, were approved and stand part of the Estimates of Expenditure and Revenue for the fiscal year 2025/26.]

The Chairman: Thank you, Minister.

Sen. the Hon. Kim Wilkerson: Thank you.

The Chairman: Thank you much. So, I think to continue Senator Tannock's horse analogy we are down to the final stretch now and we are going to be moving into the Ministry of Economy and Labour.

So, Senators, we are now in Committee of the whole for further consideration of the Appropriation Act 2025 together with the Estimates of Revenue and Expenditure for the year 2025/26. The Ministry under consideration is Economy and Labour. The heads for this debate under this Ministry are Heads 44, 14, 27, 60, and 99. The number of hours allocated to these heads are two. The Senator in charge is Senator Lauren Bell. We are now 4:27 pm, so we will go from 4:27 pm to 6:27 pm.

So, with that, Senator Bell, how do you wish to proceed?

MINISTRY OF ECONOMY AND LABOUR

Sen. Lauren Bell: Yes, good afternoon, Mr. Chairman.

I move that the Committee do now take under consideration Head 44, the Ministry of Economy and Labour Headquarters; Head 14, Department of Statistics; Head 27, Immigration; Head 60, Workforce Development; and Head 99, Department of Labour.

The Chairman: Very good. Thank you.

Senator, please proceed.

Sen. Lauren Bell: Thank you, Mr. Chairman. And good afternoon, listening audience.

I am pleased to present today the budget for the Ministry of Economy and Labour for the upcoming fiscal year 2025/26.

Mission

Sen. Lauren Bell: Mr. Chairman, the overarching mission for the ministry is, *To drive economic growth and job creation.* The Ministry seeks to achieve this mission through its six departments, which are the Departments of Statistics, Immigration, Workforce Development, Economic Development, Labour and the Registry General. The Departments are led by the Ministry Headquarters, or Head 44, whose mission is, *To establish effective policy that helps foster the expansion of jobs and economic growth*.

Overall, a total of $27,585,000 has been allocated to the Ministry for the upcoming fiscal year, which represents an increase of $1,891,000 from the previous year. The increase is due largely to the addition of the Registry General to the Ministry of Economy and Labour.

HEAD 44—MINISTRY HEADQUARTERS

Sen. Lauren Bell: I will begin today's budget presentation with the Ministry Headquarters, Head 44. For those in the listening audience who are following this debate, Head 44 can be found on pages B-171 through B-174 of the Estimates of Revenue and Expenditure for 2025/26.

Expenditure Overview

Sen. Lauren Bell: A total of $1,075,000 has been allocated for Head 44 [Headquarters] for the 2025/26 fiscal period. This represents a reduction of $126,000 or 10 per cent compared to the previous year. The Headquarters budget is now 4 per cent of the Ministry's total budget.

Mr. Chairman, Head 44 is comprised of two business units: 54060 Administration and 54210 Immigration Appeals Tribunal. Headquarters' objectives are to provide oversight are to provide oversight of

- the Department of Workforce Development for the implementation of the Youth Employment Strategy and Workforce Development Strategy;
- the Department of Labour to promote harmonious labour relations;
- the Department of Statistics for the timely distribution of data and other relevant statistics;
- the Economic Development Department to implement economic growth initiatives and the Economic Development Strategy;
- the Registry General in the accurate recording of vital records and the protection of intellectual property, and
- to continue to implement immigration reform by providing oversight of process improvements, policy and legislative changes, and information technology system upgrades and enhancements.

In addition, the Ministry Headquarters manages the Office of the Minister and appoints and oversees 10 boards and committees.

Mr. Chairman, this work of the Ministry Headquarters is conducted under business unit 54060 Administration. In the upcoming fiscal year, this will be allocated $1,055,000. This represents a decrease of the business unit's budget by $121,000 compared to the previous fiscal year. This reflects the discontinuation of funding associated with the cost-of-living responsibilities of Consumer Affairs—a section which was briefly under the Ministry Headquarters in 2024/25.

Manpower

Sen. Lauren Bell: The Ministry Headquarters has a staff of five: a Comptroller, an Office Manager, a Policy Analyst and two Special Advisors to the Minister. The team is led by the Permanent Secretary who is accounted for under the Cabinet Office budget. Due to the nature of Headquarters' work in supporting the Minister and researching and developing policy, the bulk of this head's budget is dedicated to salaries. Overall, salaries account for $575,000. Other significant expenditures include the professional services at $260,000, travel at $121,000, and advertising and promotion at $60,000.

Business Performance

Sen. Lauren Bell: Mr. Chairman, enabled by this professional team, the Ministry Headquarters met the majority of its performance objectives in the past year and delivered numerous policy and legislative initiatives. Mr. Chairman, detailed information regarding individual departments will be reported in more detail later on in my brief. But the Ministry, as a whole, progressed these following 2024/25 Throne Speech initiatives:

- The Ministry developed a method for advancing the minimum wage rate.
- The Department of Workforce Development actioned plans to equip Bermudians with training and skills necessary to take advantage of the opportunities in today's job market.
- Severance pay for employees in continuous employment for 13 years or more was extended from 26 to 32 weeks.
- Additionally, the annual employment survey is online and the automation of certain statistics reports is advancing.

Importantly, the Ministry is working to implement many initiatives coming out of the Economic Development Strategy 2023-2027 which seeks to drive sustainable economic growth for Bermuda.

Mr. Chairman, there was significant progress on most Economic Development Strategy [EDS] action items with:

- 11 items successfully completed; and,
- 68 works on track for completion.

As stated in the House debate, a full update on the Economic Strategy action items will be forthcoming in this term.

Mr. Chairman, in addition business unit 54060, Administration, Head 44 also has business unit 54210, Immigration Appeals Tribunal. This is a small unit with a budget of $20,000, reduced by $5,000 from the previous year. The budget allocation for this unit is provided for appeals under the Bermuda Immigration and Protection Act 1956.

During this fiscal year, two new appeals were received which were subsequently heard and closed. Unfortunately, two older appeals remained open due to appellants being non-responsive. The Ministry and the Tribunal are investigating options to close out these remaining cases.

Mr. Chairman, another area of responsibility for Headquarters is advancing the Family Office Framework. The Framework seeks to encourage family offices to establish and maintain operations in Bermuda, and in the process create and support the demand for jobs and professional services and invest in companies [and properties] on Island.

In 2024/25, legislative amendments eliminated an administrative process involving the lease of real properties by corporate entities to provide housing accommodations or recreational facilities for company personnel and events. This is but one of several efforts to attract and retain family offices in Bermuda.

Plans for the Upcoming Year

Sen. Lauren Bell: Mr. Chairman, in the upcoming fiscal year 2025/26, the Ministry is set up to deliver on the Throne Speech initiatives that advance this Government's agenda to enhance the lives of the people of Bermuda. With the Ministry's priority being to "drive economic growth and job creation," continued progress on the initiatives of the Economic Development Strategy will be the driving force behind our work programme in conjunction with other Government departments and agencies.

We anticipate the development of a National Entrepreneurship Strategy, the launch of a new Job Board, the advancement of Immigration's digital project, and the development of legislation in support of cooperatives.

Additionally, the Ministry will continue to advance its family office framework, including tabling new legislation to provide for public benefit entities.

Mr. Chairman, I want to end my presentation by thanking the staff at the Ministry Headquarters who were all instrumental in the delivery of the Ministry's priorities and initiatives. The Ministry of Economy of Labour has a small but excellent team of professionals and our achievements this year and the past year are a testament to their hard work and dedication.

Mr. Chairman, that ends my presentation on Head 44, Ministry Headquarters.

I can confirm that I did receive a pre-debate question, and I am prepared to provide that answer with your approval, Mr. Chairman.

The Chairman: Very good, Senator Bell. Thank you very much.

If you can respond to that question, then we can ask whether there are any other questions from the Senators to be put forward to you.

Sen. Lauren Bell: Thank you, Mr. Chairman.

Does the Senator who submitted the question want to read the question?

The Chairman: Senator Jones.

Sen. Marcus Jones: Yes, I will be more than happy to.

The question that I did ask referred to business unit 54060, on page B-173. The amount that we were looking at was $545,000 for professional services. My question was, Can the Junior Minister provide specifics to the $245,000 increase in this expense from the original budget of $300,000? And how did it contribute to the department's objective of implementing immigration reform and providing oversight to its associated costs?

Sen. Lauren Bell: Thank you for that question.

The Ministry received additional funding to assist with the project management of Immigration's digital project. However, although a job description was prepared and several persons' résumés were considered, the Department of Immigration was necessarily and very much focused on the recruitment to several existing vacant positions, and this hiring has not progressed.

The Chairman: Thank you, Senator Bell.

Senator Jones.

Sen. Marcus Jones: May I have a supplemental?

The Chairman: Please.

Sen. Marcus Jones: I understand these things happen. As you plan for certain things to be accomplished within a fiscal year, other priorities take over. My question to the Junior Minister would be, Is this initiative something that the Ministry will actually be undertaking in successive years, or is it something that is going to be actually abandoned because there are other priorities that are pressing?

The Chairman: Thank you, Senator Jones.

Senator Bell.

Sen. Lauren Bell: Yes, just for confirmation. No, this will not be abandoned. Immigration's digital project is still a priority for the Ministry and will be reported on during this debate.

The Chairman: Thank you, Senator Bell.

Any other Senators wish to speak on Head 44, Ministry of Economy and Labour Headquarters?

Senator Tannock.

Sen. Tawana Tannock: Thank you, Mr. Chairman. Thank you, Junior Minister, Senator Bell. My first question is really a housekeeping one. On page B-172, under the Expenditure General Summary 4401. This was probably stated earlier, and I just missed it. When did Consumer Affairs move to Justice?

[Inaudible interjection]

Sen. Tawana Tannock: It is not? So, Consumer Affairs is still under Ministry of Economy and Labour?

[Inaudible interjections]

Sen. Tawana Tannock: Consumer Affairs? Okay. Thank you. Sorry. That was it. That is what I said, I think I'm confused. Okay. Thank you.

And then moving over to page B-174.

Sen. Lauren Bell: Mr. Chairman, if I may, I just wanted to provide you with a date in support of your question. Consumer Affairs did move from Justice in September 2024. And then it was moved to Home Affairs.

Sen. Tawana Tannock: Thank you.

Then my next question is under page B-174. And it is regarding business unit 54060, Administration. And we see that it says, Percentage of Throne Speech initiatives completed during the fiscal year. Are you able to tell us what those initiatives were?

And I do have one last question, and it is under business unit 5421, Immigration Appeals Tribunal. Percentage of tribunals held. I don't actually understand that metrices. It says, 33 per cent, 100 per cent, 33 per cent, 100 per cent. Thirty-three per cent of what? I just don't understand how that is recorded. Thank you.

The Chairman: Thank you, Senator Tannock.

Any other Senator . . .

Senator Jones.

Sen. Marcus Jones: If I may, as a supplemental to Senator Tannock's question. Of this particular 54210, Immigration Appeals Tribunal, my question would be, if 33 per cent was the percentage of tribunals held, what was the targeted number to be held if there is 33 per cent actual success rate? And what is needed to close that gap, to achieve the 100 per cent given that the number of full-time equivalents has fallen by one person?

The Chairman: Thank you, Senator Jones.

Sen. Lauren Bell: Thank you. And in response to Senator Tannock's question, she might have missed it, but the initiatives were included in my brief. I am happy to repeat them if you wish.

Sen. Tawana Tannock: Yes. Thank you.

Sen. Lauren Bell: So, the Ministry progressed the following 2024/25 Throne Speech initiatives, which included

- The Ministry developed a method for advancing the minimum wage rate.
- The Department of Workforce Development actioned plans to equip Bermudians with training and skills necessary to take advantage of the opportunities in today's job market.
- Severance pay for employees in continuous employment for 13 years or more was extended from 26 to 32 weeks.
- And the annual employment survey is online and the automation of certain statistics reports is advancing.

Additionally, the Ministry has worked on implementing many initiatives coming out of the Economic Development Strategy 2023–2027 which seeks to drive the sustainable economic growth for Bermuda.

Sen. Tawana Tannock: Thank you. I do have a follow-up question to that. So, with regard to item two, plans to equip Bermudians. And then item four, annual employment survey. So those are ongoing? Not completed?

Sen. Lauren Bell: Correct. Those are ongoing initiatives.

Sen. Tawana Tannock: Thank you.

The Chairman: Senator Jones.

Sen. Marcus Jones: Supplemental. This may be a question of clarity, and I do not want to be redundant, but in the Economic Development Strategy, Junior Minister, you mentioned that under this 2023–2027 Development Strategy there were 11 strategies that were completed and there were approximately 30 that were ongoing. So, I guess I am hearing what Senator Tannock is saying, and I think I am a little bit unclear as well. Can you actually identify those 11 strategies that were actually completed? Thank you.

The Chairman: Thank you, Senator Jones.

Sen. Lauren Bell: I am just going to go back to the question that was tabled by Senator Tannock and her question for clarity around the performance metrics for the Immigration Tribunals that were held.

There was an additional tribunal appeal received and addressed after these measures were submitted for Budget Book print. So, at the time there were three appeals. One was dealt with, which equates to the 33 per cent, and two were left over due to nonresponse, which was what I highlighted in my report. Subsequently, an additional one was received and addressed. So that leaves the one outstanding.

Sen. Tawana Tannock: Thank you, Junior Minister Bell. I am not a mathematician, so I just don't understand. I don't . . . I genuinely, and I am not being obtuse, I just genuinely do not understand this measurement. This form of measurement for the appeals.

The Chairman: Thanks, Senator Tannock.

Any other questions?

Senator Jones.

Sen. Marcus Jones: Yes, thank you, Mr. Chairman.

Page B-172, business unit 4401, line item 54060, Travel. Given the last two budget cycles when travel expense remained unchanged, can we get an explanation for the coming year's 46 per cent increase in this line item to the amount of $121,000. Just a more specific listing of what that travel will entail. Thank you.

Sen. Lauren Bell: Mr. Chairman, if I may help to provide a little bit more clarity to Senator Tannock's confusion regarding the performance metrics. So just to be clear, the performance measure refers to addressing the number of appeals received. So, we don't have a target number of appeals that we want to receive and action. What we seek to do is resolve all those that we received. So, the performance metric that you have referred to speaks specifically to the number of appeals that we received with our hope to be able to address all those appeals within that period.

Sen. Tawana Tannock: Thank you, Junior Minister and Senator Bell.

So, that would mean that where it says Percentage of tribunals held, and it says 33 per cent, that 33 per cent of the appeals received went to tribunal?

How many tribunals were held in 2023/24? That is my question.

How many were held in 2024/25? That is my question.

What is the number held in 2023/24 and what is the number of tribunals held in 2024/25?

Sen. Lauren Bell: Okay. So, there were three appeals received. At the reporting, the printing of this budget report, one had been dealt with, which creates the 33 per cent, and two remained outstanding. And they have been outstanding due to a nonresponse; the appellants have been nonresponsive. So there has been an action to try to see if [we can get] resolution on those two outstanding ones.

I hope that provides you with clarity.

Sen. Tawana Tannock: Thank you. I have one other question. So where does the 100 per cent come from? If only one was completed, and two are outstanding, how do we get to 100 per cent?

Sen. Lauren Bell: The 100 per cent speaks to the original forecast. So, the aim is always to get to 100 per cent. Correct?

Sen. Tawana Tannock: All right.

Sen. Lauren Bell: Our targeted outcome for 2025/26 is again 100 per cent. We are aiming to address all tribunals that come before us.

Sen. Tawana Tannock: Okay.

Sen. Lauren Bell: That is the 100 per cent. Unfortunately, we only did the 33 per cent, which was one tribunal—

Sen. Tawana Tannock: One tribunal.

Sen. Lauren Bell: —with two outstanding.

Sen. Tawana Tannock: Thank you.

Sen. Lauren Bell: And they are outstanding not from lack of effort to address those tribunals, it is because the respondents have been nonrespondent. The appellants have been nonrespondent.

Sen. Tawana Tannock: Thank you.

I have just one follow-up. So, we have actual outcome for 2023/24, we have 33 per cent. So that was that we had two outstanding and right now we have a forecast for 2024/25, zero outstanding. But we are revised in 2024/25 to have two outstanding now because of the two that you said were outstanding.

Sen. Lauren Bell: I'm sorry. Could you—

Sen. Tawana Tannock: I think I understand it now.

Sen. Lauren Bell: Okay.

Sen. Tawana Tannock: I think I understand it now. So, we have completed one immigration tribunal since 2023/24, basically. We have had only one immigration tribunal completed since 2023/24. Is that correct?

Sen. Lauren Bell: Correct. Yes, which equates to the 33 per cent.

Sen. Tawana Tannock: Thank you.

The Chairman: Any further questions for Senator Bell on Head 44?

No. Hearing none. Thank you, Senator Bell. You can move on to Head 14, Department of Statistics. Thank you.

Sen. Lauren Bell: Mr. Chairman, I believe I do have a few more questions that were outstanding.

So, there was a question from Senator [Jones], who asked about the eleven strategies that were completed. So, the Department of Workforce Development did specifically provide additional apprenticeship training and more hospitality training and that was completed in 2025/26. The Department of Workforce Development will continue to do that work.

We will provide you with a list at a later date; a complete list of what was completed. Okay?

The Chairman: Senator Jones, are you okay with that?

Sen. Marcus Jones: Yes, that's fine, Mr. Chairman.

The Chairman: Thank you.

Any other outstanding questions?

Senator Tannock, you have a question?

Sen. Tawana Tannock: Yes, sorry.

So, going back to the Immigration Tribunals. How many . . . so we know that we have had one completed since 2023/24. How many appeals have been received? How many complaints have been received since 2023/24?

Sen. Lauren Bell: I can provide more detail in my brief regarding that department later on, once we get to that head.

Sen. Tawana Tannock: Thank you.

The Chairman: Any other outstanding answers, Senator Bell, or are you finished with that head?

Senator Jones.

Sen. Marcus Jones: We still need an answer on the travel question.

The Chairman: The travel question, yes.

Sen. Lauren Bell: Correct.

So, it is important to continue the economic growth in Bermuda for those new and existing companies. And this requires representation and a presence overseas. So that is the purpose of our future anticipated travel. To ensure that Bermuda is well-represented overseas with an overarching objective to grow both new and existing companies.

Currently, Minister Hayward is at the Global Entrepreneurship Congress, and that is just an example of one of the ways in which this Ministry is ensuring that Bermuda does have a presence in the global market.

I think my colleague can appreciate not all of this can be done from Bermuda. There has to be representation of our Island in other jurisdictions.

Mr. Chairman, that I believe finishes my questions for this head.

The Chairman: Very good. Thank you, Senator Bell.

We can then move on to Head 14, Department of Statistics. Thank you.

Sen. Lauren Bell: Thank you, Mr. Chairman.

HEAD 14—DEPARTMENT OF STATISTICS

Sen. Lauren Bell: It gives me great pleasure to present the budget for Head 14, the Department of Statistics, found on pages B-175 through B-178 and C-12 of the Budget Book.

Mission

Sen. Lauren Bell: Mr. Chairman, the mission of the Department of Statistics is: *To produce and provide statistical information for data-driven decision-making for Bermuda.* The department seeks to fulfil its mandate by delivering quality data that aligns with international standards and best practices, to facilitate a culture of evidence-based decision-making for policies and programmes. As such, the Department of Statistics' objectives are as follows:

- raise the Department of Statistics profile through improved accessibility to statistical data and information utilising [innovative] digital tools;
- ensure the collection, compilation and production of statistical outputs that are based on the most current international statistical methodologies, standards and best practices by using data quality frameworks;
- operate a transparent and citizen-centric department by improving the understanding and use of statistical data and information; and
- engage in targeted external and internal training and development to build the statistical capacity required to sustain a high-performing department.

Expenditure Overview

Sen. Lauren Bell: Mr. Chairman, a total of $3,358,000 has been allocated for this head, which represents an increase of $816,000 up from the previous year and constitutes 12 per cent of the budget allocated for the Ministry as a whole. This change is due primarily to an increase in the amount budgeted for salaries and wages, and for professional services required for the processing of the 2024 Household Income and Expenditure Survey as well as the preparations needed for the upcoming 2026 Population and Housing Census.

Mr. Chairman, as listed on page B-175, the Department of Statistics comprises six business units and they include:

- Censuses and Special Surveys
- Administration
- Core Statistics and Publications
- Core Annual Surveys
- Census and Survey Research
- Household Expenditure Survey

In the past year, the Department of Statistics had nine vacancies due to both retirements and officers pursuing other opportunities. The department has been updating the job descriptions and working with the Department of Employee and Organisational Development to actively fill positions for a Senior Statistician, Statisticians, Assistant Statisticians and Statistical Officers. And advertising from some of these positions has begun. In the interim, the department has hired six temporary relief staff to maintain the office operations.

Mr. Chairman, the Subjective Analysis of Current Account Estimates for the Department of Statistics is found on page B-176. Please allow me to highlight the material object code increases and decreases:

- Salaries. Increased by $388,000, or 20 per cent, because of an increase in the number of full-time equivalents (FTEs) after adjusting funding in line with the 2022 Management Consulting Services operational review and recommendations as well as the negotiated salary uplifts.
- Wages. Increased by $139,000, due to future hiring [of] temporary in-office staff to assist with the 2026 Population and Housing Census preparations.
- Advertising and Promotion. Increased by $10,000, to fund advertising via newspaper, radio, online and other promotions for the upcoming census.
- Professional Services. Increased by $270,000 to hire interviewers for the pre-test for the 2026 Population and Housing Census and a consultant to assist with processing the 2024 Household Income and Expenditure Survey.
- Materials and Supplies. Increased by $7,000, or 12 per cent due to an increase in office supplies and printing costs associated with preparation for the upcoming census.

Performance Measures by Business Unit

Sen. Lauren Bell: Mr. Chairman, I am pleased to report that most of revised forecast performance measures for 2024/25 were achieved.

Mr. Chairman, I will present my analysis of expenditure by business unit starting with business unit, 24010, Censuses and Special Surveys.

Business Unit 24010, Censuses and Special Surveys

Sen. Lauren Bell: This new business unit will be responsible for conducting the census. A total of $152,000 has been allocated to Censuses and Special Surveys representing an increase of $152,000. Within this business unit, the greatest absolute increase was for object code 4275, Temporary Staff, with an increase of $139,000. The staff are tasked with preparations for the upcoming census.

Business Unit 24015, Administration

Sen. Lauren Bell: This business unit is responsible for management and administration of the functions of the Department of Statistics. A total of $839,000 has been allocated to Administration which represents an increase of $204,000, or 32 per cent compared with the previous years. Within this business unit the greatest absolute increase was for object code 4110, BPSU Salaries, due to the negotiated salary uplift and partial funding of the Statistical Systems Manager post and additional funding allocated to the Senior Statistician position where a job description review anticipates a salary uplift.

Regarding progress on the performance measures, the indicator to raise the profile of the Department of Statistics will improve accessibility to statistical data through innovative digital tools.

For the outcome for 2024/25 was:

- 12 monthly social media posts;
- 12 monthly messaging apps;
- 1 online news ad per quarter; along with
- 1 newsletter per year called "By the Numbers."

I am pleased to report that these results equalled the target set.

Business Unit 24020, Core Statistics and Publications

Sen. Lauren Bell: This business unit is responsible for providing economic statistics relating to the growth of Bermuda's economy, retail sales and the production of goods and services via monthly, quarterly and annual surveys.

A total of $910,000 has been allocated for Core Statistics and Publications which represents an increase of $72,000, or 9 per cent from the previous year. Within this business unit, the greatest absolute increase was for object code 4110, BPSU Salaries due to the negotiated salary uplift and converting one Census and Survey Clerk position into a Statistical Officer position.

Regarding progress on the performance measure: Indicator: 100 per cent of all outputs will undergo a formal review to ensure that the collection, compilation and production are based on the most current international statistical methodologies. I am also pleased to report this target was met.

Business Unit 24025, Core Annual Surveys

Sen. Lauren Bell: This business unit is responsible for providing monthly [employment] statistics, labour force statistics and inflation rates via monthly, semi-annual and annual surveys.

A total of $584,000 has been allocated to Core Annual Surveys which represents an increase of $218,000, or 60 per cent from the previous year. Within this business unit the largest absolute increase was for object code 4110, BPSU Salaries. This budgetary increase is due to the negotiated salary uplift, which is a net gain of one partially funded Assistant Statistician post and the Census and Survey Clerk position being converted into Statistical Officer position.

Also, the Labour Force Survey was transferred to this business unit from the Census Survey Research Unit.

Regarding progress on the following performance measures:

Indicator: The target response rates for major statistical surveys and the Outcome for 2024/25:

- Labour Force Surveys had a response rate of 86 per cent for spring while the fall survey is still ongoing;
- Economic Activity Survey, which is an annual survey had a response rate of 72 per cent;
- Balance of Payments, which is a quarterly survey had a response rate of 93 per cent; and
- Household Income and Expenditure Survey, which is an ad hoc survey, had a 46 per cent completion rate.

These results equalled or exceeded the previous 2024/25 target set.

Business Unit 24055, Census and Survey Research

Sen. Lauren Bell: This business unit is responsible for maintaining the department's core level of research capability. It also provides data from population and housing censuses, trade statistics, environmental statistics, vital statistics (including births, deaths, marriages and divorces) and population projections. In addition, this business unit conducts ad hoc surveys and produces reports on the survey results.

A total of $551,000 has been allocated to the Census and Survey Research Unit which represents a decrease of $4,000 or 1 per cent. This reduction was due partially to the Labour Force Survey budget being shifted to business unit 24025, as I mentioned previously in my brief. However, this transfer is offset by the salary increases and the negotiated salary uplift.

Within this business unit, the greatest absolute increase was for object code 4110, Salaries because the business unit had a net gain of one partially funded Assistant Statistician post, the Census and Survey

Clerk position was converted to a Statistical Officer position and the negotiated salary uplift.

Regarding progress against performance measures, I report that:

Indicator: Process International Trade Statistics on a monthly basis for use in the production of key economic indicators such as the Gross Domestic Product [GDP] and Balance of Payments.

Revised Target for 2024/25: Data processed monthly.

Outcome: Processed 11 months of data by the end of the fiscal year.

Business Unit 24065, Household Expenditure Survey

Sen. Lauren Bell: This business unit is responsible for conducting the Household Income and Expenditure Survey. A total of $322,000 has been allocated for this survey, which represents an increase of $174,000, or 118 per cent compared to the 2024/25 [fiscal] year.

Within this business unit object code 5265, Consultancy Services—Overseas, accounts for $208,000. This is for professional consulting services for the processing of the 2024 Household Income and Expenditure Survey.

Mr. Chairman, just as a reminder, the 2024 Household Income and Expenditure Survey is of national importance because it is the only statistical activity for collecting private household expenditure and income patterns and levels. This data is used to update the "market basket" of goods and services and household expenditure weights to compile the Consumer Price Index. It will also indicate the overall living standards of Bermuda's residents.

Mr. Chairman, the 2024 Household Income and Expenditure Survey was launched in January 2024. Data collection was expected to last for one year to capture variations in the seasonal expenditure patterns and income levels. Due to a poor response rate however, the Department of Statistics is continuing data collection for the survey until December 2025. It is important to note that for the selection of households, participation is mandatory, and the department looks forward to the cooperation from participants this year.

Capital Expenditure

Sen. Lauren Bell: Mr. Chairman, if we look at the Capital Acquisition for the Department of Statistics on page C-12, we will see an amount of $198,000 which has been apportioned to this year's budget. These monies will be used to support the online 2026 Population and Housing [Census] preparations and to replace a desktop computer.

Manpower

Sen. Lauren Bell: Mr. Chairman, as seen on page B-176, Employee Numbers, the department will have a total of 27 FTEs in the upcoming fiscal year 2025/26 which is an increase of five from the 22 FTEs in the current year.

This enhances the department's capacity to perform effectively and in a timely manner. These FTEs are for the positions of one Statistical Systems Manager and two Assistant Statisticians. Two additional FTEs are for temporary staff who are required to assist with preparations of the upcoming census.

Plans for the Upcoming Year

Sen. Lauren Bell: Mr. Chairman, the department will continue the data collection for the Household Income and Expenditure Survey and begin the preparations for the census. In addition, the department is committed to leveraging technology to develop standardised and streamlined solutions to automate and validate labour-intensive processes. This will improve timeliness of reporting.

Lastly, the department will conduct the necessary surveys and collect administrative data to produce core publications such as:

- Consumer Price Index;
- The quarterly Gross Domestic Product by Expenditure;
- Labour Force Survey Report, and
- Bermuda Job Market Employment Briefs, amongst others.

Mr. Chairman, please let me take the opportunity to thank the dedicated staff at the Department of Statistics under the leadership of Director, Mrs. Melinda Williams, for their continued commitment to the department's objectives.

Mr. Chairman, this ends my presentation of Head 44, Department of Statistics.

The Chairman: Thank you, Senator Bell.

Would any Senator care to speak on this Head 14, Department of Statistics?

Yes, Senator Jones.

Sen. Marcus Jones: Thank you, Mr. Chairman. And thank you, Junior Minister for delivering that particular head's brief. I listened with great intent and interest on all of the things that were said that are worthy to be reiterated and in fact applauded.

But before I ask a couple of questions, I want to bring your attention, Junior Minister, to a few typos that are glaring errors in . . . on page B-175, line item 24010, we see the 2025/26 amount that was estimated is $152,000 which we recognise that it was a $152,000 increase. But the percentage increase says zero. So that needs to be changed to 100 per cent.

Further down in line item 24065 under Household Expense of Survey, the $174,000 increase should have reflected more than just a zero per cent. My math is failing me at this moment, so I can't really come up with the percentage that it should be.

And then on page B-177 under performance measures the very last line there, under business unit 24025, Core Annual Surveys. By your brief the Household Income and Expenditure Survey in the revised forecast, you stated that it was a 46 per cent, shall we say, recovery rate or the amount of data that was returned based on the Household Surveys that were sent out. In the book it says 24 per cent. I am almost sure I heard you say 46 per cent. I would hate to have to downgrade the efforts of the technical officers in that department, so if I am in fact correct, that needs to be changed to 46 per cent.

On that note, I will then move to a few questions that I do have. In the department objectives, number one, it says that that objective is *to raise the Department of Statistic profile through improved accessibility to statistical data and information utilising innovative digital tools by March 2026*. Can the Junior Minister clarify for me what line item best reflects the dollar increase that will bring digital innovation tools to the department in this upcoming fiscal year?

Also, in performance measures, business unit 24015, which you will find on page B-177. We find there in the actual outcome of improved accessibility to statistical data through innovative digital tools, the metric that was used was the number of followers on social media to this department and the actual outcome was 15 per cent. I found it curious that that particular metric was not continued and followed on through this upcoming year especially since that is one of the number one objectives that this department is trying to achieve.

So, what is the number of followers on social media to this department? And if this metric is the tool used to measure its improved accessibility, why were no targets set for social media? Quite frankly, I think it is a necessary metric.

Yes, also, you did mention that for all households survey participation is mandatory for citizens and residents in this country. My question to you would be, for noncompliance to this mandatory directive is there a penalty for failure to submit once this household has been given their survey. Inquiring minds would want to know.

I believe at this juncture those are my questions. Thank you, Mr. Chairman.

The Chairman: Thank you, Senator Jones.

[Does] any other Senator wish to speak on this Head 14?

No. Hearing none, Senator Bell, whenever you are ready.

Sen. Lauren Bell: Thank you, Mr. Chairman.

Just for transparency, I do want to confirm that I did receive a question from the Senator, specifically related to Head 14. I would like to provide that response.

Did the Senator wish to read the question he submitted?

Sen. Marcus Jones: Actually, Junior Minister, I believe you answered that question in your brief. It had to do with the $152,000 that was earmarked for the non-annual census and surveys, you clearly identified that those monies were going to used for the census survey that is going to happen in 2026. So, you gave me the answer for that.

Sen. Lauren Bell: Okay. I just wanted to make sure that that was a fulsome enough answer for you. That is correct?

Sen. Marcus Jones: I was very happy with that, Junior Minister.

Sen. Lauren Bell: Great to hear.

Okay. So, if we go back to your question regarding the metrics. The department's objective was to raise the department profile by March 2026. And you referred to page B-177, at the bottom of the page, for the Household Income and Expenditure Survey. And you referenced the revised forecast for 2024/25 at 24 per cent. So, I just [want] to clarify for you that that was the target. In actual fact what was achieved was 46 per cent.

Regarding your question also on page B-176, the percentage was shown at zero because it did not exist as a business unit in 2024/25. And that was regarding the . . . hold on a second. Yes, because that did not exist in the business unit for 2024/25, the census and special surveys. It was shown as a zero.

Regarding your question for the tools that will be used for social media. We will be looking at messaging apps online—the tools are being incorporated under salaries as it is with respect to the social media and messaging apps and online user ads and newspaper. I believe you are looking for the budget item that it would fall under.

You did ask a question about the . . . you referenced page B-177, for business unit 24015, and then the actual outcome of the tools and metrics used for social media, and the outcome was 15 per cent and your question was, Why not follow on with the upcoming year?

The Department of Statistics said it was determined that social media growth is not a direct reflection of impact. Currently the department has 991 Instagram followers and 469 Facebook followers. However, the measurement of impact is folded into the rising of the profile which is now measured by consistency of posting, which by most social media management tools leads to the social media growth . . . to be focused on the consistency of the posting.

And I believe your final question was regarding the penalty for members of the public failing to submit or respond to the Household Survey. Failure to furnish information will result in a fine not exceeding $1,000 upon conviction.

Mr. Chairman, I believe that is it for my questions for this head.

The Chairman: Very good. Thank you, Senator Bell.

We can move on then, if there are no further questions, to Head 27.

Sen. Lauren Bell: Thank you, Mr. Chairman.

HEAD 27—DEPARTMENT OF IMMIGRATION

Sen. Lauren Bell: It gives me great pleasure to present the budget for Head 27, the Department of Immigration, found on pages B-179 through B-183 and C-12 of the Budget Book.

Mission

Sen. Lauren Bell: The mission of the Department of Immigration is: *To facilitate economic growth and to protect the future of Bermuda for the benefit of Bermudians, residents and visitors while also protecting our borders.*

Expenditure Overview

Sen. Lauren Bell: Mr. Chairman, the total projected expenditure for the Department of Immigration for 2025/26 is estimated at $6,867,000, reflecting an increase of $629,000, or approximately 10 per cent, compared to the 2024/25 budget. This increase is primarily attributed to the regrading of several job descriptions within the department, as well as an increase in the software maintenance contract for the border management system.

Mr. Chairman, the material changes for the Subjective Analysis of the Current Accounts Estimates, as compared with the 2024/25, can be found on page B-180 and are as follows:

- Salaries—increased by $679,000 (18 per cent), primarily due to the re-grading of current vacant positions necessary to facilitate the recruitment and filling of roles.
- Professional Services—decreased by $713,000 (75 per cent) due to the reduced need for contracted consultants, which addressed the backlog of applications and other staffing requirements; and these consultants are being replaced through recent recruitment efforts.
- Repair and Maintenance—increased by $639,000 (63 per cent), primarily due to the higher cost of the annual software maintenance contract for the border management system, which is essential for the protection of Bermuda's borders.

Revenue Overview

Sen. Lauren Bell: Mr. Chairman, the total revenue for the 2025 fiscal year is projected at $18,627,000, which represents a decrease of $3,023,000 or 14 per cent.

The most notable revenue changes compared to the original 2024/25 estimates are detailed on page B-180. These changes are as follows:

- 8285 Work Permits—Work and Reside: based on actual revenue collections from the past two fiscal years, the revenue projection has been revised downward by 64 per cent to provide a more accurate and realistic forecast.
- 8286 Work Permits—Appeals: the projected revenue from appealed applications has been aligned with actual revenue collected in the past two [fiscal] years; with an increase of 67 per cent now estimated.
- 8287 Work Permits—General: recent trends show a higher revenue collection of general fees, including those for add-ons such as advertisement extensions, permit amendments, late fees and others. As a result, the estimated revenues increased by 56 per cent.
- 8293 Residence Fees—revenue estimates were reduced by $59,000 compared to 2024/25 projections, reflecting actual revenues collected during the same period. Additionally, the dissolution of the One Year Work from Bermuda residential permits, effective 28 February 2025 is expected to decrease revenue for the 2025/26 fiscal year.
- 8301 Status and Naturalisation—Other: as the anticipated changes to the Bermuda Immigration and Protection Act 1956 [BIPA] regarding Permanent Resident's Certificate applications were not finalised, the estimated revenue has been reduced by $1,535,000, or 63 per cent, which was the predicted revenue for the previous fiscal year.

Capital Expenditure

Sen. Lauren Bell: Mr. Chairman, funds allocated for Capital Acquisitions for 2025/26 totalled $379,000, as detailed on page C-12. This amount will support the initial phase of work towards digitalisation of Immigration systems and application processes, as well as the replacement of small office furnishings.

Manpower

Sen. Lauren Bell: Mr. Chairman, the Department of Immigration resources will be used to effectively and efficiently deliver the day-to-day operational requirements of the business and key policy priorities. The department has a team of 50 staff carrying out four major areas of work, which includes:

Section	People
Corporate Services	12

Personal Services	12
Compliance	18
Finance and Administration	8
Total	50

Sen. Lauren Bell: I should note this team processes more than 14,000 applications annually. I am going to repeat that. Mr. Chairman, 14,000 applications annually. Of which approximately 70 per cent are related to work permits. The department handles over 100 different types of applications of varying complexity. I highlight this, Mr. Chairman, as the volume and the variety of work handled by the department is not widely known. That said, we are committed to [digitising] and automating all of our processes which will improve service output and add transparency.

Business Unit Performance

Sen. Lauren Bell: Mr. Chairman, the department's performance outcomes against the performance measures are listed on pages B-182 and B-183 of the Budget Book.

37010 Corporate Services

Sen. Lauren Bell: This business unit is responsible for processing work permit applications including related landing permits. The staff liaises directly with employers to review and make recommendations for each application. While the backlog of applications was reduced in 2024/25, delays continue to occur with respect to printing and issuing work permit documents. The section continued to provide timely notifications of approvals and on occasions when work permit documents were required to assist with travel, [i.e.,] for first-time applicants and visa controlled nationals, permits were immediately printed and issued.

37020 Personal Services

Sen. Lauren Bell: As its name suggests, this business unit liaises directly with the individual customer for applications relating to travel documents, the acquisition of Bermudian Status, Naturalisation as a British Overseas Territories Citizen, Permanent Resident's Certificate applications, issuance of related certificates, permissions to reside, seek employment and attend school, and letters for spouses of Bermudians.

The volume of passport applications continues to be high with peak periods resulting in larger volumes. Generally, applications are processed between 11 and 20 weeks.

The temporary staff continued to provide invaluable assistance for the processing of spousal letters and Permanent Resident's Certificate applications. Naturalisation as a British Overseas Territories Citizen saw a significant decrease in the processing timeline—from six to nine months to three to six months. The new targeted processing time for 2025/26 is six months as noted on page B-182. In 2024, the department in conjunction with the Deputy Governor's Office, processed over 550 Naturalisation applications, an increase of approximately 316 from 2023.

37030 Compliance

Sen. Lauren Bell: Officers in the Compliance Unit are assigned to both Immigration headquarters in Hamilton and the L. F. Wade International Airport. In 2024/25 the unit continued to undertake investigations for potential breaches of Immigration law, regulations and policies.

The unit also began random assessments on Permanent Resident's Certificate holders to ensure that, in accordance with legislation, holders were not absent from Bermuda without the permission of the Minister, for a period of two years or more.

37040 Finance and Administration

Sen. Lauren Bell: This business unit is responsible for the department's accounts, budget, financial records/reporting, annual budget preparation, administrative support services, personnel administration functions including recruitment, and Work from Bermuda applications.

In the past fiscal year, there were 18 vacant posts. Recruitment was the main focus throughout 2024/25 and prior to the end of the fiscal year, of the 18 vacant posts, 12 suitably qualified applicants were selected. Given the need for approvals by the Public Service Commission and the Governor, contracts were issued and signed on 30 April 2025.

Major Policy Changes

Sen. Lauren Bell: Mr. Chairman, the following policy changes have either already been made or will be made before the end of fiscal 2025/26.

Prohibition of Entry Order

Sen. Lauren Bell: Mr. Chairman, as a reminder, the Prohibition of Entry Order seeks to ensure that tourist visitors and residents of Bermuda have ready access to the US, UK, and Canada through commercial air service. During the past fiscal year, the Order was updated twice. As the requirements by the UK, in particular, continue to evolve, amendments to the Order are highly likely. In addition to this, the Department of Immigration will continue to enhance local visa requirements, ensuring there is a reasonable balance between securing our borders and the ease by which travellers can be landed in Bermuda.

Work From Bermuda Initiative

Sen. Lauren Bell: Mr. Chairman, this initiative concluded on 28 February 2025, after allowing remote workers (otherwise known as digital nomads) and university students to work and study remotely from Bermuda for four years. Since August 2020, the programme attracted approximately 1,800 participants, with around 250 individuals applying to extend their stay.

Notwithstanding the end of the Work from Bermuda initiative, applicants can transition to a multi-year residency permission which, if granted, will give them the ability to remain in Bermuda for up to five years. Applications for residency must be submitted between one and two months prior to the expiration of the Work from Bermuda certificate.

Plans for the Upcoming Year

Sen. Lauren Bell: During fiscal year 2025/26, the Department of Immigration will progress key action plans including:

Digitalisation. Mr. Chairman, work is well underway to implementing a system that ensures the digital transformation of all department application processes. In March 2025, the Senior Management Team visited Bahamas Immigration for the purpose of gathering information about their Identity Document Management System (IDMS). A possible vendor has been identified to carry out the work and a formal proposal, including costs and timelines for key deliverables is expected in June 2025. Following approval of the proposal, work to design the new system will begin in earnest. It is expected that the design and implementation will be done in phases with the first phase comprising of work permit applications. Key elements of the system will include: a dashboard that will be accessible by employers and individuals, so that they can readily see where their applications are in the process; tracking of email communications between the department and clients; and a seamless payment gateway, to name a few.

Work Permit Policy. The timely processing of work permit applications is vital to business sustainability for many companies throughout Bermuda. Equally, a clearly defined Work Permit Policy seeks to make processing almost effortless. To this end, the Work Permit Policy is being enhanced so that it is clearer, leaving little room for erroneous interpretation, and is to be more user-friendly. The new policy will be implemented by mid-summer 2025.

Mr. Chairman, in conclusion, I would like to thank the dedicated members of the staff at the Department of Immigration under the leadership of Dr. Danette Ming, Chief Immigration Officer and Ms. Marita Grimes, Assistant Chief Immigration Officer, as well as the Chairman of the Board of Immigration, Mr. Scott Simmons, and the Immigration Appeal Tribunal headed by Ms. Charlene Scott.

Mr. Chairman, the H. M. Customs Department continues to work closely with the Department of Immigration to administer border controls at the L. F. Wade International Airport and at our seaports. As such, I wish to thank the Collector of Customs, Mrs. Lucinda Pearman and her team for the work they carried out during 2024/25.

Mr. Chairman, that ends my presentation on Head 27, the Department of Immigration.

The Chairman: Thank you, Senator Bell.

Would any Senator care to speak on this Head 27, Immigration?

Senator Tannock.

Sen. Tawana Tannock: Yes, thank you, Mr. Chairman. Thank you, Junior Minister, Senator Bell.

My question is regarding . . . actually, this is going back to our former conversation regarding appeals and how many appeals actually went to tribunal. So, how many appeals were received, Immigration appeals received? And how many of those actually went to tribunal? That is my first question.

My second question is, Out of the appeals received, how many were investigated? And out of those, . . . and a third separate question is: How many appeals received were received through the hotline and how many of those were investigated?

And then I have questions regarding . . . and so that is general. And I just have questions regarding the performance measures. I don't know if you want me to go through those.

Sen. Lauren Bell: Yes, please, if you can give me those questions as well, I would appreciate it.

Sen. Tawana Tannock: So, my question is regarding the fact that . . . I don't see it so I could be missing it. But I actually do not see where any reference to investigations and the appeal process and the matters that I just raised, the hot line, are recorded. Where would we get that information?

When people make a complaint, where is that reflected in the performance measures, and how those complaints are handled? Whether or not the complainant is contacted for follow up, how is that addressed and where do we see how well that system works, in the performance measures here?

Sen. Lauren Bell: Senator, did you have any other questions?

Sen. Tawana Tannock: Yes, I do have other questions.

And then my question is regarding, if we go to page B-182, and we look at 37010, Corporate Services, Number of days for the vetting step of bulk work permit applications, percentage reduction of customer inquiries. And if we come down to average process, time-standard, seasonal and occasional work permits. Can

you break that down further and tell us what the average processing time for a standard work permit is?

Those are my initial questions, and I may have supplementals based on the response to those. Thank you.

The Chairman: Thank you, Senator Tannock.

Any other Senator care to . . . Senator Jones.

Sen. Marcus Jones: Thank you, Mr. Chairman.

I will say that the brief that the Junior Minister Senator Bell gave in regard to the dollars and cents of this budget that reflected the revenues and expenditures was adequately covered. She answered all my questions, most of my questions on that regard even before I asked them, of which I am very grateful.

But I was also looking at the . . . one of the department objectives that you will find there on page B-179. It is interesting that Immigration only has one objective. And I would say that that objective has been tenaciously pursued and that is that the *Department of Immigration has responsibility for enforcing the Bermuda Immigration and Protection Act 1956 and its related policies and procedures, providing advice to the Minister and Permanent Secretary in the formulation of legislation and policy.* And here is the important part, *the timely processing of applications for employment and residency and investigating immigration infractions.*

Now, Mr. Chairman, you will probably remember that when the brief was given in regard to statistics, the emphasis was made that the statistics that were going to be gathered, it was important that they would reflect best practices and have international standards value.

So, as I looked at the performance metrics, and I looked at the number of . . . the data that was displayed there, for example, the average process time for standard, seasonal and occasional work permits, 20 work days, process time for landing permits, 5 work days and the like, process time for passport issuance, 11 weeks. I believe that the missing component in these metrics is, How does it compare to international standards and best practices?

Now, one of the acronyms that we use in the business world and the private sector, which is definitely transferable to the public sector, is when you are trying to determine objectives it has to be (as per the acronym) SMART. So, “S” being specific, “M” it needs to be measurable. “A” means it should be achievable. “R” it should be relevant. And “T” it should be time sensitive.

From that acronym I pull out the letter “R” which is relevance. So, these metrics, as wonderful as they may seem, they stand alone without any comparisons so we do not understand and cannot appreciate the relevance of it.

For example, a good measurement would be one that compares us to some of our competitors to the south of us, i.e., the Cayman Islands. How quickly does the Cayman Islands, which happens to be one of our number one competitors in the international business . . . how fast do they actually process their work permits? How quickly can they process these different permits so we can compare ourselves?

I mean, let's face it, this department is one of the factors that helps to determine international business, companies, coming to this country. There are certain things that they look for. And one of those things is how fast does Bermuda go in business? What's the speed of business in Bermuda that is comparable to other places in the world that would give us a competitive edge?

I would like to see within this metric, in these performance measures under Immigration, some sort of measurement that compares us to best practice, to international standards, so that we can see if we are improving. Are we getting better? Are we worse than the rest of our rivals? I think that metric would be relevant . . . and that in a nutshell is what I wanted to get at.

Now I do have one more question. I believe that you mentioned it but because I don't have a brief in front of me by which I can read and follow on to what you said, I have to be very good at taking notes. And that's not one of my strongest attributes. So, forgive me if I'm repeating myself and asking you a question that you already put in the brief.

My question would be about the digital nomad workers that were here. I was made to understand if I listened carefully that there were 1,800 participants that actually came to Bermuda under that programme. I guess my question to you would be, How many of those persons are still on the Island?

I was actually interested to see that there's an allowance that's been made for those digital nomad workers to actually be able to extend to five years. I think that's a good policy because in the attempt to increase our workforce and to actually be able to generate revenue and income from that sector, I think that's a good policy. But I would be curious to know how many of those persons are still on the Island because we know we have a housing crisis, at least affordable housing crisis. So how many of those apartments have been released and made available for our citizens? That's a number that I think would be very helpful not only for this department but also for Housing and Municipalities. It will be a very important number to know.

Thank you, Mr. Chairman.

The Chairman: Thank you, Senator Jones.

Would any other Senator care to ask a question?

Senator Tannock?

Sen. Tawana Tannock: Yes, thank you.

I didn't see my own tab. I do see that I highlighted under page B-183, business unit 37030,

Compliance, and under that we see the percentage of passengers and employees satisfied with the new border management system. And it's 90 per cent across the board. But my question is, Why is that under 37030, Compliance? The fact that passengers and employees are satisfied with border management system . . . I don't understand the relevance there. So, if that could be explained, that would be great.

And then my last question is, well, my last question unless I have supplemental questions, is regarding the work permit policy that is due to come out in mid-August. And I want to know what type of processing stream that would put [on] manpower and just communication and training and how can we see that reflected in the budget.

So, this new work permit policy, which is supposed to be robust, and I would think would include some of the strategies to retain a local Bermuda workforce, will require more manpower. And I wanted to know, where do we see that reflected in the budget, this policy that's about to come out? Thank you.

The Chairman: Thank you, Senator Tannock.

Well, we'll let Senator Bell have a moment or two to respond to the various questions asked thus far.

Thank you.

Sen. Lauren Bell: Thank you, Mr. Chairman.

I can provide some more clarification regarding [Senator Tannock's] question pertaining to immigration appeals, which we touched on under a previous head. So, I'm just going to walk us through that again.

When performance measures were sent to the Budget Office, we only had one new appeal received and two outstanding appeals. So, in theory, we had three on the book. One appeal was dealt with by the tribunal, and two are still outstanding.

Subsequently, another appeal was received and addressed, which is not reflected in the performance measures [in the] Budget Book because it came after the production of the Book. So, in all, there were four appeals for 2024/25. Two continue to be outstanding due to the non-responsiveness of the appellants.

Now, just to add to that, you asked a question regarding investigations and the appeal process and the hotline . . . and how do we see how that system works? I believe you may be confusing the appeals to the Immigration Appeals Tribunal with investigations by the Department of Immigration.

So, here are the stats for the compliance section, which covers investigations for Immigration. For general investigations, there were 104 new investigations, of which 61 have been completed. Civil penalties, 60 were started, and one has been completed, and seven are awaiting decisions for civil penalties. Enforcement site visits, there were 30. Deportations, there were nine. And for the permanent resident certificate holders' absence assessment, 220, which is . . . less than five were absent for two years or more without the Minister's permission.

Sen. Tawana Tannock: Thank you. Thank you. And I think I might have conflated them because I sat them together, but I actually did want to know about the Immigration Appeals Tribunal and the hotline was a separate question.

I wanted to know, How many complaints were received via the hotline? How many of those complaints were made by Bermudians? How many of those complaints were investigated? And what was the outcome? And is that reflected . . . given that one of the department's objectives is to protect the local workforce, are those metrics reflected in this budget?

So, I conflated them and then I asked them together, but they were actually separate.

Sen. Lauren Bell: Okay. While we wait for that response from my technical support, I'll go on to answering some of the other questions.

There was a question regarding the time spent for processing standard work permits. The published time is 20 working days. And, on average, during the fiscal year 2024/25, it was approximately 35 working days.

There was a question by Senator Jones regarding department objective with there being only one objective being pursued. And he emphasised the timely processing of permits, residency, and investigations of infractions. He spoke about the missing component [which] was the comparison to international standards. I can advise that the Cayman Islands are processes their work permits quicker than Bermuda. This being a fact, it must also be highlighted that Cayman's policies are different than Bermuda's policies. Cayman's legislation is different than Bermuda's legislation. And the employment landscape and the reasonable desire for Bermudians to work in their own home country may speak very specifically to the difference between what we see in Bermuda and what we see in other islands such as Cayman.

There was a question about how many digital nomads remain on the Island. I don't have that information. We can look to getting that information to you.

For those who have received approval, they of course are still on the . . . continue to be here, but must apply to reside within the one to two months of the expiration of their permit.

There was a question about compliance. And Senator Tannock asked, What would be the purpose of including under compliance the satisfaction by travellers and work permit holders?

[Inaudible interjection]

Sen. Lauren Bell: The reason why it's under compliance is because it's about the border management system, which the border management system falls under

compliance. So, the aim is to process all passengers as quickly as possible without delays. And these compliance officers work both at the airport and at our shipping ports. And that's the reason why it's under compliance. Because it's related specifically to our border management system.

Sen. Tawana Tannock: I do have a follow-up question. We do a satisfaction survey to see if they are satisfied with our border compliance to show that our border compliance is working. And that's what we see here because this is just saying "Satisfied." It doesn't say that they were compliant, and it doesn't talk about non-compliance. It just simply says they're "Satisfied" with our system. Great. I'm happy that you're happy with it. But are you compliant with it?

Sen. Lauren Bell: Yes, just so . . . for further clarification, the compliance refers to the public officer's job category. And the questionnaire is literally about whether the passengers are satisfied with their processing as part of the Borders Management System.

The Chairman: Any further questions, Senator Tannock?

Sen. Tawana Tannock: No, I am just awaiting the response to my question about the hotline.

Sen. Lauren Bell: Right—

Sen. Tawana Tannock: Also, how can we see what we understand will be a robust work permit policy review? Where are the requirements for that? If it's going to be additional staffing . . . if it's going to be more administration, how is that reflected in what we see in the budget? Because if that's going to come out mid-August, we won't have an opportunity to look to say, *Hey, listen, we didn't see it here*. Or maybe we will. I don't know. I am still learning the ropes, but I just wanted to know if it was reflected here anywhere so that we can go back and say, *Okay, this is where that $150,000 was earmarked to support this new policy.*

Sen. Lauren Bell: Okay, I have got a . . . I can give you a response to your further question regarding the Immigration hotline. The Department of Immigration does not track complaints by hotline or the method of submission. The distinction is whether a complaint is general or a civil penalty. And that's what I reported earlier, the statistics I provided to you earlier that broke down the type of complaint.

The majority of complaints are related to local workforce, i.e., work permit holders, recruitment job, local job vacancies, et cetera. The hotline, unfortunately, was actually out of commission for much of 2024/25.

[Crosstalk]

The Chairman: Senator Tannock, yes—

Sen. Tawana Tannock: That is disappointing to hear. Has that been rectified?

Sen. Lauren Bell: While I am waiting for that response, I can give you a response to your question regarding the work permit policy. The updated work permit policy does propose new policies, and all staff will undergo the necessary training to ensure they are familiar with all the new changes. Immigration has undertaken an extensive recruitment to ensure that there is additional staff. Additional staff will not be required based on these changes. And I can confirm the hotline is back online.

Sen. Tawana Tannock: That's a relief. Thank you very much.

Sen. Lauren Bell: And just for further clarification, I can give assurance to Senator Tannock that more information regarding the changes to the work permit policy will come back to this space.

Sen. Tawana Tannock: Thank you. Thank you. Junior Minister Senator Bell.

I appreciate your response.

The Chairman: Any further questions for Senator Bell?

No? Hearing none. So . . . just a time check. It's six o'clock . We have 27 minutes remaining for the remaining two Heads, 60 and 99.

Senator Bell over to you for . . .

HEAD 60—DEPARTMENT OF WORKFORCE DEVELOPMENT

Sen. Lauren Bell: Thank you, Mr. Chairman.

It gives me great pleasure to present the budget for Head 60, the Department of Workforce Development found on pages B-188 through B-193 and C-13 and C-19 of the Budget Book.

Mr Chairman, the mission of the Department of Workforce Development is, *To develop a resilient workforce to provide a sustainable and stable community*.

Expenditure Overview

Sen. Lauren Bell: Mr. Chairman, a total of $4,519,000 has been allocated to this head, which represents an increase of $305,000 from the previous year and constitutes 16 per cent of the budget allocated for the Ministry as a whole. This represents a budget increase of 7 per cent year over year and is largely a result in a supplementary increase to provide $140,000 for increased apprenticeships and $70,000 for hospitality training opportunities. Additionally, the department has been granted a capital expenditure of $16,750 for upgrades to the training room computers for client usage.

Mr. Chairman, the Department of Workforce Development comprises of three programmes as noted on page B-189, which includes General Administration, Career Development and Training.

Mr. Chairman, programme 6001, General Administration is responsible for the overall management and administration of the Department of Workforce Development. Over the past year, the department has advanced digital transformation to enhance its services to the public. A key achievement has been the developing and enhancing of the department's website, which now serves as a central hub of all resources. The website integrates programme applications, training schedules, success stories and digital guides, making it easier for stakeholders to access relevant information. Department intake forms have also transitioned to a fully digital format, allowing for seamless submissions and processing. Course attendance is now digitally tracked, reducing paperwork and enhancing accuracy. Programme applications for initiatives such as the Summer Internship Programme, the Summer Employment Programme, Learn Through Experience Programme, Employer Participant Request, Skilled Trades and Graduate Apprenticeship Programmes are now available online.

National Occupation Certification processes have been streamlined by digitising Industry Assessment Panel (IAP) and Occupational Advisory Committee (OAC) assessments and implementing a public National Occupation Certification registry. The introduction of an online submission and approval system for trainee apprenticeship timesheets and weekly logs has increased efficiency and reduced errors.

To highlight the department's achievements, a dedicated section on the website now showcases success stories and event highlights. A digital department calendar has been integrated to provide better planning and access to training course schedules. Comprehensive how-to guides have been developed to support stakeholders in navigating various digital platforms. Another significant advancement is the successful implementation of a new client information database, which has replaced the previous system, offering enhanced data management capabilities.

Mr. Chairman, programme 6003, Career Development is responsible for developing Personal Employment Plans and Case Management as a result of client assessment, core soft skills training and employment readiness training. The Career Development Section has successfully executed a range of impactful programmes during the 2024/25 fiscal year, with a strong focus on youth engagement, workforce readiness and digital modernisation.

Notable initiatives included the expansion of youth employment pathways through the Learn Through Experience, Summer Employment Programme, Summer Internship Programme, Graduate Apprenticeship Programme and the public-private partnership such as Shake Your Future with Bacardi Limited. Additionally, the team piloted a targeted On-the-Job Training (OJT) component with a legislated Personal Employment Plan (PEP) framework for Financial Assistance clients. Strategically, the Career Development Section has restructured its spending priorities to amplify investments in Youth Development and Employer Partnerships, expansion of programmes, job board management, client assessment and case management.

Mr. Chairman, programme 6004, Training provides administrative support to National Certification and oversight for the apprenticeship board activities. Under the governance of the newly created National Certification and Apprenticeship Board (NCAB), the training and certification programme has had much success in implementing training programmes in high-demand industry-driven occupations and advancing National Certification. The Board's primary objective is to oversee and ensure the quality, relevance and efficiency of training and apprenticeship programmes in Bermuda.

Mr. Chairman, 125 persons were awarded certifications, and 232 persons were sponsored for industry certification and training courses. The number of apprentices increased to 52, with 10 due to complete their multi-year apprenticeship programmes during the calendar year 2025. Thirty-four Bermudians were awarded the National Centre for Construction Education and Research (NCCER) Core industry certification.

Additionally, 26 multi-year scholarship recipients are studying at overseas institutions in US, Canada, UK and the Caribbean. Also, 10 one-time Technical Vocational Education Training award recipients are studying in “short course” programmes of no more than 12 months, either online or overseas.

The Skilled Trades Apprenticeship Training Programme has 12 Bermudians in the first of a three phase, two-year apprenticeship programme. There were 50 local sponsored trainees studying at Bermuda College and other local educational institutions and 11 sponsored trainees studying at overseas institutions. The programme increased to 37 the industry stakeholder engagement on the part of the public and private sector employers in various high-demand occupations.

Through the innovative approach and implementation of offering micro-credential courses, these are short-term units of learning, 25 Bermudians were able to retool, upskill, upscale and earn certificates in their respective apprenticeship programmes. This targeted approach provided direct career pathways and the relevant skill sets, resulting in employment opportunities in various occupations in response to meeting the evolving and necessary skills required by employers.

Mr. Chairman, the department successfully launched a pilot On-the-Job Training programme in partnership with the Financial Assistance and Bermuda Post Office, providing Personal Employment Plan participants with hands-on experience and soft skills

training. All participants were offered long-term employment, helping them to transition from Financial Assistance. One participant shared that the programme gave them a renewed sense of purpose and structure.

To address the need of more Bermudians in the hospitality sector, the department launched a Learn Through Experience Programme—Hospitality, an eight-week initiative combining professional development and paid work experience. One participant credited the Hospitality programme with helping them secure their first job and boosting their confidence.

The team also managed the Summer Employment Programme and the Summer Internship Programme, placing 180 students in career-aligned roles across sectors. Additionally, the department continues to award scholarships based on financial need and workforce demand in key areas such as hospitality, health care, trades, financial services, and emerging technologies.

Additional training programmes supported by Workforce Development and its partner include the Butcher Apprenticeship Training Programme, which is a three-year programme, Heavy Truck Drivers Programme, in partnership with TCD and private training providers, Skilled Trades Apprenticeship Training Programme, which is designed to provide young Bermudians with training and internationally recognised certification in high-demand construction trades like masonry, carpentry, and plumbing. There's the Mentorship Apprenticeship Programme, the Appliance Technician Repair Safety Training Certification, and the National Centre for Construction Education and Research.

We also have the Solar Photovoltaic Certificate Programme, the Professional Administrative Certification of Excellence, or PACE Programme, which is a 12-week certification programme to provide theory and practical training and internships for Bermudian administrative assistants. Through the National Certification Apprenticeship and Professional Development Programme offered by the training section, the Department of Workforce Development objectives were met and outcomes achieved in alignment with the Economic Development Strategy goals. The Department of Workforce Development continues to advance the National Occupational Certification known as NOC Programme, with strong focus on efficiency, accessibility, and industry collaboration.

Key accomplishments of the NOC process this year was the relicensing of electricians in collaboration with the Department of Planning. Planning maintains its policy for inspecting only work performed by NOC certified electricians, which helped reinforce the importance of compliance and elevated industry standards. As a result of industry collaborative result efforts, the department experienced a record number of 202 certification applications, demonstrating an increased practitioner buy-in.

The surge in demand led to operational pressures, and to address this, the department onboarded an additional Industry Advisory Panel member and extended working hours to include Saturdays. These proactive measures ensured that construction projects across Bermuda remained uninterrupted and that certification timeline stayed on track.

There were 683 persons seeking the services of Workforce Development during the 2024/25 budget period. The department was able to refer 199 persons for jobs. The department hosted a robust monthly employment skills calendar of courses, and this programme exceeded its projected target by 46.33 per cent, with a total of 439 participants compared to the initial projection of 300.

While intake and training participation numbers have shown strong performance, job placement results remain below target. I want to reiterate the department is not an employment agency. However, the team does provide wraparound services for clients as they seek employment. department set a target of placing 100 clients, and it fell short by placing 55. Additionally, the percentage of completed Personal Employment Plans (PEPs) reached 64 per cent, rather than the 80 per cent targeted. This is due to clients disengaging from the process and having social factors that delayed their PEP progress.

The department set a target of 40 per cent of clients that were referred who secured employment, and the department ended the year very close at 39 per cent. Additionally, 78 per cent of persons reporting have improved skills three months post taking a class with the department.

Plans for the Upcoming Year

Sen. Lauren Bell: Mr. Chairman, we look forward to the upcoming financial year and beyond. The Department of Workforce Development objectives for the fiscal period 2025/26 can be found on page B-188 and read as follows:

- Continue to implement the Youth Employment Strategy focusing on increasing educational and vocational training opportunities tailored to high demand industries and supporting youth in their transition from education to employment.
- Expand apprenticeship and internship placements available to Bermudians; with a focus on engaging young people in skill-building and experiences.
- Strengthen employer partnerships for youth and apprenticeship placement.
- Increase engagement and communication with Bermuda's young persons.

In the upcoming 2025/26 fiscal period, the Department of Workforce Development is poised to expand current programmes and implement new initiatives to make a significant impact on the Bermuda's workforce.

The plans include the development of a new Job Board to replace the existing system, providing an improved platform for job seekers and employers. Enhancements are also being made to the digital employer referral process to facilitate efficient referrals. Furthermore, the security vetting process is being refined to ensure compliance and operational efficiency.

Youth engagement will be scaled up by expanding the Graduate Apprenticeship and Learn Through Experience programmes.

Furthermore, the department is exploring innovative micro-courses designed to offer efficient and targeted certification pathways in various trades, ensuring a nimble response to the evolving needs of the workforce in Bermuda. These initiatives collectively reflect our commitment to nurturing a skilled, adaptable, and future-ready workforce.

Mr. Chairman, this ends my presentation on Head 60—Department of Workforce Development. At this time, I would like to thank the team at the Department of Workforce Development, led by Director Malika Cartwright, for their commitment to supporting Bermudians as they navigate their career pathways.

The Chairman: Thank you, Senator Bell.

Would any Senator wish to speak on this Head 60, Workforce Development?

Senator Jones.

Sen. Marcus Jones: Mr. Chairman, may I ask how much time that we have in this particular session?

The Chairman: So, we . . . it is 6:15 pm, we finish at 6.27 pm.

Sen. Marcus Jones: Okay, so a little over 10 minutes. I will reduce my questions so that we can get through to the last head.

I am pleased to see that this department is focussing its energies and strategies towards the one demographic within our country that is experiencing the highest unemployment rates, which is the youth group that is, I would say, between the ages of 18 and 35. They are experiencing a 13.5 [per cent] unemployment rate, which is four times the national average. I think targeted programmes to this group is very, very good.

Having said that, if Youth Development is the targeted focus, Where are the measurements that separately identify the targeted objectives as it relates to scholarship funding, national certification achievements, and overseas and local sponsorships? That's number one.

And number two, What is the social media programme that this department has in operation to engage Bermuda's youth, this 18 to 35 group? I have been made to believe . . . I have heard this statement. I believe it. And for this age group, if it doesn't happen on social media, it never happened. Similarly, our over 65-year-olds say if it doesn't happen in the in *The Royal Gazette* or in *ZBM*, it never happened. But this new generation, in order to engage them, get their attention and be able to solve some of the lack of employment issues, the social media programming, messaging, promotion has to be on point to make that happen.

Under the performance measures on page B-192, under business unit 70014, it's the Training Administration. We see that there is one metric that says the National Certification Rate, percentage of trainees or apprentices that achieve National Certification. My question would be, being that they have experienced . . . well, let's back up. The original estimate was a 90 per cent achievement rate. The revised forecast came at 60 per cent, and the coming year's projection is a 70 per cent target. My question would be, Of the 40 per cent of trainees who did not achieve national certification, how many of them did not complete the programme? And how many of those were actually supported by a scholarship?

Because you'll find further down in these performance measurements that of the persons who were a part of the programme, 85 per cent did not finish the Training programme. So that would give some explanation to why the numbers are there that only 60 per cent were able to be successful.

I would also ask of that same question, How many of these scholarship recipients who did not receive a National Certification were funded for overseas training?

And also, what is the highest dollar value of these scholarships?

And at this point, I will . . . I have more questions, but I will stop there and give the Junior Minister a chance to answer those questions.

The Chairman: Thank you, Senator Jones.

[Would] any other Senator wish to speak on this Head 60?

Hearing none, we will wait for Senator Bell to respond to your questions.

Sen. Lauren Bell: Mr. Chairman, while I wait for my technical team to provide me with some of those detailed responses, may I suggest I continue on finishing the rest of my brief? That way we can make the best use of our remaining time.

The Chairman: Really good, Senator Bell.

We can move on to Head 99. Thank you.

HEAD 99—LABOUR

Sen. Lauren Bell: Thank you, Mr. Chairman.

Mr. Chairman, it gives me great pleasure to present the budget for Head 99, Department of Labour found on pages B-198 [through] B-200 of the Budget Book.

The mandate of the Department of Labour is, *To provide services to support and foster positive*

employment relations and harmonious industrial relations within Bermuda in alignment with international best practices.

Expenditure Overview

Sen. Lauren Bell: A total of $1,199,258 has been allocated for this head, which represents a reduction of $72,650 from the previous year and constitutes 4.35 per cent of the budget allocated for the Ministry as a whole. This change is due primarily to the reduction of the funds allocated for the staff and accommodation rental for the department. It is anticipated that the department will be fully staffed in the second quarter of the financial year, thus a reduced salary allotment and accommodation rental funds as the department builds a full complement of staff.

Mr. Chairman, the budget allocated for the Department of Labour provides for operational oversight that guides the Labour Relations Officers and Labour Inspectors to ensure that existing policies and procedures are adhered to and that the department's operations are aligned with the current legal framework and international best practice. Currently the department oversees the certification and decertification of unions in the workplace, investigates and conciliates the employment, labour- and wage-related complaints in both the private and public sector, while also enforcing the statutory minimum hourly wage rate.

The department promotes dispute resolution and prevention as well as employee engagement management by offering free and unbiased training and workshop opportunities on its own and in conjunction with other Government departments, quangos, private organisations such as the Department of Workforce Development, the Human Rights Commission, the Department of Health Council and Women's Resource Centre.

The department also provides guidance and conciliation services regarding various employment matters from the receipt of an employment or a minimum wage complaint through to the settlement or referral of the same to the Employment and Labour Relations Tribunal.

Mr. Chairman, the department is continuously reviewing ways to strengthen wage protections and recently made changes to the Employment Act 2000 to increase the severance allowance for long-serving employees from 26 weeks to 32 weeks wages. Further amendments to the Act were also made to safeguard leave entitlement of employees who received minimum hourly wage as part of their wages.

Mr. Chairman, $130,000 is allocated to the operation of Employment and Labour Relations Tribunal, which is responsible for hearing and adjudication of unresolved employment and labour-related disputes. These funds are also allocated for the use of Employment and Labour Relations Tribunal to defend against judicial review proceedings should the need arise.

Mr. Chairman, the department has allocated $16,600 for the continuing training of current staff and the training of new staff in relation to resolution and labour inspection, which may consist of overseas, virtual and local vendor training. The department aims to utilise such training to resolve matters through conciliation and reduce the number of complaints referred to the Employment and Labour Relations Tribunal for adjudication, improve legislative compliance, and strengthen harmonious industrial relations.

The Chairman: Senator Bell, maybe just in terms of a time check, we have three minutes left, so I'm going to suggest that perhaps if you have responses back to Senator Jones' questions that they be answered now—if that works for you.

Sen. Lauren Bell: I mean alternatively I can provide responses in writing at a later date or . . . no. Okay.

Okay so if we go back to the questions for the previous head, there was a question there regarding social media programmes aimed at the youth. The Workforce Development programmes aimed at the Youth Employment Programmes are all advertised on all Government social media platforms. The department additionally has its own list of partners and stakeholders list that we directly engage with and keep informed with all programmes related to the youth.

And there was a question about what the highest dollar value of these scholarships was. I can confirm it's $10,000.

There was a question, and I think we need further clarification. You had a question about the National Certification, and we just want to clarify it's not a scholarship. You were asking about the fifth performance metric under training on page B-192.

Your question was about *out of the 40 per cent of trainees that did not receive certification were supported by a scholarship*. So just for clarification it's not a scholarship.

All right so that's the responses I have—

The Chairman: Thank you, Senator Bell.

Sen. Lauren Bell: —for those questions.

The Chairman: With one minute left, are there any questions on Labour for Senator Bell?

Sen. Marcus Jones: Yes.

The Chairman: Senator Jones.

Sen. Marcus Jones: Yes, I did have two quick questions under Labour.

The education objective that you can see there on page B-200 where the objective is *to educate employers to promote labour force and their respective*

representatives on their rights and responsibilities under the legislation.

My question was, Which line item reflects the money spent to achieve this objective and why is there no performance measure to rate its success?

And my last question is on page B-200 the metric that says *the percentage of users satisfied with the Labour Department services of those five presentations*. Who are the users who are satisfied? Is it the employers? Is it the workers? And who are the presentations being made to?

Those would be my questions.

The Chairman: Thank you, Senator Jones.

Sen. Lauren Bell: Thank you, Mr. Chairman.

Given the time that I have left, I did receive a question pre-debate, and I can provide a response to that now, given our time constraints.

The Chairman: Very good.

Sen. Lauren Bell: And I can read the question just to expedite the process. *Can the Junior Minister inform the Senate of the number of employment complaints processed, labour disputes resolved, and the tribunal case filed and processed within the past fiscal year?*

There were 812 employment- and wage-related dispute inquiries lodged with the Department of Labour during the 2024/25 fiscal year. [Of these,] 638 were consultations; 174 were filed pursuant to the Employment Act [2000], the Trade Union Labour Relations (Consolidation) Act 2021, and the Employment (Minimum Hourly Wage Entitlement) Act 2022.

This breakdown is as follows: 81 were related to terminations, 30 were wage related, 11 were constructive dismissals, and 52 complaints regarding lay off, maternity leave, vacation pay, redundancy, overtime, union certification, and collective bargaining agreement procedures.

The breakdown of matters referred to the Employment and Labour Relations Tribunal during 2024/25 fiscal year is as follows. There were 26 matters concluded in favour of complainants or their unions; 16 matters were concluded in favour of the respondents or the employers; 20 matters were resolved through the consent of the parties and were without the need of substantive hearing, and two matters are awaiting final decision, and nine matters are yet to be heard.

The Chairman: Thank you, Senator Bell.

I think that concludes your presentation on the five heads, so at this point I would ask if you would like to move these heads.

Sen. Lauren Bell: Thank you, Mr. Chairman.

I move that Heads 44, 14, 27, 60, and 99 be approved as printed.

The Chairman: Thank you, Senator Bell.

Are there any objections?

Hearing none, no objections, these heads are so moved.

[Motion carried: The Ministry of Economy and Labour, Heads 44, 14, 27, 60 and 99 were approved and stand part of the Estimates of Expenditure and Revenue for the fiscal year 2025/26.]

The Chairman: Thank you, Senator Bell, very much for your presentation.

Sen. Lauren Bell: Thank you, Mr. Chairman.

I move that the Committee—

The Chairman: Rise to . . . yes.

Sen. Lauren Bell: Thank you, Mr. Chairman.

I move that the Committee rise and report progress and ask for leave to sit again.

The Chairman: Thank you.

Are there any objections to that? No objections.

[Motion carried: The Committee of Supply rose and reported progress and asked for leave to sit again.]

The Chairman: Senators, thank you very, very much for a full day of budget debate. I think . . . I have the great pleasure in giving my seat back to Madam President now. But thank you very much for everybody's participation today.

Senate resumed at 6:31 pm

[Hon. Joan E. Dillas-Wright, President, in the Chair]

REPORT OF COMMITTEE

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2025/26

The President: I would like to thank Vice President John Wight for spending the entire day chairing the Committee and doing an excellent job. I really appreciate it, and I want to thank all Senators for a robust debate. It's been a really excellent day . . . and thank you all, the technical officers, who have come to assist.

Well, Senators, moving on with our Orders of the Day, I will let you know that items number 2, 3, 4, 5, and 6 will be carried over.

MOTIONS

The President: There are none.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The President: Would any Senator care to speak?

I see . . . yes, Senator Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President.

I just wanted to take a brief moment to speak about and congratulate the Gender Affairs Council on an Instagram post that they put up about three days ago, and it was then followed over by another Instagram page called "Bermuda History." And because it's Pride Month, I thought it important to recognise it, and it talks about the unfortunate murder of Mr. Ming in St. George's that we know was based on sexual orientation and hate crime.

And I think, you know, for the listening audience, if you do have access to the Internet, I strongly encourage you to have a read of the Gender Affairs Council post or the post by the Bermuda History page, which outlines the heinous murder of Mr. Ming and really demonstrates why we do have to ensure that there are protections under law.

I am thankful that now, under our criminal code, an aggravating factor is if a crime is based on somebody's sexual orientation, and including also with our ethnicity, country of origin.

I just wanted to highlight and congratulate the Gender Affairs Council for an excellent post regarding one of our most tragic murders targeted towards somebody of the LGBTQ community and thank them for raising awareness—especially in this Pride Month.

The President: Thank you, Senator Tannock.

And, Senator Cunningham, you have indicated you want to speak. You have the floor.

Sen. Victoria Cunningham: Thank you, Madam President.

Today I would like to highlight and commend the organisers of the currently ongoing Bermuda Smash Invitational Cricket Tournament, which is currently taking place at the National Sports Centre from the 1st of June to the 8th of June. This is ultimately a T20 (Twenty20) cricket competition that has brought in 12 international players and 44 of our finest cricketers, with four teams playing: Hamilton Parish Hurricanes, Pembroke Panthers, Sandys Spartans, and the Smiths Sixers.

It's kind of akin to what the rugby classic is, so you know the field is set up, it's a great place for community engagement. On Saturday . . . or on Sunday they have the Athene Future Stars Match just prior to the finals, and that is giving young Bermudian cricketers the opportunity to perform on a national stage.

I know one of the organisers, Shane Hollis, and I see the dedication and time that these guys put into organisations like this, so I just want to congratulate them on trying to build something that I think ultimately is a celebration of community and sport, and if anyone online is looking to attend, they can go to www.bermudasmash.com and get tickets. They are very reasonable, and it promises to be a great weekend.

And finally, Madam President, I would also like to take a moment to congratulate and extend our Portuguese community on the successful celebration of the Santo Cristo Festival this past weekend. It was slightly wet, but the streets . . . or Dundonald Street was filled with faith, colour, and community spirit as the procession made its way from the cathedral around via MSA—and I believe it's been going on for over . . . nearly 50 years.

I want to congratulate our population of Azorean heritage for celebrating their diversity and dedication to their families and their traditions, and I would like to end by saying *parabéns e muito obrigado.*

[Laughter]

Sen. Victoria Cunningham: Thank you, Madam President.

The President: Thank you, Senator Cunningham.

Would any other Senators care to speak?

Hearing none, then Minister of Justice and Minister Wilkerson, you have the floor . . . for the adjournment.

ADJOURNMENT

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

Yes, I move that the Senate adjourn until tomorrow.

The President: Thank you.

Would any Senator care to speak on the motion to adjourn?

Hearing none, I declare that Senate stands adjourned until tomorrow.

Thank you all for your work today.

[At 6:36 pm, the Senate stood adjourned until 10:00 am, Wednesday, 4 June 2025.]

BERMUDA SENATE
OFFICIAL HANSARD REPORT
4 JUNE 2025
10:04 AM

Sitting Number 7 of the 2025/2026 Session

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good morning, Senators, and good morning to the listening audience.

The Senate is now in session.

Shall we pray?

PRAYERS

[Prayers read by Sen. the Hon. Joan E. Dillas-Wright, President]

The President: Please be seated.

CONFIRMATION OF MINUTES

The President: I call on Senator Tawana Tannock.

Sen. Tawana Tannock: Madam President, I move that consideration of the Minutes of the meeting of Tuesday, 3 June 2025 be deferred.

The President: Is there any objection to that motion?

No objection.

Thank you, Senator Tannock.

MESSAGES

The Deputy Clerk: There are no messages, Madam President.

The President: Thank you, Mrs. Beale.

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENTS

The President: There are none.

NOTICES OF MOTIONS

The President: There are none.

PETITIONS

The President: There are none.

STATEMENTS

The President: There are none.

INTRODUCTION OF BILLS

The President: There are none.

FIRST READING OF PUBLIC BILLS

The President: There are none.

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: There are none.

ORDERS OF THE DAY

The President: [We have the] resolution into Committee of the Whole [Senate] for further consideration of the Appropriation Act 2025.

I call on the Honourable Minister Wilkerson, the Attorney General and Government Leader in the Senate.

Sen. the Hon. Kim Wilkerson: Good morning, Madam President. And good morning members of the listening public.

I move that the Senate do now resolve itself into Committee of the Whole for further consideration of the Appropriation Act 2025, together with the Estimates of Revenue and Expenditure for the year 2025/26.

The President: Thank you.

And I call on Senator Tawana Tannock who will chair the Committee today.

Senator Tannock.

Senate in Committee at 10:10 am

[Sen. Tawana Tannock, Chairman]

COMMITTEE OF SUPPLY

APPROPRIATION ACT 2025

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE FINANCIAL YEAR 2025/26

The Chairman: Senators, we are now in Committee of the Whole [Senate] for further consideration of the Estimates of Revenue and Expenditure for the year 2025/26.

[The Ministry of Tourism and Transport, Culture and Sport] Heads 71, 20, 30, 34, and 35 are now to be debated. I call on the Junior Minister in charge to proceed.

Junior Minister Fubler, you have the floor. I will note that we have two hours for these heads, and that the time is now 10:10 which means that we will look to wrap this up at 12:10.

[Junior] Minister Fubler, can you please indicate how you wish to proceed?

Sen. Mischa Fubler: Thank you, Madam Chairman, I will be reading through all of the heads that have been selected and then [I] will field questions in a question-and-answer period after that. I am sure we can get through the entire brief and provide opportunity for technical officers to respond to the questions.

The Chairman: Thank you, [Junior] Minister Fubler.

Sen. Mischa Fubler: Am I good to proceed?

The Chairman: Yes, please proceed.

MINISTRY OF TOURISM AND TRANSPORT, CULTURE AND SPORT

Sen. Mischa Fubler: Madam Chairman, I move that the Committee do now undertake consideration of Head 71, Ministry of Tourism and Transport, Culture and Sport [Headquarters]; Head 20, Sport and Recreation; Head 30, Marine and Ports; Head 34, Transport Control Department; and Head 35, Public Transportation.

HEAD 71— MINISTRY OF TOURISM AND TRANSPORT, CULTURE AND SPORT HEADQUARTERS

Sen. Mischa Fubler: Madam Chairman, it gives me great pleasure to present the budget for Head 71, the newly combined Ministry of Tourism and Transport, Culture and Sport Headquarters. For the benefit of my colleagues and the listening public, these can be found on pages B-232 through B-236 of the Budget Book.

Mission Statement

Sen. Mischa Fubler: The mission statement of the Ministry of Tourism and Transport, Culture and Sport HQ is, *To create a globally competitive, diverse destination that enhances visitor experiences, expands cultural and sports opportunities, and ensures safe, efficient transportation for all.*

Expenditure Overview

Sen. Mischa Fubler: Madam Chairman, a total of $34,079,000, as found on page B-234 of the Budget Book has been allocated to the new Ministry of Tourism and Transport, Culture and Sport HQ, which represents the combination of the former Ministry of Transport, Head 48, and the former Ministry of Tourism, Culture and Sport, Head 71. The new Ministry Headquarters will now function under Head 71. The aforementioned budgetary allocation of $34,079,000 represents 34 per cent of the total budget allocation for the Ministry as a whole.

Madam Chairman, the Ministry of Tourism and Transport, Culture and Sport Headquarters serves as the central hub for strategic leadership, policy development, and oversight across Bermuda's sectors of tourism, transport, culture, and sport. It is responsible for setting the vision and direction that guides these sectors.

By coordinating initiatives, shaping legislative frameworks, and providing high level support to departments and agencies, the Ministry HQ plays a vital role in supporting innovation, enhancing service delivery, and promoting Bermuda's identity and competitiveness both locally and internationally. This investment is essential to strengthen and modernise Bermuda's transportation infrastructure, including our ports and public transit systems. It also supports the growth of our sports and cultural sectors, enhancing the quality of life for our residents and enriching the experience for visitors.

Madam Chairman, the departments which come under Ministry Headquarters' remit include:

- Department of Sport and Recreations, Head 20
- Department of Marine and Ports Services, Head 30
- Transport Control Department, Head 34
- Department of Public Transportation, Head 35
- Department of Culture, Head 52

In addition, the Headquarters maintains oversight of the 24 authorities, boards, councils and committees, namely

- Bermuda Civil Aviation Authority
- Bermuda Shipping and Maritime Authority
- Bermuda Airport Authority
- Bermuda Tourism Authority
- Bermuda Arts Council
- Golf Courses Board
- Liquor Licensing Authority
- National Sports Centre Board
- Bermuda Sport Anti-Doping Authority
- 9 Parish Councils

- Naming And Recognition Committee
- Public Service Vehicle Licensing Board
- Ports Authority Board
- Road Safety Council
- Medical Reference Committee
- Water Safety Council

Revenue Overview

Sen. Mischa Fubler: Madam Chairman, it is anticipated that during the 2025/26 budget cycle, Headquarters will collect approximately $1,357,000 in revenue, found on page B-235. The revenue is mainly collected from vacation rental fees, hotel licences and liquor licencing fees.

Subjective Analysis
Administration–Cost Centre 81000

Sen. Mischa Fubler: Madam Chairman, the estimated budget for the Administration Section will be $33,479,000. This represents an increase of $14,820,000, or an increase of approximately 79 per cent when compared to prior years (cost centre 81000) which did not include the two merged Headquarters. The increase mainly represents the transfer of the Administration Section cost centre 58000 under the former Headquarters for Transport, Head 48.

Bermuda Airport Authority

Sen. Mischa Fubler: Madam Chairman, included in the administration budget is a grant to the Bermuda Airport Authority, an amount of $14,901,000 for 2025/26, representing a $200,000 increase, or approximately 2 per cent over the 2024/25 allocation.

Madam Chairman, the Airport Authority currently employs 61 full-time equivalent employees, or FTEs, including vacancies. The mostly Bermudian, professional workforce has the mandate to provide essential retained government services as direct employees of the Airport Authority. Part of the increased expense allocation will be used to fund essential overseas training for up to five Bermudian Air Traffic Controllers joined in Q1 of 2025.

Bermuda Tourism Authority

Sen. Mischa Fubler: Madam Chairman, also included in the administration budget is a grant to the Bermuda Tourism Authority (BTA) of $15,500,000 for 2025/26, representing a $540,000 decrease, or approximately 3.5 per cent compared the 2024/25 revised allocation of $16,040,000.

Madam Chairman, the budget allocated to the BTA reflects the amount requested in its grant application. This budget underscores the BTA's continued commitment to reducing its reliance on Government funding. In keeping with the pledges made in the 2024 Throne Speech, the BTA has demonstrated a proactive approach through cost-saving measures and initiatives aimed at generating its own revenue to operate more independently and sustainably.

Madam Chairman, the total income for the BTA is forecast to be $32,100,000. The balance of approximately $16,600,000 forecasted income is from fees paid by visitors staying in Bermuda's hotels, vacation rental units, and by cruise ship passengers. The vast majority of BTA funds are spent on selling and marketing the destination.

Madam Chairman, the BTA operates as the Island's destination marketing organisation, working diligently to advance Bermuda's economic prosperity through a robust and sustainable tourism sector. This Government remains committed to ensuring that every dollar invested in Bermuda's tourism industry delivers measurable returns, fosters job creation, and strengthens our economy.

Madam Chairman, the tourism sector remains a cornerstone of Bermuda's economy, directly and indirectly impacting thousands of Bermudians. In 2024, Bermuda's tourism industry built upon previous successes, achieving substantial growth in key performance indicators.

Total visitor arrivals increased by 4 per cent to approximately 743,000, with air arrivals rising by 9.6 per cent to approximately 203,000, and leisure air arrivals up by 15.2 per cent to approximately 140,000. These result underscore the effectiveness of the strategic efforts to enhance Bermuda's tourism product and strengthen its global positioning.

Transportation Planning Team
Cost Centre 81060

Sen. Mischa Fubler: Madam Chairman, the Transportation Planning Section sits within the Ministry Headquarters, cost centre 81060, includes one full-time equivalent employee and is allocated a budget of $147,000 and can be found on page B-234 of the Budget Book.

The Transportation Planning Section is responsible for managing all aspects of cruise ship operations in Bermuda, including contracts, logistics, regulations, and day-to-day coordination to ensure continuous and efficient service delivery. It also leads key transportation projects and conducts policy research to support the Ministry's strategic priorities and long-term planning objectives.

Madam Chairman, in 2024 the cruise ship season began with 190 scheduled calls and a projected passenger count of over 578,000. By the end of the season, 17 calls were cancelled, 13 due to adverse weather conditions and 4 as a result of itinerary changes, resulting in 173 actual calls and over 535,000 passengers. This represented a reduction of approximately 43,000 passengers, or 7.4 per cent. Despite the cancellations, the 2024 season outperformed 2023,

which recorded a total of over 525,000 cruise passengers.

The economic impact for 2024 included: $24,500,000 in passenger taxes and $10,800,000 in transport infrastructure tax. Additionally, other cruise ship revenue was estimated at $7,000,000 in cruise ship visitor fees; $116,500,000 in combined passenger and crew spending; and $9,300,000 in cruise line disbursement expenses locally. This culminated in an estimated total of $168,100,000 in economic activity for 2024.

Madam Chairman, since the first published projections in December 2024 for the 2025 season includes 179 calls, there have been 7 cruise ship cancellations. The new conservative projection at this time includes 172 cruise ship calls and approximately 475,000 passengers, based on a similar number of cancellations last year.

Regulatory and Policy Section
Cost Centre 81065

Sen. Mischa Fubler: Madam Chairman, the Regulatory and Policy Section sits within the Ministry Headquarters, cost centre 81065, and includes 4 full-time equivalent employees and is allocated a budget of $453,000 and can be found on page B-234 of the Budget Book.

The Regulatory and Policy Section is tasked with managing the full lifecycle of Tourism Investment Relief applications. This includes the receipt, timely processing, and thorough review of all submissions. Once applications are approved, the section ensures they are efficiently advanced through the appropriate legislative and administrative channels to facilitate implementation.

Madam Chairman, the section is also responsible for conducting compliance inspections for hotels and vacation rentals to ensure adherence to relevant standards and regulations. Based on the outcomes of these inspections, they are further responsible for issuing licences and certifications as required to support lawful and high-quality tourism operations.

Madam Chairman, the 2024 calendar year marked the most active period since the enactment of the Tourism Investment Act 2017. A total of seven applications were approved for relief under the Act, all of which are now in operation. This represents a significant increase compared to previous years, which typically saw an average of just one or two successful applications annually.

This notable uptick reflects a growing level of investor confidence in the tourism sector and a renewed interest in Bermuda as a destination for sustainable tourism development.

Capital Expenditure

Sen. Mischa Fubler: Madam Chairman, the 2025/26 capital budget is for the Bermuda Airport Authority which totals $2,713,000, which is found on page C-7. These funds will be directed toward several critical ongoing and new airport infrastructure projects.

Manpower

Sen. Mischa Fubler: Madam Chairman, as seen on page B-235, there will be a total of 13 full-time equivalent employees in the Ministry Headquarters–Head 71.

Performance Measures by Business Unit

Sen. Mischa Fubler: Madam Chairman, I am pleased to report that the department's forecasted performance measures found on page B–236 for fiscal year 2024/25 were achieved.

Business Unit Administration
Cost Centre 81000

Sen. Mischa Fubler: Madam Chairman, this business unit is responsible for the strategic, policy development, accounting support for the Ministry. The performance measures for 2024/25 included: internal compliance reviews for heads within the Ministry; financial guidance or compliance training sessions for the year; percentage of payments accurately processed within the relevant deadlines; and percentage of ministerial policy priorities completed. All forecasted outcomes were successful achieved.

Business Unit Regulatory and Policy
Cost Centre 81065

Sen. Mischa Fubler: Madam Chairman, as mentioned prior, this business unit oversees the end-to-end handling of Tourism Investment Relief applications, from intake to implementation. It also carries out inspections of hotels and vacation rentals to ensure they meet regulatory standards and compliance requirements. The performance measures for 2024/25 included: ensuring hotel and vacation rental properties are inspected and licensed by the annual deadline of 31 March and 31 August, respectively; hotel and vacation rental complaints are acknowledged within 24 hours of receipt; hotel and vacation rental complaints are investigated within 48 hours of receipt and ensuring a final report of hotel and vacation rental complaints are issued within 10 days of the complaint. All forecasted outcomes were successful achieved.

Plans for the Upcoming Year

Sen. Mischa Fubler: Madam Chairman, the Ministry Headquarters will continue to serve as the strategic and policy development hub for the Ministry.

Madam Chairman, a key focus remains on the advancement of Bermuda's cruise industry. In collaboration with the Bermuda Land Development Corporation, now operating under the Ministry of Housing and Municipalities, plans to extend the King's Wharf Pier by 200 feet will be implemented.

Construction is scheduled to begin on October 2, [2025], with completion expected by March 31, 2026. This extension will enable King's Wharf to match Heritage Wharf in size and capacity. Larger cruise ships will be able to dock more efficiently and deploy additional gangways, improving both embarkation and disembarkation.

Madam Chairman, looking ahead, the cruise ship schedule for 2026 currently includes 190 calls, while the 2027 season, still in early booking stages, already has 180 calls confirmed. These figures, though subject to change, demonstrate a strong and growing interest in Bermuda as a cruise destination.

Madam Chairman, the Bermuda Airport Authority will continue to oversee several ongoing and upcoming infrastructure initiatives related to aviation and weather services using the capital funding mentioned earlier. These include, but are not limited to

- Aeronautical Information Services [AIS] being moved to or migrated to Aeronautical Information Management [AIM] Organisational Transition
- Bermuda Weather Service Weather Radar Radome Refurbishment/Resealing
- Bermuda Weather Service Application Programming Interface [API] implementation
- Air Traffic Engineering infrastructure upgrades
- Bermuda Weather Service website design
- Bermuda Weather Service Hydrogen Gas Generator Phase One
- Cybersecurity Systems infrastructure upgrades
- Air Traffic Control Simulator

Madam Chairman, in the tourism sector, the Bermuda Tourism Authority (BTA) will continue its efforts to diversify Bermuda's visitor markets. In 2025, marketing initiatives will expand beyond the United States to include Canada and other international markets. I think my colleagues across the floor will appreciate that I have seen some public calls for us to consider Canada as a jurisdiction to market towards. These efforts will be powered by digital campaigns, influencer partnerships, and strategic media collaborations to position Bermuda as an aspirational destination for a wider array of leisure travellers.

The BTA will enhance the effectiveness of its partner marketing through BTA*Connect*, a platform that allows industry stakeholders to manage their presence on gotobermuda.com. This includes updating contact information, showcasing amenities, uploading visuals, linking social media accounts, and accessing key performance data. In 2024, the BTA consumer website, gotobermuda.com, received over 5 million page views, highlighting growing global interest in Bermuda. Ongoing optimisations to the platform aim to further boost traffic and help partners convert that interest into meaningful economic returns.

Madam Chairman, you may recall that the 2025 Throne Speech introduced a new initiative to broaden the scope of the Tourism Investment Act 2017. This expansion will extend eligibility for the full suite of concessions to other key sectors, most notably, smaller guest houses and health and medical tourism facilities to further strengthen the impact and reach of the Act.

Madam Chairman, I would like to thank the dedicated teams at the Ministry Headquarters and the Authorities under the Ministry for their hard work and solid commitment to the Ministry and its mandate.

That concludes Head 71, Ministry of Tourism and Transport, Culture and Sport Headquarters. I now move on to Head 20, the Department of Sport and Recreation.

HEAD 20—DEPARTMENT OF SPORT AND RECREATION

Sen. Mischa Fubler: For the benefit of my colleagues and the listening public this is found in pages B-237 through B-242.

Madam Chairman, it gives me great pleasure to present the budget for Head 20, the Department of Sport and Recreation. This budget invests in growing participation, supporting elite athletes, and ensuring our community clubs and programmes continue to thrive.

The mission statement for the department found on page B-237 is, *To foster a vibrant sport and recreation culture in Bermuda by increasing participation, achieving regional excellence, and ensuring equitable access to sports and recreational facilities.* Through collaboration we aim to inspire and develop young talents, promote community well-being and elevate the value of sport and recreation in our society.

Expenditure Overview

Sen. Mischa Fubler: Madam Chairman, a total of $9,948,000, as found on page B-239, has been allocated for this head, which represents an increase of $1,613,000, or 19 per cent higher relative to the previous year. This change is due primarily to the transfer of the government golf courses and the Bermuda School Sports Federation to this head.

General Summary of Expenditure Programmes

Sen. Mischa Fubler: Moving to page B-238, the General Summary of expenditure programmes. Madam Chairman, the budget allocation for business unit 30045, General Administration, is $991,000, an increase of $124,000, or approximately 14 per cent. This increase covers the cost of rent of the caretakers'

houses on Government Island. The allocated funds provide for the administration and operation of the Department of Sport and Recreation Headquarters. In addition, the administrative section provides administrative support for five programmes within the department and is responsible for monitoring departmental spending to ensure that policies and procedures are adhered to in achieving efficiency and effectiveness.

Programme 2002, Sports Development

Sen. Mischa Fubler: Madam Chairman, the Sports Programmes Unit is operated through business unit 30055. The budget allocation is $658,000, an increase of $206,000, or approximately a 46 per cent increase. This increase represents an additional staff member obtained through the transfer of the Bermuda School Sports Federation administrator to the department.

The increase also reflects funding allocated for the continued implementation of the Active Kids Sports Academy Programme which exposes young children to multiple sports. This initiative is goal 1.2 of the National Sports Policy

Funding is also allocated to the organisation of the Sports Conference and Expo which will feature overseas professionals who provide sport education for athletes, coaches, parents and administrators. This initiative supports goal 1.3 of the National Sports Policy.

Madam Chairman, business unit 30065, Sports Investments, is dedicated to highlighting how the Bermuda Government invests in the community through sport. In 2022 the National Sports Policy was updated with a five-year promise to raise the value of sport with a new vision that "Sport Matters." To assist with the National Sports Policy, business unit 30065 has been allocated a total of $2,106,000, an increase of $12,000, or approximately 1 per cent.

Madam Chairman, funds in this business unit are allocated to the Sports Investment programme which assists National Sports Governing Bodies with funding to develop sports through coach education, junior development and high performance. Twenty-eight sporting bodies have applied for the funding this year, up from 25 who applied in 2024/25 fiscal year.

Funding in the amount of $125,000 will be provided to the Bermuda Olympic Association, and $586,000 to Bermuda Sport Anti-Doping Authority, known as BSADA, which is a statutory authority mandated to enable Bermuda's athletes to compete internationally.

Madam Chairman, during fiscal year 2025/26, the Department of Sport and Recreation, in partnership with other recognised National Sports Governing Bodies, intends to continue focusing on all aspects of sports development and to ensure National Sports Policy goals and objectives continue to be met.

Programme 2003, School Sports Events

Sen. Mischa Fubler: Madam Chairman, the estimate for business unit 30025, School Sports Events is $43,000. This is a newly established business unit and represents the allocated funding for school sports in Bermuda. The funding will support the officer responsible for organising and administering school sports events throughout the academic year.

The value of school sports in Bermuda extends far beyond the playing field, offering athletes numerous benefits that contribute to their personal growth, academic success and overall well-being.

The Government is committed to supporting school sports as it is a crucial foundation for Bermuda's future athletes, helping them develop skills, character and mind-set needed to succeed both on and off the playing field.

Programme 2003, Sports Incentives and Awards

Sen. Mischa Fubler: Madam Chairman, the estimate budget for business unit 30030, Athletic Awards, is $410,000, maintaining the same allocation as in fiscal year 2024/25. This unit funds Elite Athletes through the Bermuda Olympic Association under the Department Elite Athlete Sponsorship Initiative.

Additionally, it provides performance-based awards through special grants from the Department of Sport and Recreation and the Outstanding Performance Incentive Programme. In 2024/25 the department sponsored 31 Elite Athletes from 14 different sporting bodies to assist in achieving their athletic goals. Two such recipients were Female and Male Athletes of the Year, Yushae DeSilva-Adrade, and Jack Harvey. Yushae from the sport of Boccia placed fourth at the Paralympic Games in Paris and won silver at the World Boccia Cup.

In addition, Jack [Harvey], from the sport of swimming, qualified for his first-ever Olympic in Paris where he made the Island proud as he won his heat and finished 39th overall. Those athletes made Bermuda proud and were elated to be a part of the sporting journey.

Madam Chairman, this business unit also provides funding for the National Junior Athlete Sponsorship Programme, which supports the development of Bermudian junior athletes between the ages of 15 to 19. This support aims to develop future elite athletes who will represent Bermuda at major international events.

Programme 2004, Sports Facilities Management

Sen. Mischa Fubler: Madam Chairman, the budget estimate for business unit 30060, Sports Facilities Administration, is $2,640,000. There is an increase of $1,067,000 over the 2024/25 budget, or a 68 per cent increase.

The variance in the budget reflects the transfer of the government's public golf courses, Port Royal and

Ocean View, to the Department of Sport and Recreation, coupled with an increase in the operation budget of the National Sports Centre.

Madam Chairman, business unit 30075, the WMC Preece Softball Diamond, is allocated $149,000. This funding covers the wages of two industrial staff and the cost of maintaining and operating the softball diamond.

Madam Chairman, business unit 30080, W. E. R. Joell Tennis Stadium, is allocated $462,000. This business unit provides funding for salaries and wages of the workers of the facility and also is used to maintain and operate the facility that houses seven tennis courts and eight pickleball courts.

Madam Chairman, business unit 30090, the [Bermuda] Motorsport Park is allocated $8,000. There is no change in this business unit from the previous year. The funds are used for insurance, maintenance and water at the [Bermuda] Motorsport Park.

Madam Chairman, business unit 30390, Sports Community Fields, is allocated $47,000. There is no change from 2024/25. The funds for this [business] unit are allocated for the maintenance and operation of the community fields under the department's remit. These investments help ensure that every Bermudian has a place to play, train and gather in an open and clean recreation area.

Programme 2007, Camping

Sen. Mischa Fubler: Madam Chairman, the budget allocation for the department's Camping Programme is $1,015,000, an increase of $44,000, or approximately 5 per cent. The allocated budget for Camping provides for the staffing, operation and administration and includes 10 full-time staff who maintain the facilities and marine equipment. Last year, 96 per cent of our clients who utilised our islands stated that their overall experience was satisfactory with over 5,000 users participating in safe, affordable camping experiences.

Programme 2008, Recreational Programmes

Sen. Mischa Fubler: Madam Chairman, the budget allocation for the Recreational Programmes business unit 30180 is $1,419,000, an increase of $95,000, or approximately 7 per cent.

This increase aims to assist working-class parents by alleviating the stress of finding safe and affordable summer services for their children. This funding will increase the number of obtainable placements for campers through the Camp Connect Summer Day Camp Programme.

This programme typically supported approximately 1,700 school-age children. We can happily report that as a direct result of last year's boost in funding the programme exponentially serviced more than 2,773 children, an increase of 63 per cent. This further increase in financing should see another rise in the participation of more school-age children. Approximately 150 part-time workers deliver this programme, supervised by qualified educators. Also on offer is a special needs programme that provides care for children with exceptionalities.

Subjective Analysis of Current Account Estimates

Sen. Mischa Fubler: Madam Chairman, the Subjective Analysis of current account estimates in the Department of Sport and Recreation is found on page B-239. I will highlight a few of the material objects code descriptions.

Salaries and wages will see a combined increase of $232,000, or approximately 17 per cent, representing transfer of the athletic administrator to the department uplift in salary and incremental salary increases for staff.

Training has increased by $6,000, or approximately 86 per cent due to staff training requiring renewals in the upcoming year. This is due to the recertification of staff CPR, first aid, along with SCARS and fire safety training.

Rentals of our facilities have increased by $116,000, or approximately 50 per cent due to the addition of the caretaker's rent in this year's budget.

Advertising and promotion for the department has increased by $9,000, or approximately 64 per cent. For the advertising and promotion of the Camp Connect Active Kids programme, the Sports Expo and school sport events.

Grants and contributions have increased by $1,062,000, or approximately 28 per cent mainly due to the addition of the golf courses grants to the department, as you can see on page C-20.

Manpower

Sen. Mischa Fubler: Madam Chairman, the Department of Sport and Recreation administers six programmes in 16 business units for which manpower consists of 46 individuals, as found on page B-240.

Performance Measures by Unit

Sen. Mischa Fubler: Madam Chairman, I am pleased to report that most of the department's forecast performance measures for fiscal year 2024/25 were achieved. The performance measures for the Department of Sport and Recreation can be found on pages B-241 and B-242.

Business Unit 30020, Athletic Awards

Sen. Mischa Fubler: Madam Chairman, the business unit is responsible for the athletic awards that the department awards. Thirteen junior athletes from the National Sport Governing Body [NSGB] received the National Junior Athletics Award with an average of $3,000

awarded to each recipient. This year Sam Williamson and Aiden Kendall became the third recipients of the Flora Duffy Award and were awarded $3,000 and $7,000 respectively towards their pursuit of excellence in the sport of swimming and rugby.

Business Unit 30065, Sports Investment Programmes

Sen. Mischa Fubler: Madam Chairman, the department requires all National Sport Governing Bodies to be compliant. To date, 27 National Sport Governing Bodies are recognised by the department. Twenty-three of the recognised NSGBs have received funds to assist with the development of their sport, which includes junior programming, coaching, official development and high performance.

Business Unit 30075, WMC Preece Softball Park

Sen. Mischa Fubler: This business unit is responsible for the WMC Preece Softball Park where our target of 500 participants was reached. This was directly attributed to the continued field improvements. Additionally, introducing youth baseball has made the facility more user-friendly and appealing. We commend the dedicated staff at the softball diamond and Softball Bermuda for their hard work in revitalising softball as a recreational sport of choice in Bermuda.

Business Unit 30080, W. E. R. Joell Tennis Stadium

Sen. Mischa Fubler: Madam Chairman, this business unit is responsible for the W. E. R. Joell Tennis Stadium where the average monthly use has increased up from 250 to 325 persons using the facility each month. This increase was due to the installation of new lights at the facility for courts 1 through 3 and the addition of four pickleball courts.

Business Units 30150, 30160, 30165 and 30170, Camping Facilities

Sen. Mischa Fubler: Madam Chairman, these business units are responsible for the government camping facilities. The number of campers who utilise this facility continues to rise. The programme exceeded its performance target of 2,200 campers to 5,735 campers. The camping section received increased requests for camping facilities, often having some facilities sold out during the first week of application. The department is very pleased to be able to serve the country all year round by providing safe, fun local recreation areas, especially during the holidays.

Business Unit 30180, Recreational Programmes

Sen. Mischa Fubler: Madam Chairman, this business unit is responsible for our recreational programmes. There was an increase in the government summer day camp participants from 1,600 students to 2,773 students. This increase was due to the rise in demand for affordable, safe camps for students. The user satisfaction rate was 97 per cent, with 98 per cent of users willing to use the programme again. That's interesting, 1 per cent of them would do it again, but they didn't like it.

[Laughter]

Sen. Mischa Fubler: Madam Chairman, from the evidence of our performance measures, the Department of Sport and Recreation was able to have a successful year, delivering valuable and very well-received programmes to the community.

Plans for the Upcoming Year

Sen. Mischa Fubler: Madam Chairman, in the upcoming year of 2025/26 the Department of Sport and Recreation will continue to meet our policy goals and objectives in our national sport policy, Sport Matter. With the increase in funds allotted this year we will host a sports conference and expo. This is an event designed to bring together athletes, coaches, parents, administrators and enthusiasts to promote sports development, sports education and networking.

Madam Chairman, in our government facilities we will be starting the process of digital signage on the properties. This signage will enhance the users' experience allowing users to interact with content for a personalised experience. Visual and audio components make information more accessible to individuals with varied needs.

Madam Chairman, this year the department offers for a second year the Camp Connect online registration system. Designed as a one-stop shop for parents, Camp Connect provides a platform to register for summer day camps, including both public and private options. We welcomed more private camps into the programme which will result in an increased number of participants. Our goal is to continue reducing the wait list for these programmes by expanding partnerships and offering a broader variety of camps.

An exciting feature of Camp Connect is that all camps will be offered at an affordable rate, making it easier for families to access quality summer programmes through Camp Connect. Families will benefit from an even greater selection of programmes ensuring that every child has access to a fun, enriching and budget-friendly summer experience.

While we continue to strive to meet the needs of parents during the summer months, it must be acknowledged that the demand for camp spaces exceeds our current capacity. Our team is actively reviewing all applications and removing duplicate entries to ensure that the available spaces are allocated as accurately and as fairly as possible.

Madam Chairman, along with the Camp Connect programme we will also provide summer employment opportunities for young individuals interested in the child care field. The summer day camp programme has been a cornerstone of our community during the 50 years offering valuable experiences that many of our counsellors and specialists carry with them throughout their careers.

This summer we are pleased to offer approximately 150 job opportunities allowing young people to gain hands-on experience while contributing to a meaningful and enriching programme. Madam Chairman, the Department of Sport and Recreation remains steadfast in its commitment to pursuing and achieving the target goals outlined in the National Sports Policy. Guided by the principle that Sport Matters, we look forward to the upcoming budget cycle with great anticipation recognising the exciting opportunities that lie ahead for sport in Bermuda.

Madam Chairman, I extend my heartfelt thanks to the dedicated staff of the Department of Sport and Recreation. Their tireless work continues to uplift sport and recreation across Bermuda, enriching the lives of people of all ages. I also acknowledge the determination and achievements of our athletes. Their success inspires our entire community and motivates the next generation to aim high. Together with our staff, the National Sport Governing Bodies, athletes, community partners and supporters, we are building a strong culture of wellness, pride and sporting excellence. I thank them all for their commitment and contribution to Bermuda's future.

Madam Chairman, with the collected efforts of the department staff, National Sport Governing Bodies, athletes, stakeholders and, most importantly, our valued supporters we will continue to cultivate a culture of health, wellness and sportsmanship across Bermuda. I deeply appreciate their ongoing commitment and invaluable contribution to our sporting community.

Madam Chairman, this concludes the presentation on fiscal year 2025/26 budgetary allocations for Head 20, the Department of Sport and Recreation.

And I think that was two of the five heads that were identified for debate but given that we are about 40 minutes through, I would like to pause here to take on some questions that the Opposition may have at this time that I will endeavour to answer at the end. I think yesterday we noted that by going through each head individually we kind of ran out of time to cover all of them. So, I think this would be a nice compromise for everyone. You can submit your questions, and if some of them require assistance from the technical officers, they will be able to respond while I make my way through subsequent heads.

Would that be acceptable, Madam Chairman?

The Chairman: Yes, thank you, Junior Minister Senator Fubler.

ANNOUNCEMENT BY THE CHAIRMAN

SENATE VISITOR

The Chairman: I would like to acknowledge in the Chamber Ms. Carlita O'Brien, Acting Permanent Secretary of the Ministry of Tourism and Transport, Culture and Sport.

[Committee of Supply, continuing]

The Chairman: Would any Senator like to speak on the heads that were just presented?

Senator Foley, I acknowledge your hand. Thank you. Please proceed.

Sen. Maurice Foley: Thank you, Madam Chairman.

I thank the Junior Minister, [Senator] Fubler, for being very thorough in his brief. I certainly had a lot of questions answered. But, of course, certain questions did come up as well.

Let's see, where to start. From the beginning when I was looking at page B-234, Head 71, under HQ, it looks like line item 81060, Transportation Planning Team. I noticed that there was $147,000. When I go to page B-235, again 81060, there is reference to that business unit, Transportation Planning Team of one. Is that for one employee versus team? And what is the title of this person's position for this particular role? Is it director, manager, et cetera? That is one question.

The Chairman: Junior Minister Fubler, would you like to—

Sen. Mischa Fubler: Let's collect all of the questions for the first few heads we have covered and then I will endeavour to answer those.

Sen. Maurice Foley: Sure. Sure.

The Chairman: Thank you.

Please continue, Senator Foley.

Sen. Maurice Foley: Okay, so that was the first question.

And, you mentioned regarding social media, approximately five million views. I don't see where I can reference that. But you mentioned about five million views on I believe the BTA website. Is there more information that can be provided, or is available, such as those views outside of the BTA? Outside of Bermuda, any particular regions? So that there could be some targeted marketing, so we know exactly who is looking and where they are located as far as the BTA website. I believe you referenced that.

And let's see here, [on page] B-238 . . . actually, I am going to go back to [page] B-236 under [81065] vacation rental properties. Only 90 per cent

were inspected. Why is the target not to inspect 100 per cent of them and just only 90 per cent?

The next question I have is [on page] B-238, line item 30080 regarding the [WER] Joell Tennis Stadium, there is some funding fluctuation it appears. And the Junior Minister said that there is an increase in use, but when I go to [page] B-241, we see that there is a decrease in use from 70 per cent down to 15 per cent. I just need some clarification on that.

I did have a question (that I wrote in my notes) regarding advertising and promotion. I think I can find that on [page] B-239 under Expenditure, Advertising and Promotion. I noticed that it has increased [to] $23,000 from $14,000 in the previous year. I just wanted to know, are we increasing our efforts, I mean, obviously we are going to spend more money on advertising and promotion. I just wanted to know some specifics behind that and what mechanisms we will be using to . . . where those funds are going to be going, basically. Let's see . . . I'll go back to my notes here just to kind of stay on point with this particular head.

I am just curious about the professional services. And I will go back and find that under [page] B-234, Expenditure for Professional Services. The previous year it was $194,000 and the estimate for this year is $804,000. That is an extra $610,000, so I am not sure because I think things are moving over to the new HQ. I just need . . . can the Junior Minister explain what professional services does this consist of for the significant jump in the budget?

I think I am almost done. And one more regarding travel. Under this same head, previous year it looks like it was $63,000 and then there is an estimate of $92,000, a 46 per cent increase in travel expenses. Can the Junior Minister explain what these entail as far as travel expenses regarding the Ministry?

I think that's what I have so far regarding that particular Head 71.

The Chairman: Thank you, Senator Foley.

Do any other Senators have questions?

Thank you, Senate Opposition Leader Jones.

Sen. Marcus Jones: Good morning, Madam Chairman. Good morning to my colleagues here in the Senate. And good morning to the listening audience. I do thank the Junior Minister for bringing that brief. I do appreciate the fact that he has given us the time in between heads to ask questions.

The focus of my questions will be based on Head 71 and also include grants and contributions that can be found on page C-20. We see on [page] C-20 that there was $15.5 million dedicated for the Bermuda Tourism Authority. And I just wanted to look at the numbers behind that particular grant.

I think it would have been really helpful for this budget if we had some indication of how this BTA [Bermuda Tourism Authority] is doing in the marketplace. I mean tourism is our second largest industry. Of course, it is an industry that pulls in US dollars because that is very important to our economy. And so questions that I think would be relevant and would take this Budget Debate to the next level would be our ability to be able to compare the performance, not just of how many complaints that were investigated within a certain amount of time, that is wonderful and great, but when we are dedicating this type of dollars into this industry we would want to know how well it is doing.

Now back I would say a few years ago, this particular Authority was getting over $20 million. At that time Bermuda was still in a state of recovery. So, if I look at the tourism numbers and I compare it to my rivals to the south of us, many of those islands have been able to make up for the loss since the COVID-19. And I think what would have been a very useful number would be our ability to debate and analyse the numbers that this country, this jurisdiction drives into our industry in comparison to our pre-COVID-19 numbers. Because it would determine whether we are still in an economic recovery state or if we are in an economic growth state. And I think the numbers will bear that we are actually still in recovery. Especially since our islands to the south of us have surpassed their pre-COVID-19 numbers.

One of the questions I would want to know is how do our air arrivals compare today based on air lift, based on cruise business that comes to the country? How does that compare to our pre-COVID numbers? Which would be 2019. How about our hotel room inventory? Do we have more rooms? Do we have less rooms? How much US dollars are brought into our economy? Once upon a time we knew those numbers. And we were able to discuss them and debate them. And that helped us frame a reference point by which we could give a green light to the amount of money that has been given to this industry. Or whether we feel, no, that is not enough money.

The Chairman: Excuse me, Senate Leader Jones, can I just ask that you direct your questions specifically to the line items of the heads that were raised?

Sen. Marcus Jones: I am on [page] C-20 which is still under Head 71. It is closely connected to that head. So, I appreciate, and I will take your advice, Madam Chairman.

So, I think those questions are relevant and I think moving forward we should consider those types of questions.

As I go back to Head 71, I look at page B-236 which is are our performance measures. Under business unit 81065, under Regulatory and Policy, there is a question there. The number of . . . sorry, there is a metric there, hotel properties inspected and licensed by the annual deadline of 31 March. We see that the targeted percentage is 90 per cent. And my colleague, Senator Foley asked, *Why is the target 90 per cent when it should be 100 per cent?* Well, I think a relevant

question to that would be, *How many licensed properties do we have?* If we have thousands, one could understand that with only two . . . sorry, three full-time equivalent staff members in that particular business unit, that hundreds of properties to inspect would be difficult. So, we would need to know how many licensed properties we have that our hotel inspectors have to actually inspect in one fiscal year.

Back in 2019 pre-COVID time we had 41. I would be curious to know how many we have now. How many beds do we have in inventory? So that we know how many tourists we can facilitate. That is a very important question.

Then we have further down in the metric, sorry, in the performance measures, vacation rental properties inspected and licensed by the annual deadline of the 31 August, 90 per cent is the target. My question would be how many vacation rental properties do we have at this time? Back in 2019 we had 662. I would be curious to know how many we have today. And if we have close to that amount 90 per cent of 600 is going to be clearly over 500. That is a lot of vacation rentals to inspect. So, I would like to know what those numbers look like.

Another question that came to mind when we are talking about vacation rentals is, *Does the Government have a ceiling to the amount of licences that it issues for vacation rental properties?* I ask that question because we have, as per this PLP [Progressive Labor Party] Government, a serious housing problem. So, if we have a shortage of affordable rental units that are available for permanent residents, I would submit to you, Madam Chairman, that the number that we have of licensed vacation rental units will actually impact the ability for our locals to be able to rent, mostly the one bedroom studio apartments. So, I think that is a number we need to consider.

Sen. the Hon. Kim Wilkerson: Point of order.

The Chairman: Yes, Madam Attorney General, Senator Wilkerson.

POINT OF ORDER

Sen. The Hon. Kim Wilkerson: In this Budget Debate the Leader of the Senate is surmising without facts or evidence. And I do not think this is the place for such. And I am speaking specifically about . . . I think it is veering with respect to a correlation between vacation rentals and the domestic rental market.

The Chairman: Thank you, Senator Wilkerson, Attorney General.

Senator Jones, can you please direct your questions specifically to the heads that were raised? So, I have noted . . . and I have had a little bit of a difficult time keeping track. I have noted two questions. Do you have any further?

Sen. Marcus Jones: Yes, I do.

The Chairman: Thank you.

Sen. Marcus Jones: And I would have to differ with Madam Attorney General. I have indicated which performance measures I am referring to, and most specifically vacation rental properties inspected and licensed. I think it is a fair question to ask how many of those vacation rental properties were in fact inspected. And I think it is also worthy of asking the question, *How much does this Government think that those numbers impact the availability of affordable housing in this country*? I am sure this is something that the Cabinet would consider and talk about.

Madam Chairman, I will stop there and wait for answers from the Junior Minister. Please allow me the ability to ask questions, extra questions, if they apply to the answers that I get in the form of supplementaries. Thank you.

The Chairman: Thank you, Senate [Opposition] Leader Jones.

Would any other . . . Thank you.

I acknowledge your hand, Senator Cunningham, please proceed.

Sen. Victoria Cunningham: Thank you, Madam Chairman. Just two, hopefully short questions. But kind of cross-Ministry.

One is, and I was delighted to hear you say that our slogan is '*Sport Matters'*. And I see a lot of the performance measures around our junior athletes and elites. And I just wanted to see how much effort is put into the school system athletes . . . well, the school system sporting programmes so that, ultimately, we can maintain a pipeline of those athletes going forward. Obviously, they have to start somewhere. They do not just suddenly become elite. I'm not sure [about] that Israeli shooter in the Olympics.

My second question is around sporting events that we have coming to the Island. So, anywhere from the big PGAs and SailGP to the smaller ones. I was just wondering if the Junior Minister could confirm what . . . well, I guess, what performance measures they have to adhere to. How much documentation do they provide when they have had sponsorship about metrics of, say, bringing in international visitors? You know, the impact on the local economy, and that such thing. Thank you very much.

The Chairman: Thank you, Senator Cunningham.

Are there any further questions from Senators on the heads raised?

Thank you.

Senator Fubler, I will return this to you.

Sen. Mischa Fubler: Thank you, Madam Chairman.

And as I mentioned, I collected the questions and now I will continue on with the heads and we will get into responses and fielding supplementaries at the end of the time.

Okay, so moving on to the Department of Marine and Ports Services which, for the benefit of the listening public and my colleagues, can be found on pages B-234 through B-245 of the Estimates of Revenue and Expenditure.

HEAD 30—DEPARTMENT OF MARINE AND PORTS SERVICES

Sen. Mischa Fubler: Madam Chairman, it gives me great pleasure to present the budget for Head 30, Department of Marine and Ports Services found on page B-234 of the Budget Book.

Madam Chairman, the mission statement for the Department of Marine and Ports Services is, *The regulation and safe operations of Bermuda's maritime affairs including marine border security, search and rescue and public transportation*. Which is found on page B-243.

Moving on to the expenditure overview, Madam Chairman, the Marine and Ports budget allocation of $23,787,000 represents an increase of $791,000, or approximately 3 per cent over the 2024/25 budget, as seen on page B-243. The increase is due to approved negotiated salary and wage uplifts.

Moving on to the revenue overview. Madam Chairman, it is anticipated that in 2025/26 the Department of Marine and Ports Services will generate revenues of approximately $6,314,000. This is on page B-244. The revenue is collected primarily through fees charged for the provision of ferry services, tug services, boat haulage, pilotage fees, boat moorings and port dues.

Moving on to the subjective analysis for the West End (i.e., the Dockyard), Madam Chairman, the estimated budgets for the Department of Marine and Ports Services West End Dockyard Operations are as follows:

- Navigational aids, which is cost centre 40040, is $853,000. This represents an increase of $55,000 or an increase of approximately 7 per cent over the prior year's budget to cover approved negotiated salary and wage uplifts.
- Tug service, cost centre 40140, is $2,137,000. This represents an increase of $93,000, or approximately 5 per cent over the prior year's budget to cover the approved and negotiated salary and wage uplifts.
- Tender service, which is cost centre 40210, has $410,000, increasing by $14,000, or 4 per cent. And again, a result of the negotiated salary and wage uplifts.
- Dockyard maintenance, which is cost centre 40260, has a budget of $3,571,000. This represents an increase of $110,000, which is 3 per cent over last year's budget and is also related to salary and wage uplifts.

Moving to the central region (i.e., Hamilton), the Ferry Services, which is cost centre 40090, has been allocated $8,503,000, a $250,000 increase, or 3 per cent. And again, salary and wage uplifts there as well.

And mooring and boat registration, which is cost centre 40150, has $313,000 allocated. [This is an] $11,000 increase which is 4 per cent. And, again related to salary and wages being increased.

And finally, for Hamilton we have the administration which is cost centre 40220, which has an allocation of $3,052,000 and represents an increase of $130,000 which is 4 per cent over last year, and is also related to salary and wage uplifts.

And finally, the East End, Fort George, which is the Maritime Safety and Security, cost centre 40100, has $2,632,000 allocated a $45,000 increase which is 2 per cent over last year's budget.

Next is the Pilot Service and Offshore Search and Rescue, which is cost centre 40180, allocated $2,276,000, an $83,000 increase which is 4 per cent. Both of those previous cost centres were increased as a result of the negotiated salary and wage uplifts.

Capital Development Expenditure
(Page C-7)

Sen. Mischa Fubler: Madam Chairman, capital development expenditure for the department is set at $1,887,000. A total of $1,362,000 has been appropriated for the ongoing Marine and Ports Dockyard workshop renovations and a further $525,000 has been appropriated for the Floating Docks refit project.

Capital Acquisition
(Page C-14)

Sen. Mischa Fubler: Madam Chairman, capital acquisition expenditure for the department, is set at $9,598,000. Madam Chairman, $815,000 have been set aside for navigational aids for the department's ageing ship navigation infrastructure. And a further $8,759,000 has been appropriated for the completion of the two new 550 passenger ferries in the fourth quarter of 2025 which is currently on budget and on schedule. It is always great to report that.

Manpower
(Page B-245)

Sen. Mischa Fubler: Madam Chairman, the 2025/26 budget estimates include funds for 46 full-time equivalents.

Performance Measures by Business Unit
(Pages B-246 through B-247)

Sen. Mischa Fubler: Madam Chairman, I am pleased to report that the department's forecast performance measures for fiscal year 2025/26 were for the most part fully achieved.

Business Unit, Navigational Aids
(Cost Centre 40040)

Sen. Mischa Fubler: The performance target of ensuring that all in-shore and off-shore lights and beacons were operational 99.5 per cent of the time was successfully achieved in 2024/25. This high standard of service is expected to be maintained in 2025/26, with the target outcome anticipated to be achieved. The continued success of this measure is supported by a well-managed inventory of replacement lights kept in stock, ensuring quick response and minimal downtime when maintenance or replacements are needed.

Business Unit, Tugs
(Cost Centre 40140)

Sen. Mischa Fubler: The measure to provide tug services to international shipping without delay 100 per cent of the time was successfully achieved in 2024/25. This high level of reliability is expected to continue in 2025/26, with the target outcome anticipated to be met. The achievement is largely attributed to effective coordination and the provision of advanced notice for scheduling shipping arrivals and departures, which has helped prevent service conflicts and ensure timely assistance.

Business Unit, Dockyard Maintenance
(Cost Centre 40260)

Sen. Mischa Fubler: The measure to achieve full compliance with Lloyd's Register survey requirements by ensuring 100 per cent of the fleet is dry-docked annually, as well as maintaining 100 per cent vessel availability to meet the published schedule, was successfully achieved in 2024/25. This standard is expected to be sustained in 2025/26, with the target outcome anticipated to be met. The achievement was supported by an increase in staffing levels

Business Unit, Ferries
(Cost Centre 40090)

Sen. Mischa Fubler: The measure to provide on-time ferry service to the public, ensuring sufficient vessels are available to meet the published schedule 99 per cent of the time, was not achieved in 2024/25 due to challenges related to an ageing fleet. However, efforts are underway to improve performance, with a forecasted goal to reduce ferry service delays and cancellations by 10 per cent in 2025/26. While the target outcome will require significant effort, it is considered achievable. And a call out to my colleagues, *Smart goals*. A key development supporting this improvement is the anticipated arrival of two new ferries in Bermuda during the fourth quarter of 2025, which will enhance fleet reliability and service consistency.

Business Unit, Boats and Moorings
(Cost Centre 40150)

Sen. Mischa Fubler: The measure to process all mooring applications within six weeks 100 per cent of the time and to re-licence all moorings by the published deadline of 31 May at least 90 per cent of the time was successfully achieved in 2024/25. Although the removal of illegal or unregistered moorings remains dependent on available manpower, overall service levels have improved. For 2025/26, the department aims to reduce mooring processing times by one week, with the target outcome expected to be achieved.

Business Unit, Administration
(Cost Centre 40220)

Sen. Mischa Fubler: The measure to ensure that 80 per cent of staff are Standard of Training Certification and Watchkeeping, or STCW, certified and that 100 per cent of performance appraisals are completed by the deadline was successfully achieved in 2024/25. For 2025/26, the department aims to increase the number of STCW certified staff by 15 per cent, with the target outcome expected to be met. This goal is supported by the full operation of the on Island Maritime Academy, which provides more accessible and timely training, helping to shorten certification timelines and enhance workforce readiness.

Business Unit, Maritime Safety and Security
(Cost Centre 40100)

Sen. Mischa Fubler: The measure to respond to distress calls and deploy vessels to offshore search and rescue cases in a timely manner 100 per cent of the time, along with reducing the registration timeframe for new distress beacons from 14 to 7 days (a 50 per cent reduction), was successfully achieved in 2024/25. This high standard of service is expected to be maintained in 2025/26. The achievement was supported by enhanced radar capabilities and the use of long-range CCTV cameras, which have significantly improved response times and situational awareness during maritime emergencies.

Business Unit, Pilot Service
(Cost Centre 40180)

Sen. Mischa Fubler: The measure to provide Branch Pilots for all arriving and departing international ships and ensure the availability of pilot boats 100 per cent of the time was successfully achieved in 2024/25. This level of service is expected to be maintained in 2025/26. The achievement was made possible by

having two well-maintained pilot boats and a full complement of licensed, qualified pilots, ensuring uninterrupted and efficient pilotage operations.

Major Policy Changes

Sen. Mischa Fubler: Madam Chairman, the department will continue consulting with stakeholders to ensure the continued implementation of the Marine and Ports Service Act 2021 remains a smooth transition to the new legislation.

Plans for the Upcoming Year

Sen. Mischa Fubler: Madam Chairman, plans for the upcoming year will include

- continued training of departmental staff to international standards to ensure the department meets its international obligations in line with safe manning requirements;
- continued progress with the department's succession planning to ensure highly technical posts within the department are filled by qualified Bermudians with the re-launch of the departments training programme;
- continued training for tug crews of the department's state of the art tugs;
- introducing two new 550 passenger ferries to the fleet in the fourth quarter of this year;
- continue progressing the renovation project of Marine and Ports workshops in partnership with the Department of Works and Engineering;
- continue with the public-private partnership programme for the removal of derelict boats.

Madam Chairman, as mentioned in previous years the Department of Marine and Port Services represents one of the most critical operational arms of the Government of Bermuda as it facilitates the movement of vital shipping commerce in and out of Bermuda's ports. The services the department provides include: the public ferry boats, pilot boats, tugboats, ship tender services, boats and moorings registration and Bermuda Maritime Operations Centre. Additionally, the department is responsible for the coordination of international search and rescue operations in this region of the North Atlantic and retains oversight of overseas seaport security and marine border control in compliance with international standards.

Madam Chairman, I conclude Head 30 by expressing my appreciation to the leadership and staff of the Department of Marine and Ports Services for their ongoing dedication to providing consistently high-quality customer service.

I now move to Head 34, the Transport Control Department.

HEAD 34—TRANSPORT CONTROL DEPARTMENT

Sen. Mischa Fubler: For the benefit of my colleagues, and the listening audience, this is found on pages B-248 through B-251 of the Budget Book.

Madam Chairman, the budget for Head 34, Transport Control Department, commonly referred to as the TCD, can be found on pages B-248 through B-251 of the Budget Book. The mission statement for the Transport Control Department is, *To assure the safety of all road users*.

Expenditure Overview

Sen. Mischa Fubler: Madam Chairman, the TCD's budget allocation of $6,008,000 for 2025/26, is a $447,000, or an 8 per cent, increase over the previous year's allocation. Under the general summary of expenditure per business units you will find that the estimates for 2025/26 for each business unit have slightly changed from the 2024/25 estimates. The core allocation of funds has not varied much from previous years. The minor increase will primarily be applied to compensation, facility operations and maintenance.

Revenue Overview

Sen. Mischa Fubler: Madam Chairman, it is anticipated that during the 2025/26 budget cycle, the TCD will collect approximately $31,534,000 in revenue, which can be found on page B-249, This represents approximately a 2 per cent increase over the 2024/25 total revenues.

Subjective Analysis

Administration
(Cost Centre 44210)

Sen. Mischa Fubler: Madam Chairman, the estimated budget for the Administration Section will be $2,523,000. This represents an increase of $237,000, or an increase of approximately 10 per cent over the prior year's allocation to cover outstanding maintenance for equipment that requires assistance from overseas vendors.

Registrations
(Cost Centre 44040)

Sen. Mischa Fubler: Madam Chairman, the Registrations Section processed 78,161 customer transactions in 2024. The estimated budget for this section is $1,077,000 for the fiscal year 2025/26. The additional $49,000 represents a 5 per cent increase over the previous year's budget. This is mainly attributed to salary increases.

Examinations
(Cost Centre 44000)

Sen. Mischa Fubler: Madam Chairman, for this fiscal cycle, the Examinations Section's estimated budget of $1,393,000, represents a $48,000, or a 4 per cent increase over the prior year. Again, attributed mainly to salary increases.

Traffic Control
(Cost Centre 44110)

Sen. Mischa Fubler: Madam Chairman, the estimated budget for the Traffic Control Section will be $747,000. This represents a $105,000, or a 16 per cent increase over the previous year to cover cost attributed to the busy cruise ship season to ensure staffing at the piers and places of interest and related traffic control.

Road Safety
(Cost Centre 44090)

Sen. Mischa Fubler: Madam Chairman, the estimated budget for the Road Safety Section will be $268,000. This represents an approximate 3 per cent increase, or an $8,000, over the prior year's budget to cover additional media campaigns and the anticipated Project Ride enhancements.

Of the $268,000 allocated to the Road Safety Section, as seen on page B-248 of the Budget Book, the Road Safety Council will receive a grant in the amount of $80,000 for the Project Ride Programme.

Manpower

Sen. Mischa Fubler: Madam Chairman, the 2025/26 budget estimates include funds for 46 full-time equivalent employees as seen page B-250.

Performance Measures by Business Unit

Sen. Mischa Fubler: Madam Chairman, the department's forecasted performance measures for fiscal year 2024/25, found on page B-251 were mostly achieved.

Business Unit, Administration
(Cost Centre 44210)

Sen. Mischa Fubler: In 2024/25, the target to answer 60 per cent of incoming Call Centre calls within five minutes was successfully achieved. The target for 2025/26 will be maintained. This has been supported by the hiring of a second Customer Service Representative (CSR), enabling the team to better manage the high volume of approximately 12,000 calls received each month. The CSRs play a key role in delivering timely responses by providing both general information and guidance on the new online services now available to the public.

In 2024/25, the goal of processing accounts receivable invoices within five business days was successfully achieved. Looking ahead, this level of performance is forecasted to continue in 2025/26, with the target outcome anticipated to be met. This has been made possible by the hiring of an accounts clerk, completing the staffing requirements within the accounts section.

In 2024/25, the target of processing accounts payable invoices within five business days was successfully met. For 2025/26, the forecast aims to maintain the five business days, with the expectation the target will be achieved.

Business Unit, Registrations
(Cost Centre 44040)

Sen. Mischa Fubler: In 2024/25, the goal of serving 75 per cent of customers within 30 minutes of ticket collection was successfully achieved. This level of performance is forecasted to continue in 2025/26, with this target expected to be met. This is supported by successful recruitment efforts over the past year, which filled key vacancies in the section. Additionally, the implementation of a new customer management system has contributed significantly by distributing work evenly among clerks, resulting in a more consistent and efficient flow of customers.

Business Unit, Examinations
(Cost Centre 44000)

Sen. Mischa Fubler: In 2024/25, the target of providing 90 per cent of requested driving test appointments within 10 business days was successfully achieved. This level of performance is forecasted to continue in 2025/26, with the target outcome expected to be met. The achievement is largely attributed to consistent staffing levels, with three examiners dedicated to conducting both driving and riding tests. This has significantly improved scheduling efficiency, reducing the average wait-time for appointments to within one week.

Business Unit, Traffic Control
(Cost Centre 44110)

Sen. Mischa Fubler: For fiscal year 2025/26, the objective of keeping the response time of 10 business days to abandoned vehicle complaints will remain. This target could not be met in 2024/25 because the section had to rely on external vendors to collect the vehicles. The process to secure a vehicle with a lift to collect cycles has commenced. Therefore, it is expected that performance measures will be met this fiscal cycle. A new online reporting system is now in place to assist with the ticketing of vehicles and the section will continue to work with the private sector to collect abandoned cars and trucks.

Business Unit, Road Safety
(Cost Centre 44090)

Sen. Mischa Fubler: In [2024/25], the objective of maintaining a 90 per cent pass rate for Project Ride was not achieved. This is partially due to the increasing number of 15-year-old children who register for the programme that have never ridden a pedal cycle. To achieve this objective for the next fiscal cycle, instructors now request that parents enrol their children after learning to ride a pedal cycle, which is a much safer approach. In light of this new initiative, the success rate of 90 per cent is expected to be met this cycle. During the last fiscal cycle, a new instruction manual was produced. As a result, the on-road instruction and examinations component to enhance the programme are scheduled to commence in 2025.

Major Policy Changes

Plans for the Upcoming Year

Sen. Mischa Fubler: Madam Chairman, the Transport Control Department continues to review its governing legislation with a view of modernising sections and regulations to address modern vehicle trends and technology. A major project currently underway at the TCD is to provide the option of submitting applications and requests online. Several of the application forms have already been placed online and more will follow soon.

The applications set for digitisation include a wide array of permits, licences and services, including

- Project Ride instructor application;
- exemption application for tint, seat belt, signage and licensing fees;
- importation and replacement of vehicles and vehicle parts;
- Public Service Vehicle (PSV) permit;
- Sporting Association trailer permit;
- change vehicle category for different use application;
- registration of a classic car;
- commercial vehicle permit;
- learner's permit / driver's licence;
- Public Service Vehicle (PSV) or heavy truck licence.

Madam Chairman, this digital transformation began with the following three applications effective 31 March 2025:

- project ride instructor application;
- exemption application for tint, seat belt, signage and licensing fees;
- importation and replacement of vehicles and vehicle parts application.

The next phase of digitalised applications is set to be launched in June.

Madam Chairman, in November 2025, the Transport Control Department will serve as the pilot agency for the government's digital payment initiative, acting as the prototype for broader implementation across other public sectors. By transitioning its payment systems to include a digital platform, the department will demonstrate the practical benefits of adopting cashless transactions, such as improved efficiency, transparency, and convenience for the public. This initiative will start with vehicle licensing fees. As the first point of contact, TCD's successful adoption will set the foundation and standards for future government-wide digital payment solutions.

Madam Chairman, the Bermuda Road Safety Council will work in conjunction with the Road Safety Officer to continue the implementation of "Operation Caution," the Government's five-year Road Safety Strategy, 2018-2023. "Operation Caution" has been extended to 2025 to cover the time lost during the pandemic.

One of the key deliverables of the Strategy for the previous fiscal year [2024/25] was the recommendation to enhance the Project Ride Programme for Bermuda Youth Licence [BYL] applicants to undergo training and final practical exams on public roads. Something I have seen called for numerous times, so I would like to see that. This enhancement is near completion and is expected to go live in this fiscal year.

Madam Chairman, I end Head 34 by thanking the leadership and staff of the Transport Control Department for their efforts to continuously deliver a high level of customer service.

Thank you, Madam Chairman, that concludes the brief for the Transport Control Department, Head 34.

And before I move on to the Department of Public Transportation, I would like to again take another break here to collect more questions if they are available for these two heads, Marine and Ports, and the Transport Control Department.

The Chairman: Thank you, Junior Minister, Senator Fubler.

I would just like to do a time check. It is 11:37. As you are aware, we are due to finish debating these heads at 12:10 and we still have one head left to do. So, just for all Senators to be cognisant of the time so that we have enough time to receive the responses to the questions asked and go through Head 35.

ANNOUNCEMENT BY THE CHAIRMAN

SENATE VISITOR

The Chairman: I also would like to acknowledge Mr. Mannard Packwood, Ministry Controller for Tourism and Transport, Culture and Sport, who is in the Chamber.

[Committee of Supply, continuing]

The Chairman: Would any Senators like to speak to the heads?

Senator Foley.

Sen. Maurice Foley: Thank you, Madam Chairman, and thank you Junior Minister Fubler for again providing such detail to your brief. A couple of questions did pop up.

[One was] regarding [page] B-244 under insurance, under the Subjective Analysis, Current Account Estimates. I noted that there was a decrease in the amount by $96,000. Can the Junior Minister explain why there is a reduction of costs associated with this particular line item of insurance?

I will pivot over here to [page] B-247, Performance Measures, business unit Moorings and Boat Regulations 40150, removal of 500 illegal unregistered moorings by year end, 40 per cent. Well, something came to mind in St. David's. There are lots of boats on dry dock, particularly Marginal Wharf. I guess my question is . . . and they have been there for such a long time, for a couple of years, if not longer. Would this fall under removable of derelict boats under Marine and Ports, [Marine Board] (Moorings) Regulations?

Second question, how many boats have been removed to date Island-wide? I know that at Marginal Wharf this seems to be a problem. People do complain about the boats being on the drydock and have been there for a long time. They have been sitting there; I think probably to be repaired or sold. But they have been there for a while now. So, that is a question regarding the removal of illegal or even unregistered moorings, specifically on dry dock. And I noticed here that there was a 40 per cent performance measure. So, can the Junior Minister explain why this is consistently at a low percentage, that would be appreciated?

Those are the questions that I have for Head 30, Marine and Ports. I will move on to Head 34, Transport Control Department.

[On page] B-253, under Expenditure for 2024/25 budget, Other Expenses was budgeted for $130,000. This was revised to $64,000. And for the 2025/26 budget, Other Expenses is $233,000, which is approximately $103,000 more than the previous budget year. Can the Junior Minister explain what Other Expenses this is referring to?

And I go back, still under Head 34, Transport Control Department, [on page] B-251, Performance Measures 44000, Examination. It says here *to provide driving tests within days of request.* I would like to know how many days does this refer to regarding examination. Is there a number of days that that should be expected to happen?

And those are my questions for Heads 30 and 34. Thank you, Madam Chairman.

The Chairman: Thank you, Senator Foley,

Would any other Senators like to speak to the heads raised?

Senator Fubler, please continue with Head 35.

HEAD 35—DEPARTMENT OF PUBLIC TRANSPORTATION

Sen. Mischa Fubler: Thank you.

And so, our final head for the Ministry is Head 35, Department of Public Transportation, which is found on pages B-252 through B-255 of the Budget Book.

Madam Chairman, the mission of the Department of Public Transportation is *Moving Bermuda with a quality public bus service.*

Expenditure Overview

Sen. Mischa Fubler: Madam Chairman, a total of $25,279,000 has been allocated for this Head 35. This represents an increase of $1,439,000 over the previous year, or a 6 per cent increase. The increase will primarily be used to cover the salary increases.

The department has five business units, which are as follows: Bus Operations, Repairs Services, Inventory Management, Administration and Management Support Administration. The analysis by business unit is as follows:

Bus Operations
(Cost Centre 45010)

Sen. Mischa Fubler: The current account expenditure for Bus Operations, cost centre 45010, is estimated to be $13,203,000 for 2025/26 and represents an increase of $766,000, or approximately increase of 6 per cent over the prior year's budget. This change is due primarily to an increase in full-time bus operator hours that will equip the department to further improve scheduled bus service.

Repair Services
(Cost Centre 45090)

Sen. Mischa Fubler: The current expenditure for Repair Servicing, cost centre 45090, is estimated to be $4,458,000 for 2025/26 and represents a decrease of $167,000, or 4 per cent, . . . compared the prior year's budget. This change is primarily due to the electrification of the bus fleet and the reduced reliance on diesel fuel.

Inventory Management
(Cost Centre 45115)

Sen. Mischa Fubler: The current expenditure for Inventory Management, cost centre 45115, is estimated to be $1,527,000 for 2025/26 and represents an increase of $64,000, or approximately 4 per cent over the prior year's budget. This change is primarily due to the planned maintenance of buses.

Administration,
(Cost Centre 45120)

Sen. Mischa Fubler: The expenditure for Administration, cost centre 45120, accounts for salaries, utilities and shared services and is estimated to be $5,024,000 for 2025/26 and represents an increase of $677,000, or approximately 16 per cent. This change is primarily due to improvements to the bus service to create a more convenient experience for passengers.

Management Support
(Cost Centre 45200)

Sen. Mischa Fubler: The expenditure for Management Support is estimated to be $1,067,000 for 2025/26 and represents an increase of $99,000, or 10 per cent over the previous budget year. This change is primarily due to the increases in staff compensation.

Revenue Overview

Sen. Mischa Fubler: Madam Chairman, the revenue for the department is estimated to be $5,551,000. This is an increase of $1,351,000 over the previous year's budget. The department continues to improve access to a more reliable and digitalised service; revenue is reflective accordingly.

Subjective Analysis

Sen. Mischa Fubler: The Subjective Analysis of Current Account Estimates of the Department of Public Transportation is found on page B-253. I will highlight the material category increases and decreases.

- Training: Increase due to planned development of staff.
- Communications: Increase due to improved connectivity for facilities and telemetry boxes on e-buses.
- Professional Services: Increase in professional services is due to increases in operational costs associated with achieving performance measure targets.
- Equipment Purchases: Decrease due to prioritisation of other current expenditure.
- Other Expenses: Increase due to bank changes and fees partially related to increased digital fare media and bank card sales.

Capital Expenditure
(Pages C-7 and C-14)

Sen. Mischa Fubler: Madam Chairman, the capital development estimate for the department is estimated to be $1,600,000, to address the ongoing upgrades to the Fort Langton and the satellite depots.

The capital acquisition estimate for the department is estimated to be $5,054,000, for the acquisition of approximately 20 new electric buses, the continued phased introduction of the new digital fare media system, replacement support vehicles, updated computer equipment and other necessary upgrades to the facilities, tools and equipment.

Manpower

Sen. Mischa Fubler: Madam Chairman, the total complement of full-time equivalents (FTEs) is estimated to be 244, as recorded on page B-254 of the Budget Book. This is an increase of one FTE over the 2024/25 budget.

Performance Measures by Business Unit

Sen. Mischa Fubler: Madam Chairman, I am pleased to report that the department's forecast performance measures for fiscal year 2024/25 were mostly achieved.

Business Unit, Bus Operations
(Cost Centre 45010)

Sen. Mischa Fubler: Bus Operations coordinates the public bus service that is in operation 365 days a year, 18 hours per day, in order to provide Island-wide transportation across 11 bus routes. Unlike most public transportation systems around the world, school bus service is coordinated during the school year with free transportation provided year-round to resident school students.

Reduction of complaints by 50 per cent was achieved. Improvements have been made to better track passenger feedback number of passenger complaints through the Bermuda Government online feedback form and Shorelink online contact form. The target of 30 per cent reduction of serious vehicle incidents was achieved. There was an approximated 35 per cent reduction in the number of serious incidents involving DPT vehicles.

Improve ridership (passenger count) by 5 per cent was also achieved. Investments in improving the passenger experience (e-buses and digital fare media app) have led to increased fare media revenue thus improved ridership. Further investment in technology-driven collection of ridership data is planned.

Business Unit, Repair Servicing
(Cost Centre 45090)

Sen. Mischa Fubler: The department employs a team of professionals in repair servicing to maintain the fleet of public buses, support vehicles and equipment. Maintaining the number of buses in service daily at 80 per cent of the total fleet should improve with the retirement of the aged diesel bus fleet and the continued investment in electric buses.

Business Unit, Inventory Management
(Cost Centre 45115)

Sen. Mischa Fubler: Parts for vehicles and equipment are procured, stored, controlled, and issued by the stores section, which falls under inventory management. The department was able to achieve its target of 5 per cent or less average number of buses out of service due to parts. All planned maintenance was achieved due to maintaining the target of 80 per cent of parts required for the planned preventative maintenance programme.

Business Unit, Administration
(Cost Centre 45120)

Sen. Mischa Fubler: The administration section is primarily responsible for developing department strategy, policy, and procedures ensuring that the people, processes, and resources are available to deliver a quality public bus service. Madam Chairman, 100 per cent of identified occupational, safety and health issues were addressed. Further alignment of resources will facilitate additional improvements in the delivery of training so as to meet the targeted outcome of 100 per cent of front-line staff completing customer service training.

Six critical vacancies were noted at the end of 2024/25. Recruitment and training will continue with the aim of meeting the targeted outcome of zero critical vacancies.

Business Unit, Management Support
(Cost Centre 45200)

Sen. Mischa Fubler: The Management Support team is responsible for selling and processing bus and ferry fares, and providing administrative services for accounts, procurement, and human resources. The department aimed to process vendor payments within five business days. However, it fell short of the target. Improvements are planned through recruitment of staff to address shortages and improvements in processing procedures to ensure targets to be achieved.

Major Policy Change

Sen. Mischa Fubler: Madam Chairman, the Department of Public Transportation continues to build on recent improvements to the provision of bus service. The department continues provision of scheduled bus service including school bus service without the assistance of minibuses. With continued investment over the next year, the DPT fleet of buses will be over 90 per cent electric and without doubt be prepared to provide a reliable service for the people of Bermuda.

Plans for the Upcoming Year

Sen. Mischa Fubler: Madam Chairman, the Department of Public Transportation has realised advances in technology in recent years and plans to maintain positive momentum in tangible enhancements to the public bus service.

Passenger Experience

Sen. Mischa Fubler: Madam Chairman, the Department of Public Transportation aspires to be the mode of transportation of choice for Bermuda's residents and visitors. This year the final phases of digital fare media will be introduced as an easy and efficient way of paying bus fare. Passengers will be encouraged to download the mobile Shorelink app from the comfort of their home to purchase fare, plan trips, and monitor bus locales.

One of the most impactful advantages of the digital fare media system implementation will be the ability of passengers to tap their cell phone or bank card on a device installed on the bus, which will automatically verify that the bus fare has been paid. Passengers using their mobile device to monitor the location of the next bus while waiting at the bus stop is a highly anticipated improvement to the customer experience.

Succession Plan

Sen. Mischa Fubler: Investing in the talent within the department will be a continued focus. Training and experience will be afforded chiefly to those who desire and have the capacity for advancement. The team has once again exhibited the benefits of internal development by daily observation and the continuing nominations for the Public Service Excellence Awards.

Madam Chairman, I conclude Head 35 by expressing my appreciation to the leadership and the entire team at the Department of Public Transportation for their ongoing commitment to providing excellent transportation to the public.

Madam Chairman, that ends my presentation today for Heads 71, 48, 30, 34 and 35 under the remit of the Ministry of Tourism and Transport, Culture and Sport.

And I turn it back over to you to field questions for the final Head 35, and then I will proceed with responding to the questions we have received during this presentation.

The Chairman: Thank you, Junior Minister, Senator Fubler, for your explanation and presentation this morning.

I will invite Senators to raise any comments they have about Head 35. I will note that the time is now 11:55, which means that we have 15 minutes left for these questions, and then also responses to the questions asked earlier.

Senator Foley.

Sen. Maurice Foley: Thank you, Madam Chairman. And thank you Junior Minister Fubler again for going over the budget with us.

Actually, I just had a couple of questions combined into one, and that is regarding the performance measures. For ourselves and the listening public, I noticed that on [page] B-255, under the measure indicator, and I will start with this one, business unit 45010, Bus Operations, the very first line item is "On time delivery of all scheduled services." This is to be considered a discontinued measure. For myself, and for the listening public as well, I think it is important to understand what this actually means, because when they say on time delivery of all scheduled services and it's been a discontinued measure, how are we measuring whether our bus system is on time?

And then the same for . . . I noticed in business unit (on the same page B-255) 45115, Inventory Management, reduce inventory levels. Again, a discontinued measure. Going on down to business unit 45120, Administration, first line item there is "Address identified occupational, safety and health issues." Again, a discontinued measure. I do notice the one below that, which says "Percentage of identified occupational, safety and health issues addressed" at 100 per cent. I just need clarification as to what these discontinued measures mean.

And then, finally, in the same business unit, 45120, under Administration, the second one, "Produce performance report analysis and confirmation by the Budget Office deadline." A discontinued measure. So, if the Junior Minister would provide answers to these particular questions kind of bundled into one, but because it is the same target outcome line item, that would be appreciated. And that is all of the questions I have for Head 35, Public Transportation.

Thank you, Madam Chairman.

The Chairman: Thank you, Senator Foley.

I will invite any further comments on this head. Senators? No.

Senator Cunningham, thank you.

Sen. Victoria Cunningham: Thank you, Madam Chairman.

I am just wondering what the definition is of a *serious vehicle incident* on page B-255 and the performance measures for the Bus Operations, 45010. It says "Reduce number of serious vehicle incidents." And the metric is a percentage, -30 per cent. I do not know if that is 30 per cent down from last year. Surely that number should be zero. But I just want to know what the definition of a serious vehicle incident is. Is that one that includes passengers or other drivers on the road, or pedestrians, or does it also include property damage to the buses? Thank you.

The Chairman: Thank you, Senator Cunningham.

Would any other Senators like to speak to any of the heads raised in this section?

Junior Minister Fubler, I return it to you, thank you.

Sen. Mischa Fubler: Thank you, very much.

So, starting back at the top now with Head 71, I received questions from Senator Foley around page B-244, line 81060 Transportation Planning Team. Sorry, that was not the question. What was the reason for the increase in professional services, this was page B-234. And this is due to the merger of the two ministries, the Ministry of Tourism, Culture and Sport and the Ministry of Transport. Professional services consist primarily of the use of reports and surveys conducted [by] local accounting firms and consultants across the Ministry, that is the combined Ministry HQ, Marine and Ports, Department of Public Transportation, TCD and Culture and Sport.

And I am still awaiting updates on some of the questions posed. So, I will move on.

[Pause]

Sen. Mischa Fubler: We are confirming the number of rental properties, and why the target is not 100 per cent. I will then share a response there that given that these are often done by individuals which are at best small businesses there are likely scheduling conflicts given the three full-time employees responsible for completing these inspections, setting the targets. I think starting out the debate we talked to having smart goals, achievable goals are important and, you know, if we set it at 90 per cent, that provides some space for unexpected circumstances that may challenge the scheduling of the inspections.

A question about page B-236 the regulatory and policy. So, from the Bermuda Tourism Authority business intelligence according to Air DNA it is . . . there are an average of 440 units available for rent per month in 2024. This compares to 609 on average in 2019. And, of course, not every unit is available for rent every day during the month. So, when looking at room nights available to rent in 2024 there were 108,943, which is compared to 171,750 in 2019.

I was still confirming if there is a ceiling for the number of licences permitted under vacation rentals. Hopefully we will be able to get that response within the allotted time. And then to the question around more detailed demographic or regional breakdown of the five million page views, it is possible to . . . they are tracking this information and I am now requesting if it is possible for the public to access that as well. I think that would be useful you mentioned.

Senator Jones asked a question about the $15.5 million dedicated to the Bermuda Tourism Authority, whether there were numbers behind that, was what I took from his statements. And how is the BTA doing in the marketplace? We will confirm the kind of

benchmarking comparison to other jurisdictional marketing agencies related to tourism. But to the first part of that question the $15.5 million, the BTA is an independent authority complete with its own separate books and records and so I encourage the Opposition to consult with them to get some more detail there. I think it would be untoward for us to discuss that during the budget as I think they have also been calling for greater independence of the BTA from the Ministry of Tourism.

And then there was a question around recovery from COVID-19 numbers and what the . . . the Bermuda Tourism Authority releases tourism industry performance metrics on its website quarterly. So, I encourage both the Opposition and the listening public to check out the detailed figures which can be found on the gotobermuda.com website. There is a subheading there, visitor statistics, and it dates back to 2015. It is true that air visitor volumes have not returned to 2019 levels, but hotel capacity remains at 75 per cent of pre-COVID-2019 levels. Cruise visitors in 2024 equalled 2019 figures of 535,000.

Again, it makes sense to me that we still have the Hampton Princess renovation underway and so there will of course be a commensurate reduction in capacity for air arrivals.

And again, the next question was around hotel inventory, are there more or fewer rooms, and the US dollar spending. These types of statistics are also captured by the BTA and available on the gotobermuda.com website.

Also, release performance metrics on the website quarterly, I talked about the air statistics, and to call up more detail there. In 2019, there were 269,000 air arrivals, compared to 203,000 in 2024. Cruise was 535,500 in 2019 and 535,000 for this year as well. We have a 2,000 increase in yacht arrivals in 2019 versus 2024. And in total we are looking at 808,000 visitors in 2019 versus 743[,000] today, which I think is commendable given the situation with the 75 per cent of hotel occupancy being available.

Then there was a question, I think from Senator Cunningham, around how our sports tourism events are valuated. What KPIs [key performance indicators] are considered for big events like SailGP and the Butterfield Bermuda Championship. And as part of the BTA sponsorship policy for major events, such as SailGP, an independent third-party economic impact study is required. While the economic impact report for SailGP is not owned by the BTA, it has been shared with us for the purpose of evaluating return on investment.

Sporting events seeking BTA sponsorship submit an application through the BTA's grant portal. This application undergoes an internal review process after which selected applicants proceed to interviews to confirm contract details and performance milestones. Key performance indicators for largescale events include economic impact, which is measured by direct spending, media and grant exposure value, legacy and long-term community impact, environmental sustainability efforts, support of the National Tourism Plan seasonality strategy, and inclusivity and competitive opportunities for local athletes. These KPIs help ensure alignment with the BTA's strategic goals and broader national tourism objectives.

Moving on to the questions around Head 34, TCD, page B-253, on Expenditure, Other Expenses $130,000 revised to $64,000, explain what other expenses this refers to. And the response to this is that this is advertising new online services, consulting external IT vendors. I suppose that related to what I mentioned in the brief about supporting vehicle payment.

And then performance measure 44000 the examination providing the driving test within number of days, how many days was that? The average response is five days.

And under Head 20, Sport and Recreation, regarding the tennis stadium, the funding fluctuation is the increase in use. So [on page B-]241 we see a decrease in use, please clarify. And it is a massive increase in use, apparently, with the addition of pickleball courts and lights for all courts at the facility usage has definitely increased. Core utilisation rate is a new mechanism used to determine usage, and the initial estimation was too high to begin with. The core utilisation rate is relatively low due to long facility operating hours and slow periods during the workday that override the peak hours of 4:30 pm to 9:00 pm.

Next question, [page]B-239, advertising and promotion which increased to $23,000. Are we increasing efforts? What mechanisms will be used to determine where the funds go? With the addition of new department initiatives, such as Active Kids, School Sports and Sports Conference and Expo additional funds were needed. The increase of marketing and advertising will be instrumental in assisting the department in increasing the value of sport. Just another call back to the National Sport Policy objectives.

The Chairman: Junior Minister, Senator Fubler, we are out of time. Unfortunately, we did not get to all of the very good questions. Hopefully that discussion can continue between the Opposition and the Government at some other date.

Junior Minister, Senator Fubler, would you like to move that these heads be approved?

Sen. Mischa Fubler: I do indeed, Madam Chairman.

I move that Heads 71, 20, 30, 34, and 35 be approved as printed.

The Chairman: Hearing no objection, it has been moved that [the Ministry of Tourism and Transport, Culture and Sport,] Heads 71, 20, 30, 24, and 35 be approved.

Is there any objection to that motion?

No objection. Then it is agreed to. Thank you.

[Motion carried: Ministry of Tourism and Transport, Culture and Sport, Heads 71, 20, 30, 34 and 35 were approved and stand part of the Estimates of Revenue and Expenditure for 2025/26.]

The Chairman: Senators, it is now 12:10. I have spoken to the Junior Minister, Senator Lauren Bell, who has indicated that she would like to begin to present after lunch. So, if we can rise now, and reconvene at 1:45 pm.

Thank you.

Proceedings in Committee suspended at 12:10 pm

Proceedings in Committee resumed at 1:47 pm

[Sen. Tawana Tannock, Chairman]

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2025/26

The Chairman: Welcome back, Senators.

Senators, we continue to be in Committee of the whole [Senate] for further consideration of the Estimates of Revenue and Expenditure for the year 2025/26, Heads 21, 22, 24, 91, 16 and 17. [These] will be presented by Junior Minister Senator Lauren Bell and to be debated.

I now call on Junior Minister Lauren Bell, in charge to proceed.

Junior Minister Senator Bell, you have the floor.

MINISTRY OF HEALTH

Sen. Lauren Bell: Thank you, Madam Chairman.

Madam Chairman, I move that the Committee do now take under consideration Head 21, Ministry of Health Headquarters; Head 22, Department of Health; Head 24, Hospitals; Head 91, Health Insurance.

The Chairman: Please proceed.

HEAD 21—MINISTRY OF HEALTH HEADQUARTERS

Sen. Lauren Bell: Thank you.

Madam Chairman, the Ministry of Health has been al-lotted a total of $245,440,000 for the fiscal year 2025/26 for the heads of its Headquarters, the Department of Health, Hospitals and Health Insurance Department.

Today I am pleased to present the budget for the Ministry of Health and its departments and quangos starting with Head 21, the Ministry of Health Headquarters, found on pages B-150 through B-153 of the Budget Book. Madam Chairman, a total of $15,634,000 has been allocated to Head 21 Headquarters for 2025/26 which represents an increase of 52.0 per cent or $5,332,000 over the budget of the fiscal year 2024/25. The Ministry of Health Headquarters is estimated to generate $28,000 during the 2025/26 fiscal year, down 61 per cent from $72,000 in revenue for the previous fiscal year. Madam Chairman, I will now address the first programme under Head 21, General.

Programme 2101, General. Madam Chairman, the total budget for programme 2101, General, $13,398,000.

General Administration

Sen. Lauren Bell: Of that $6,923,000 has been allocated to 31000 General Administration. This represents a 74 per cent or a $2,923,000 increase compared to the previous fiscal year 2024/25. The General Administration budget covers expenses associated with the day-to-day operations of the Ministry including the Accounts Section and the Project Management Office (or PMO) for implementing universal health coverage (UHC). For the UHC a total of $462,000 has been allocated for human resources within the PMO. Additionally, $1,238,000 was allocated for the operations of the PMO, including the engagement of subject matter experts, marketing and communications.

Madam Chairman, health care in Bermuda is among the world's most expensive with ongoing inefficiencies, access inequalities and health disparities highlighting the need for reform. UHC aims to close the coverage gaps, improve system performances, reduce fragmentation and ensure financial sustainability by adopting international best practices.

The UHC PMO is coordinating multiple projects and stakeholder consultations to achieve the following:

- The mapping and redesign of integrated care pathways for diabetes, chronic kidney disease and mental health for coordinated and patient-centred care.
- Drafting and actuarial modelling of a core benefits package to meet the population's needs.
- Modelling of a single payer to reduce fragmentation and improve the affordability of care.
- Development of population health metrics.
- Assessment of health workforce gaps.
- Drafting of a national patients Bill of Rights.
- Development of a multimedia campaign to keep the public informed of UHC updates; and finally
- Drafting of national clinical standards for common chronic diseases.

Madam Chairman, universal health coverage is a multi-year journey focused on achieving better population health outcomes more efficiently and equitable access to care while ensuring the system remains

financially viable. The efficiencies realised can then be reinvested into the health system to provide improved quality of care and health outcomes. As such, the implementation cost is not represented by a single static price tag.

Madam Chairman, the UHC PMO's year on year budget outlines the phased activities required to support systems transformation. These include stakeholder engagement, legal and regulatory reform, core benefit package design, digital infrastructure upgrades and capacity building.

The approach prioritises careful, phased investment and ongoing evaluation to ensure that resources are used efficiently and that savings achieved through reduced fragmentation and improved service delivery can be reinvested to strengthen the health system over time.

Madam Chairman, as we progress the UHC, this fiscal year the Ministry of Health will begin phase one by enhancing the Health Insurance Plan and FutureCare benefits. Both plans will add an annual preventive doctor's visit and increase prescription drug coverage at no extra cost to policyholders.

Active policyholders will have better access to routine care, aiding early detection and chronic disease management. Prescription drug coverage will increase by $2,000 annually, raising HIP's coverage to $3,000 and FutureCare's coverage to $5,000. Affordable medication access is vital for managing preventative non-communicable diseases like diabetes and heart disease helping prevent avoidable hospitalisations and health decline.

The PMO will support the Ministry in drafting the legislative framework covering key UHC components including stewardship and governance, health care service delivery, financing, workforce technology and digital health systems. The PMO will also continue validating technical outputs and building consensus through collaboration with the Clinical Senate and forums for health financing, advocacy, insurance, and providers aiming at advancing critical milestones for UHC by the third quarter of 2026/27.

Mental Health

Sen. Lauren Bell: Madam Chairman, the Ministry of Health continues the implementation of the 2024 mid-year budget in the amount of $2.29 million on a comprehensive programme of mental health support initiatives. To date, targeted investments have been made in raising community awareness of mental well-being, building community capacity for support, and continuing engagement with adolescents for preventative, early intervention, and community-based care.

Challenges such as anxiety, stress, violence, and substance abuse have placed immense strain on our health care services, our schools and our community organisations thus underscoring the urgent need for sustained and comprehensive mental health support. In response, the Ministry is leading efforts for youth-focused mental health first aid training, establishing a national mental health advocacy organisation and enhancing support for community members to identify and support persons who may be experiencing mental health challenges.

Madam Chairman, this ends my presentation on business unit 31000, General Administration.

The Chairman: Thank you, Senator Bell.

I just wanted to make a quick note. I should have said this initially. We started at 1:48 pm and we have three hours on this head. So, we will be finishing at 4:48 pm. Thank you.

Grants Administration

Sen. Lauren Bell: Thank you, Madam Chairman.

Madam Chairman, [turning now to] 31015, Grants Administration. Madam Chairman, page C-18 outlines the Ministry of Health's grants to various agencies that deliver critical support in public health and social assistance as well as a grant dedicated to health education initiatives. The total budget for this business unit is $5,849,000. These grant funds are allocated as follows:

- $3 million—for the Lady Cubbit Compassionate Association (or the LCCA). And that's to cover overseas medical care for uninsured and underinsured individuals.
- $1 million—for the Bermuda Health Council for operational support.
- $100,000—for Age Concern to promote mental well-being and education initiatives for older adults as part of the mental health initiative.
- $120,000—for the Family Centre for free counselling for families with children aged 4 to 18.
- $100,000—for the Men and Masculinity Support Centre of Bermuda (or MASC) for men's counselling and support.
- $570,000—for the Bermuda College Foundation to develop sustainable suicide prevention and resilience building programmes.
- $100,000—for the women's Resource Centre for therapeutic support and support for women in poverty and transition, including counselling, housing, and employment assistance.
- $63,000—for the Sexual Assault Response Team [or SART] for survivor support services.
- $105,000—for the Dr. Barbara Ball Public Health Scholarship; and
- $691,000—in other grants.

Bermuda Health Council

Sen. Lauren Bell: Madam Chairman, the Bermuda Health Council budget for fiscal year 2025/26 totals $4,833,000, excluding the potential capital expenditure

[which] reflects a modest increase of 5 per cent over last year's allocation.

The key areas of expenditure for the Bermuda Health Council include:

- Payroll expenses in the amount of $3,171,000 reflecting the retention of core talent and targeted use of subject matter experts.
- Building expenses in the amount of $431,000 to ensure security and functional infrastructure for operations.
- Operational expenses in the amount of $260,000 to support digital modernisation, stakeholder outreach, and compliance activities; and
- Professional fees in the amount of $858,000 to enable the strategic use of consultants in actuarial modelling, regulation health technology, and data analytics. This is in support of UHC and other system reforms.

Revenue Overview

Sen. Lauren Bell: The Council's projected revenue for 2025/26 stands at $4,549,000 marking a 1.19 per cent increase from the prior year. And major sources [of revenue] include Government Operational Grant in the amount of $1 million; Mutual Reinsurance Fund in the amount of $2,978,000; and Licensing Registration Contract and Programme Service Fees in the amount of $570,810.

Positioning and Priorities

Sen. Lauren Bell: Madam Chairman, the drug formulary plays a critical role in managing medication costs by guiding the selection of clinically effective and cost-[effective] treatments. The Bermuda Health Council has held five Pharmacy and Therapeutics Committee meetings and collaborated with four local medical experts to inform decisions on the inclusion of cardiac, pulmonary, and diabetes medications.

Significant progress has been made to date as the Council has introduced 64 essential medicines [on] the Bermuda drug formulary with over 164 unique doses. Additionally, the Council has proposed a reduction in the pharmacy dispensary fee from $42.50 by 17.6 per cent to $32.00, along with the proposal to cap the mark-up of the landed cost of formulary medicines at 25.0 per cent to enhance price control.

Finally, the Council has transitioned drug application processes to the Asana system for preliminary approvals and reviews and has developed an education plan to engage stakeholders.

Madam Chairman, moving forward, the Council will prioritise the establishment and standardisation of processes for the pricing and procurement of formulary medicines to ensure consistency, transparency, and cost-effectiveness. Additionally, the Council will prioritise updating the Bermuda Health Council's Drug Formulary Regulations 2021 to strengthen its mandate in monitoring and evaluation of the [formulary's] performance [and] impact.

Madam Chairman, over the past year the Council has made efforts to modernise the regulatory framework, advance digital health transformation and to strengthen accountability and transparency across the health system. And they have done this by

- the ongoing use of a blockchain-enabled credentialing system to streamline registration and renewal of health professionals;
- strengthening the kidney transplant coordination programme including a new UK partnership that could save over $100,000 per transplant;
- improve health business licensing and compliance enforcement;
- enhance regulatory oversight for health insurers to ensure mandated coverage and patient protections;
- better data collection and system monitoring for informed decision-making;
- stakeholder engagement and infrastructure development in support of the universal health coverage;
- implementation of health technology assessments to evaluate new treatment and devices; and finally
- public education campaigns to raise awareness of health care access and patient rights.

Madam Chairman, in the upcoming fiscal year the Council will continue advancing the historic and planned projects which will include

- The launch of the helpinghub.bm which is a centralised directory for health services and professionals.
- The advocacy for the patient's Bill of Rights to ensure transparency and protection.
- Expansion of the digital credentialing system with new health care professionals.
- Enhanced hospital oversight and governance for improved quality, safety and sustainability.
- Strengthening regulations of health service providers to ensure safe, effective, and responsive care.
- Improved oversight of residential and nursing homes under long-term care regulations.
- The broader use of digital systems for better care integration and secured data sharing.
- The use of actuarial modelling for predictive analytics and informed policy decisions.
- The creation of a clinical research repository to support collaboration and regional genomic data sharing.
- Promotion of public-private partnerships to foster innovation and improvements.

- Advancements of the UHC implementation through strategic planning and health financing reform.
- The development of workforce and internship programmes; and finally
- The improving of the accuracy of the health system data sets for planning and financing.

Madam Chairman, this ends my presentation on 31015, Grants Administration. And we will move on to 31020, Corporate Services.

Corporate Services

Sen. Lauren Bell: Madam Chairman, the estimated budget for Head 21, Corporate Services Unit is $626,000. This unit covers the Ministry of Health's leadership and strategic planning, including the policy directorate which develops and evaluates health policies and legislation. It also supports the Minister of Health with decision-making, stakeholder collaboration, and communication of government priorities. The senior management team provides executive oversight for policy, regulations, and national initiatives ensuring the Ministry remains responsive, evidence-based, and aligned with the health sector reform goals.

Madam Chairman, this concludes my presentation of business unit 31020, Corporate Services. And I now move to 31997, National Health Emergency.

National Health Emergency

Sen. Lauren Bell: Madam Chairman, for the 2025/26 [fiscal year] no budget is allocated for the National Health Emergency unit reflecting a 100 per cent savings, compared to the previous $82,000 for Disaster Coordination. Since COVID-19, the Ministry of Health has strengthened its public health emergency capacity with robust systems and a national response plan. As resilience has improved, the Unit's budget has steadily declined since 2023/24, allowing funds to be redirected to critical service delivery and long-term health system improvements.

Madam Chairman, this ends my presentation on the business unit 31997, National Health Emergency and all business under programme 2101, General.

Office of the Chief Medical Officer

Sen. Lauren Bell: Office of the Chief Medical Officer, 2102, expenditure overview.

Madam Chairman, the estimates of expenditure and revenue for programme 2102, Office of the Chief Medical Officer (OCMO) under Head 21 are found on pages B-150 through B-152 of the Budget Book. It's total budget for fiscal year 2025/26 is $2,236,000 which funds three business units.

The first business unit is 31030, Health Care Registration and Regulation. Madam Chairman, an allocation of $853,000 was made for the Health Care Registration and Regulation business unit. The OCMO oversees the registration and reregistration of medical practitioners and the regulation of pharmacies in Bermuda. It also provides administrative support to the Bermuda Medical Council with the CMO serving as the executive officer. The officer ensures compliance with clinical standards, manages patient concerns and upholds the quality of medical and pharmaceutical care.

Madam Chairman, over the past year this section has managed the registration of over 200 medical practitioners holding full registration and processed more than 250 controlled pharmaceutical drug licence applications. These efforts ensure compliance with regulatory standards and contribute to the maintenance of high-quality health care services on the Island.

Madam Chairman, this ends my presentation on the business unit 31030, Health Care Registration and Regulations. I move now to 31040, Epidemiology and Surveillance Unit (ESU),

Epidemiology and Surveillance Unit

Sen. Lauren Bell: Madam Chairman, the Epidemiology and Surveillance Unit, otherwise known as ESU, has been allocated $842,000 for fiscal year 2025/26. The ESU monitors the prevalence of infectious diseases and select chronic noncommunicable diseases on the Island to mitigate their spread and impact. The unit also collects data from health care providers and laboratories conducting investigations into unusual disease occurrences. Integral to its functions, the ESU implements contact tracing and case management to prevent and/or control potential disease outbreaks.

Madam Chairman, in November 2024, Bermuda faced a significant public health challenge with the emergence of a measles outbreak. The two cases linked to international travel marked the first cases of measles since 1990. The ESU team successfully coordinated the national response, working alongside the Department of Health, health care professionals and community stakeholders, the ESU successfully contained the outbreak.

The ESU and the CMO also worked with international partners at the United Kingdom Health Security Agency, the Caribbean Public Health Agency along with the Pan American Health Organization to ensure the national response was effective. The ESU also undertook rapid case identification, contact tracing, public awareness and a period of enhanced surveillance.

Madam Chairman, the ESU regularly conducts community health surveys including the STEPS to a Well Bermuda survey which assesses risk factors for chronic diseases. This data guides public health priorities and strategic planning, enabling targeted interventions to improve population health. The ESU team will continue leading the survey with data collection expected to finish in 2025.

Madam Chairman, in response to the rising burden of noncommunicable diseases, the OCMO is developing chronic disease clinical standards in collaboration with the UHC [universal health coverage] project management team. This effort involves public and private health care professionals to ensure comprehensive management. The CMO also guides chairs of the Clinical Senate and serves on the UHC Steering Committee, guiding strategic implementation. These efforts ensure consistent, quality and equitable care by aligning national standards with international best practices tailored to Bermuda's contexts.

Madam Chairman, the ESU led the conclusion of the Public Health Emergency Response Plan which will be tested in June 2025, [with] the simulation to provide gaps and improve collaboration. Working closely with the Health Disaster Coordination Unit, the ESU ensures ongoing preparedness.

Madam Chairman, this ends my presentation on business unit 31040, Epidemiology and Surveillance. I move now to 31050, Port Health.

Port Health

Sen. Lauren Bell: Madam Chairman, the Port Health business unit has a budget allocation of $541,000 for fiscal year [2025/26]. This unit will take on the responsibility of monitoring arriving travellers, conveyances and commodities at the airport and other ports of entry in order to provide controls against any infectious diseases arriving on the Island from overseas. These functions were previously under the Environmental Health programme but were moved to better align with the objectives of the OCMO.

Madam Chairman, the OCMO plays a key role in overseeing the importation of prescription drugs ensuring controlled substances are brought in only by authorised health entities. It adheres to international quotas for controlled drugs and regularly reports import data to the International Narcotics Control Board (INCB), reflecting Bermuda's commitment to global drug control standards. The OCMO also ensures all imported medications comply with the Pharmacy and Poisons Act 1979, which governs the importation, sale, and distribution of drugs and poisons in Bermuda.

Madam Chairman, this ends my presentation on business unit 31050, Port Health on programme 2102, the Office of the Chief Medical Officer and Head 21, Ministry of Health Headquarters.

HEAD 22—DEPARTMENT OF HEALTH

Sen. Lauren Bell: Madam Chairman, it gives me immense pleasure to present the budget for Head 22, the Department of Health, found on pages B-154 through B-157 of the Budget Book. The total current expenditure is estimated to be $36,764,000 for 2025/26. This is an increase of 17 per cent, or $5,464,000, compared with the original 2024/25 budget. The 2025/26 budget allocation for Head 22 also constitutes 15 per cent of the overall budget for the Ministry of Health.

Madam Chairman, the projected revenue for the Department of Health found at page B-156 totals $3,755,000 in various fees, equipment and medication.

Madam Chairman, I will now address the first programme under Head 21, Administration.

Administration

Sen. Lauren Bell: Madam Chairman, line item 32230, Administration. Madam Chairman, the 2025/26 budget estimate for business unit 32230, Administration, is listed on page B-155. It is $995,000. This represents an increase of $530,000. This business unit provides strategic direction, workforce recruitment and retention, infrastructure management and budget oversight for the department. With only three FTEs it is understaffed for one of the largest government departments.

A proposal under review to add a Health Informatics Manager and a Health Planning and Performance Manager to support modern service delivery and change management driven by universal health coverage and an ageing population.

Madam Chairman, for the 2024/25 fiscal year, the department achieved a 92 per cent staff retention rate and is targeting 95 per cent supported by initiatives such as the long service awards, performance bonuses, and updated job descriptions for fair compensation.

Ongoing training, development and role reassignments are also in place to strengthen public health competencies and retention. Succession planning is in progress to address expected staff changes over the next decade. To strengthen local capacity the department is focused on recruiting and retraining Bermudians, particularly for specialised roles through targeted initiatives like bursary and trainee programmes for Public Health Nurses, Environmental Health Officers, Speech and Language Pathologists, Physiotherapists and Laboratory Analysts.

Madam Chairman, the department still has challenges in recruiting and filling posts within a timely manner and has introduced key performance indicators to measure the length of time for local and overseas recruitments.

Programme managers have been trained as recruitment managers to lead in recruitment drives, thereby reducing the length of time of recruitment. In this way, additional resources are being engaged to bear the ongoing need to recruit approximately 20 to 30 posts annually.

Madam Chairman, this ends my presentation on business unit 32230, Administration.

Health Promotion

Sen. Lauren Bell: Madam Chairman, the 2025/26 budget estimate for the Health Promotion and Wellness

business unit of the Department of Health, listed at cost centre 32240 on page B-155 is $773,000. This is a 24 per cent increase over the year 2024/25 and can be accounted for not only by salary uplifts but also additional modest funding for health promotion events and funds that will support adolescent mental health training.

Continuing the work on destigmatising mental health, in 2024, Madam Chairman, 32 professionals formed a second cohort of the Community Adolescent Mental Health Training Programme. The cohort was [comprised] of professionals from the Department of Education, the Department of Child and Family Services and the Department of Health. Participants in this programme completed the youth mental health first aid course co-facilitated by Dr. Judith Bruce Golding of Mental Health First Aid [England and learned about adolescent development, signs and symptoms of common disabling mental health problems and crisis situations, when and how to refer students, and how to promote anti-stigma in the school environment. Several trainings are scheduled for 2025.

Madam Chairman, finally, the Health Abets Podcast was launched in April of 2024 to discuss everything from A to Z on healthy living with the mission of empowering, informing, and motivating Bermuda's residents. The podcast episodes are featured on the Department of Health's Facebook and YouTube channels.

Madam Chairman, this ends my presentation on business unit 32240, Health Promotion.

Comprehensive School Health

Sen. Lauren Bell: Madam Chairman, the 2025/26 budget estimates for the business unit 32265, Comprehensive School Health, also known as Healthy Schools, is found on page B-155 is $170,000, which is a significant increase of $157,000. The Healthy Schools Programme collaborates with schools to implement 10 components of health and ensure integration of those components with academics. Each spring schools complete a self-assessment that reflects the 10 components of health of how they complied with this year's health components.

Madam Chairman, in line with the school nutrition policy, the Healthy Schools team is partnering with the Department of [Education] to restrict fast-food deliveries and limit food-based fundraisers to once a month. Schools have received ideas for non-food fundraisers and rewards. All schools now have filtered water stations making clean water easily accessible. Healthy Schools supports those adopting their own [water]-only policies.

Madam Chairman, in 2025/26, Healthy Schools will continue to encourage schools to grow edible plants, fruits and vegetables. Additionally, to help students understand their own health-related fitness, Healthy Schools will continue to work with the Department of Education's Curriculum Officer for Physical Education and Health to improve the completion of the FitnessGram [assessments] for P5 to S4 students in terms one and three.

Madam Chairman, Healthy Schools has also developed a School Health Policy Manual that schools can reference when they have a question or concern related to safety and health at school. All schools have received copies and are due to receive the third edition.

Madam Chairman, in 2025, the Health Promotion team will conduct the World Health Organization's Global School Health Survey to better understand youth health in Bermuda. This survey gathers data on behaviours like physical activity, diet, mental health, substance abuse and violence exposure. The results will guide experienced-based programmes and policies helping identify risk early and support targeted prevention to improve long-term health and disease prevention among our young people.

Madam Chairman, this ends my presentation on business unit 32265, Comprehensive School Health. I move to 32290, Child Care Regulations.

Child Care Regulations

Sen. Lauren Bell: Madam Chairman, the 2025/26 budget estimate for Child Care Regulations (CCR) business unit 32290, on page B-155 is $510,000. This is an increase of 38 per cent or $140,000 which is entirely due to staffing and budgeting for four posts to sustain the programme.

This business unit is responsible for the registration certificates of day care providers and licences for day care centres. For the fiscal year 2024/25, Madam Chairman, 85 per cent of day care providers and day care centres the S.T.A.R.S. [inspections] were completed. Following the inspection period, the CCR team created focused, professional development workshops to help address areas of growth for both day care centres [DCCs] and day care providers [DCPs].

Madam Chairman, knowing how important professional development is [for] those working with children, CCR developed . . . started a developing professional training in 2024. These three monthly professional development training sessions available to all providers and centre staff allow participants to gain knowledge and skills on a variety of topics based on trends observed by the [CCR] staff or based on the recommendations of participants.

Madam Chairman, more providers and centres are exceeding the legal requirements by adopting best practices evaluated through the S.T.A.R.S. inspection tool. This comprehensive tool assesses areas like supervision, health, safety, learning environment, caregiver skills and family engagement, ensuring safe high-quality child care.

The public can now view licensed day care provers and centres by parish and their S.T.A.R.S. rating along with summary report from 2023 to 2024 inspections detailing performance in specific areas.

The CCR website also offers a checklist and a booklet to guide parents on choosing care for their child.

Madam Chairman, this ends my presentation on business unit 32290, Child Care Regulations and the programme 2205, Administration. I move now to 2201, Community Health.

Community Health

Sen. Lauren Bell: Madam Chairman, the Department of Health's programme 2201, Community Health on page B-154 of the Budget Book comprises of 13 business units and has a 2025/26 estimate budget of $26,741,000. Overall, this represents an increase of 15 per cent over the 2024/25 budget and is on par with the salaries uplift.

[Line item] 32000, Lefroy [House] Care Community [Centre] and 32015 Sylvia Richardson Care Facility. Madam Chairman, the 2025/26 budget estimate for Lefroy House Care Community Centre listed as business unit 32000 on page B-154 is $5,321,000. The 2025/26 budget estimate for Sylvia Richardson Care Facility listed as business unit 32015, also on page B-154, is $6,212,000. These amounts are increased by 6 per cent and 4 per cent, respectively, from the original 2024/25 budgets. Both facilities provide care and promote independence and optimal health for persons aged 65 years old and older who have significant nursing and care needs requiring 24-hour facility-based care. The demand for nursing beds continues to far exceed our capacity. Sylvia Richardson and Lefroy House collaborate with Ageing and Disability Services, community health and social work teams from the Department of Health and the Bermuda Hospitals Board to prioritise and fill the vacant beds as they become available.

Madam Chairman, at Lefroy House infrastructure improvements include a refurbished kitchen, dining [hall], storage, staff lounge, toilet [facility], replacing windows and doors are recovered and waterproofed roof and ongoing ceiling repairs. These upgrades uplifted the restricted operational licence allowing full capacity of 32 elders. Respite care will resume once new beds arrive. Day care is discontinued due to the over 80 per cent of residents having dementia requiring specialised staff. Activities have been adapted for current needs and staff receive ongoing training for quality care.

The Sylvia Richardson Care Facility, also known as SRCF, has been accommodating at-risk seniors referred from emergency admission via Ageing and Disability Services. Investigations and proposals for increasing the capacity of SRCF and leveraging the existing staff and facilities to increase the long-term care capacity in Bermuda are underway.

Madam Chairman, maintaining the required minimum staffing levels, 24 hours per day, while ensuring coverage is found for staff who are out on sick leave and vacation have resulted in significant overtime expenditure. The operating costs have increased significantly, especially for the cost of supplies, food, and utilities. Additionally, the repair and replacement of equipment and maintenance costs have also increased. New beds were purchased and are being shipped.

Madam Chairman, SRCF management and staff are committed to enhancing the quality of care through staff education and necessary physical improvements. With the increase in the education budget and the attention to furnishing and equipment needs, the nursing home is positioning itself not only to maintain its high standards but also to an exceptional living environment for residents and to ensure that staff are prepared to meet their evolving needs.

Madam Chairman, this ends my presentation on business units 32000, Lefroy [House] Care Community and 32015, Sylvia Richardson Care Facility.
I move now to 32010, Community Health Administration and 32060, Community Health.

Community Health Administration
and Community Health

Sen. Lauren Bell: Madam Chairman, the 2025/26 budget estimates for business unit 32010 Community Health Administration and 32060 Community Health, which funds the nursing team, are both found on page B-154 are $1.573 million and $2.301 million, respectively.

Community Health nurses' budget for 2025/26 will increase by $475,000, which is a 26 per cent increase. Madam Chairman, redesigned options for Hamilton Health Centre are being explored to modernise the facility and better meet service needs particularly for individuals with disabilities, those using mobility adaptive equipment and with a focus on improving accessibility, safety, functionality, privacy and overall health standards.

The recruitment of new staff anticipated with the Community Health Administration reorganisation requires capacity for redesigned workspaces. The risk assessment revealed privacy as one of the leading concerns in all clinical areas requiring strengthening. Additionally, Mangrove Bay Clinic's renovation plans have progressed slowly, but are at the general contractor selection stage. Vehicular replacement includes four electric vehicles to the fleet with good effect for teams within the Community Health section.

Madam Chairman, the community health nursing team is comprised of only five full-time nurses and one temporary relief nurse. To address the current staffing deficiencies and strengthen our capacity to meet the growing health care demands of our community, recruitment drives are underway. Another recruitment drive will be conducted this year to onboard two more full-time public health nurses. Despite the challenges posed by the existing staff levels, our team has consistently delivered quality, professional care,

maintaining a patient-centred and evidence-based approach to health care.

Madam Chairman, the initiatives undertaken such as the Adults Preventative Clinic and the HEARTS initiative demonstrate a proactive approach to promoting healthy living practices and addressing prevalent health issues like hypertension, [diabetes] and cardiovascular disease. The team continues to provide excellent teaching to those within our services. In 2024/25, Madam Chairman, 54 adult preventative clinics were held once weekly serving 566 patients for appointments, wound care, and health monitoring. In February 2025, clinic hours increased with an added half-day, growing patient numbers and case complexity highlights the need for expanded adult health services, better facilities, advanced nurse practitioners and adult-focused programmes. Adding a Community Health social worker has been essential to address complex social issues.

Madam Chairman, the HEARTS initiative has registered 119 clients since 2022 with ongoing training to ensure effective follow-up education and support. The community health nurses provided over 6,916 home visits offering wound care, post discharge support, long-term care assessments and more, reducing acute care demand. Many clients work with multiple agencies and 31 per cent receive financial aid, struggling to meet basic needs.

Madam Chairman, throughout the year the team has participated in 16 health promotion activities and educational sessions, conducting health screenings and referring clients according to their needs, demonstrating a comprehensive and proactive approach to health insurance.

Madam Chairman, this ends my presentation for the business unit 32010, Community Health Administration and 32060, Community Health.

Child Health
Expanded Programmes on Immunisation

Sen. Lauren Bell: Madam Chairman, the 2025/26 budget estimate for Child Health listed as business unit 32030 on page B-154 is $3,124,000. The Child Health budget in 2025/26 will increase by $49,000 which is a 2 per cent increase.

Madam Chairman, the Child Health Unit consists of four sections: immunisation, child health, school health including asthma education, and travel health.

Madam Chairman, Bermuda's Expanded Programme of Immunisation (or EPI) plans for the needs of vaccines in the child, adult, senior and travel health immunisation schedules. EPI procures most of its vaccines through the Pan American Health Organization's Revolving Fund. This process assures safe, effective and quality vaccines. Universal access for many of the vaccines is provided through the public and private sectors. As the Department of Health undergoes a structural reorganisation, the EPI programme under its own business unit 32070, will work across programmes for the needs of individuals at all stages of life. This will impact business unit 32030, Child Health, as funds will need to be reallocated to 32070, the Expanded Programme [of] Immunisation. And this programme has been funded for $1,300,000 for 2025/26.

Madam Chairman, the Expanded Programme of Immunisations provides equitable and high-quality immunisation services to the population, particularly targeting infants, children, pregnant women, adults, seniors, travellers and vulnerable groups. The EPI programme continues to play a critical role in ensuring the health and well-being of Bermuda's population, by delivering essential vaccines to prevent communicable diseases and prevent the importation and transmission of these diseases.

Madam Chairman, the measle outbreak in November 2024 underscored the importance of maintaining high immunisation rates and rapid response mechanisms. Public Health Officers swiftly implemented outbreak containment measures, including emergency vaccination clinics, public awareness campaigns and private sector involvement. This resulted in coverage of the first dose of the MMR achieving the target of 95 per cent by the end of 2024. However, children who are appropriately vaccinated by two years of age remain below the target of 75 per cent, despite the primary series of [whooping cough], tetanus, pertussis, diphtheria, polio and Haemophilus influenza achieving 90 per cent.

This requires more work through the vaccine hesitancy strategy. Strengthening the information system and timely reporting has realised positive results through the use of the electronic immunisation registry.

Madam Chairman, the Department of Health administered 814 flu doses across the eastern, central and western areas of the Island during the annual Flu Express. The total flu vaccines given between October 2024 and January 2025 is 1,691.

Distribution to private facilities was 1,461. A total of 6,000 doses were procured, and 2,790 doses were distributed. This does not include what was imported by the private sector.

Madam Chairman, I now turn to the other three sections of 32030, Child Health Programme. The Child Health [programme] continues to face human resource challenges but is actively recruiting in all areas to maintain high quality standards and services for child health and school health services. Despite this challenge, the Child Health Programme has achieved positive results with 88 per cent of parents of newborns receiving home visits and all mothers being screened for maternal well-being at six weeks. Health visitors who are advanced practice nurses are essential in delivering health services to families with children under the age of five.

Madam Chairman, health visitors have begun offering antenatal home visits as a universal service to pregnant women. Achieving initiatives to promote and increase breastfeeding rates have yielded positive results with the exclusive breastfeeding rate at six weeks

rising to 44 per cent, up seven [percentage] points from the previous year. Activities such as antenatal breastfeeding classes promotion during Breastfeeding Awareness Month and collaboration with King Edward Memorial Hospital and the National Breastfeeding Committee will continue to be favourable.

Madam Chairman, the School Health programme is still operating with fewer staff than its full-time equivalent capacity. Despite these challenges last year, there were 96 per cent screening rate for the entire five-year-old cohort.

Madam Chairman, the School Health Programme also collaborated with the Bermuda Public School system to engage in the signature discovery sessions at Whitney Institute Middle School. Through interactive sessions, students explored nursing as a potential career path.

Madam Chairman, finally, Travel Health services continue to be in demand for the community, with 644 consultations in 2024/25, which was an increase of 283 consults from the previous year, which was likely a change in trend post COVID-19. These consultations offer essential guidance on preventing waterborne, foodborne and vector-borne illnesses. By providing this crucial service, Travel Health aims to reduce the risk of infectious diseases being brought back to Bermuda.

Madam Chairman, this ends my presentation for business unit 32030, Child Health and 32070, Expanded Programme on Immunisation.

I now move to 32040, Sexual and Reproductive Health.

Sexual and Reproductive Health

Sen. Lauren Bell: Madam Chairman, the 2025/26 budget estimate for Sexual and Reproductive Health, listed as business unit 32040, on page B-154, is $985,000. Savings are being achieved by delaying the recruitment of a vacant administrative post for part of the year.

Madam Chairman, the Sexual and Reproductive Health, known as SRH Programme. consists of two sub programmes: maternal health and communicable diseases. Sexual health requires a positive and respectful approach to sexuality and sexual relationships, and the programme addresses this through high quality information and education, treatment and interventions.

Madam Chairman, a planned pregnancy is likely to be a healthier one, as unplanned pregnancies represent a missed opportunity to optimise pre-pregnancy health. For this reporting period referrals for termination of pregnancy have decreased by 11 per cent in comparison to the previous year. Women seeking the service range in age from 17 to 38 years old and despite the declining number of referrals, young women remain the group at the highest risk of unplanned pregnancies.

Additionally, there was a 3 per cent increase this year in the number of women accessing Sexual Reproductive Health clinics for contraception and family planning information.

Madam Chairman, in Bermuda, 74 per cent of women attending Sexual Reproductive services had the recommended four or more antenatal contacts, of which 42 per cent transferred care to an OB/GYN once they acquired health insurance, 5 per cent left to deliver abroad, 2 per cent miscarried and 2 per cent had preterm labour. These figures underscore the importance of continued efforts to enhance access to antenatal care and ensure that all expectant mothers receive the support they need to achieve the best possible outcomes for themselves and their babies.

Since the introduction of the HPV vaccine through the Sexual Health clinics, 82 per cent of females and 18 per cent of males have received the vaccine. This initiative primarily targets individuals who may not have received the vaccine during adolescence, ensuring that even later in life they are protected from the associated risks of HPV infection.

Madam Chairman, in the last year a total of 4,152 STI screening tests were conducted through the Bermuda Sexual and Reproductive Health Clinic at a cost exceeding $70,000. Of the individuals screened, 1,348 people received comprehensive STI testing, with 35 per cent found to require treatment. This significant percentage highlights the importance of making screening services accessible, confidential and stigma free. These screenings are a vital part of our public health strategy aimed at detecting infections early and ensuring timely intervention.

Madam Chairman, this ends my presentation for business unit 32040, Sexual and Reproductive Health.

Physiotherapy
Occupational Therapy

Sen. Lauren Bell: Madam Chairman, the 2025/26 budget estimates for business unit 32080, Physiotherapy and business unit 32120, Occupational Therapy, both found on page B-154, are $1,284,000 and $1,164,000, respectively. Both budget amounts have increased by 6 [per cent] and 7 per cent, respectively, over the 2024/25 original estimates.

Madam Chairman, Occupational Therapy (OT) and Physiotherapy (PT) services support individuals across the lifespan with noted delays or movement challenges. Services are delivered through three teams: early intervention, school-based therapy and seniors. Most paediatric and adult therapists are now certified in neurodevelopmental treatment, enhancing care for conditions such as stroke, cerebral palsy and developmental delays.

Madam Chairman, the early intervention team provided specialised support for children ages zero to four at risk of developmental delays. Weekly assessment clinics and ongoing parent and multidisciplinary training has helped identify delays early and reduce

referrals to school-based services. The school-based therapy team promotes early detection of the developmental delays in school-age children offering year-round services. Select students, including those from the Dame Marjory Bean Hope Academy, participated in intensive multidisciplinary Neuro-Developmental Treatment (NDT) sessions as part of therapist training.

Finally, the seniors team help older adults remain independent at home through fall risk assessments, home safety checks, and training for clients and caregivers. Health education and promotion activities further support healthy ageing in the community.

Madam Chairman, this ends my presentation on business unit 32080, Physiotherapy and 32120, Occupational Therapy.

Clinical Laboratory

Sen. Lauren Bell: Madam Chairman, the 2025/26 estimate for Clinical Laboratory, listed as business unit 32090 on page B-154, is $893,000. This budget reflects the merged laboratories which were once separately the Clinical Laboratory at the Hamilton Health Centre and the Bermuda Molecular Diagnostic and Research Laboratory, or MDL, in Warwick. The merged laboratory is now renamed and reregistered by the Bermuda Health Council as the Bermuda Government Clinical Laboratory, known as BGCL. The 12 per cent budget increase is driven by several factors. The Laboratory now operates as a standalone facility, requiring its own maintenance and utilities. The use of real-time PCR, the gold standard for communicable disease testing and adds operational costs, but it enhances the ability to detect emerging health threats. Additionally, expanded testing for noncommunicable diseases under the adult health programme has also contributed to this rise.

The programme laboratory is responsible for clinical laboratory diagnostic testing for the programme within the various clinics such as maternal health and family planning, the communicable disease clinic, the adult health programme, child health, and oral health as needed.

The Clinical Laboratory also serves as the public health laboratory for Bermuda, assisting with outbreak investigations and public health emergencies. The Bermuda Government Clinical Laboratory (BGCL) provides specimen referrals for highly infectious organisms which cannot be tested here locally.

Collaboration with the Caribbean Public Health Agency (CARPHA), laboratory or UK HSA can be arranged to provide advanced testing of diseases which has major public health significance.

The merged Government Clinical Laboratory maintains accreditation standards under the Commission on Office Laboratory Accreditation (COLA) and upholds registration requirements by the Bermuda Health Council. The laboratory has performed 5,867 sexually transmitted diagnostic tests during the last budget year, which is approximately 26 per cent of the overall diagnostic testing provided for Government programmes.

Madam Chairman, the Bermuda Government Clinical Laboratory continues to expand testing for Government programmes using new chemistry and immunoassay analysers. This supports the adult health programme focusing on the uninsured and underinsured population to ensure diagnostic services are accessible to all in need.

The BGCL plans to introduce real-time PCR testing for trichomoniasis in men and offer full capacity PCR testing for influenza A and B, including subtyping H1N1 and H3 by 2025/26. As with other real-time PCR diagnostics, these are laboratory developed tests undergoing strict validation to ensure high-quality results.

Wastewater surveillance is planned 2025/26, to provide early warnings of public health threats. BGCL also aims to study antimicrobial resistance, COVID-19 and other priority issues.

Madam Chairman, this ends my presentation for business unit 32090, Clinical Laboratory.

Speech and Language

Sen. Lauren Bell: Madam Chairman, 2025/26 budget estimate for Speech and Language services, listed as business unit 32100 on page B-154 is $1,971,000. This is a 20 per cent increase over the 2024/25 original estimate accounts for the recruiting of two vacant speech language pathologist posts in 2025/26.

Madam Chairman, the Department of Health, Speech and Language Programme provides speech, language and feeding/swallowing assessments and intervention services across the community. When fully staffed, the programme consists of 14 speech and language pathologists, one trainee post and one programme coordinator. Of these, three speech and language pathologists provide early intervention services in collaboration with the Department of Education's Child Development Programme for children aged from birth to five years of age. Eight speech and language pathologists are school based, providing services across all levels of Bermuda Government schools ages four to 18. One speech and language pathologist provide services to students with special needs who attend Dame Marjorie Bean Hope Academy ages four to 18. And one speech and language pathologist providing services to our adult and senior population.

Madam Chairman, speech and language pathologists work closely with parents, school personnel, allied health professionals and private homes and clinical settings to raise awareness of speech and language delays and disorders, to promote functional communication skills as well to prevent life threatening complications that may occur during feeding and swallowing. Speech and language pathology [SLP] therapy services include the provision of prevention and promotion information, screenings and assessments, consultations as well as interventions. Services also include

the delivery and provision of treatment for those identified as needing intervention.

Madam Chairman, in 2024, 50 cases were referred to the school-based programme. Once identified as needing services, clients are provided with therapy interventions. Currently there are no school-based students on a wait list. Clients are reassessed on a routine basis to assess their status and to measure progress. This also serves as an indicator to determine if services are still needed.

Madam Chairman, this ends my presentation for business line 32100, Speech and Language.

Nutrition Services

Sen. Lauren Bell: Madam Chairman, the 2025/26 budget estimates for Nutrition Services business unit 32110, on page B-154, is $286,000. This is an increase of $33,000, or 13 per cent increase over the previous fiscal year 2024/25. About half of the increase is from salary uplift and regrading and the remainder is intended to enhance the programme.

Madam Chairman, Nutrition Services supports Government and non-governmental organisations in promoting healthy lifestyle behaviours and prevention of chronic diseases through consultative nutrition services across Bermuda's population. The programme services include, but are not limited to health promotion, nutrition policy development, development and implementation of community-based nutrition programmes, consultation and community nutrition education, quality assurance visits, medical nutrition therapy, nutrition research, assessment and monitoring of the nutritional status of the population, as well as training and education.

Madam Chairman, two key intervention programmes aimed at boosting food security, the Bermuda Parish Garden competition and the Grow! Eat! $ave! [programme]. The gardening competition had 77 registrants in 2024, encouraging all skill levels to participate, leading to 34 successful garden submissions. Since Grow! Eat! $ave! was launched in 2017, it has received nearly 800 [registrants], and this year there are 42 committed gardening graduates.

Recognising the importance of enhancing Bermuda's nutritional environment, the refresh of the Well Bermuda Strategy will revisit a previous nutritional service goal of establishing community gardens in each parish.

The PIVIO nine-week lifestyle intervention programme, which saw high demand in 2024 with 23 participants, led to significant group health improvements in weight, blood sugar, cholesterol and lipid levels.

Madam Chairman, Nutrition Services received 82 medical nutrition therapy referrals from across the life course. Most referrals were adults from the Adult Health [Prevention] Clinic. This may be directly related to the Nutrition Services primarily supporting high-risk individuals who are uninsured or underinsured to ensure health equity.

Madam Chairman, to ensure compliance with the code of practice for nutrition standards, 18 senior homes annual inspections were completed in 2024 and 89 per cent of senior homes met the requirements for a nutritious and varied diet. The Department of Corrections met the same requirement with assistance from Nutrition Services.

Madam Chairman, this ends my presentation on business unit 32100, Nutrition [Services].

Adult Health

Sen. Lauren Bell: The 2025/26 budget estimate for the Adult Health programme listed as business unit 32130, on page B-154 is $624,000.

The Adult Health programme consists of three subprogrammes which include: correctional health for medical services to inmates in correctional institutions, occupational health for the medical assessment of recruits in the uniformed services, and occupational health services to government employees and hazardous and high-risk occupations and forensic services to the Bermuda Police Service and medical supervision of detainees in police custody.

Together, these services are integral to protecting public servants, maintaining institutional health standards and promoting the humane treatment of individuals in custody. Recognising the scope and distinct nature of these services, the programme is proposed to be renamed Uniformed Services and Occupational Health.

Madam Chairman, during the prior financial year, 1,761 medical consultations for persons in prison were conducted at the Westgate facility, 88 per cent or 176 new persons in prison received an initial medical examination within 72 hours of intake and 60 recruitment medicals were completed for the uniformed services, which include police, fire and corrections. During the same period, a total of 132 BPS forensic call outs were also attended.

Madam Chairman, while not budgeted for this fiscal year, the department seeks to return a full-time equivalent nurse position to this subprogramme, as the lack of nurses impacts the department's ability to provide consistent services to uniformed services.

Madam Chairman, this now ends my presentation for business unit 32130, Adult Health and on programme 2201, Community Health.

Oral Health

Sen. Lauren Bell: I move now to 2202 Oral Health; 32150, Oral Health Control; 32155, Oral Health Administration; and 32160, Oral Health Prevention. Madam Chairman, the 2025/26 budget estimate for programme 2202, Oral Health, listed as business unit 32150, 32155, 32160 on page B-155 is $1,694,000.

The Oral Health Programme provides comprehensive public health dental services to Bermuda's children zero to 18 years of age and seniors aged 65 and older. The oral health services are based on high quality, patient-centred care including dental examinations, consultations, preventative and dental hygiene appointments, as well as a range of restorative clinical treatments including extractions and fillings. There is a strong emphasis on preventative care, especially for children and adolescents, and restorative and minor surgical procedures.

Madam Chairman, ensuring [continuation] of all health services remains a priority. After resuming St. George's dental services in October 2024, with two dentists, staffing dental office positions continues to be challenging. To maintain care, support staff were temporarily moved to the Hamilton Health Centre. Cross-training dental assistants has begun through clinical rotation to expand their skills and flexibility. Ongoing training will focus on updated clinical techniques, new materials, equipment upkeep and technological advances. A third dentist has also been onboarded ahead of the Mangrove Bay Facility reopening soon.

Madam Chairman, school-based programmes is an essential part of all health services. Children in primary school upon entering grade 1 (or P1) are examined by the school health team to obtain baseline health status information, using the decayed, missing and filled teeth index, otherwise known as DMFT, is used during the screenings to document the oral health status of each child. Annual screening using this tool serves to observe trends and introduce appropriate programmes to address oral diseases and maintain healthy mouths. Children who are examined and who need urgent care, are referred to the clinic or their primary dental provider for immediate attention.

Madam Chairman, in the past, the medical and dental teams have made separate visits to the schools to conduct screenings and gather information. and in the case of medical teams, provide other services, such as immunisations. However, this year they have coordinated to conduct screenings together reducing interruptions to the school schedules.

Madam Chairman, this ends my presentation on programme 2202, Oral Health.

Environmental Health

Sen. Lauren Bell: Madam Chairman, the 2025/26 budget estimate for programme 2203, Environmental Health of the Department of Health listed on page B-155 consists of five funded business units and the combined operational budget estimate is $4,217,000. This represents an increase of 12 per cent over the 2024/25 original estimates and incorporates an increase in recruitment for some vacant posts.

The allocations for 32170, Institutional Hygiene; 32171, Public Health Nuisance Pollution and Outbreak Control programme; and 32175, Environmental Health Administration are $888,000, $62,000 and $1,065,000, [respectively].

Madam Chairman, the Environmental Health Programme provides monitoring, investigative and regulatory services in diverse areas such as food safety, occupational safety, nuisance control, water quality and tobacco control. Additionally, the Environmental Health Programme has begun utilising a new data system to input plumbing information and the administration team has begun entering licence details in preparation for inspectors to conduct their inspections on the cosmetology and food sector businesses by September 2025.

Madam Chairman, in April 2025, the Environmental Health Programme undertook a ServSafe training with target participants including food handlers, managers, restaurant employees and other relevant stakeholders. Additionally, the Environmental Health staff will continue to focus on publicity, education and promotion to raise the profile of environmental health, informing the public of the wide range of responsibilities and activities within the section.

Vector Control

Sen. Lauren Bell: Madam Chairman, the 2025/26 budget estimate for 32190, Vector Control, is listed at cost centre 32190 on page B-155. The allocated budget is $1.816 million. Vector Control is tasked with protecting Bermuda for the potential spread of rodent-borne and mosquito-borne diseases. Through vigilant monitoring, surveillance and timely intervention, the team plays a critical role in preventing public health threats from taking root in our communities. Their work includes the systematic inspection of properties, treatment of mosquito breeding sites and rodent control measures.

Madam Chairman, in 2024 a Vector Control representative attended a PAHO workshop in the Cayman Islands on regional mosquito-borne diseases, underscoring Bermuda's commitment to regional collaboration and professional development. Partnership with PAHO and CARPHA enhanced technical capacity ensure up-to-date vector control practices. As climate change and global travel raise disease risks, shared knowledge strengthens local surveillance, field work and public education, supporting public health and Bermuda's reputation as a safe destination.

Madam Chairman, this ends my presentation on the business unit 32190, Vector Control.

Occupational Safety and Health

Sen. Lauren Bell: Madam Chairman, I now move to 32270, Occupational Safety and Health.

Madam Chairman, the Occupational Safety and Health Office was allocated $386,000 for 2025/26. This unit inspects places of work throughout the Island, investigates serious workplace accidents and ensures Bermuda's workers safety through the development of

policies and procedures such as the requisite training and permit system for asbestos abatement.

Safety and Health is onboarding two staff members as inspectors. The goal is to sustain a proactive workplace inspection programme that guarantees compliance with all relevant regulations. Occupational Safety and Health staff will continue to focus on publicity, education and promotion to raise the profile of Occupational Safety and Health, informing the public of the wide range of responsibilities and activities within this section.

Progress with ticketing for high-risk contraventions and reestablishment of the advisory council for safety and health are the key priorities for 2025/26.

Madam Chairman, this ends my presentation on business unit 32270, Occupational Safety and Health.

Port Health

Sen. Lauren Bell: Madam Chairman, the Port Health Unit of the Environmental Health Programme plays a critical frontline role in safeguarding Bermuda against the international spread of infectious diseases.

By monitoring arriving travellers, conveyances and imported commodities at the airport and other ports of entry, the unit provides a vital layer of protection that ensures early detection and timely responses to potential public health threats. This includes the inspection and risk assessment of cruise ships and other vessels, with a focus on hygiene standards, waste disposal practices, potable water safety and any signs of illness among passengers or crew.

Finally, the Port Health Unit and its functions will move from 2203 Environmental Health Programme of Head 22 to the Department of Health, 2102 Office of the Chief Medical Officer, under Head 21 of the Ministry of Health Headquarters to better align this unit with this mandate under the Quarantine Act and Regulations 2017 in line with their reporting to the Quarantine Authority. Thus, this budget line is [unfunded].

Madam Chairman, this ends my presentation on business unit 32285, Port Health as well as 2203, Environmental Health.

Central Laboratory

Sen. Lauren Bell: Madam Chairman, the 2025/26 budget estimates for the Department of Health is programme 2204, Central Laboratory consists of business units 32200 Forensic Analysis and 32220 Water and Food Analysis on page B-155. The estimates for the business unit are $1,066,000 and $598,000, respectively for 2025/26. This represents a 25 per cent and 3 per cent increase each, respectively, up from the 2024/25 budget. The drivers for these increases are salary uplifts, increased call-out remuneration for fast-tracked cases, additional funds for laboratory supplies and lab gases, and preventative maintenance contracts for equipment.

Forensic Analysis

Sen. Lauren Bell: Madam Chairman, the Forensic Analysis programme performed seized drug analysis and toxicology analysis. In this reporting year, the total number of exhibits processed was 6,777.

Madam Chairman, the laboratory continues to receive submissions of dangerous fentanyl. This reporting year, the fentanyl was presented in various forms of coloured tablets and a variety of coloured powders. The most concerning fentanyl submission contained a cocktail of drugs which in addition to the fentanyl, included cocaine, alprazolam (sold under the brand name Xanax), acetomorphine, caffeine, codeine. The laboratory is committed to expanding its THC testing to include a variety of cannabinoids. The procurement of high-performance liquid HPLC is underway to achieve this.

Madam Chairman, toxicology analyses support coroner's cases, DUI investigations, and urine testing agencies focused on common local drugs like cannabis, cocaine, heroin, ecstasy and fentanyl. This year 367 cases were submitted, 157 processed and 210 remain in backlog. While duties are currently shared with the Government analyst raising demand underscores the need for a dedicated toxicologist. The raising caseloads has increased demand for laboratory supplies, equipment maintenance, and specialised staff. To address this, two Bermudian scientists, a bursary student and a trainee, have been engaged with plans to recruit another trainee. To maintain operations during staffing gaps, the lab employs three-month locum scientists, with four provided by Health Canada drug lab this year, offering support and mentorship.

Madam Chairman, this ends presentation for business unit 32200, Forensics Analysis.

Water and Food Analysis

Sen. Lauren Bell: Madam Chairman, the Water and Food Analysis programme performs analytical testing of potable drinking and non-potable water samples, dairy products and food. It is primarily a laboratory support service to Environmental Health with the results used to identify bacteriological and chemical risk to both human and animal health.

Potable drinking water analysed in food samples from Works and Engineering, Watlington Waterworks, ROCON [Services] Limited, L. F. Wade International Airport, hotels, private dwellings, restaurants, and care facilities.

Non-potable water samples include seawater, sewage and water from animal [habitats]. There was a total of 4,790 water samples tested, representing a 17 per cent increase from the previous year.

Madam Chairman, to support the upcoming ban on industrial trans fats, the Water and Food Analysis programme is building local lab capacity for trans fats testing. The Ministry of Health will continue working with Government partners and expand public outreach to educate food producers, retailers and consumers on the ban and health risk of trans fats.

Madam Chairman, this ends my presentation for business unit 32220, Water and Food Analysis and on programme 2204, Central Laboratory.

Capital Development

Sen. Lauren Bell: Madam Chairman, the capital development estimates for the Department of Health are found at page C-5, total $3.124 million. Allocations have been made for Sylvia Richardson Care Facility in the amount of $300,000.

The refurbishment of the parish clinics in the amount of $2.204 million and the Lefroy House Care Community in the amount of $620,000.

Capital Acquisitions

Sen. Lauren Bell: The capital acquisition estimates for the Department of Health can be found at page C-12 total $107,000 for Care Home capital acquisitions.

Madam Chairman, this concludes my presentation for Head 22, Department of Health.

The Chairman: Thank you, Junior Minister, Senator Bell.

I would just like to have a time check. The time is currently 3:23 pm and we are due to finish the Health [Ministry] debate at 4:48 pm.

You may continue.

Sen. Lauren Bell: Thank you, Madam Chairman.

HEAD 24—HOSPITALS

Sen. Lauren Bell: I am pleased to present the budget for Head 24, Hospitals, found on pages B-166 and B-167 of the Budget Book. Madam Chairman, a total of $177.141 million operational grant has been allocated for Head 24—Hospitals, for 2025/26, which represents an increase of 14 per cent, or $21,743,000 over the budget of fiscal year 2024/25. This constitutes 72 per cent of the total budget allocated to the Ministry of Health for 2025/26, compared to 77 per cent of last year's budget.

Grants and Contributions

Sen. Lauren Bell: The Head 24 budget also comprises a hospital patient subsidy in the amount of $112,498,000 for children, the aged and the indigent. This amount remains unchanged from the previous year [and a further] $41,161,000 grant was also allocated for services at MWI, which is relatively the same as last year and an operational grant of $22,482,000 for 2025/26.

Madam Chairman, in April the Ministry of Health received $56,250,000 in additional health funding from the Ministry of Finance to address several critical and urgent national health priorities, including Universal Health Coverage, Government Employee Health Insurance, Health Insurance Department and the Bermuda Hospitals Board. Within the limits of this funding provided, allocations were made in the amount $13,250,000 for HID (the Health Insurance Department) and $18 million for GEHI, which is the Government Employee Health Insurance programme, reflecting Government's commitment to continue specific benefits and were underpinned by actuarial projections.

The remaining funds were strategically and equitably allocated, balancing obligations and the longer-term policy objectives of UHC. Within this limited funding framework, BHB was allocated $22 million to support its operations, recognising both its essential role in health service delivery and the broader fiscal restraints.

The Ministry of Health remains committed to working collaboratively with BHB to explore all options for financial sustainability planning. The allocation does not reflect a lack of recognition of BHB's needs, but rather the difficult reality of managing constrained resources against multiple critical obligations.

General

Sen. Lauren Bell: Madam Chairman, BHB's total current expenditure for 2024/25 was $384 million and represents an increase of $3,000,000 or approximately 0.9 per cent higher than the budget for that fiscal year.

From June 2019, the BHB's funding model was changed by government to a fixed payment that includes all services under the Standard Health Benefit (otherwise known as SHB) legislation for the Mutual Reinsurance Fund (MRF), a fixed grant to the Mid-Atlantic Wellness Institute services and a grant provided to cover youth, aged and indigent patients. The MRF portion of BHB's revenue is a transfer of a portion of the funds from the Standard Health Benefit premiums and as such is not a budgeted line item in the Budget Book, but it is a significant portion of the BHB's overall revenue as follows.

Madam Chairman, as the Government advances the implementation of the Universal Health Coverage, the future of block grant funding model for the Bermuda Hospitals Board remains under active discussion. Introduced in 2019, the block grant provides the hospital with a fixed annual budget, most recently set at $322 million to cover operational costs including staff, services and financing obligations under the public-private partnerships model.

This funding approach was initially adopted to control escalating health care costs and encourage efficiency within the hospital system. While the block

grant remains the primary funding model, planning for the future finance model will be within the context of the broader UHC reform goal.

Revenue

Sen. Lauren Bell: Madam Chairman, the revenue cap for SHB MRF and MWI grant has remained flat for six years, with additional funds from a $17 million operational grant and a $7.2 million capital grant last fiscal year. These made up about 95 per cent of BHB's annual total revenue in 2024/25.

Management achieved an average of 6.4 per cent annual internal savings over five years to operate within this fixed revenue. Rising costs for utilities, supplies and global drug prices challenge sustaining services and investment in staff salary increases, facility maintenance and upgrades, equipment and technology. Notably, the clinical staff have not received a cost-of-living increase since 2018.

Madam Chairman, there are four additional revenue streams not reflected in the budget for Head 24.

1. The Mutual Reinsurance Fund. In 2024/25 BHB received $171 million from the MRF, funded through a portion of the standard premium rate paid by insured individuals. This supports Standard Health benefits services for their insured population.
2. Uninsured and non-resident revenue. About 5 per cent of BHB's revenue comes from uninsured individuals and non-residents needing urgent care. This revenue is rising with increased tourism and a recent fee adjustment raising hospital charges for tourists from 200 per cent to 300 per cent of local rates. BHB also charges for select special services under section 4B of the Fee Schedule.
3. Donations. This year two cardiology unit patients donated $500,000 via the Bermuda Hospitals Charitable Foundation funding 14 mobile ECG carts and a treadmill for cardiac screening.
4. Hospitals Auxiliary of Bermuda, HAB. HAB donated $350,000 for two ambulances and other equipment. They also provided significant volunteer support. Madam Chairman, 29,289 adult volunteer hours and 5,503 Candy Striper hours in 2024 through services like information desks, the Pink Café and Gift Shop, and The Barn.

Madam Chairman, due to the pressures of delivering health care within a capped revenue funding programme model, BHB has seen its cash reserves used up. It is currently maximising utilisation of its $25 million overdraft facility, which is used to cover operational expenses month by month. And there is currently no cash for major projects.

By the end of March 2025, BHB has recorded a net loss of $15.5 million after taking into consideration savings. This is a $7.3 million better-than-projected loss of $22.8 million due to BHB's cost savings as well as Government concessions.

Madam Chairman, net revenue was slightly above budget by $10.6 million. And expenses were $3.3 million, or 0.9 per cent above the budget. Highlighting the efforts that BHB staff have undertaken to control costs, these cash savings have had a positive impact on investments in staff and with the facility and equipment.

Madam Chairman, the Bermuda Industrial Union staff had a cost-of-living adjustment increase of 4 per cent in October 2024. BHB's BPSU members have not received a COLA increase since 2018, with 2022 negotiations still ongoing.

Repairs and upgrades have been limited to essential needs, maintaining safety and international care standards but are hindering proactive planning and improvements.

Madam Chairman, as of February 2024, total savings reached $23 million with $12 million attributed to government concessions. The remaining savings came from internal initiatives, disciplined financial management and keeping expenditures below budget. While some non-clinical vacancies were left unfilled due to reduced costs, efforts to hire nurses and clinical staff have maintained service quality.

Madam Chairman, BHB is exploring alternative revenue sources beyond Government funding and seeking to extend credit facilities to support growing service demands. BHB is nearing the implementation of the 2024 budget initiative to build private insurance for road traffic accident injuries, restoring coverage through premiums.

BHB also plans to introduce limited charges for services influenced by local factors, international markets and overseas vendors, including specialist drugs and medical supplies.

Madam Chairman, regarding the auditing process, BHB has clean audited financial statements up to 2023. The 2022 and 2023 annual reports are completed and are in final approval process. The audited financial statements for 2024 and 2025 financial years are underway and are expected to be completed by the third quarter.

Investments in upgrade and improvements. Madam Chairman, BHB continues to invest significantly in capital infrastructures to maintain safe, high-quality care. Financial pressures have led to the deferral of some projects but as Bermuda's sole hospital provider BHB prioritises the patient's safety and adherence to international standards.

Capital projects and operationally funded improvements. Sterile Processing Department [SPD] upgrade. Madam Chairman, BHB began a $4.5 million renovation of its Sterile Processing Department in November with completion expected by summer 2025.

The project includes replacing ageing equipment, furniture, flooring and upgrading infrastructure in the 14-year-old General Wing Facility. SPD is critical to clinical safety, ensuring all surgical and reusable tools are sanitised, supporting over 9,000 surgeries annually at KEMH.

Pyxis Upgrade. Madam Chairman, Pyxis is BHB's medication management system accessed via MedStations allowing controlled nursing access and central monitoring by pharmacy. It was first introduced in 2010 with 2014 software upgrades, all 36 Pyxis MedStations across BHB sites were recently replaced due to outdated equipment. Over 550 staff have received training for this upgrade in the new Pyxis ES enhanced security, efficiency, accuracy EMR integration and usability. The upgrade incurred at no capital cost as it was included in the service contract, though overall Pyxis costs have increased.

New Acute Care Wing (ACW) generator. Madam Chairman, in 2024 an additional generator was installed at King Edward VII Memorial hospital to enhance BHB's electrical backup. Working with two existing power units, to power essential systems during outages. The project, managed by Paget Health Services, under the public-private partnerships contract began in June and finished by year-end with no extra cost to BHB.

Mattress replacement project. Madam Chairman, BHB replaced 129 older mattresses at the Acute Care Wing this year at a cost of $80,000. The new mattresses enhanced patient recovery by preventing pressure ulcers, improving rest and comfort, aiding medical procedures with adjustability and supporting better infection control through easier cleaning.

Diagnostic imaging equipment replacement. Madam Chairman, the Acute Wing's diagnostic imaging equipment over 10 years old is nearing end of life, causing increased MRI and CT service disruptions, which is problematic for Bermuda's only 24/7 emergency service. Replacement will begin this fiscal year and continue into the next, with a $12 million, five-year plan, covering replacement, upgrades, installations and service. Payments are structured over time. And philanthropic support via the Bermuda Hospitals Charitable Foundation is crucial to the programme.

New human resources and payroll systems. Madam Chairman, over the course of this fiscal year work began to implement a new human capital management system, known as HCMS, and payroll system. Both systems are old and at high risk of critical failure. Therefore, upgrades can no longer be postponed. A major part of this project is expected to be completed within the last quarter of this fiscal year. The new systems will provide increased stability for these mission-critical applications while allowing the BHB to decommission hardware that is at the end of its life.

The HCMS system will help streamline human services functions and improve data integrity and accuracy. The payroll system will also benefit from more efficiency and reliability.

Now on to oncology. Madam Chairman, two new oncologists and two oncology nurses joined in February and bring a full-time oncologist team to three, and a complete nursing staff. This enables on Island care for all cancer patients serving up to 300 monthly. BHB thanks Bermuda Cancer and Health Centre, P.A.L.S., and the Department of Immigration for their support during recruitment.

Since hiring oncologists is rare and can take six months or more, BHB is exploring locum agreements with overseas hospitals to maintain services during hiring gaps or vacations.

Executive positions. Madam Chairman, following the appointment of the new CEO, the Deputy CEO role, previously held by the current CEO, required coverage particularly in the key areas of human resources and organisational development and strategy. As a result, the role was restructured into a dedicated Chief of People position. After a rigorous recruitment process, the successful candidate began their role in March of this fiscal year.

Regarding existing positions, the Acting Chief [Operating] Officer was confirmed as the Chief Operating Officer this year. And the Acting Chief of Staff was confirmed as the Chief of Staff in May.

Digital Health Trainee Progamme. Madam Chairman, the Digital Health Trainee Programme launched in November 2024 with four staff in a two-year rotation across technical applications, informatics and project management teams, included monthly field trips to local IT groups. In summer 2024, Digital Health hired many students, partnering with technology leadership forums to include two new students. These initiatives encourage Bermudians to pursue health care tech careers while providing training and experience.

Improving access to education. Madam Chairman, a new learning platform was launched at BHB in this fiscal year following a pilot comprised of more than 100 staff. The new platform gives staff access to more than 100 courses focused on strengthening skills such as decision-making, communication and leadership while enhancing skills in computing software such as Excel, Microsoft Teams, and Outlook.

Scholarship. Madam Chairman, BHB awarded $190,000 in scholarships to 12 local students in this fiscal year. One of the scholarships awarded was for $20,000 for two years and is funded by GlaxoSmithKline and administered by BHB. The other 11 students each received a BHB general scholarship in their speciality area valued at $15,000 for one year. Six of the general scholarship recipients were medical students, one was a physiotherapy student, and one was a psychology student, and three were nursing students.

Signature School MOU

Sen. Lauren Bell: Madam Chairman, BHB signed a memorandum of understanding with the Ministry of Education in November 2024. This means BHB is now a learning partner for the new Signature School programme, specifically the Health and Social Care Signature Learning programme, which will be in place at the Berkeley Institute. BHB hopes this initiative will inspire more Bermudian students to pursue careers in the health care services.

Performance Measures by Business Unit

Accreditation

Sen. Lauren Bell: Madam Chairman, in May 2024, BHB earned full accreditation from Accreditation Canada after rigorous review of nearly 3,800 safety criteria across all sites. Four independent surveyors assessed services, documents, and staff, praising BHB's pandemic response, EMR rollout, strategic planning, and service improvements.

In addition to this organisation-wide accreditation, BHB holds specialised accreditations from Joint Commissions International for Pathology, American College of Radiology for [Mammography], Commission on Accreditation of Rehabilitation Facilities for Turning Point Substance Abuse Programme, and a Certificate of Distinction from Accreditation Canada for its primary stroke centre.

Stroke Care Performance

Sen. Lauren Bell: Madam Chairman, in December 2024, BHB's Primary Stroke Centre improved its benchmark for key stroke performance indicator, reducing the average door-to-needle time for administering TPA, which is a critical clot-busting drug. Administering TPA within one hour of hospital arrival is best practice and a key quality indicator under Accreditation Canada's Stroke Distinction Programme.

While meeting the standard has been a challenge since the Centre opened in 2019, a recent rise in timely patient arrivals has enabled physicians to deliver optimum care more consistently.

Madam Chairman, at BHB, 15-minute daily afternoon meetings with clinical and supports areas, including housekeeping and diagnostic imaging, were initiated to better identify issues as well as find ways to ensure tests and diagnostics were completed for inpatients in a timelier manner. A key issue raised in the daily meeting was the need to book ambulance transport a day in advance to support timely patient discharges. Improved coordination among clinical teams and the use of PEARL [Patient Electronic & Administrative Records Log] discharge tools, including detailed bullet rounds, have helped streamline the process.

Madam Chairman, as of December 2024, nearly half of BHB's acute care beds were occupied by patients medically fit for discharge, with an average day of over 70 days. This has led to emergency department crowding and postponed elective surgeries. In response, a task force is trialling new technology to improve patient flow and reduce stays. Initiatives include better use of inpatient space and piloting remote monitoring equipment, which could prevent admissions or allow earlier discharge with continued oversight.

Improving Care Through Integrated Care Pathways

Sen. Lauren Bell: Madam Chairman, BHB is advancing integrated care pathways to improve coordination and outcomes. This month, it launched a prostate cancer care pathway and booklet developed in collaboration with urologists, the Bermuda Cancer and Health Centre, PALS, and the Daily Meal Charity to support prevention, diagnosis, and treatment of men in Bermuda.

BHB also began using a new green light laser for non-invasive prostate treatment, donated by Argus via the Bermuda Hospital Charitable Foundation. By August, five patients were treated, with 15 more scheduled. The technology improves access, shortens recovery, and reduces the need for overseas care.

Madam Chairman, BHB is working with Johns Hopkins University to enhance trauma and burns care. In December 2024, BHB staff and local surgeons collaborated with Johns Hopkins trauma specialists building on earlier work in burns care. The goal is to improve on Island coordination, emergency response, and explore real-time remote specialist support, strengthening local care and overseas transfer readiness.

Digital Health Improvements in the Fiscal Year

Sen. Lauren Bell: Madam Chairman, in 2024 BHB expanded its medical informatics team with the appointment of two deputy chief medical information officers, both practicing BHB physicians. Their clinical leadership is vital to ensure that BHB systems, particularly PEARL, are optimised to support patient care.

Supporting Improved Patient Care Between Hospital and Community

Sen. Lauren Bell: Madam Chairman, a key component of digital health strategy is improving communications between the hospital and external physician's offices, helping to strengthen relationships and better ensure the coordination of care as patients move between an acute and community setting. In 2024, BHB purchased and began the implementation of an integrated engine, which enables PEARL to connect with other BHB systems and external physician office electronic medical records. This will help in the phasing out of fax communications, which is archaic, unreliable, and not secure enough for the new PIPA legislation landscape. Connecting community electronic medical records with

PEARL through the integration engine will be a key focus in the upcoming fiscal year.

Johns Hopkins Activity and Mobility Promotions

Sen. Lauren Bell: Madam Chairman, Johns Hopkins activity and mobility promotion was launched at BHB in June 2023, with the goal of getting every patient moved every day in hospital. This is critical to help prevent deconditioning and other issues such as pressure injuries. In 2024, PEARL was updated to build documentation and reporting functions to support this programme. This enabled BHB to review documentation compliance and the patient's achievement of their daily activity and mobility goals.

The reports improve accountability with staff working with and inputting data daily, allowing them to view their data and other unit data in a healthy competition to meet the key performance indicators related to this programme.

Detecting and Managing Acute Kidney Injuries

Sen. Lauren Bell: Madam Chairman, a National Health Service (NHS) for acute kidney injury (AKI) which is a tool designed to detect and manage AKI, has been embedded within PEARL. This algorithm ensures timely and consistent identification and treatment of AKI.

Optimising and Upgrading PEARL

Sen. Lauren Bell: Madam Chairman, the first major upgrade of PEARL was completed in 2024, with a second scheduled for March 2025. Testing and preparations are already complete. Optimising efforts began in summer 2024 in partnership with Oracle Health, focussing on improving system design, efficiency, and safety through configuration changes, training, and new features.

Unique Patient Identifiers

Sen. Lauren Bell: Madam Chairman, in 2024, BHB piloted an Enterprise Master Person Index, known as EMPI, to assign unique identifiers across health care systems, reducing duplicate records, and improving patient safety. The pilot achieved over 90 per cent match rate across four data sets, including PEARL.

In 2025, BHB will integrate EMPI with PEARL to support community integration and the Bermuda Health Council's National Universal Patient Identifier, (UPI) initiative.

Ensuring PIPA Compliance

Sen. Lauren Bell: Madam Chairman, with the Personal Information Protection Act 2016 becoming fully operational on 1 January 2025, BHB undertook extensive preparations to ensure compliance. Key actions include

1. offering PIPA training to all 1,800 staff members;
2. developing new privacy policies and updating existing ones;
3. revising forms, including the general consent to care form and creating stakeholder specific privacy notices, for example, for patients, staff, vendors, and CCT footage; and
4. launching a dedicated PIPA webpage to house privacy notices and key information.

Responses to Major Challenges in the Fiscal Year

ACW Electrical Fire

Sen. Lauren Bell: Madam Chairman, in June 2024, an internal electrical failure at KEMH Acute Care Wing caused a full power outage. Backup generators failed, impacting steam, water, and A/C. BHB activated alert level three and launched a crisis response. Power was restored overnight and services resumed by morning. Repairs were completed under the PPP [Public Private Partnership] contract at no extra cost beyond staffing.

Bermuda Measles Outbreak

Sen. Lauren Bell: Madam Chairman, in November 2024, Bermuda reported its first measles cases in decades. Given measles high contagiousness, BHB worked with the Ministry of Health on contract tracing. A PEARL report was developed to track patient locations and times, proving vital for identifying exposures.

Plans for the Upcoming Year

Sen. Lauren Bell: Madam Chairman, in the 2025/26 fiscal year, BHB plans to balance budget constraints with critical investments. Key initiatives include upgrading diagnostic imaging equipment, completion by fall 2025; renovating the maternity unit infrastructure, furniture, and equipment; advancing the 2026-2030 Strategic Plan in collaboration with both internal and external stakeholders; continuing PEARL systems annual upgrades; launching a NEWS2 dashboard to monitor patients at risk of critical illness with full implementation in 2025; and finally, establishing a cloud-based data lake for storing and querying structure and unstructured data, including legacy archives.

Madam Chairman, this concludes my presentation on Head 24, Hospitals.

HEAD 91—HEALTH INSURANCE

Sen. Lauren Bell: Madam Chairman, I am pleased to present the budget for Head 91, Health Insurance, found on pages B-168 through B-170 of the Budget Book. The budget for the Health Insurance Department

[HID] for fiscal year 2025/26 is $15,901,000. This represents an increase of $12,459,000 above the 2024/25 budget.

Grants and Contributions

Sen. Lauren Bell: Found on page C-19, the grant to the Health Insurance Fund for 2025/26 is $13,250,000, representing an increase of $10,950,000.

Health Insurance Administration
General Administration

Sen. Lauren Bell: The Head 91 budget partially funds the Health Insurance Department to develop and administer the Government's social health insurance products, including the Health Insurance Plan (HIP), FutureCare plan, the Mutual Reinsurance Fund, the Government Subsidy Programme, which pays towards the hospitalisation cost of select population, and the Health System Strengthening Fund.

Madam Chairman, since November 2021, HIP and FutureCare policyholders have not experienced an increase in premiums. The monthly premium for HIP has remained at $459.24, and for FutureCare at $530.14. This reflected the Government's commitment to ensuring that premium rates remain stable and affordable for policyholders, particularly the most vulnerable members of our community. However, to maintain the financial viability amid rising medical costs and demand, a modest premium increase will take effect in the next fiscal year.

Prescription Drug Benefit

Sen. Lauren Bell: Madam Chairman, the prescription drug benefit is an essential component of the health care system, offering access to necessary medications at reduced cost. This benefit helps to ensure that individuals, particularly those with chronic conditions or complex health needs, can afford the medications required to manage their health and prevent more serious costly health complications.

Madam Chairman, between the 1 April 2024 and the 31 March 2025, a total of 2,383 HIP participants and 4,707 FutureCare participants have accessed the prescription drug benefit. This benefit covers 100 per cent of the cost, providing up to $1,000 in annual coverage for HIP clients and up to $3,000 in annual coverage for FutureCare clients. The use of the prescription drug benefit underscores its vital role in providing financial relief and facilitating access to essential medications for active members enrolled in both plans.

Along with the 2,383 HIP participants who accessed the prescription drug benefits, the HID has dispersed $1,235,378 in prescription claims, equating to an average of $518.41 per active HIP participant. Additionally, for the 4,707 FutureCare participants who accessed the prescription drug benefit, the HID has disbursed $7,289,619 in claims, averaging $1,548 per FutureCare participant.

In total, HID's total expenditure on prescription drugs was $8,524,998, which is an increase of $1,036,356 for the same time last fiscal year. These figures highlight the critical need for, and the significance of the financial support offered through the HID.

Maternity Benefit Programme

Sen. Lauren Bell: Madam Chairman, the Maternity Benefit Programme provides financial support and essential health care to expectant mothers, ensuring access to prenatal delivery and postnatal care, regardless of the financial status. It helps reduce the cost for families and promotes better health outcomes. The programme covers up to 100 uninsured or underinsured pregnant women, filling gaps in maternity coverage. In 2024/25, HID dispersed about $59,000 for eligible claims. HID remains committed to expanding the programme to better serve Bermuda's mothers and babies.

Personal Home Care—PHC Benefit

Sen. Lauren Bell: Madam Chairman, the Personal Home Care [PHC] Benefit is vital for Bermuda's ageing population by helping seniors stay independent and reduce hospital admissions. It provides financial support for skilled and unskilled home caregivers, including family members.

Currently, 478 participants use PHC with five new requests weekly. HID conducts assessments virtually or by phone with an average five-day wait and up to five-day assessments daily. From April 2024 to March 2025, HID distributed $6,661,202 in PHC claims, about $13,935 per participant, a 3 per cent increase from the prior year. With rising demand, HID is exploring new ways to enhance the benefit.

Following the Government's commitment to remove the 12-month wait, eligible policyholders, including seniors and those with chronic conditions, will be able to access home care services immediately, supporting timely hospital discharges.

Enhanced Care Programme (ECP)

Sen. Lauren Bell: Madam Chairman, since 2017, the Enhanced Care Programme (ECP) has been administered by the Health Insurance [Department] programme (HID) to support the treatment of chronic non-communicable diseases amongst the underinsured and uninsured populations.

The programme facilitates access to primary care, enabling participants to receive essential treatment that may have previously been out of reach. Currently, there are 92 active participants, each of whom is eligible for four primary care visits annually without a

co-pay, along with access to critical medications for chronic disease management.

Health Insurance Fund Operating Results

Sen. Lauren Bell: Madam Chairman, Health Insurance Fund (HIF) encompasses two products and associated policy groups: the Health Insurance Plan (HIP) and FutureCare. These programmes provide essential health care coverage to an important segment of the population, ensuring access to hospital outpatient prescription and other medical services. The projected headcount of HIP policyholders for fiscal year 2025/26 is 3,771, and the projected FutureCare headcount for 2025/26 is 5,250 policyholders.

These projections are anticipated to be higher, given the HIP and FutureCare enhancements and the removal of the wait period for the Personal Home Care benefit. The combined 2025/26 headcount for both programmes represents a 1.9 per cent increase over the combined 2024/25 headcount, reflecting a gradual growth in enrolment with continued demand for health insurance services.

For fiscal year 2025/26, the HIF would expect to collect $21.5 million should the headcount remain constant. Should there be a 2.5 per cent increase in headcount, the collection of $22.1 million is expected. Finally, should the HIF return to the average performance levels of 2024/25, a collection of $21.3 million is expected.

HIP Operating Results

Sen. Lauren Bell: Madam Chairman, the 2025 projected value for HIP claims is $12,186,000, or $3,232 in claims per policyholder. HIP claims data offers valuable insight into utilisation patterns, enabling the HID to assess cost drivers, identify gaps in service access, and explore opportunities for improved care coordination. Moreover, the HIP claims projection emphasises a need for continued modernisation and efficiency in the administration of public insurance plans.

FutureCare Operating Results

Sen. Lauren Bell: Madam Chairman, the 2025/26 projected value for FutureCare claims is $34,529,000, or $6,577 per policyholder. The HID plays a vital role in ensuring that FutureCare funds are administered efficiently and that providers are reimbursed accurately and promptly, and that services covered under the plan align with the most critical health needs of the population. Moreover, the per capita claims cost is an essential metric for financial planning, premium rate setting, and ongoing assessment of the plan sustainability.

Madam Chairman, the total 2025/26 premiums to be collected for FutureCare are projected to be $32.6 million should the headcount remain constant. Should there be a 2 per cent increase in the headcount, the HID would expect to collect $33.3 million.

Finally, should FutureCare return to the average performance levels of 2024/25, HID would expect to collect $32.1 million in premiums.

MRF Operating Results

Sen. Lauren Bell: Madam Chairman, the Mutual Reinsurance Fund premiums play a critical role in sustaining the operations of the Health Insurance Department and ensuring the financial stability of Bermuda's health care system.

As the central funding mechanism, MRF premiums are pooled to support essential high-cost health services that benefit the entire population, such as kidney dialysis, long-term hospital care, and catastrophic care coverage. For the HID, these contributions are vital in offsetting the cost benefits provided by HIP and FutureCare, therefore helping to keep premiums affordable for policyholders.

The MRF premium for 2024/25 fiscal year remained at $376.97 per person, per month. As a current date, the MRF totals $18,128,000 per month average. Should the headcount remain at the current average of approximately 48,080 individuals, the MRF is expected to collect a total of $217.4 million for fiscal year 2025/26. The MRF headcount has increased by less than 1.2 per cent over the past three years. Should this be a 1.1 per cent increase, the MRF is expected to collect a total of $219 million.

Health System Strengthening Fund

Sen. Lauren Bell: Madam Chairman, in 2024, $1 million from Health System Strengthening Funds supported the Universal Health Coverage (UHC) implementation. The PMO [Project Management Office] advanced financial analysis and actuarial modelling for the core benefits package and began establishing national health system metrics to evaluate and prove care quality.

The PMO is also implementing recommendations for mental health, chronic kidney disease, first 1,000 days, and mapping pathways for respiratory asthma and acute care. All activities, including a development of a health care workforce strategy, are on track.

Subsidising Operating Results

Sen. Lauren Bell: Madam Chairman, for 2025/26, the Youth, Age, and Indigent Subsidy Programme forecast $134 million to cover 65,490 hospital encounters. The Hospital Insurance Department oversees accurate and timely processing of these payments, funded by the Consolidated Fund included in the hospital budget.

This vital programme ensures residents facing financial hardship can access necessary care at KEMH

and Mid-Atlantic Wellness Institute (MWI), reducing delayed treatment and preventative hospitalisations. It supports Universal Health Coverage by providing equitable access without financial hardships.

Madam Chairman, this concludes my presentation on programme 9101, Health Insurance Administration and Head 91.

Madam Chairman, for my closing remarks, I want to state that the Ministry of Health carries a vital mandate to implement the policies, plans, and programmes necessary to build a healthier Bermuda. Across all programmes and business units, the Ministry's work is shaped by the following priorities:

- equity in access and outcomes;
- fiscal responsibility and sustainability;
- preventative care and early intervention;
- support for vulnerable populations;
- health systems strengthening and integration;
- workforce development; and finally
- community engagement.

Together, these priorities reinforce our vision for a modern, inclusive, and responsive health care system, one that protects, empowers, and uplifts every resident of Bermuda.

Madam Chairman, as Bermuda advances towards its health reform goals, this budget is more than a financial plan. It is a catalyst for meaningful exchange. It reflects our deep commitment to delivering quality care for all, safeguarding public health, and ensuring that every person in Bermuda has the opportunity to live a healthy and dignified life.

We remain focused on system-wide reforms that align health care delivery with the principles of accessibility, affordability, and quality. This budget is guided by our shared vision of healthy people in healthy communities.

Madam Chairman, this concludes my budget brief for the Ministry of Health.

The Chairman: Thank you, Junior Minister Bell, Senator Bell.

Do you have any . . . did you receive any questions prior to today's presentation that you would like to address?

Sen. Lauren Bell: Yes, I can report that I received three questions from the Opposition. Those questions were answered in the brief I have presented today.

Additionally, I received three questions from Independent Senator Wight. Those came to me this morning, so unfortunately, they weren't included in the brief, but I do have responses. And I am happy to provide those answers if Senator Wight can first pose those questions.

Sen. John Wight: Thank you, Senator.

Yes, so my first question—and I appreciate this, is looking at page B-149. The hospitals have obviously had a very large increase in funding of approximately $22 million. So, what does the Ministry deem to be the three greatest needs for the hospital in 2025/26 to address the challenges of meeting the medical needs of Bermuda's ageing population? That's my first question.

The second is: beds in government-funded nursing homes need to be increased as many seniors in our community are unable to afford to pay for private nursing homes. Can the Ministry speak to the plan for the coming year in this area?

And the third question, home health services is the most cost-effective method to address seniors who do not yet have a need for nursing homes and who wish to enjoy their independence. What is the plan for expanding health services, and where do I find this budgeted for?

Thank you, Senator.

The Chairman: Thank you, Senator Wight.

Senator Bell, how do you wish to proceed? Collect all the questions, including Senator Wight's . . . or answer Senator Wight's questions now?

Sen. Lauren Bell: Correct, Chairman. That's my preference.

The Chairman: Okay, thank you.

Would any other Senator like to comment on the heads raised?

Senator Cunningham.

Sen. Victoria Cunningham: Thank you, Madam Chairman. So, I'm asking all my questions, and then—

The Chairman: Yes, Senator Cunningham.

Sen. Victoria Cunningham: Yes, so I can confirm that a lot of the pre-posed questions were covered in the brief. The main one asked about the anticipated total cost of implementing Universal Health Care, I did hear her say there is no single price tag. So, we will look forward to seeing what the ultimate price tag is when it ultimately comes into play.

But I just wanted to speak to the performance measures for the Programme Management Office on page B-153 that states it's 75 per cent done for the year for the established . . . to get the PMO up and running, and it will be completed 100 per cent by 2025/26. So, I wanted to know what the main priorities are for the 2025/26 year for that PMO office.

My second pre-posed question was, What will happen to the block grant for the hospital when Universal Health Care comes into play? And my supplemental to that would be what reporting and oversight mechanisms are in place to monitor how these block grant funds have been spent or are spent to ensure accountability for both Government and the BHB.

And my third one was, I guess, similar to one by the Independent Senator to my left about the $22

million additional funding. I think I would ask for it to be specifically related to how it's addressing staffing and inflationary needs.

And I think the Ministry and the Junior Minister in particular should be giving assurance to the public that the current operational grant is meeting the demands of our ageing population. I think we want confirmation that we're on track. What is it, by next year one in four people on this Island are going to be over 65? So, this is something that's coming at us rapidly.

And then moving on to additional questions. So going to the Capital Development on page C-5, I note the total authorised funds of $88.9 million, which includes Sylvia Richardson and Lefroy House, as well as the parish clinics. One question would be with the parish clinics, when do they expect the Mangrove Bay Clinic to be completely operational? And then I assume the East End is potentially the urgent care. Are there other details of the second one, that I think was mentioned, and then obviously the Hamilton Clinic?

But with Lefroy House, I have been up there. I have played bingo with the residents. And they are actually wonderful people. But the facility itself is run down. And I feel that we are just spending money and spending money on just putting Band-Aids on things. So, is there any effort to purchase land or use government land to build a new facility? Because I would say for Lefroy House refurbishment and the Lefroy House care community, $85 million is quite a hefty amount. And I would think that that's leaning towards purchasing a new facility.

So back on page C-18, we see the Grants and Contributions. There are a number that weren't budgeted in the . . . well, they were budgeted in the last period but have increased. And I just wanted to see what explanation there is to how these grants and contributions are determined and the process around the decisions for those fundings being made, and what . . . And I get Age Concern, Family Centre. All great organisations.

I will declare an interest, as my cousin is the diabetes educator for the Diabetes Association. But I would be interested to see why the Bermuda Diabetes Association—who is the number one charity working to support diabetes education and the . . . maybe not elimination, but the reduction of the health issues around that, the incidence of diabetes—are not considered for Ministry of Health grants. And I thought that was exactly what the sugar tax was . . . revenue was supposed to be generated to improve public health.

So, I would say my question is, why isn't the Bermuda Diabetes Association, who I would say is our leading entity on this issue, receiving direct support?

And I also note, and I think on page . . . so C-18 to page C-21, where you have got Ministry of Youth, Social Development and Seniors, where we can see grants again for Age Concern, the rest homes and Women's Resource Centre. I would just be interested to know if the ministries collaborate on those contribution budgets.

Back on page B-151, I wanted to know the registration for doctors and nurses. It looks like doctor's registration is down and nurses has gone to zero. I just wondered if that has moved somewhere.

And then on performance measures on page B-153, there is one that says the resolution rate for complaints against physicians resolved by professional statutory body within the year is originally forecast at 25 and at 50. I would be interested to know if that's an under-resourcing issue or procedural delays.

And can you confirm if . . . I mean, we don't obviously have any absolute numbers, but how many of these complaints actually resulted in disciplinary actions?

Moving on to Head 22, if I may. So, under the performance measures on page B-158, you mentioned the childhood immunisation. You also spoke about the November 2024 outbreak of measles. I just wondered what the department is doing to get that 85 [per cent] up to the 90 [per cent]. I believe that's the World Health Organization recommendation. I was trying to look up Pan American Health Organization's (PAHO's), but I could not find it, but I have a feeling it's probably around 90 [per cent]. But I think in a small population like ours, that immunisation threshold is one that we need to meet.

And then on page, again, B-158 under child health, I find it extremely troubling that one in four of our five-year-olds is overweight or obese, and a figure that seems to have remained unchanged and has actually gone up from the 2023/24 year. I ask, and I guess this ties in with sport and with education, but are our early childhood centres being supported with healthy food and movement programmes? Are parents empowered with the tools that they need to ensure that their children are getting those programmes?

And I think we need to look at this because this is an indicator that, you know, it could only grow more expensive and more devastating, quite frankly, if left unaddressed. I think we need to look at some intervention measures to bring that down.

And then on page B-160, I was just a little concerned, but I probably understand that the percentage of institutions compliant with nutritious and varied diets that promote good health and well-being, that our rest home facilities are at 90 per cent for this year, and our correctional facilities are at 95 per cent, which suggests to me that our correctional facilities' clients are getting better nutritional guidance and meals than our rest homes. I just want to see what the difference between those performance metrics would be between the corrections and the rest homes.

You also mentioned trans fats under this, and I know it was in the Government's Throne Speech. I was of the opinion that most food products that were being manufactured and distributed or imported into Bermuda now from the US and UK are now compliant with the

trans fats regulations. So, I wonder where that programme is going to go and how they are going to look at it from a Bermuda standpoint, unless just looking at Bermuda-produced food sources.

And then—

The Chairman: Excuse me, Senator Cunningham, just a time check. There are 15 minutes left to discuss this.

Thank you.

Sen. Victoria Cunningham: Well, I will leave hospitals then because my colleague in the House, in the other place, sorry, had limited time on that, but she was able to ask . . . although I will ask about the BHB involvement with the Signature Programme. I believe the students have been enrolled in these programmes now for up to three years, so I was just wondering how many students were involved in the Signature Schools Programme at Berkeley by year group, and how many students were enrolled in the nursing programme at Bermuda College.

And then on to Head 91, if I may. The budget spoke about the enhanced benefits for FutureCare participants whereby they no longer need to wait the 12-months from enrolment in the plan to use the benefit for home care. My question is . . . obviously, we know nursing home beds are pretty unavailable, and in most cases unaffordable. So, when is that change going to come into effect? I know a lot of the implemented budget or tax relief changes are coming into effect on 1 July. I think a lot of the listening audience, and particularly members of my family, would be interested to know when will that budget benefit of the no-need-to wait-12-months . . . when will that come into effect? As I know, a lot of families will be waiting for that small amount of relief.

And finally, on health insurance, how many claims adjusters are there within the department? Just thinking about how long it takes to process a claim, to see what their workload is, and going on to mental health of our employees. Are they sufficiently staffed?

And another one was looking at the department objectives for health insurance, number four is reducing paper use. The performance measure on page B-170 shows reduced total office paper volume, and it is maintained at 20 per cent for 2023/24, 2024/25, and 2025/26. I would say if we were looking to have a SMART goal, we should be trying to work with that to keep the paper use down. And especially with technological advancements, we should be looking at more measurable actions to reduce that, and obviously then be more efficient and sustainable.

And I will leave that for now. Thank you very much, Madam Chairman.

The Chairman: Thank you, Senator Cunningham.

Do any of the other Senators wish to speak on the heads raised?

Thank you, Senator Bell. Back to you to respond. Thank you to the questions raised.

Sen. Lauren Bell: Thank you, Madam Chairman.

A question from Senator Cunningham was, What were the main priorities for the upcoming year for Universal Health Coverage, PMO? And I can advise that the Universal Health Coverage is not health care. Priorities for 2025/26 are the establishment of the single-payer model, and the rollout of the core benefits package as part of the Universal Health Coverage.

The next question by Senator Cunningham was, What will happen to the block grant when the UHC comes into play, and what reporting mechanisms are in place to monitor the accountability for Government and BHB? So, this funding approach was initially adopted to control escalating health care costs and encourage efficiency within the hospital system. And while the block grant remains the primary funding model, plans for future finance model will be within the context of the broader UHC reform goals.

There was also a question from Senator Cunningham about grants and contributions, and she queried about how those were determined. She gave an example and queried why the Diabetes Association wasn't receiving funding support. So, the Government's focus for 2025/26 was mental health, and therefore the grants reflected the organisations that were involved with improving mental health in Bermuda. The Ministry entertains grant applications in July of each year.

Also from Senator Cunningham was a question regarding the registration of doctors and nurses. In 2025/26 is . . . it was an off year as registration occurs typically every two years.

There was also a question regarding performance measures, the resolution of complaints against physicians, and is there an under resourcing in this area, and how many complaints actually resulted in disciplinary action. The OCMO [Office of the Chief Medical Officer] has experienced HR challenges and difficulties in achieving quorums to evaluate these complaints. So, the OCMO has scheduled quarterly meetings to alleviate this backlog, and thus far no disciplinary actions have been recommended.

Regarding students who are enrolled at Bermuda College for their nursing programme, there's currently a capacity of up to 12 per year with limitations on the clinical placements.

Senator Cunningham also asked, When is the Mangrove Bay Clinic expected to be completely operational? As I stated in my brief, we are in the general contractor selection phase. I am happy to say that the selection process has concluded, and the selected contractor is now commencing work on site. The renovation is expected to take the rest of the calendar year.

There was also a question about child health and obesity. Health visitors are working in collaboration with our public health nutritionist and childcare

regulations team to promote healthy nutritional habits. Nutrition talks were conducted in all government preschools.

Regarding trans fats, the Minister of Health is building testing capacity to identify industrially produced trans fats in both domestically produced and imported foods from the US, UK, and other jurisdictions. And that was briefly covered in my brief.

Madam Chairman, as I receive other responses to Senator Cunningham's questions, I am going to go to the questions posed by Independent Senator Wight.

The Chairman: Thank you.

Sen. Lauren Bell: You are welcome.

The question was posed by the Senator regarding the increased funding of approximately $22 million. And he queried what were the three greatest needs for the hospital in 2025/26.

The net increase to the BHB was $4.5 million when all the grants and subsidies are reconciled. The three main challenges that BHB seeks to address include ensuring that there is a comprehensive recruitment and retention programme in place to provide health services to staff.

Secondly, there is a focus to complete upgrades and maintenance projects to ensure a competent facility.

And thirdly, to increase home health monitoring capacity for eligible patients to ease the burden on emergency department and inpatient units.

There was a question, again from Senator Cunningham, regarding BHB's involvement in the Signature Programme. Now, this question is probably more appropriately suited to the Minister of Education or actually The Berkeley Institute. However, at least 30 students participated in orientation at BHB. And we are very excited to be a Signature School partner, and we will be soon announcing a major partnership to support that.

There was a question by Senator Cunningham regarding when we plan to eliminate the 12-month waiting period. The Ministry of Health is actively working on this and will be able to report on a timeline as soon as the Cabinet has an opportunity to consider this. And we are looking to progress this as soon as possible as the Ministry of Health recognises the need for immediate eligibility as it supports the Ageing in Place initiative.

Now, to the question posed by Senator Wight regarding more beds in Government-funded nursing homes needing to be increased. And there was a question about our plan for the upcoming year in this area. I can give reference to page C-5. There is $300,000 in business unit 75136 on page C-5 which is earmarked for design work for expanding the number of beds at Sylvia Richardson Care Facility by at least 10 beds.

The $620,000 in business unit 75361 on page C-5 is for the design work to build a new long-term care facility in the West End which could replace or supplement the care capacity of Lefroy House. In my brief, I did describe the extensive improvements that have been carried out at Lefroy House, and I invite Senator Cunningham to go and have a look at those recent improvements.

But, that being said, a design competition was launched in April 2025 with an expression of interest period for four design forms responded to. In May, there were three architectural firms that started work on their designs as part of a conceptual design competition and two remain. The Government is committed to building a new purpose-built facility to house the Lefroy Care Community Facility at a location on Morgan's Point adjacent to George's Bay Road and the Railway Trail junction. The shortlisted teams have been asked to produce a concept design, and a comprehensive brief has been issued to those architectural firms as well as information about the site.

A panel will review all entries and attend a presentation and question-answering session by two of the competing architectural firms before selecting the winner by the end of July 2025. The new facility, I can confirm, will have approximately 60 beds.

The other question posed by Senator Wight was that in addition to the home services recognising the most cost-effective method to address seniors who have a need for nursing homes, he wanted to get an explanation of expanding health services and where can he find that or find this budgeted for. The key component for home health services is delivered through our occupational therapy and physiotherapy teams who provide preventative in-home safety checks and full risk assessment screenings for referred seniors.

They also offer education, coaching, and support to eligible clients and their caregivers to manage functional needs, reduce the risk of injury, and promote ageing in place by supporting independence in their own home. This work is currently funded under the occupational therapy and physiotherapy programmes, and you can find that on page B-154.

Some of the key priorities for nursing services include ensuring public health nursing services are fully staffed to meet the demand, expanding community health worker availability, capability, and scope of practice with oversight from nursing staff in collaboration with the Bermuda Nursing Council, improving facility infrastructure to support organisational efficiency. This needs to be a priority but it is on the agenda. There is adjusting work hours to ensure coverage seven days a week including holidays, and a review of the staffing levels and shift patterns to prevent shortages. Some of this is budgeted out of 32060 Community Health Nursing.

The question that Senator Cunningham raised about Lefroy House and whether there was an effort to purchase land, I believe I have answered that one.

There was also a question by Senator Cunningham on the percentage of institutions compliant

with healthy diets [being] lower than expected. There are various factors across the 18 senior care homes which are currently supported by two public health nutritionists to ensure that they meet nutritional standards in line with the code of practice. We are currently collaborating with Age Concern to provide continuous education on proper nutrition and medical nutritional therapy within these homes. Private homes require more support however and monitoring with three Department of Correction facilities.

There was also a question by Senator Cunningham regarding child health and more specifically about obesity and overweight children. So, health visitors are working in collaboration with our public health nutritionist and childcare regulation team to promote healthy nutritional habits. Nutritional talks are conducted in Government preschools.

The Chairman: Thank you, Junior Minister, Senator Bell.

That is all the time that we have to debate these heads today. Senator Wight and Senator Cunningham, thank you for your concise and clear questions and Senator Bell for your answers that were also concise and clear.

Do you wish to move these heads?

Sen. Lauren Bell: Thank you, Madam Chairman.

Madam Chairman, I move that Heads 21, 22, 24 and 91 be approved as printed.

The Chairman: Thank you, Senators.

Are there any objections to moving these heads?

None being heard. The heads are so moved. Thank you, Senator.

[Motion carried: The Ministry of Health, Heads 21, 22, 24 and 91 were approved and stand part of the Estimates of Revenue and Expenditure for the year 2025/26.]

The Chairman: I would like to invite my colleague Independent Senator John Wight to assume the Chairman position for the following debate.

[Sen. John Wight, Chairman]

MINISTRY OF EDUCATION

The Chairman: Senators, we are now in Committee of the whole [Senate] for further consideration of the Estimates of Revenue and Expenditure for the year 2025/26. The heads to be debated now under the Education Ministry are Head 16, which can be found on page B-132 regarding the Ministry of Education Headquarters, and Head 17, on page B-137, the Department of Education.

I call on Minister the Honourable Crystal Caesar in charge of the Education Ministry.

Minister how do you wish to proceed?

Sen. the Hon. Crystal Caesar: Thank you, Mr. Chairman. I move that the Committee do now take under consideration Head 16, Ministry of Education Headquarters and Head 17, Department of Education.

The Chairman: Thank you, Minister. Please proceed.

Sen. the Hon. Crystal Caesar: Thank you, Mr. Chairman.

Colleagues, I would like to first thank the former Minister of Education, my predecessor the Honourable Diallo V. Rabain, now Minister for the Cabinet Office and Digital Innovation who graciously presented the budget for the Ministry of Education in the House of Assembly.

He led education nationally through its most trying period whilst also driving a number of changes to public education, demonstrating unwavering perseverance during his tenure as Minister of Education. He laid the groundwork, oversaw the pouring of the foundation and helped to build and build out the infrastructure to support the future growth and improvement of education reform and for that he should be both recognised and commended.

Mr. Chairman, this is my first budget as Minister of Education for the children, young adults, mature adults and families of Bermuda. I could easily say that I am proud and grateful to serve—which is very much true. I could also say that this role is an honour and a privilege which also holds true. And while my words are important so are the beliefs that underpin my decisions and ultimately my actions as the Minister of Education.

Education is a right not only for the privileged but for all children and families. Not only can and should all children learn but they should learn to their potential which must be cultivated and grown by caring adults first at home, in the community and of course at great schools that operate within a well-functioning, well-led and continuously improving public education system.

Since becoming the Minister of Education, I have taken the time to meet and listen to stakeholders such as the Department of Education staff, school principals, boards of governors, union leadership and PTA presidents. In those meetings I indicated that education reform remains the priority in education. And under that broad umbrella I am particularly interested in improving curriculum standards, improving the quality of services and learning outcomes for students with learning differences and disabilities, improving both responsibility and accountability and ensuring that our performance measures for each head under the Ministry of Education are meaningful and that the results are headed in a positive direction.

Mr. Chairman, I have also been reviewing the functions, activities and performance measures of the

Ministry Headquarters, Education Reform Unit and the Department of Education. While I continue to gain insights into what and how we are doing I can state with certainty and confidence that we will be doing things differently.

With those sentiments now expressed I would like to present the Ministry of Education's budget as per the Estimates of Revenue and Expenditure for the year 2025/26 to give details on the past and proposed spend on public education, what was achieved and how we are working to do better.

At this juncture, Mr. Chairman, whilst I know my colleagues have indulged the rules that we've . . . or proposed rules that we've sat down because Education is so intertwined, both Heads 16 and 17, I will present my full budget as it will seem very disjointed if I did not.

Comprised of the Ministry of Education Headquarters, (Head 16) and the Department of Education, (Head 17), Mr. Chairman, the 2025[/26] budget for the Ministry of Education is $149.2 million and is found on page B-133. This represents an increase of $9.8 million compared to the 2024/25 original budget.

The current account 2025/26 estimated revenue for the Ministry of Education is $248,000. This budget represents the cost of running and funding the existing public education system; whilst simultaneously investing in the transformation for the present and the future.

Mr. Chairman, the Capital Expenditure estimates for acquisitions and development increased from $7.9 million to $8.2 million in 2025/26. The number of full-time equivalents (FTEs) for the Ministry increased by 35, from 1,053 to 1,088 employees, working across Heads 16 and 17.

Almost half of the increase in the overall budget is primarily due to the recently finalised union-negotiated pay uplifts. These necessary adjustments, which resulted in a $4.6 million increase from the initial budget, underscore our commitment to fair compensation for educators, paraeducators and all of our staff members.

The following remarks will detail the continuing commitment to Education Reform, and the other investments being made not only to public education, but to post-secondary and continuous learning via scholarships and awards.

HEAD 16—MINISTRY OF EDUCATION HEADQUARTERS

Sen. the Hon. Crystal Caesar: Mr. Chairman, I would like to begin the budget speech today by detailing the expenditure for the Ministry of Education Headquarters, Head 16, and followed by Head 17.

The mission of the Ministry Headquarters, which is found on page B-134, is *To provide strategic leadership and policy direction for education and lifelong learning.* The objectives of the Ministry Headquarters have been outlined accordingly on the same page.

Today, I would like to primarily focus on Government commitments regarding (1) Education Reform; and (2) the expansion of funding for post-secondary scholarships and awards directly to students via scholarships.

Education reform is a broad, complex, strategic, and operational multi-year transformation agenda. The hard and focused work to reform our public education system would not be possible without the herculean efforts of the Education Reform Unit (ERU), the Department of Education, schools, educators, support staff, other ministries and departments, learning partners, and community volunteers, all of whom share the common aim of transforming our public education system to meet the needs, interests, and aspirations of every child.

It should be noted that nearly all of the Education Reform Unit are drawn from the Department of Education and schools, and almost every staff member supporting education reform on school transformation teams or the ERU work streams are also employees with full-time responsibilities in the Department of Education and schools.

Mr. Chairman, while there are many areas to acknowledge and celebrate, I would like to highlight, but three successes at this time, noting that more information on the delivery of Education Reform at the school level will be provided under the Department of Education, Head 17.

The first success to speak of are learning partnerships, which provide students with opportunities to engage in real-world, hands-on, applied learning experiences that help them develop industry-specific knowledge and skills. In many ways these are a modern advancement on work release programmes of our day, and are only possible because caring and willing individuals, companies and organisations have stepped forward and stepped up to invest in young people and Bermuda’s future economy.

The participation of Learning Partners sends a powerful message: education is also a community responsibility, and when the whole community invests in the growth and potential of our students, we not only raise achievement, but we can build a stronger, more connected Bermuda.

In order to ensure sustainability of the Learning Partnerships programme, efforts are continually underway to attract and assign new participants. Many learning partnership and learning partners have found the experience to be deeply rewarding, and anyone interested in being a part of this programme should contact the ERU, or Education Reform Unit, for information on how to get involved.

Mr. Chairman, I would now like to bring attention to completed and ongoing capital works and investment in our schools under Education Reform. It should be noted that minor works, including those for Education Reform fall under the Department of Education and

will be highlighted under that department, which is Head 17.

At Purvis Primary School in 2024/25, the new building containing P7 and P8 classrooms was completed. Each classroom was fitted out to support new curriculum and approaches to teaching and learning. The library and resource centre were also refurbished.

In 2025/26, the admin area will be relocated to create appropriate spaces for school counsellors to work and provide services to students. Furniture and equipment in classrooms and other learning environments will continue to be upgraded.

For the Francis Patton Primary Parish School, 2024/25, the new building to house P2 students was completed. It was also fitted out to support new curriculum and new approaches to teaching and learning. In 2025/26, furniture and equipment in classrooms and other learning environments will continue to be upgraded.

At Elliot Primary School, in 2024/25, planning took place to identify critical requirements for its opening in September 2025 as a parish school. In 2025/26, storage rooms will be transformed into working spaces for counsellors and multiple teacher workstations. Changes will also be made to several classrooms to improve learning environments, for STEM, and other subject areas. A lower school bookroom will also be created and the staff room upgraded.

At Harrington Sound Primary School, in 2024/25, planning took place to identify critical requirements for opening in September 2025 as a parish school. In 2025/26, renovations will include: converting the principal's office into a new classroom and relocating the principal's and secretary's offices to the ground floor; transforming a large storage area into a counsellor's office. Minor works will also open up spaces for teacher offices. Public Works will also investigate the need for new air conditioning and efforts will be considered to increase parking for school.

Changes to facilities are in process and will be phased in over time as Sandys Secondary Middle School will open up as a senior signature school in September 2025. In 2024/25, preparations were made for three major works projects. Progress is steadily being made towards redeveloping and refurbishing the old library to create a new library and media centre equipped with integrated cutting-edge learning technologies. Learners will be provided with a dynamic and immersive learning environment to foster information, media and digital literacy. It will also serve as a specialist training facility for the Education Services Signature Learning Programme.

The reception area of the school will also be redeveloped and refurbished to double as a Bermudian[-style] hotel foyer and serve as a real-world learning environment for students in the Hospitality and Tourism Signature Learning Programme.

Finally, the cafeteria will also be renovated to double as a modern, flexible learning space for students to work individually and in small groups.

Continuing with Education Reform, I would like to provide a brief update on the introduction of the Education Authority.

I would first like to thank Mr. Philip Butterfield who led the Education Authority Working Group (EAWG), tasked with submitting specific recommendations for an Education Authority. As the Chair of BermudaFirst, Mr. Butterfield was instrumental in recommending that an Education Authority be established and getting it on to the national agenda. His commitment to shaping the future of public education was demonstrated again and again and again as he led the Education Authority Working Group with focus and purpose. With diligence and fidelity to the Government's promise, the Education Authority Working Group produced detailed policy recommendations for an Education Authority, which provided critical resources for the forthcoming legislation.

Although the timeline to bring forward the legislation has been longer than anticipated, it is still a major priority under Education Reform. The time and effort invested during unforeseen delays will help to produce sound legislation that will meet the vision and requirements for the future governance of the public education system. This work is being advanced to ensure a phased and measured approach to the development of this legislation. In that vein, I have committed to stakeholders that they will be informed and engaged, with views considered during the legislative developments.

Mr. Chairman, before I turn to post-secondary funding, including scholarships and awards, I would like to make a few more comments on Education Reform. As Minister, I will work to strengthen successes and apply learned lessons for the continuous improvement of Education Reform going forward.

The health of the Education Reform programme and project will be better tracked by embedding key performance indicators in all workstreams to monitor progress of the stated scope of work and to measure the return on public investments. The results will also be made public in line with transparency and accountability for the expenditure of public funds.

Earlier and ongoing work will be augmented by the development of a supporting financial plan and an infrastructure plan to ensure that all planning for Education Reform is coherent, transparent and sustainable in the medium- and long-term.

1601—General

Sen. the Hon. Crystal Caesar: Mr. Chairman, I will now turn to page B-134, where you will see that the Ministry of Education Headquarters has been allocated a budget of $7.51 million for the 2025/26 fiscal year. Within business unit 26000, General Administration,

$1.1 million will support the operational and administrative functions of the Ministry.

Under business unit 26140, $3.92 million operational expenses for the Education Reform Unit which includes $761,000 for general office operations and supplies and approximately $3.2 million for consultants for media and other professional support services for professional learning, meetings and events, and professional technical services required for systems and school building infrastructure changes that form part of Education Reform. Of the $3.2 million, $1.9 million is set aside for the Innovation Unit's consultant contract and additional funding for anticipated consultancy for the next phases of the reform process.

The contract with Innovation Unit will for the time being provide guidance, support and direction under the change process, and the Ministry of Education will transition away from overseas consultants to have future Education Reform work carried out locally.

Mr. Chairman, business unit 26080 increased to $725,000. These funds are allocated to the Bermuda College Promise merit award programme and external grants such as the Reading Clinic, WindReach, the Sloop Foundation and The Menuhin Foundation.

Mr. Chairman, $1.77 million has been set aside for business unit 26090. This business unit manages the administration of the Ministry's annual Scholarships and Awards programme, which supports students in their pursuit of tertiary-level education.

These awards are in place to improve Bermudians' access to education and training beyond senior school. As most of our scholarships and awards have a financial need criterion, many recipients would have difficulty realising their post-secondary education goals if not for scholarship funding. Our scholarships and awards give countless opportunities to students to help them achieve academic and career success for the benefit of our economy and community, and the individual growth and development of recipients.

Last year, the Ministry received a total of 559 [student] application submissions. This is a decrease of 79 applications compared to the 638 received the previous year, when we provided funding for 84 students across 10 different scholarships and awards—including the Bermuda Government Scholarships, Non-Traditional Student Awards, Further Education Awards, Exceptional Student Awards, and Technical and Vocational Awards, amongst other offerings.

Mr. Chairman, I am pleased to remind you that the Ministry of Education currently funds students across a number of educational programmes at the undergraduate level and graduation level in political science, science and biology, health, radiologic technology, osteopathic medicine, economics for development, public administration and global health leadership.

I would like to now share specific outcomes of past scholarship and awards recipients. The 2022 Non-Traditional Student Awardee received a scholarship for $20,000 for up to four years to study at the Toronto Metropolitan University. This student has recently graduated with a bachelor's degree in human resource management.

Further, the 2022 Government Scholarship recipient was awarded a $35,000 scholarship for up to four years to study at Northeastern University. He has since graduated from the programme and obtained a Bachelor of Science in Industrial Engineering.

I would also like to provide future details of efforts that will be made to improve the scholarship programme with thanks given to a colleague in the House who asked about demographic and other data with regard to scholarship recipients. The Ministry of Education headquarters regularly collects feedback data near the end of the scholarship season through an annual post-mortem exercise. The purpose is to understand what went well and what could be improved to apply these learnings to future practice.

An evaluation of the scholarship programme will be undertaken and will consider what kind of data should be collected and tracked in order to develop possible indicators and to deepen our knowledge of recipient outcomes in the years after they receive their scholarship funds.

Mr. Chairman, on page B-135, the Subjective Analysis of Current Account Estimates are shown for the Ministry of Education Headquarters. Salaries stand at $677,000 and show a minimal increase of $33,000 when compared with 2024/25.

This year $45,000 has been budgeted for transportation. This was a new expenditure for the Ministry [in 2024/25] with a modest increase of only $1,000 for the budget year 2025/26. This is transportation for students to and from Signature Learning Programme's Taster events, where students get exposure to details of all the Signature Learning Programmes available to them.

The travel expenditure line item of $97,000 increased by $3,000, due to travel expenditure for education reform. This funds the attendance at conferences and engaging other jurisdictions that have implemented education reforms.

Expenditure for grants and contributions increased by $315,000. The full breakdown of the $2.45 million budgeted for grants and contributions, can be found on page C-18 of the Budget Book.

Mr. Chairman, $3,378,000 has been budgeted for professional services. This reflects a decrease of $307,000 for consultancy services previously provided to the Education Reform Unit.

On page B-135, the number of full-time equivalents or employees in the Ministry of Education Headquarters remained the same as last year at six FTEs and funds all posts except for the Permanent Secretary, the Budget Book showing five revised FTEs for 2024/25.

Finally, on page B-136, performance measures for the Ministry Headquarters are outlined. The

targeted outcomes for last year were either achieved or are in the process of being completed. I would like to highlight performance measures for business unit 26080 Grants to External Bodies, as all grant applications to recipients were processed by the target date of 31 July and all grant financials and stated outcomes were reviewed by 31 March.

For business unit 26090 Scholarships and Awards, the Scholarships and Awards Committee made recommendations for recipients to the Minister by the deadline of 31 July and the Ministry HQ ensured that scholarship funds were disbursed by 31 October of last year.

The Ministry Team comprises the Permanent Secretary, our Senior Policy Analyst, the Ministry Comptroller, the Scholarships and Awards Programme Manager, a Trainee Policy Analyst, the Administrative Assistant/Accounts Officer and the Executive Assistant to the Minister.

Each team member has contributed to the success of the Ministry's work programmes and I sincerely thank the Ministry Headquarters team, the Education Reform Unit team, and the working groups for their continued support and diligence.

Mr. Chairman, this concludes my presentation of the budget for Head 16, the Ministry of Education Headquarters, and I will move right along to Head 17, the Department of Education.

HEAD 17—DEPARTMENT OF EDUCATION

Sen. the Hon. Crystal Caesar: The primary purpose of the Department of Education is to establish, maintain, and advance a high-quality education system that fosters the intellectual, social, and emotional development of all students. The department is also responsible for setting educational standards, developing policies, and ensuring that schools operate efficiently and equitably.

The department works to promote access to education, support professional development for educators, and allocate resources effectively to meet the diverse needs of learners. By overseeing curriculum development, enforcing compliance with educational laws, and encouraging innovation, the Department of Education plays a critical role in preparing students to contribute meaningfully to society and the economy.

Mr. Chairman, at the heart of the work for Head 17 is a clear and inspiring vision: to build an education system where all young people are educated to lead personally and professionally, compete locally, and contribute globally. This vision is grounded in our mission to provide every student with equitable access to holistic, high-quality instruction that is culturally relevant and empowers them to reach their full potential. To actualise this vision, the department has five strategic priorities:

1. increasing academic rigour and student engagement;
2. ensuring career, college, and workforce readiness;
3. enhancing the quality of teacher practice and system leadership;
4. improving infrastructure and instructional resources; and
5. ensuring system success.

As shown on page B-140, the Department of Education has been allocated $126.1 million for the fiscal year 2025/26, an increase of $8.59 million over last year's budget. This increase supports mandatory salary increases and programme and service enhancements for young people.

1701—Central Administration

Sen. the Hon. Crystal Caesar: Mr. Chairman, the upcoming budget for business unit 27000 General Administration will provide for the purchase of educational and office supplies needed throughout the school year. For the fiscal year 2025/26, expenses are planned to be increased by $95,000, compared to the previous year to support the increase in demand for supplies.

27001—Office of the Commissioner

Sen. the Hon. Crystal Caesar: The Office of the Commissioner, which includes the Commissioner of Education, the Director of Academics, the Director of Educational Standards and Accountability (ESA), and an administrative assistant, has been allocated $821,000. This marks an increase of $136,000 over the last year primarily to support operational costs.

The Office of the Commissioner [of Education] provides strategic leadership and oversight for the Bermuda Public School System (BPSS). It is responsible for setting educational direction, ensuring policy compliance, maintaining standards, implementing reform initiatives, allocating resources, and driving continuous improvement.

27030—Human Resources

Sen. the Hon. Crystal Caesar: Mr. Chairman, business unit 27030 has been allocated a total of $655,000 to fund the salaries of administrative staff; for expenses to advertise and recruit staff; and for the provision of annual long service awards to teachers and other employees who are members of the Bermuda Union of Teachers.

This year, the Staff Development budget has increased to $782,000. This funding supports the salaries of four mentor teachers, the addition of a staff development officer and enables a range of local and overseas training and professional development activities to take place during the fiscal year.

In alignment with the Government's priority to develop the capacity of employees, extensive, varied and [personalised] online and in-person professional

development and learning took place throughout the current fiscal year. The aim of professional development and learning sessions is to build the capacity of educators to provide instructional practices, improve student outcomes, and support continuous school improvement and transformation.

27090—Educational Standards and Accountability

Sen. the Hon. Crystal Caesar: Mr. Chairman, the funds allocated to this business unit are $1.01 million with an increase of $335,000 over the prior year's budget to fund two assistant director positions.

The Educational Standards and Accountability (ESA) Unit plays a vital role in overseeing the quality and performance of our school leaders and teaching staff at 15 primary schools; two parish schools; three middle schools, and two senior schools.

During the current fiscal year, the ESA team was led by one Interim Director and one Assistant Director who focused their efforts on supporting primary, parish, middle and senior school leaders and education reform efforts. The Assistant Director also provided support and guidance to parish school leaders and transformation teams for the Purvis Primary Parish School, Francis Patton Parish School, Elliot Primary School and Harrington Sound Primary School; and direct supervision and support of the department's team of four mentor teachers.

Through dedicated leadership, sound guidance, and targeted support, the ESA team worked to ensure equitable practices, effective leadership practices, and productive learning environments across our public schools. This current fiscal year, the department introduced a principal support programme in which it was established that school principals [would] provide support and guidance for their colleagues. The acting director of the ESA also supervises the implementation of this programme.

Further, the Acting Director also works collaboratively with the department's Assistant Directors for early childhood student services and curriculum and assessment to enable strategic planning for schools and services.

All efforts undertaken by the ESA Team have the ultimate aim of fostering improvement and change in instructional and leadership practices.

27095—Attendance

Sen. the Hon. Crystal Caesar: Mr. Chairman, the budget for the Attendance Unit supports the salaries for the Registration and Attendance Coordinator and four School Attendance Officers.

This team ensures daily school attendance compliance for children of compulsory school age by working collaboratively with school staff and parents/guardians. The Attendance and Registration Coordinator manages the annual school registration and transfer processes for all public schools, from preschool to senior school.

The postholder plays a key role by providing data and reports with accompanying recommendations for the Ministry and department's leadership teams, enabling sound data-based decision-making on matters pertaining to student enrolment placements.

27160—Substitutes

Sen. the Hon. Crystal Caesar: Mr. Chairman, the funds allocated to this business unit are $4,47 million. Substitute teachers are essential for maintaining educational continuity in our schools. They step in when regular teachers are unavailable due to illness or leave, including personal days provided under the collective bargaining agreement. The department employs both allocated substitutes who report to their assigned schools each day; and day-to-day substitutes who cover daily, short-term, or long-term, and extended leave.

Substitute teachers are also afforded the opportunity to engage in professional development offered by the Department of Education and schools; and they are also required to maintain the requirements for a Bermuda Educators Council (BEC) licence.

The overall budget for the Central Administration programme is $8.3 million for the 2025/26 fiscal year, which is $1.8 million more than the previous year's budget. This increase in funding will enable the department to secure additional substitute teachers; to fill two vacant Assistant Director posts for Educational Standards and Accountability; and to fill the Staff Development Officer post.

1702—Student Services

Sen. the Hon. Crystal Caesar: Mr. Chairman, the Student Services business unit provides a comprehensive range of services and supports aimed at addressing students' academic, behavioural, psychological, physical, and social-emotional needs to ensure their success in school and life. Funding for this unit enables critical and vital services for students, including Behaviour Management and Alternative Education, School Psychology, Adapted Physical Education, and services for students with autism spectrum disorder (ASD) and hearing or vision impairments. Additionally, it provides counselling, learning support services, and administrative coordination.

These programmes collectively enhance students' abilities to thrive within inclusive educational environments, promote positive behavioural and mental health outcomes, support personalised learning pathways, and ensure that all students—regardless of ability or background—have equitable access to the resources and opportunities needed to reach their full potential.

27061—Behaviour Management

Sen. the Hon. Crystal Caesar: Mr. Chairman, the funds allocated to this business unit are $1.83 million. Led by an Education Officer for Behaviour, this business unit provides targeted behavioural support across the school system. The Education Officer supervises Educational Therapists (ETs) and Educational Therapist Assistants (ETAs) in implementing Individualised Classroom Management Plans (ICMPs), Behaviour Intervention Support Plans (BISPs), Functional Behaviour Assessments (FBAs), and Behaviour Intervention Plans (BIPs).

The Officer also provides support and guidance to school multi-tiered system of support (MTSS) [teams] and plays a key role in multiple interagency and internal committees, including THRIC (The High Risk Intervention Committee); IGET (Interagency Gang Enforcement Team); the Psycho-Educational Committee, and the Clinical Advisory Team (CAT). In addition, the Officer supports students placed in alternative education settings such as CARE, Adult Education, and maintains weekly consultations with community partners like the Department of Child and Family Services (DCFS), Child and Adolescent Services (CAS), Mirrors, the Family Centre, and MASC to ensure coordinated support for shared clients.

This business unit also funds Educational Therapists in preschools and primary schools and supports two Alternative Education Programmes that serve students with significant behavioural challenges, contributing to safer and more supportive learning environments. Further, educational therapists learned evidence-based interventions to support student regulation, examined escalation and de-escalation strategies, and developed proactive behaviour support plans through case studies and role play. They also completed the Crisis Prevention Institute (CPI) Nonviolent Crisis Intervention.

Throughout the 2024/25 school year, educational therapists and assistants participated in professional development focused on trauma-informed approaches to behaviour and classroom support. The Officer for Behaviour, all Educational Therapists and all Educational Therapist assistants are now certified in Crisis Prevention Nonviolent Intervention, a notable achievement for this business unit.

Additionally, 100 per cent of the Behaviour Intervention Plans (BIPs) were developed, with fidelity, for all students receiving services; and all Behaviour Intervention Plans (BIPs) and Functional Behaviour Assessments (FBAs) are now included in our online student management system, PowerSchool.

For the new fiscal year, this business unit will focus on the recertification of staff with Crisis Prevention Intervention (CPI) and collecting evidence of direct teaching of replacement behaviours with students, as we continue efforts to ensure safe learning environments for all staff and students.

27062—Success Academy

Sen. the Hon. Crystal Caesar: The funds allocated to the business unit 27062 are $28,000. When a student in mainstream education has exhausted all available interventions and supports, the school can apply for that student to be placed in an alternative education setting. As part of the application process, the school is required to present the student's case—including documented supports, interventions, and outcomes—to the Clinical Advisory Team (CAT) of the department. This team carefully reviews the information and provides a recommendation.

Mr. Chairman, the department currently offers two alternative education programmes: Success Academy Primary Programme (SAPP) and Success Academy Middle and Senior (SAMS) programmes. These academies were specifically designed to support students whose social-emotional challenges significantly interfere with their learning and the learning of others. Students admitted to the Success Academies receive targeted emotional and behavioural support, including instruction in coping strategies and self-regulation skills, along with academic programming. Once students achieve the goals outlined at admission, they transition back to a general education environment.

For senior-level students, SAMS (as the programme is known) offers access to recognised certification pathways, including City & Guilds, the General Education Development qualification (GED), and the Penn Foster programme, affording students the opportunity to complete their secondary education at the alternative placement site.

Success Academy celebrated several key accomplishments during the 2024/25 academic year. A standout event was Men's Night, held on 16 April 2025, which welcomed influential male figures from the community to engage with students in an evening of mentorship, inspiration, and connection. With a high student attendance, and approximately 50 men in attendance, the event featured distinguished guests from our community. This event reinforced SAMS's commitment to building positive relationships and community ties.

27063—School Psychology

Sen. the Hon. Crystal Caesar: Mr. Chairman, this year, $1.3 million has been allocated to support this business unit which supports psychological services for student success across academic, social, emotional, and behavioural areas. School psychologists also work closely with teachers, families, and school teams to assess learning needs; provide educational evaluations; and to recommend strategies and interventions to promote student growth. They also play a key role in promoting mental health, consulting with staff and families to strengthen classroom support, and developing programmes that enhance school environments. In

addition, school psychologists support crisis prevention and response efforts.

School psychologists are integral to the Multi-Tier System of Supports (MTSS), as they consult with school staff during school team meetings where student concerns are discussed, interventions are recommended, and progress is monitored before considering formal assessments.

This year school psychologists presented over 30 professional development workshops to staff and parents which included topics such as “Understanding and Supporting Students Affected by Trauma” and “Stress Management Techniques for Children” integrating greater use of digital technology in assessment practices, increasing efficiency and enabling cost savings.

The performance measures for this business unit focuses on the number of referrals completed in one calendar year. When a school believes a student needs an assessment for Support Services, it sends a request for assessment (RFA) to student services. All steps of this process are tracked, and once the assessment is complete, the final report is reviewed and recorded and stored in the student's file. A critical aspect of this process is a meeting with the parent to share the results from the assessment.

Mr. Chairman, 95 per cent of psycho-educational assessments were completed within the fiscal year against a target of 100 per cent. In the upcoming year, school psychologists will further streamline assessment and referral forms to enhance accessibility for parents and teachers.

27064—Adapted Physical Education

Sen. the Hon. Crystal Caesar: Mr. Chairman, this year, a total of $332,000 has been allocated to support the Adapted Physical Education (APE) Programme. This essential initiative is delivered by highly trained and dedicated specialist educators. These teachers play a critical role in ensuring that students with diverse physical, cognitive, and developmental needs can access and meaningfully participate in physical education activities alongside their peers.

The APE teachers work closely with school staff, therapists, and families to design and implement individualised modifications that are directly aligned with each student’s Individualised Education Plan (IEP). Beyond facilitating physical participation, APE teachers also foster social inclusion, motor skill development, and self-confidence among students with disabilities. The continued investment in this programme reflects our commitment to inclusive education and the belief that all students deserve the opportunity to thrive in every aspect of school life, including physical education.

The APE team also organises the annual Department of Education Adapted Physical [Education] National Track and Field Invitational in partnership with Special Olympics Bermuda. This event welcomes students from P1 to S4 with [special] physical needs, including those who have moved on to the K. Margaret Carter Centre and other facilities. This programme has been successful in identifying future Paralympians and Special Olympians.

27065—Hearing

Sen. the Hon. Crystal Caesar: Mr. Chairman, $207,000 has been allocated to support the Deaf and Hard of Hearing Programme. This funding supports the employment of a specialised teacher for the deaf and hard of hearing. This teacher provides tailored academic instruction and works closely with classroom teachers to ensure that all students' needs are met effectively during regular classroom activities.

27066—Vision

Sen. the Hon. Crystal Caesar: A budget of $49,000 has been dedicated to the Vision Programme, focusing on supporting students with visual impairments. This funding ensures the provision of a Specialised Vision Teacher for the remainder of the school year and the necessary technical services, materials in accessible formats (including braille), and technology to guarantee these students have equal access to educational curricula.

27069—Gifted and Talented

Sen. the Hon. Crystal Caesar: This business unit, Gifted and Talented, has been allocated a budget of $125,000. These funds cover the cost of the salary for one officer who will support activities and events that will supplement the learning experience for students identified as gifted and talented in a given area.

27071—Office Support

Sen. the Hon. Crystal Caesar: This business unit has been allocated a budget of $611,000. This business unit serves as the secretariat for the Student Services Section and funds the salaries of one assistant director of student [services], two administrative assistants, and four learning support teachers who provide services to students with special education needs.

27072—Counselling

Sen. the Hon. Crystal Caesar: This fiscal year, the Counselling Programme is allocated $3.2 million to support a comprehensive and developmental approach to student counselling. This programme is modelled on international standards and encompasses four key areas: classroom guidance, individual planning, responsive services, and system support. The aim is to foster academic, personal, social, emotional, and future

career success for students, integrating preventive and developmental strategies into the school's educational mission.

Mr. Chairman, a key achievement for the 2024/25 school year has been the successful certification of 31 out of 39 school counsellors in adolescent mental health first aid, made possible through collaboration with the Department of Health and support from both local and international trainers. The training enhances their ability to identify early signs of mental health issues—such as anxiety, depression, trauma, and suicidal ideation—and equips them to provide immediate support and connect students to professional care. This accomplishment strengthens the counselling team's capacity and demonstrates a strong commitment to student well-being and proactive mental health intervention in schools.

Another notable achievement for the 2024/25 school year was the strengthening of partnerships with local mental health service providers through professional learning days. These sessions gave school counsellors direct engagement with agencies such as FOCUS Counselling; the Coalition for the Protection of Children; the Department of Child and Family Services; and MASC to enhance their understanding of available services and referral processes.

For the 2025/26 school year, a key priority is to continue to strengthen the connection between school counsellors and local mental health service providers through ongoing participation in professional learning days.

These sessions are critical as students increasingly face mental health challenges such as anxiety, depression, trauma, ADHD, and other social-emotional difficulties that impact their school success. A significant concern raised by counsellors is the limited availability of mental health providers on the Island, making it even more vital for counsellors to have a thorough understanding of the available services. By enhancing these connections, we can ensure that students are effectively referred to the right resources, addressing their unique needs and promoting their overall well-being.

27073—Summer Programme

Sen. the Hon. Crystal Caesar: The Summer Programme has been allocated a budget of $18,000. These funds are used to cover the costs for summer programmes at the senior schools and Dame Marjorie Bean Hope Academy. This funding supports ongoing learning and support for students at DAME during part of the summer months.

27074—Learning Support

Sen. the Hon. Crystal Caesar: Mr. Chairman, this year's Learning Support budget of $4.47 million supports the crucial work of three Education Officers for Special Education and Learning Support and 38 Learning Support Teachers. These professionals provide special education services across the educational spectrum, including preschools, primary and middle schools, the Dame Marjorie Bean Hope Academy, and our trauma-responsive programmes at our Success Academies. This budget allocation also covers essential assessment materials for accurately diagnosing students with special education needs.

During the reporting period, learning support teachers received targeted training in writing for Language Arts, alongside the implementation of project-based learning as a core instructional strategy. Additionally, the Multi-Tiered System of Supports (MTSS) framework was effectively utilised to support smoother transitions of students from M3 to S1 and notably, six students successfully transitioned from more restrictive to less restrictive learning environments, marking significant progress with inclusive education practices.

In the new fiscal year, Learning Support Officers will prioritise instructional support, student accommodations, and collaboration between educators and parents. Additionally, a universal screening process will be implemented for all Year 1 students and training will be provided to equip paraeducators with additional skills to better support teachers, and to reinforce student learning, especially in the core area of mathematics.

27076—Early Childhood Education

Sen. the Hon. Crystal Caesar: Early Childhood Education has been allocated $137,000, which reflects the funding for the salary of the Education Officer for Early Childhood Education and funding for supplies to support the Early Childhood Education Programme.

27079—Paraprofessionals

Sen. the Hon. Crystal Caesar: Mr. Chairman, the Paraprofessionals business unit has been allocated a budget of $7.33 million for the upcoming fiscal year, an increase of $948,000 over the previous year. This increased funding is vital to sustaining the essential services provided by paraprofessionals and educational therapist assistants, who are integral to the success of our students. Paraprofessionals support classroom instruction, promote student well-being, and ensure that students with diverse learning needs—including those with physical disabilities, hearing or vision impairments—receive the tailored support they require to be successful.

27083—Autism Spectrum Disorder

Sen. the Hon. Crystal Caesar: This business unit has a budget of $926,000. This funding covers salaries for teachers and paraprofessionals working in the ASD programmes across three primary schools, one middle

school, and one senior school, with a total of 24 ASD students at the Primary School level; six at the Middle School Level and five at the Senior School level.

27084—Alternative Education

Sen. the Hon. Crystal Caesar: This business unit has a budget of $1.1 million. This budget supports the Success Academy [Middle] Senior (SAMS) and additional alternative education placements for students who cannot be accommodated at Success Academy.

Mr. Chairman, Student Services Section provides an extensive range of educational services for our students with exceptionalities. The total budget allocation for Student Services Programme 1702 for the 2025/26 fiscal year is $21.7 million.

The performance measures for this unit indicate varying levels of success in meeting the established targets. While the goal was for 100 per cent of schools to implement the MTSS process with fidelity, only 90 per cent met the criteria. In contrast, Behavioural Intervention Plans (BIPs) exceeded expectations, with 100 per cent completion compared to the 80 per cent target.

Similarly, the IEP (Individual Education Plan) process was carried out with 78 per cent completion, slightly surpassing the 75 per cent goal. However, the percentage of Individual Planning Meetings completed by counsellors was 85 per cent, below the 90 per cent target. On a positive note, psychoeducational assessments exceeded the goal with 95 per cent completed between September and August compared to the 90 per cent target. These outcomes suggest overall strong performance, with room for improvement in school-wide MTSS implementation and counsellor-led planning meetings.

1703—Finance and Corporate

Sen. the Hon. Crystal Caesar: The Finance and Corporate business unit has an allocated budget of $798,000 and is responsible for managing the financial operations of the Department of Education. The unit is staffed by a dedicated team of 10 personnel, encompassing a variety of key roles essential to the effective delivery of financial services. These positions include a departmental comptroller, a trainee departmental comptroller, a financial services manager, a payments supervisor, a salaries supervisor, a salaries clerk, three accounts clerks, and a messenger.

This team's primary responsibilities include offering financial advice and guidance to the department's senior management, delivering cost-effective financial services, and providing corporate planning solutions to the department, its school, and employees.

This team efficiently and reliably handles the payment of salaries for over 1,000 educators and staff; processes payments to suppliers and vendors; and ensures the accurate reconciliation of leave entitlements. They are instrumental in identifying cost-saving opportunities and advising on financial efficiencies to support the department's mission of educational excellence and equity.

27003—Office Accommodation

Sen. the Hon. Crystal Caesar: This business unit has a budget allocation of $1,035,000 that funds the salary of the office receptionist and covers costs for the annual rent, office maintenance, electricity, and communication costs for the department’s physical offices.

27040—Educational Stores

Sen. the Hon. Crystal Caesar: Mr. Chairman, the business unit has been allocated a budget of $566,000, which supports salaries for seven personnel and other expenditures such as rent, inventory, freight costs, and gas/diesel. The Stores Section provides centralised purchasing, inventory management and distribution services to the Ministry and Department of Education, all public schools, Bermuda College, and other Government departments such as the Department of Youth, Sport and Recreation.

27041—School Transport

Sen. the Hon. Crystal Caesar: The business unit has been allocated a budget of $508,000 to fund the salaries of three bus operators and two bus attendants, whose responsibilities are to ensure the safe transport and direct supervision of students who attend the Dame Marjorie Bean Hope Academy, to and from school every day; and the safe transport of students in ASD programmes in other schools, to and from their off-site learning activities which takes place across the Island. Two groundsmen who maintain school sports fields and one Labour, Transport and Safety Officer are also funded from this budget. The Labour, Transport and Safety Officer's main responsibility is to oversee and supervise the work of school custodians to ensure clean and healthy school facilities.

27042—Buildings, Grounds and Equipment

Sen. the Hon. Crystal Caesar: Mr. Chairman, for the current fiscal year, the budgetary allocation for the maintenance of public school buildings, grounds, and equipment is set at $1.4 million. This reflects an increase of $284,000 compared to the previous fiscal year. The allocated funding remains vital to the department’s capacity to perform essential maintenance operations across all public school facilities.

This funding enables the facilities manager to uphold the functionality, safety, and compliance of critical infrastructure systems, including life safety mechanisms, elevators, fire alarm systems, water dispensers, and HVAC units. Additionally, it facilitates the provision

of pest control services and the oversight of security arrangements at both middle schools and the alternative education institutions.

Facility upgrades significantly enhanced educational environments and accessibility. Four student hoist lifts were successfully replaced at Dame Marjorie Bean Hope Academy, ensuring safe and modern support for students with physical disabilities. At Purvis School, P3 through P6 classrooms and the art room were reconfigured with innovative glass partitions to support flexible, 21st century learning spaces.

Additionally, the refurbishment of Lyceum Preschool was completed as part of the transformation of Francis Patton into a parish school, with temporary relocation managed efficiently at no cost to families. These improvements reflect a commitment to inclusive, modern, and student-centred learning environments.

Mr. Chairman, this business unit has identified two strategic priorities for the upcoming fiscal year:

Upgrade of CCTV Systems Across All Schools

Sen. the Hon. Crystal Caesar: This initiative is aimed at significantly enhancing campus security. It includes the integration of advanced features such as facial recognition technology, licence plate readers, and the establishment of centralised CCTV monitoring from the department's central offices.

Ongoing Support for
Education Reform Unit (ERU) Initiatives

Sen. the Hon. Crystal Caesar: The Facilities Unit will continue to play a central role in supporting the vision for education reform and school transformation, particularly in executing refurbishment projects for parish schools. This will necessitate sustained interagency collaboration and coordination with all stakeholders involved.

This business unit has three performance measures which all focus on school safety. The target set at 100 per cent for the performance measure for conducting annual safety inspections was achieved and the outcome for school fire drills was exceeded by 25 per cent, reaching a 100 per cent success rate. The outcome for compliance with Safety and Health Committee regulations was 80 per cent against an expected target of 100 per cent, with improvement needed with the submission of Safety and Health Committee minutes.

The department remains steadfast in its commitment to ensuring safe school environments and strengthening the operational infrastructure of the public education system recognising that safe, functional, and future-ready learning environments at current and transformed schools are fundamental to delivering quality education and improving student achievement outcomes.

27050—IT Support

Sen. the Hon. Crystal Caesar: Mr. Chairman, for the fiscal year 2025/26, the Information Technology (IT) section has been allocated $2.7 million. This budget supports the salaries of key IT personnel, including an IT Manager, Computer Services Officer, Management Systems Officer, and IT Support Officers, who are accountable for defining and delivering IT strategy and capabilities for the Ministry of Education (MOE) and the Department of Education (DOE), and the Bermuda Public School System (BPSS).

This fiscal year, the Department of Education's IT Unit made significant strides in modernising and enhancing the technological landscape to support system priorities. Wi-Fi 6 upgrades began at Victor Scott and West Pembroke Primary Schools, with broader enhancements improving connectivity in low coverage areas. Wi-Fi 6 is the next generation of Wi-Fi, which improves the network, ensuring the support of faster, more efficient, Internet speed for multiple devices used for instruction and assessment.

The IT Unit also continued to configure and distribute laptops to authorised users from across the BPSS, supporting instructional and administrative needs. Also, in support of Signature Learning [Programmes], training on the PowerSchool Naviance platform was maintained and expanded.

Security was also a top priority, with continued upgrades to Enterprise IT security services and ongoing user awareness training. Online services were enhanced through the implementation of user account management tools and automated patching systems, bolstering operational efficiency.

Looking ahead to 2025/26, the IT team will continue with the distribution of Chromebooks to students and laptops to department and Ministry staff to reinforce a connected and mobile learning model. A strong emphasis will be placed on maturing IT operations, refining service delivery and monitoring tools, and further integrating the PowerSchool ecosystem, including increased Enterprise reporting and the introduction of AI tools. Wi-Fi 6 upgrades will expand across additional locations, and an Enterprise backup system will be implemented as part of a broader disaster recovery strategy. The department will also extend pilot programmes for digitisation and the mass notification system, furthering its commitment to modernisation and operational resilience.

1704—Preschools

Sen. the Hon. Crystal Caesar: Mr. Chairman, moving on to page B-139, the total budget for our preschools for the fiscal year 2025/26 is $5,001,000. A significant portion, 94 per cent, is allocated to staff salaries, highlighting our commitment to quality early childhood education. The remaining 6 per cent covers essential operational costs such as resources, training, development,

electricity, part-time cleaning services, telecommunication, office equipment, and drinking water.

For the 2024/25 academic year, early childhood education efforts focused on strengthening teaching and learning through the full implementation of the Creative Curriculum Kindergarten (CCK), targeted professional development, and enhanced use of [student] data to inform instruction. Notable achievements included increased educator proficiency, improved student engagement, and the successful reintroduction of the Preschool Summer [School] programme, providing both educational support and afterschool care for families.

Mr. Chairman, our preschools focused on improving student proficiency in literacy, math, and developmental goals, with many preschools showing strong student progress toward curriculum targets. Family engagement was strengthened through initiatives such as home-learning programmes, garden projects, and school events—all implemented with minimal cost and strong community support. Schools also emphasised wellness, sustainability, and curriculum fidelity, supported by staff development and creative use of resources. Additionally, several preschools reallocated funds and formed partnerships to expand programmes in music, physical education and health, enhancing both equity and the learning experience for students.

I am pleased to report on the performance measures related to early childhood education and instructional quality. The percentage of preschool students who met established standards for literacy and numeracy exceeded expectations, with an outcome of 95 per cent against a target of 90 per cent. Similarly, 92 per cent of preschool children met the system standards for social, emotional, physical, and cognitive development, surpassing the target of 90 per cent. These outcomes reflect the effectiveness of current strategies and the dedication of our educators in delivering high-quality early learning experiences.

The 2025/26 academic year will prioritise the strategic strengthening of Early Childhood Education (ECE) through targeted reorganisation, expanded early intervention services, and leadership development. Key initiatives include introducing wraparound support services for preschool-aged children, improving interdepartmental collaboration, and enhancing communication across ECE (Early Childhood Education) teams. Emphasis will [also] be placed on [increasing] curriculum fidelity through continued professional development, improving classroom observation and documentation practices, and formalising leadership succession planning to build capacity and sustain school improvement efforts.

1705—Primary Schools

Sen. the Hon. Crystal Caesar: Mr. Chairman, continuing on page B-139, the budget for our 15 primary schools for the fiscal year 2025/26 stands at $32.1 million. This allocation supports the operational costs of providing high-quality education across these schools.

This academic year, primary schools across the Island demonstrated notable achievements through strong community partnerships, service learning, and high levels of student engagement. Schools engaged in meaningful outreach—such as homelessness education, support for seniors, environmental initiatives, and charitable giving—while fostering academic and personal growth. Highlights include award-winning gardening and woodworking projects, literacy improvements, successful sports performances, and vibrant cultural celebrations. These efforts reflect a growing culture of passion, innovation, and community connection, with students applying their learning beyond the classroom to make a positive effect.

Mr. Chairman, I now present the performance measures for primary level student achievement in reading, writing, and mathematics. For students in Primary 4 through Primary 6, 60 per cent of the students met targeted growth goals in reading, aligning with the established benchmark.

In summative writing assessments, 55 per cent of students from Primary 3 through Primary 6 scored a three or higher, where a score of 3 indicates proficiency, slightly short of the 60 per cent target. In mathematics, 65 per cent of Primary 3 to Primary 6 students scored 3 or higher, which is below the target of 70 per cent. Additionally, data is currently being finalised for the percentage of students in Primary 2 through Primary 6 who achieved at least one grade level of growth in mathematics based on the common system-wide assessments. The target for this measure is 70 per cent.

Mr. Chairman, literacy and numeracy remain key priorities for the Department of Education. To strengthen students' reading skills, the department has implemented the University of Florida Literacy Initiative (UFLI). This structured phonics programme equips performance measures for students with foundational skills necessary for proficient reading. UFLI is used as a core instruction tool in early primary grades and also serves as an intervention resource for struggling readers at any grade level.

In addition, students in our primary schools have access to Raz-Kids, a digital reading platform that offers over 2,000 levelled e-books across 29 different reading levels. Raz-Kids provides an interactive learning environment where students can listen to stories, read independently, and record themselves reading. Each e-book includes a comprehension quiz or e-quiz to assess understanding and inform instruction. Students' progress to the next reading level after reading 10 or more books and successfully completing the corresponding quizzes.

Mr. Chairman, to improve mathematics outcomes, the department is utilising DreamBox Mathematics, an adaptive online programme for students from Primary 1 through Primary 3. DreamBox uses artificial intelligence to deliver personalised instruction,

integrating curriculum with ongoing formative assessment. Its goal is to develop deep conceptual understanding, strengthen key skills, and improve overall achievement regardless of a student's proficiency level. DreamBox has proven particularly effective for students who require additional support.

1706—Special Schools

Sen. the Hon. Crystal Caesar: Continuing on page B-139, business unit 27120, Dame Marjorie Bean Hope Academy (DAME), provides dedicated educational and therapeutic services to students with severe and profound learning disabilities and complex care needs. Our only special school provides students with an enriching education and developmental support. It increases student independence and helps students to achieve their full potential.

In response to increasing student needs, a major achievement was the formation of an Educational Therapy Team in October 2024, initiated by Student Services, which provides evidence-based interventions. DAME, as it is more affectionately known, also reinstated staff coaching and strengthened their decision-making process through reliable data collection and intervention fidelity.

A vital ongoing achievement for DAME was the continued partnership with Friends of Hope Academy, Charity 722, which generously supported the school's Arts Education programme. This initiative plays a critical role in nurturing cognitive and creative development among students. Arts Education at DAME flourished through [key] collaborations. Mr. Jahbarri Wilson, in partnership with Solstice, led weekly art sessions using a compassionate and inclusive approach. His guidance not only met diverse student needs through adapted media and media techniques but also contributed to students' success in the Primary School Art Exhibition. Further artistic successes were demonstrated at the Annual Exhibition, where students earned multiple awards including 1st, 2nd, and 3rd place, and Highly Commended recognitions.

The Dance Therapy Programme, in collaboration with the Bermuda School of Music, thrived under the direction of Dance Movement Therapist, Mrs. Hannah Walters. Her sessions supported students' emotional, social, cognitive, and physical development and culminated in student participation in the Spring into the Arts performances.

Professional development for the staff at DAME focused on several key areas. Staff received training on writing effective incident reports and understanding mandatory reporting procedures. Crisis Intervention Plans were reviewed and refined to better meet current needs. Additionally, staff participated in Crisis Prevention and Intervention Training designed to build the necessary attitudes and skills for managing challenging behaviours and maintaining a safe learning environment. A strong emphasis was placed on ensuring that all staff were either newly trained or received refresher training to respond effectively to the nuanced behavioural needs of students. DAME will continue to focus on professional development efforts on addressing the diverse needs of students in the upcoming school year.

The performance measures for this unit relate directly to the IEP (Individual Educational Plan) process, which maps out individualised and personalised goals for students. Both targets for performance measures were achieved at 100 per cent.

A total of $1.2 million has been allocated for DAME, which is an increase of $588,000 over the last fiscal year.

1707—Middle Schools

Sen. the Hon. Crystal Caesar: Mr. Chairman, we now turn to page B-140. The 2025/26 budget allocation for the operation of our three middle schools is $13.57 million, reflecting a decrease of $1.11 million. This decrease is due mainly to a reduction in the remaining positions at Clearwater Middle School.

As raised during the budget debate in another place, the Budget Book still contains business units for Heron Bay Primary School on page B-139 and Clearwater Middle School and T. N. Tatum Middle School on page B-140, each of which are closed. This is due to lagging back-office human resource functions with regard to staff from these closed schools who have been transferred to other schools. The salaries for these staff members have been budgeted in their new schools. However, their actual salaries are still attached to the closed schools, which is why these schools still appear in the Budget Book.

The Ministry will work with the Department of Employee and Organisational Development to have these issues rectified as early as possible during the next fiscal year.

Mr. Chairman, for the 2023/24 reporting period, the performance target for reading for M1 to M3 students was 60 per cent of the students to achieve expected growth . . . sorry—in reading, 55 per cent of middle school students achieved this outcome indicating a shortfall of 5 per cent against the established goal.

The department also sets targets for 60 per cent of middle school students to demonstrate proficiency, defined as achieving a score of 3 or higher in end of year assessments for mathematics and writing. The results showed that 55 per cent of students met this benchmark in both subject areas, reflecting shortfalls of 5 per cent in mathematics and 10 per cent in writing.

As with the primary level, literacy and numeracy remain critical focus areas for the middle level. In response to these performance outcomes, the department will intensify efforts in collaboration with middle schools to enhance instructional quality and ensure

targeted data-informed interventions to address the diverse learning needs and achievements of students.

Middle schools will be expected to use tiered intervention strategies such as differentiated instruction, small group instruction and adaptive digital platforms such as DreamBox mathematics, which I spoke about previously, to address students' varied academic needs.

Mr. Chairman, may I have a time check, please?

The Chairman: Yes, Minister. It's ten after six, so we have exactly 30 minutes remaining on your heads.

Sen. the Hon. Crystal Caesar: Mr. Chairman, I am going to try and move along so that we can leave a bit of time. I do still have quite a bit of interesting information, but I will do my best to summarise.

1708—Senior Schools

Sen. the Hon. Crystal Caesar: Mr. Chairman, continuing on page B-140, Senior Schools provides grants for CedarBridge Academy and The Berkeley Institute. The total budget allocation for 2025/26 is $31.37 million.

Each senior school is provided with an annual grant for the operational management of their respective school. For the fiscal year 2025/26, CedarBridge Academy's funding increased by $911,000. The Berkeley Institute's total budget has risen by $1.57 million. The increases are to fund salary uplifts and additional posts at both schools to support Signature Learning Programmes.

I am pleased to report that The Berkeley Institute successfully passed its Mid-Term Accreditation Report with the Middle States Association (MSA) in December 2024. This achievement was a direct result of the dedication, hard work, and commitment of the entire Berkeley team, especially the Internal Accreditation Coordinators. Passing this critical milestone affirms that the school remains steadfast in maintaining the standards of excellence expected by Middle States, while continuing to meet the needs of their students.

CedarBridge Academy is currently in the process of collecting and preparing accreditation documentation for the Middle States Association and we anticipate their success as well. Additionally, in the 2024/25 academic year, CedarBridge Academy demonstrated a strong commitment to professional learning through two major initiatives aimed at enhancing teaching and learning. One of the most impactful [efforts] was a four-month professional [learning] series titled Supporting Struggling Students.

In response to data highlighting academic and social challenges among students, 30 teachers participated in this targeted professional development. The series was based on the work of educational expert Robyn Jackson and focused on Tier 1 intervention in relation to the MTSS Framework, to proactively support all learners. Throughout the programme, teachers engaged in reflective discussions and adopted evidence-based strategies that they successfully integrated into their daily teaching practices. As a result, participating educators reported noticeable improvements in student engagement and achievement.

The performance outcomes for Senior Schools reflects a mix of achievements and areas requiring targeted improvement. Students scoring 3 or higher on writing assessments reached an outcome of 45 per cent, slightly below the target of 50 per cent. The target for students achieving expected growth in reading was 45 per cent, which was met. College acceptance rates surpassed expectations, with 65 per cent of students gaining admission [compared] to the 60 per cent target. In the City & Guilds assessments for English and math, students performed above target with a 91 per cent pass rate versus the 90 per cent goal. However, only 45 per cent of students earned the City & Guilds Employability Skills Certification, falling significantly short of the 100 per cent target. For IGCSE subjects, students met the targets in English, math, and science, each achieving the respective 60 per cent, 50 per cent, and 50 per cent benchmarks.

Mr. Chairman, 97 per cent of students graduated with a Bermuda school diploma, exceeding the 92 per cent target, and the cohort graduation rate from S1 to S4 was 91 per cent, surpassing the 85 per cent goal. While 85 per cent of graduates earned an external or internationally recognised credential—slightly below the 90 per cent target—the same percentage also graduated with [one or] more industry-recognised credentials, again just under the 90 per cent benchmark.

The Chairman: Minister, I just realised that I short-changed you by 10 minutes before when I gave you the time check, so you actually have 35 minutes left now.

Sen. the Hon. Crystal Caesar: Okay.

[Laughter]

The Chairman: You actually have 35 minutes left now.

Sen. the Hon. Crystal Caesar: Okay. All right. Thank you.

Thank you for that.

The Chairman: My addition wasn't very good.

Sen. the Hon. Crystal Caesar: Because I was just assessing. What can I cut? But, yes . . . okay. No worries. Thank you. Thank you, Mr. Chairman.

1709—Curriculum and Assessment

Sen. the Hon. Crystal Caesar: Staying on page B-140, the Curriculum Assessment section covers funding for the Cambridge International Curriculum, City & Guilds, Penn Foster, System-Wide Reading Assessments, Career Pathways, the Dual Enrolment Programme, and all related curricular resources. The Department of Education annually invests in the Cambridge International Curriculum, enabling Primary 6 and middle three students [M3] to undergo checkpoint diagnostic assessments and sit the International General Certificate of Secondary Education (IGCSE) exams, the last of which are required for obtaining the Bermuda school diploma.

Student performance on diagnostic and standardised assessments provides critical data that informs instructional planning, highlights areas requiring targeted intervention, and supports the continuous improvement of teaching, learning and service outcomes.

27020—Assessment and Evaluation

Sen. the Hon. Crystal Caesar: We are in our 11th year of administering Cambridge assessments and examinations. All Cambridge assessments, City & Guilds Assessments and reading assessments, are funded from business unit 27020. The allocated budget for the continued delivery of assessment and evaluation is $513,000.

27520—Design, Development and Implementations

Sen. the Hon. Crystal Caesar: The Department of Education is dedicated to enhancing educational outcomes through comprehensive programming and skilled officers. This unit, focusing on Mathematics Interventions, Language Arts, Science, Social Studies, Foreign Languages, the Arts, ICT, and Physical Education and Health curricular deliverables, ensures consistent curricular delivery. The team supporting this work has resumed curriculum monitoring or observations and walkthroughs to ensure consistency in delivering curricula.

Mr. Chairman, the budget for the Design, Development and Implementation unit, which is 27520, is $2.14 million and includes the funding for seven substantive curriculum officer posts. Their work supports academic achievement and prepares our students for personal growth and global citizenship. During the 2024/25 academic year, key subject areas advanced through curriculum alignment, student engagement, and targeted professional development are science, social studies, instructional technology, physical education, and reading.

Together, these achievements reflect a comprehensive effort to modernise education and support holistic [student] development.

27524—College and Career Pathways

Sen. the Hon. Crystal Caesar: This area has been budgeted $453,000 and this business unit funds the Employability Skills programme, the Certified Nursing Assistant certification, and the EMT certification at Bermuda College. This cost centre covers the cost of leadership management of two College and Career Pathways Officers. In addition, this cost centre covers the salary of the Applied Science Technology instructor for our dual enrolment students in the trades and STEM programmes at the Bermuda College.

1712—Early Childhood Education

Sen. the Hon. Crystal Caesar: On page B-140 as well, Early Childhood Education (ECE) has been budgeted $2.74 million. It covers the Child Development Programme and After Preschool Care.

Early childhood education is vital for lifelong learning and development, as it builds foundational cognitive, social, emotional, and physical skills. High-quality early education fosters curiosity, language, numeracy, and social competence, helping to reduce educational disparities through equitable access. Research shows it delivers long-term benefits, such as better health, higher graduation rates, and increased economic productivity, making it both a moral and economically sound investment.

This section includes early childhood special education and quality assurance, reflecting our unwavering commitment to transforming early childhood education through innovative strategies. It also underscores our dedication to ensuring that every child is afforded the best possible start in life.

27175—Child Development Programme

Sen. the Hon. Crystal Caesar: Mr. Chairman, Child Development [Programme], [CDP] business unit 27175, has been budgeted an amount of $2.6 million. This business unit continues to serve as a vital pillar of support within our early childhood framework. Despite existing human resource constraints, the programme successfully served 569 children and their families during the past fiscal year. Services provided ranged from developmental screenings to early intervention support, underscoring the programme's comprehensive approach to child development. CDP continues with its efforts to recruit staff to deal with the extended waitlists resulting from the growing demand for these critical services.

In 2024/25, key priorities focused on improving service delivery and operational efficiency. Efforts included maintaining accreditation, reviewing and updating job descriptions, and recruiting for five vacancies—one was filled in July 2024 and another expected by August 2025. To meet rising demand, the Developmental Assessment Service was expanded by contracting three psychologists, and counselling services were

strengthened through strategic partnerships to ensure quality support for children and their families.

Continuing with early childhood education, the CDP department continued to demonstrate strong outcomes in developmental screening services and family intervention services [for behaviour]. A total of 366 children between the ages of 18 to 48 months received developmental screenings, enabling the early identification of potential developmental concerns.

Due to a reduction of staffing and service space, it has limited the number of developmental screenings available, unfortunately. This has therefore led to the reduction of the original target of 600 to 352 screenings. Although this outcome is under the expected target of 200 screenings for 2.5 officers, it reflects good progress is being made. With additional staff, the number of target screenings will be increased back to the original target. Additionally, CDP maintained a high standard of service delivery in early intervention for behaviour, with 100 per cent of clients who were assigned or deemed eligible successfully receiving early intervention services.

Notably, 100 per cent of these clients demonstrated measurable progress toward their early intervention goals, reflecting the effectiveness of the programme's tailored, family[-centred] approach.

27700—After Preschool Care

Sen. the Hon. Crystal Caesar: This particular business unit has been budgeted at $127,000 and covers the payment cost for After Preschool Care for workers at the Afterschool Care [Programme] for the Dame Marjorie Bean Hope Academy.

During the 2024/25 performance appraisal period, the Department of Education officers made a significant contribution to the advancement of education reform initiatives through targeted support and infrastructure technology, curriculum development, student services, and facility improvements. The IT team played a vital role in strengthening digital infrastructure across parish primary schools. This includes designing and implementing network systems for new school buildings, managing structured cabling installations, and ensuring classroom technology was installed and operational.

In addition, critical configuration work was completed within the PowerSchool Student Information System (SIS) enabling new grade levels and courses for both parish and senior schools. Furthermore, data related to enrolment, assessments, behaviour, and parent engagement was managed and shared as needed, and training on PowerSchool Naviance was provided to senior school counsellors to support academic and career planning aligned with the introduction of signature learning programmes.

In curriculum and assessment, officers contributed across several school transformation teams (STTs) including those at Francis Patton, Purvis, Elliott, and Sandys Secondary Middle School. One officer also co-led the CedarBridge Academy STT and supported The Berkeley Institute's STT. The student services team demonstrated strong collaboration through its work with the MTSS framework. This included co-delivering presentations to the Department of Education teams, co-developing the MTSS handbook, and contributing to the student services work stream.

The team participated in setting strategic goals for the upcoming school year and played a key role in the expression of interest process. Professional development focused on restorative practises was delivered in partnership with the Education Reform Unit and CURB.

Finally, the department supported substantial facility upgrades to improve learning environments across multiple school sites. As previously mentioned, Lyceum preschool improvements installed the installation of safety flooring, blackout blinds, a water bottle filler, CCTV security systems, along with a new fire alarm. Francis Patton Primary made enhancements, which included a new burglar alarm, full interior furnishings of a new building, safety fencing, and improved outdoor access. Purvis Primary had upgrades featured such as bi-fold glass doors and programmes, non-skid flooring, also blackout blinds, new furnishing, water bottle fillers, and a renovated storage room for physical education. These projects directly supported the Education Reform's goal of creating safe, modern, and student-centred environments.

Mr. Chairman, the collective efforts of the Department of Education officers this year have provided critical operational, instructional, and environmental support to Education Reform initiatives.

Subjective Analysis

Sen. the Hon. Crystal Caesar: I refer you to page B-141, the Subjective Analysis of Current Account Estimates for the Department of Education. This page provides an aggregate of the detailed line items expenditures previously mentioned. The variances of significance for the categories are as follows:

1. Overall salaries and wages increased by $2.02 million, or 105 per cent, and that's mainly due to salary uplifts and an increase in FTEs. Increases in FTEs include education officers, paraprofessionals, and substitutes.
2. Training costs are 27 per cent higher, or $111,000 and travel costs increased by $47,000 to support ongoing staff development costs.
3. Transportation costs increased by $10,000, or 26 per cent over the prior fiscal year to accommodate requests for support for transporting students and staff on field trips to off-site activities.
4. Professional services increased by $1.6 million, or 113 per cent, due to a big portion of

increases in school funding for school psychology, Dame Marjorie Bean Hope Academy, and the Child Development Programme.

5. Rental costs increased by $434,000, or 62 per cent, due to a significant portion of the funds allocated to the Department of Education's relocation to a new office space, which is separate from the Ministry of Education and enables the majority of the staff to be at one site.
6. Repair and Maintenance costs increased by $234,000, or 13 per cent due to an increase in building repairs and maintenance, as well as computer software maintenance.
7. Energy costs increased by $325,000, or 35 per cent, from the prior year due to a significant portion of estimated costs of electricity for the new office location.
8. Materials and Supplies expenditures are $373,000, or 23 per cent, higher due to increases in the purchases of inventory, educational supplies, and office/stationery supplies.
9. Grants and contributions increased by $3.25 million, or 11 per cent, due to support for schools in transition and transformation.

Mr. Chairman, pages B-142 and B-143 show 1,082 FTE posts, an increase of 35 [FTEs] compared to [2024]/25. Most of these relate to the increase in paraprofessionals, substitute teachers and education officers. The department will continue to monitor and review the number of FTEs, ensuring both efficiency and effectiveness of staff resources.

Mr. Chairman, pages B-144 through B-147 list the performance measures for the Department of Education. These measures reflect the priority areas that will be monitored and for which school and department staff will be held accountable during the school year.

I wish to express my sincere appreciation to the Department of Education and all school staff for their contributions to both education reform and school operations over the past year. As we move into the 2025/26 fiscal year, I look forward, with optimism to the continued progress and achievements that will advance our collective vision of establishing a 21st century, world-class public education system that serves the needs, passions and aspirations of Bermuda's children.

Mr. Chairman, this concludes my presentation on Head 17, the Department of Education and my full presentation for the Budget Debate today.

I did receive some pre-budget questions and if those Senators who submitted them would like to ask, I do have responses at this time, or I can just read them.

The Chairman: Very good, Minister. Thank you very much for that fulsome brief.

Would any Senator who advanced the questions care to ask them at this time?

Senator Cunningham.

Sen. Victoria Cunningham: Thank you, Mr. Chairman.

First of all, I would just like to thank the new Honourable Minister of Education. I look forward to collaborating when we have more than 20 minutes for questions to the betterment of our education system and ultimately I also want to thank the staff of your department and Ministry as well as all of the teachers in the public education system, I guess administrators, everyone, for continuing to serve our students despite an awful lot of ongoing uncertainty.

I asked you three pre-post questions. The first one was, could you provide the current public school enrolment numbers and how they compare to previous years?

Sen. the Hon. Crystal Caesar: Surely, I can provide that response.

In the current year, 2024 (obviously the school year began in 2024), in primary, there were 1,856 students—and we can provide this to you in a graph so that you don't have to try and scribble it down really quickly—1,662 in middle and senior for a total of 3,518 students for 2024.

Now, compared to the prior year, there were 3,572 students. Going back further, [in 2022 there were] 3,760; in 2021, there were 3,940; and in 2020, there were 4,112. So, this is five years of information and as you can see, these numbers have been decreasing, which would inform or correlate to the decreasing birth rate in Bermuda.

Sen. Victoria Cunningham: Yes, and also support some kind of educational reform programme that is needed.

Sen. the Hon. Crystal Caesar: Mm-hmm.

Sen. Victoria Cunningham: Thank you very much for that.

My second question, if I may, was about the new parish primary schools coming online for September 2025, which I believe are Harrington Sound Primary and Elliott. Can the Minister confirm that both of these schools will be adding P7 and P8 classes in September?

Sen. the Hon. Crystal Caesar: You are correct. Those are the two schools that will be parish primary schools in September. The first phase for September 2025 will be Year 7 at both schools, which is the equivalent of M1, or what was previously known as M1.

Those students will then transition to Year 7, which is the equivalent of M2 and that will be in 2026. So, Year 7 this year.

Sen. Victoria Cunningham: So, the P6s are going to go into P7 and the M1s are going to go into M2 in their middle school. Okay, thank you.

And also, as I guess as a supplementary to that, if I may, can you confirm that all of the works to ensure the P7 classes at those two primary schools will be completed over the summer break so there is no, I guess, no interruption to learning come September?

Sen. the Hon. Crystal Caesar: That is the aim. But as one would know with construction projects and renovations, you know, you may take down something and find something that's not anticipated. But that is absolutely the aim.

In any case, we do try to ensure that most of the works can happen during the months when children are not in school. And if it does run into when school starts, all safety precautions will be taken to make sure that students are not exposed to things that they wouldn't necessarily need to be. They won't be on a construction site.

Sen. Victoria Cunningham: Good. Good for safety.

And my third pre-posed question was about the Education Authority and the legislation that we thought was coming. I am just wondering if the Minister is able to provide a new timeline and reasons for what caused the delay.

Sen. the Hon. Crystal Caesar: Well, I think my brief did sort of speak to that, that there were . . . we have had to . . . what is the expression that one used? Measuring twice, cutting once and ensuring that we have a phased and measured approach to the Education Authority. We don't want to rush into doing so and not ensure that we're doing something that's going to be long-lasting in spite of who is in Government. We want to ensure that there is consistency with the Education Authority. There was also a resource challenge in the Attorney General's Chambers ensuring that we had the right individual . . . they were able to understand the instruction, et cetera, and our aim going forward . . . so we did have to contend with that as well.

And it is particularly complex, because as one would know that in setting up what would deem to be sort of a quango you have to be very careful about where you are making certain . . . putting certain things, making sure you have the right individuals in place, making sure you have the right infrastructure, the right individuals, et cetera. And so, in terms of a timeline, we want to ensure that we are also engaging all stakeholders appropriately, and I think that we do have some additional, not interventions, but meetings that we need to have with stakeholders. And so, I would hate to commit to a specific timeline; but it is definitely my goal to ensure that it's being done quick, fast and in a hurry.

[Laughter]

Sen. the Hon. Crystal Caesar: I am not trying to be obtuse, but I am . . . I want to make sure it is being done appropriately, and we need to . . . like I said, there was a resource challenge. We have now ensured that we have that person in place and we are continuing with our discussions with stakeholders and ensuring that it is going to be a fulsome piece of legislation. And I certainly do not want to prejudice any of the developments and/or legislation that will come, but it is going to be a phased approach in how we develop it.

I will definitely keep the Senate updated on that as I am the Minister here. So, who knows, you might get that information first . . . obviously after Cabinet.

[Laughter]

Sen. the Hon. Crystal Caesar: So those were the three questions, or pre-post questions. I welcome at this time, depending on how much time we have left, if there are any additional questions.

The Chairman: We certainly do have a little bit of time left, I guess . . . we have 11 minutes left.

Senator Tannock, you have your hand up. Would you like to ask a question?

Sen. Tawana Tannock: Yes, thank you. Thank you, [Mr. Chairman].

Minister, my first question is relating to Head 16, Ministry of Education Headquarters, under the General Summary, the only head, the only entity or the only section that doesn't have performance measures . . .

So, we have General Administration, 26000; Grants to External Bodies, 26080; Scholarships and Awards, 26090. Then we have Educational Reform Unit, 26140 that has no performance measures. Can you let us know why that is the only provision that doesn't have any performance measures and how, if that is the case, we can measure that success?

I can continue with my other questions in the interest of time. Okay, thank you.

The Chairman: Please do, Senator Tannock, yes.

Sen. Tawana Tannock: Thank you.

And so then . . . I am going to Head 17, on page B-145, I just wanted some clarity, and this is sort of the bulk of questions, right? So, if we take the primary schools, special schools, middle schools . . . well, maybe the primary schools, I suppose, and the middle schools.

I just wanted some clarity around the results that were given. For instance, if we are on page B-145 and we look at business unit 1705 Primary Schools, we come down, one, two, three, four, P4 to P6 students achieving targeted growth for reading. And we see across the board, 60 [per cent], 65 per cent, 60 [per cent], 65 per cent. My question is, Is that average of all the primary schools? So do we take the primary schools that have the lower reading results, and we take the primary schools that have the higher reading

results, and we average them. Is it possible to get a breakdown per school of what the results are?

And that is my question, and that follows for all of the results given for the primary schools, and also the middle schools, and also the high schools. Is it possible to get a breakdown of performance and scores by school, or is that information available somewhere?

And when we look at the amounts allotted in the budget for schools, is the performance of each individual school—not the aggregate, is the performance of each individual school—reflective of the funds being channelled to that school?

So once again, what I'm looking for is, is there somewhere to access a breakdown, not a cumulative 60 per cent of P4 to P6 students; 60 per cent of P4 to P6 students in which school? And that is for all the assessments.

And then I just have, and I don't want to take up a lot of time, so I just wanted to raise one more point, and that is under Head 17 as well, under 1708 with the senior secondary schools, one, two, three, four, five, six, seven, going seven down, students passing advanced placement exams at a score of 3 or higher. The actual outcome in 2023/24 year was 4 per cent. The original forecast was 80 per cent, and a revised forecast is 80 per cent. How do we intend to get from 4 per cent, the actual outcome, to 80 per cent?

Thank you, Minister.

The Chairman: Thank you, Senator Tannock, for those questions.

Senator Cunningham, over to you for your questions.

Sen. Victoria Cunningham: Thank you, and time remaining?

The Chairman: Time remaining—eight minutes.

Sen. Victoria Cunningham: Okay, thank you.

So, a question overall on education reform. Obviously, there must have been some kind of projections done up front. But I am just wondering if the, I guess, the Government or the Reform Unit or the Ministry has actually done an analysis of expenditure to date so that they can see . . . or kind of almost see I guess the ballpark estimate of how much each new signature school or parish primary or whatever will cost as the transformation project continues. Have you got some ideas?

And then, going on to my favourite, because it is scholarship season. Can you clarify, or can the Minister clarify what percentage of the . . . I believe you said 58 of the scholarships that you give out go to public school students. And I recognise that it can be quite difficult because some are coming out of Bermuda College when they get these. But let's say public school and Bermuda College versus private or overseas institutions. And then, what tracking is done by the Ministry for postgraduate outcomes of these students? So, to ensure that they are employable with whatever degrees or further training they've got.

And I am quite concerned about the decline in applications. Obviously, you have just mentioned that there is a decline in public school enrolment, so I would think if you were taking a percentage of graduates that that would be the case. But it is my opinion that private school students can also apply for these. So, a 12.4 per cent reduction in applicants over a one-year period is quite disturbing. Does that show that . . . well, actually, it paints a different picture, I guess. But does it show that our students are not pursuing post-secondary education and they are going more into the trades or apprenticeships that are on the Island, noting that there are a number through Bermuda Government already with the IT?

But are we actually tracking what those students are doing? And then, are we aligning the needs of the future workforce with those awards? Recognising that we will probably need business, tech, health care and trades in the future. And so, are we aligning those?

So, how is staff morale being managed alongside what I would call probably reform fatigue, especially with recruitment?

For interest, I would like to know the cost per substitute teacher compared to a full-time teacher and why we do not just bring the . . . more full-time teachers. I get the point of a substitute.

And also, I am a little concerned about the attendance having a zero budget. I would also like to know what strategies are being used to address chronic absenteeism. I was at one of the . . . let's just say I was at one of the public schools and 50 per cent of their students were late every day of the one week that I was in. Late or . . . not necessarily chronically late but within 10 minutes, somewhere over an hour. But I thought that was not something we want to encourage. And I'll wait for some answers.

But I also have a point to make. I do not know where your brief actually goes, but a lot of your performance metrics were actually flipped. You were reporting the actual outcome of 2023/24 rather than the revised 2024/25 or the target, just as a heads up.

So, one of them that was—

The Chairman: Just as a time . . . I'm sorry, Senator Cunningham. I'm just going to say with a time check, we have three minutes left. So, I think we will—

Sen. the Hon. Crystal Caesar: So, I can . . . I do have answers to some of the areas, and I can begin.

Senator Tannock's question with regard to clarity around the average scores of students. It is not an average of all scores but the percentage of students who attained a score of . . . or a target of three, which is proficiency across schools. So, it's not every school but it is those who attained that particular target of three, the level of proficiency in a particular school. And

obviously, that would change from year to year because obviously, the student population changes from year to year in terms of what they are learning from year to year.

Is the performance of each school commensurate with the budget? The budget is not commensurate necessarily with the school performance. That is a model that I believe some jurisdictions have but the way that the current model is in Bermuda, the budget for each school is built based on cost for staffing, any operational needs and resources. So, it is not commensurate necessarily with the results of that school. And I guess there could be the debate as to which is the better one but that is how it is currently being . . . the budgets are developed currently in Bermuda for the public school system.

There was a question with regard to the difference between public and private school students who apply for scholarships. Unfortunately, that is not something . . . and I know that that has been a question . . . that is not something that is maintained necessarily. And it is really difficult to gauge because for one instance, if a child maybe went to public and then moved to private, where do we determine that child is? How do we make that distinction? I mean, is it at the time of application? Maybe that is something that could be considered, but we definitely will be looking to enhance some of the statistics that we keep particularly around tracking students who have received scholarships.

How well . . . well first of all, do they complete their degrees and then are they employed in their field? And then if they are employed in their field, are they here? Are they not? There's a range of different areas where we need to track, I believe, in that area. So that point is taken in terms of drawing out those statistics.

Now in terms of the level who have applied from year to year . . . and I take your point that it may very well be in terms . . . of although this year there's been a 12.4 per cent decrease in students applying, it could be for various reasons and it is difficult to say that there is a trend because it could be several reasons. Some students may have delayed entry to universities, some may have decided to go to vocational, et cetera. Some may have gone straight into the workforce.

So, I can't say that it's specifically a trend but maybe it's definitely another one of those statistics that we need to keep a track of and if we can, which again would be difficult, figure out why people have not applied.

The Chairman: Minister, I think we're actually at our 6:51 pm . . . so we are one minute over with that answer. So, I think it is time to move the heads. So over to you.

Sen. the Hon. Crystal Caesar: Thank you, Mr. Chairman. And I do undertake to have additional discussion with colleagues, with Senators. I am very passionate about this and so I am happy to have additional discussion around what we are doing in education in time to come.

And thank you for the pre-questions. We did try to incorporate some of that and anticipate some of the questions that colleagues may have had. So, thank you.

Mr. Chairman, I move that Heads 16 and 17 be approved as printed.

The Chairman: Thank you, Minister.

It has been moved that Heads 16 and 17 be approved.

Is there any objection to that motion?

Hearing no objection, we can confirm that those heads are now moved. Thank you, Minister.

[Motion carried: The Ministry of Education, Heads 16 and 17 were approved and stand part of the Estimates of Revenue and Expenditure for the year 2025/26.]

Sen. the Hon. Crystal Caesar: Mr. Chairman, at this time, I move that the Committee rise and report progress and ask for leave to sit again.

The Chairman: It has been moved that the Committee rise, report progress and ask for leave to sit again. Is there any objection to that motion?

Hearing none, no objection.

It's all agreed to.

[Motion carried: The Committee of Supply rose and reported progress and asked for leave to sit again.]

The Chairman: Thank you very much, Minister. And thank you very much to all Senators who asked questions. Much appreciated.

And I now have the great pleasure for the third day in a row in giving my seat back to Madam President so she can continue with the Senate's business.

Thank you.

Senate resumed at 6:54 pm

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

REPORT OF COMMITTEE

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2025/26

The President: Thank you, Senator John Wight, Vice President and Chair of the Committee. And certainly, I would like to also thank Senator Tawana Tannock for this morning's session and most of the day and to all Senators who participated in the debate today.

We will now move on. Senators, I would just like to advise that the remaining items on our Orders of the Day will be carried over until tomorrow.

MOTIONS

The President: There are none.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The President: Would any Senator . . . I see you, Senator—

Sen. Victoria Cunningham: Well, I might not be here tomorrow—

The President: —Victoria Cunningham.

Sen. Victoria Cunningham: Thank you, Madam President. I might not be here tomorrow for this part of the agenda and so I just wanted to put it out there because our national football team is playing tonight against the Cayman Islands in the FIFA World Cup qualifiers.

The President: Oh!

Sen. Victoria Cunningham: So, I want to congratulate them as they prepare and hopefully be in a position to congratulate them probably in about three hours' time. But I think they are quite dedicated and inspiring and obviously they proudly wear that Bermuda jersey, which, I have to say, I proudly wear as well. But I just want to tell them that we are proud of them, believe in them, and let's go team.

And then secondly, as we have just been talking about scholarships, a lot of scholarship interviews are upcoming and so I just want to wish Bermuda students who are applying, who have applied for scholarships, all the best and good luck to each of them as they pursue those interviews. Thank you.

The President: Thank you, Senator Cunningham.

Would any other Senator care to speak on congratulatory and/or obituary speeches?

Minister Wilkerson—

Sen. the Hon. Kim Wilkerson: Thank you, Madam President—

The President: Attorney General and Government Leader in the Senate. You have the floor.

Sen. the Hon. Kim Wilkerson: Thank you. None other than to join the comments of Senator Cunningham and wishing the Bermuda team well this evening. One game will kick off at eight o'clock as they take on the Cayman Islands and may we have a victory.

The President: I think all Senators will join you both in your sentiments.

With that said, then we move on to the adjournment and Minister Wilkerson and Government Leader in the Senate . . . oh, before we do that, I would just like to thank the technical officers who have been here most of the afternoon and answered questions.

Thank you very much for your time today. And with that, adjournment.

ADJOURNMENT

Sen. the Hon. Kim Wilkerson: Thank you, Madam President. I move that the Senate now adjourn until tomorrow.

The President: Thank you. Would any Senator care to speak on the motion to adjourn?

Hearing none, then Senators, the Senate does stand adjourned until tomorrow.

Thank you.

[At 6:56 pm, the Senate stood adjourned until 10:00 am, Thursday, 5 June 2025.]

BERMUDA SENATE
OFFICIAL HANSARD REPORT
5 JUNE 2025
10:02 AM

Sitting Number 8 of the 2025/2026 Session

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good morning, Senators.

The Senate is in session.

Shall we pray?

PRAYERS

[Prayers read by Sen. the Hon. Joan E. Dillas-Wright, President]

The President: Please be seated.

CONFIRMATION OF MINUTES

[Minutes of 2 June 2025]

The President: Senator Tawana Tannock, you have the floor.

Sen. Tawana Tannock: Madam President, I move that the consideration of the Minutes of the meeting of Monday, 2 June 2025 be taken as read.

The President: Is there any objection to that motion?

No objection.

Sen. Tawana Tannock: Madam President, I move that the Minutes of Monday, 2 June 2025 be confirmed.

The President: Is there any objection to that motion?

No objection. The minutes are confirmed.

[Minutes of 2 June 2025 confirmed]

Sen. Tawana Tannock: Madam President, I move that consideration of the Minutes of the meeting of Wednesday, 4 June 2025 be deferred.

The President: Is there any objection to that motion?

No objection.

The minutes are [deferred].

Thank you, Senator Tawana Tannock.

[Minutes of 4 June 2025 deferred]

MESSAGES

The President: Mrs. Beale.

The Deputy Clerk: There are no messages, Madam President.

The President: Thank you, Mrs. Beale.

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENTS

The President: There are none.

NOTICES OF MOTION

The President: There are none.

PETITIONS

The President: There are none.

STATEMENTS

The President: There is one Statement this morning, and that is in the name of Senator the Honourable Crystal Caesar, the spokesperson for Finance.

Minister, you have the floor.

[Pause]

Sen. the Hon. Crystal Caesar: Good morning, Madam President, and thank you. Apologies.

BERMUDA MONETARY AUTHORITY ANNUAL REPORT 2024

Sen. the Hon. Crystal Caesar: Madam President, in accordance with section 28 of the Bermuda Monetary Authority Act 1969, I am pleased to table the Bermuda Monetary Authority Annual Report 2024 (the "Report").

Bermuda's financial services sector is subject to the regulation and supervision of the Bermuda Monetary Authority (the "Authority"). The Authority operates pursuant to the Bermuda Monetary Authority Act 1969 (the "Act"), which provides it with a number of principal objects, including the supervision, regulation and inspection of financial institutions operating in or from within Bermuda, together with the promotion of financial stability and soundness of financial institutions.

Madam President, the Senate would be aware that the Authority has specific licensing and supervisory responsibilities under the following regulatory statutes: the Banks and Deposit Companies Act; Corporate Service Provider Business Act; the Digital Asset Business Act; the Insurance Act; the Investment Business Act; the Investment Funds Act; Money Service Business Act; the Fund Administration Provider Business Act; the Trusts (Regulation of Trust Business) Act, together with other statutes. The Authority also regulates the Bermuda Stock Exchange.

Mission

Sen. the Hon. Crystal Caesar: Madam President, the Authority's mission is to contribute to Bermuda's financial stability, protect customers of financial services and protect Bermuda's currency through maintaining effective and proactive regulatory frameworks through its highly skilled and engaged workforce; delivering efficient operations and sustainable business practices; and supporting responsible innovation locally and in global markets.

International Recognition

Sen. the Hon. Crystal Caesar: Madam President, the Authority has received international recognition for its regulatory excellence, being one of only seven jurisdictions with US National Association of Insurance Commissioners (NAIC) "qualified jurisdiction" status, one of three jurisdictions to have received the NAIC reciprocal jurisdiction status, and one of just two jurisdictions in the world to be granted full Solvency II equivalence by the European Union.

Madam President, the Authority is active in key international organisations, fostering strong global relationships. The Authority's Managing Director, Supervision of the Authority serves on the International Association of Insurance Supervisors (IAIS) Executive Committee with the Authority's staff leading or contributing to numerous IAIS Committees, including those on macroprudential, policy and financial crime.

Madam President, the Authority also engages with the Financial Stability Board Regional Consultative Group Americas and participates in and contributes to the Bank for International Settlements and the Organisation for Economic Co-operation and Development's Insurance and Private Pensions Committee.

The Authority is also a coordination group member of the Global Financial Innovation Network, a group of regulators committed to supporting financial innovation in the best interests of consumers.

Legislation

Sen. the Hon. Crystal Caesar: Madam President, the Authority is authorised to advise the Minister of Finance on policy matters relating to financial institutions and may propose legislation consistent with its responsibilities under the Bermuda Monetary Act 1969 (the Act). Amongst the legislative proposals advanced in 2024 were those which bolstered the regime under which recognised investment exchanges and recognised clearing houses are supervised and regulated; a Ministerial Order, for the minimum initial net assets [required] of Restricted Banks at the time of licensing and expanded the classes of persons to whom such banks may provide services; and measures to amend the fees payable by entities operating within the Authority's innovation hub.

Additionally, rules were passed regarding the requirements for insurers to create a recovery plan, the contents of such plans, and the matters which the Authority shall consider when determining which insurers need to prepare a recovery plan. Regulations were also issued to enable the Authority to refresh the form and design of coins to feature the image of His Majesty King Charles III.

Supervision and Licensing

Sen. the Hon. Crystal Caesar: Madam President, Senators' attention is drawn to the following key highlights for the various sectors supervised by the Authority:

Banking Sector

Sen. the Hon. Crystal Caesar: With regard to the banking sector, consolidated assets of the banking sector remained unchanged at $23.7 billion in 2024. Investments retained the largest share of total assets at 53.0 per cent (49.1 per cent in 2023), followed by loans at 33.0 per cent (35.6 per cent in 2023), and cash and deposits at 11.0 per cent (11.3 per cent in 2023). Net interest income continued to be the largest component of the banking sector's income at $755 million ($790 million in 2023).

Insurance Sector

Sen. the Hon. Crystal Caesar: Madam President, moving to the insurance sector, 1,239 insurers were registered as of 31 December 2024 compared to 1,213 in 2023. According to 2023 year-end information, total capital and surplus was $404 billion in 2023 an increase of $57 billion from the $347 billion recorded in 2022.

Gross premiums written were $316 billion in 2023 an increase of $39 billion from the $277 billion recorded in 2022. The increase is attributed to the growth in business written by large, commercial, general business and long-term insurers. Total assets were [$1.87] trillion in 2023 an increase of $217 billion from $1.65 trillion in 2022. This increase was largely due to increased business written by a specific group of insurers.

Investment Sector

Sen. the Hon. Crystal Caesar: Madam President, moving to the investment sector, there were 52 licensed investment business providers, an increase of 5 from 47 in 2023, and 56 registered investment business providers operating in Bermuda in 2024. The aggregate total assets under management [AUM] reported by licensed investment providers were US$231 billion compared to US$225 billion AUM in 2023. Total assets under administration (AUA) for 2024 were US$25.4 billion, compared to US$28.1 billion reported for 2023.

Madam President, in 2024, there were 784 investment funds on the Investment Funds Act register, a decrease of 20 compared to 804 in 2023. Of these, 129 overseas funds being promoted in Bermuda and 655 Bermuda funds. This is contrasted against 2023, whereby 146 overseas funds were promoted in Bermuda and Bermuda funds totalled 658, with a net asset value reported in relation to Bermuda funds of $295 billion, an increase from $281 billion in 2023. At the end of 2024, 24 fund administrator licences were in issue, unchanged from the prior year, with $195.6 billion in assets under administration.

Digital Asset Business Sector

Sen. the Hon. Crystal Caesar: Madam President, 2024 was a significant year of growth for the digital asset business sector which ended the year with 36 digital asset business providers operating in Bermuda, a 50 per cent increase from the 24 recorded in 2023. This sector is continuing to demonstrate strong growth and is expected to become the third largest revenue earner for the Authority during the upcoming year. This growth is a testament to this Government's foresight in ensuring that Bermuda established a credible regime for this emerging sector, which has been in place since 2018.

Bermuda Stock Exchange

Sen. the Hon. Crystal Caesar: Madam President, the total equity market capitalisation of the Bermuda Stock Exchange stood at $217.6 billion at the end of 2024 as compared with $191.7 billion at the end of 2023. A total of 156 new insurance-linked securities were added to the BSX in 2024 a reduction from 195 new issues recorded in 2023. Domestic trading volume totalled 11.3 million shares in 2024 up significantly from 2.3 million in 2023, with the value of shares traded totalled $105.8 million ($20.4 million in 2023).

BMA Financial Highlights

Sen. the Hon. Crystal Caesar: Madam President, Members' attention is drawn to the following highlights set out in the Statement of Accounts Report:

- Net income for the Authority was $17.93 million up from a net loss of $3.53 million in the previous year.
- Total revenue increased by 50 per cent up to $129.8 million, up from $86.7 million. The increase is mainly due to a $40 million increase in revenue from supervisory and licensing fees.
- Expenses increased by 24 per cent to $111.9 million. The increase was mainly due to the $15.5 million in increased salaries and benefits.
- Licensing fees were $114.5 million at year-end as compared with $74.4 million of which $103 million was paid by the insurance sector.
- The receipt of funds from fines and penalties increased by $2.554 million from the previous year.
- The Authority had 302 full-time permanent employees, an increase from 273 in 2023.
- Board Members are paid an annual fee of $50,000, an increase of $26,000 in 2023; Board Sub Committee Chairs are paid an annual fee of $58,000 to $63,000, up from $33,000 in 2023. The Chairman of the Board receives an annual fee of $125,000, an increase from $96,000 in 2023.
- The CEO's salary is set at $550,000 up from $500,000 in 2023, and he is eligible for a performance-based bonus of up to 50 per cent of base salary. The salaries of the other 20 members of the executive team range from $275,000 to $500,000 in 2024, with a performance-based bonus of up to 37 per cent (in 2023, that was 37 per cent of salary as well).

Madam President, upon reviewing the Authority's 2024 financial statements, the Auditor General has issued a clean opinion.

Madam President, I wish to express my sincere thanks to the Authority's Board, chaired by former Cabinet Secretary Mr. Donald Scott. I also wish to extend special thanks to the executive team and dedicated staff of the Authority, under the leadership of Chief Executive Officer Mr. Craig Swan. The Board and the executive team deserve the Senate's congratulations for their sound stewardship and the excellent financial results achieved in 2024. The Government is especially grateful for the continued partnership and collaboration with the Authority's leadership, as we remain focused on expanding and strengthening Bermuda's financial services sector in a globally competitive environment.

And that ends my presentation. Thank you, Madam President.

The President: And thank you, Senator the Honourable Crystal Caesar, spokesperson for Finance.

INTRODUCTION OF BILLS

The President: There are none.

FIRST READING OF PUBLIC BILLS

The President: There are none.

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: Senators, we will entertain questions on the Statement that just has been given by Senator Caesar, spokesperson for Finance.

Senator Marcus Jones, you have the floor.

QUESTION 1: BERMUDA MONETARY AUTHORITY ANNUAL REPORT 2024

Sen. Marcus Jones: Good morning, Madam President. Good morning to fellow Senators. Good morning to the listening public.

Thank you to the Minister of Education, spokesperson for Finance, for that Statement this morning. I just have a few questions.

[1]How does the BMA plan to manage the rapid expansion of the digital assets sector while ensuring robust consumer protection?

QUESTION 2: BERMUDA MONETARY AUTHORITY ANNUAL REPORT 2024

Sen. Marcus Jones: I took note of the significant increases in executive compensations from the Minister's brief. And my question would be, given the dramatic increase in executive compensation and board fees, what benchmarks or justifications were used for these significant increases?

QUESTION 3: BERMUDA MONETARY AUTHORITY ANNUAL REPORT 2024

Sen. Marcus Jones: And my final question is, how does the BMA measure the effectiveness of its supervisory frameworks across sectors?

Thank you, Madam President.

The President: Thank you, Senator Marcus Jones, Opposition Leader [in the Senate].

Senator Tawana Tannock, you have the floor.

QUESTION 1: BERMUDA MONETARY AUTHORITY ANNUAL REPORT 2024

Sen. Tawana Tannock: Thank you, Madam President.

My first question relates to information sharing, and it's with regard to the upcoming CIT. And my question is regarding any information . . . what is the level of information shared by the BMA to the Ministry of Finance or to the newly formed Corporate Income Tax Commission with regard to, in particular, entities who have already declared deferred tax assets in their financial returns to the BMA? Is that information shared to the other relevant authorities?

QUESTION 2: BERMUDA MONETARY AUTHORITY ANNUAL REPORT 2024

Sen. Tawana Tannock: My second question is about the number of employees in the BMA. And of that number of employees in the BMA, the number of employees who work remotely and the number of employees who are work permit holders.

SUPPLEMENTARIES

Sen. Tawana Tannock: And my follow-up question to that is, of those who work remotely, is there any move to get them to work in person in the office?

And then my second question, my second question to the follow-up to the work permit question is, for those work permits that have been issued, what are the training programmes, and have Bermudians been identified to take part in training programmes to take those posts? Thank you.

The President: Thank you, Senator Tawana Tannock.

Senator Cunningham, you have the floor.

QUESTION 1: BERMUDA MONETARY AUTHORITY ANNUAL REPORT 2024

Sen. Victoria Cunningham: Thank you, Madam President. Good morning.

I will just start off with the congratulations to the BMA. Obviously, they are very important to the regulatory reputation that Bermuda has. And my question, though, is it seems that the BMA is very reliant on the insurance sector, the licensing fees from insurers, and I am just wondering if they are too reliant on the funding from that one sector. So how sustainable would this revenue stream be if market conditions or indeed the CIT or licensing volumes change?

QUESTION 2: BERMUDA MONETARY AUTHORITY ANNUAL REPORT 2024

Sen. Victoria Cunningham: And then my second question to that would be, are there any upcoming changes to international regulatory standards that might impact our equivalent status with the EU or globally?

[1] See response at page 359

QUESTION 3: BERMUDA MONETARY AUTHORITY ANNUAL REPORT 2024

Sen. Victoria Cunningham: And then my third question is how, you know, we are seeing the emerging sectors of FinTech and digital assets, so how is the BMA supporting local Bermudian participation in those sectors?

SUPPLEMENTARY

Sen. Victoria Cunningham: And a supplemental to that would be, are there initiatives (somewhat similar to my colleague) to ensure that training and job opportunities for Bermudians will appear in those regulated sectors? Thank you.

The President: Thank you, Senator Cunningham.

[Pause]

Sen. the Hon. Crystal Caesar: Madam President, I assume that's it for questions from everyone.

The President: Yes, I don't see any other hands.

[Laughter]

Sen. the Hon. Crystal Caesar: Okay. Thank you.

Madam President, with regard to specifically Senator Tannock's question with regard to the number of employees and those who are working locally versus those who work remotely, my understanding is that . . . and when she says remotely, I am assuming overseas. The majority of the employees who work for the Bermuda Monetary Authority are located locally. There are a cache of consultants that they would use who may work remotely, which obviously they would be on a fee basis, and so that would be because they have particular expertise that the BMA staff do not actually have locally. However, the majority of employees are actually working here on Island.

Now, in terms of local versus work permit holders, that is something that I would have to get additional information from the BMA on, as I do not have that at hand.

Now, with regard to the additional questions that other Senators have had, I have made a note of them all. I do not believe that I have received answers to them as yet; but I do undertake that . . . as and when I do get those answers, I undertake to provide those additional answers to Senators once I can get them from the technical team, from the BMA.

The President: Thank you very much, Senator Caesar.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITORS

The President: And Senators, that is the end of the Question Period, and we will now move on to the Orders of the Day.

But before we get into that, I would just like to acknowledge the presence of certain people in the Chamber. First of all, I would like to welcome Lieutenant-Colonel Edward Lamb, the Permanent Secretary for National Security, and Dean Lema, the Principal Customs Officer, and also Tarita Cartwright, the Ministry Comptroller of National Security. Welcome to you.

ORDERS OF THE DAY

The President: And so, we move on now to the Orders of the Day, and the Orders of the Day is the resolution into Committee of the Whole [Senate] for further consideration of the Appropriation Act 2025, together with the Estimates of Revenue and Expenditure for the financial year [2025/26].

I call on Senator the Honourable Crystal Caesar, the Spokesperson for Finance.

Sen. the Hon. Kim Wilkerson: Excuse me, Madam President.

Before we proceed—

The President: Yes.

Sen. the Hon. Kim Wilkerson: Given that the technical officers are in the Senate at the moment in relation to Item 3—

The President: Yes.

Sen. the Hon. Kim Wilkerson: We would respectfully ask that we could take the Orders out of order and do Item 3 first, as opposed to Item 1.

The President: Is there any objection to that motion?

No objection. We will certainly do that.

And so Item 3 then is . . . on our Orders of the Day, the second reading of the Customs Tariff Amendment Act 2025, and that is in the name of Senator the Honourable Crystal Caesar, Spokesperson for Finance.

Sen. the Hon. Crystal Caesar: Thank you.

BILL

SECOND READING

CUSTOMS TARIFF AMENDMENT ACT 2025

Sen. the Hon. Crystal Caesar: Thank you, Madam President, and thank you to the team for coming in.

Madam President, Honourable [Senators] are requested to now give consideration to the Bill entitled the Customs Tariff Amendment Act 2025.

Madam President, the Bill proposes to amend the Customs Tariff Act 1970, the principal Act, with measures that:

1. lower the duty rate on building materials and supplies;
2. eliminate custom duties on all motor vehicle parts;
3. lower the duty rates on air conditioning units and parts;
4. increase the duty exemption for returning residents;
5. provide the continuing duty relief available to the Bermuda Hospitals Board for the hospital's operation supplies; and
6. lower the rate of duty for diesels and fuel oils used by BELCO for the production of electricity.

The measures of the Bill affect both the First Schedule and the Fifth Schedule to the principal Act.

Madam President, it is this Government's goal to lower the cost of living for Bermuda. In doing so, we are confident that we will not only ease the daily burden of making ends meet but also offer new opportunities for our economic development. One of the major tools that we have at our disposal in achieving this aim is by reducing the cost of selected imported goods by lowering rates of custom duties.

The Bill proposes to repeal and replace the First Schedule of the principal Act in order to lower the duty rates on building materials and supplies, and air conditioning units and parts, eliminate customs duties on motor vehicles parts, and increase the duty exemption for returning residents.

Madam President, the Bill will provide wide-ranging duty relief on a selected building materials, prefabricated supplies, and raw materials for both interior and exterior work. This includes, but is not limited to block, stones, glass, plastics, fabrics, wood, metal, chemicals, including glues, resins, and paint. The duty rates associated with 481 tariff codes will be lowered as follows:

- 429 tariff codes will be lowered from 25 per cent to 10 per cent, providing cost reductions of an estimated $4.9 million;
- 8 tariff codes will be lowered from 15 per cent to 10 per cent, providing cost reductions of an estimate $293,000; and
- 44 tariff codes will be lowered from 12.5 per cent to 10 per cent, providing cost reduction of an estimated $325,000.

It is estimated based on prior year's data that these amendments will reduce the cost of construction and building repairs for revenue by $5.5 million.

Madam President, the Bill will provide duty relief on air conditioning units and parts. The duty rates associated with 6 tariff codes will be lowered from 35 per cent to 10 per cent. It is estimated based on prior year's data that these amendments will reduce the duty cost on these items by over $1.8 million.

Madam President, the Bill will provide wide-ranging duty relief on parts and supplies for motor vehicle repairs, including but not limited to engines, transmission shafts, gaskets, electrical, glass, belts, tubing, and interior furnishings. The duty rates associated with 65 tariff codes will be eliminated as follows:

- 43 tariff codes will go to zero per cent from 35 per cent, providing cost reduction of an estimated full revenue, $2.5 million; and
- 22 tariff codes will go from 25 per cent to zero per cent, providing cost reductions of an estimate $217,000. It is estimated based on prior year's data that these amendments will reduce the cost of repairing Bermuda's motor vehicles by a total of $2.7 million.

Madam President, in order to effect the over 500 duty rate amendments necessary to lower the duty rates on building materials and supplies, air conditioning units and parts, and motor vehicle parts, a number of consequential amendments to the First Schedule of the principal Act were needed in order to maintain the structure of the Bermuda nomenclature. This necessitated the proposed introduction of 26 new tariff codes, the deletion of one tariff code, and the amendment of 12 tariff codes. Further, while conducting the review of the First Schedule to the principal Act, a further 12 textual inconsistencies were identified, which did not impact on any rates of duty in our proposed for amendment.

Madam President, the Bill next provides for an increase in duty exemption from $200 per person to $300 per person, an increase of 50 per cent. This rate allowance was last changed in 2012. Based on prior year's travel, this is expected to ease the collective tax burden on returning travellers by an estimated $2 million.

Madam President, I now turn to the measures of the Bill affecting the Fifth Schedule to the principal Act.

Madam President, the Bill proposes to repeal and replace End-Use CPC 4240 so as to remove the existing end-use of condition limiting the period of duty relief for imported hospital operating supplies to 1 April 2022 through 31 March 2024 only. Honourable [Senators] will recall that CPC 4240 was amended in July of 2023 after being introduced in April of 2022, to extend the duty period relief within which qualifying goods must be imported to Bermuda to 31 March 2024 from 30 September 2023.

Madam President, after further consideration, the Minister of Finance, in keeping with the commitment of Government to ensure that our hospitals have adequate resources, considers it expedient to remove the end use condition requiring that hospital operating supplies be imported with a fixed time period. This amendment is intended to provide continuing duty relief

to hospitals administrated by the Bermuda Hospitals Board by offsetting operating expenses.

Madam President, the Bill next proposes to amend the End-Use CPC 4703 and CPC 4705 for the purpose of lowering the rate of duty for diesel and fuel oils used by BELCO for the production of electricity.

Madam President, in the 2025/26 Budget Statement in support of the Estimates of Revenue and Expenditure, the Government acknowledged the frustration many feel when they open their BELCO bill. While the Government cannot control the cost of fuel on global markets, we are doing everything within the power to lower the underlying costs that contribute to those rates.

Madam President, in 2023 the duty on fuel used to generate electricity stood at 20 cents per litre. Honourable [Senators] will recall that in July of 2024 this Government reduced that tax by 60 per cent to 8 cents per litre. This Bill proposes to reduce the tax further to just 4 cents per litre. The combined effect of these changes will result in an 80 per cent reduction in this tax since 2023.

Madam President, this measure demonstrates the Government's commitment to delivering sustained relief on energy costs. While there is more work to be done across the energy sector, this initiative ensures that our tax policy supports lower electricity costs for every household and business in Bermuda. It is estimated based on prior years' data that this will cut the Bermudian electricity bill by $1.7 million, in addition to concessions introduced during 2024/25.

Madam President, this further reduction in the duty paid on fuel is expected to reduce customs duty revenue by $4.2 million. I will comment further on the measure of the Bill in Committee.

Thank you, Madam President.

The President: Thank you, Senator Caesar, Spokesperson for Finance.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And before I open it to Senators on the floor, I would just like to acknowledge the presence in the Chamber of Alsha Wilson, the Parliamentary Counsel. Welcome to you.

[Customs Tariff Amendment Act 2025, second reading debate continuing]

The President: Would any Senator care to speak?

Senator Marcus Jones, Opposition Leader in the Senate, you have the floor.

Sen. Marcus Jones: Thank you, Madam President, and thank you to the Minister of Education, Spokesman for Finance, for bringing the Customs Tariff [Amendment] Act [2025] to this Chamber at this time. And I will say right off at the start that any way that this Government can bring some relief to the major construction industry in this country would be supported by this side of the aisle for sure.

We do note that the tariff reduction went from 25 per cent to 10 per cent. We do applaud that reduction. It is an incredibly big document. If you sat and read the Schedule . . . and having looked over it with a cup of tea at midnight last night, something came up . . . something came to my observation that I would like for some clarity by the Minister if she can give it to us.

I was able to look and see that of all the reductions in tariffs, it appears that the electrical and plumbing materials section, those parts were not afforded the same tariff reduction as some of the other items. And I would like for her to speak to that because one would recognise that those two items within the construction industry are very important and an integral part of any building development. And one would think that those basic materials would be a part of this tariff reduction.

I do not know if it was an oversight that was made. Some clarity is what I am asking for if the Minister would provide that for us.

But in the spirit of reducing these tariffs for building supplies and materials, we are in support of that. Thank you, Madam President.

The President: And thank you, Senator Marcus Jones.

Would any other Senator care to speak?

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President. And I echo the congratulations said by my colleague, Senator Jones, to this reduction. I think anything that we can do to assist or hope to assist in the cost of living for Bermudians is great.

And so I think that leads into my question, which is, so if we reduce the cost of duty for air conditioners and air conditioning units and supplies and also construction items, how are we ensuring that that tax relief and the benefit of those tax reliefs will aid everyday Bermudians when they go into the store to buy an air conditioner to get their air conditioner fixed and for construction? So how are we able to ensure that this is passed on?

And I have to applaud the Government for the tax reliefs that they have made so far, [for] instance with sanitary products and also with seeds for growth. But how are we ensuring that these tax reliefs and the benefit that the businesses are getting from the tax reliefs are passed to the consumer?

So, I would like to know, of these new tax reliefs introduced, how will we ensure that this savings will be passed to everyday Bermudians? And that's my first question.

And then my second question is, we are looking at aiding construction firms and air conditioner repairmen, but yet we still have 25 per cent duty on pens,

pencils, toothbrushes, combs. I do not own my own home, and I am not looking to build a home because quite frankly right now I cannot afford it. But one thing I do is I buy pens and pencils. I brush my teeth. And, well actually I have dreadlocks, so I do not comb my hair, but many Bermudians do comb their hair every day.

So, what I would like to know is while these things are grand and I think anything we can do to reduce the cost of living is great, why are we not looking at the smaller items that Bermudians use every day, that our families use every day? Thank you.

The President: Thank you, Senator Tannock.

While we are waiting for an answer, would any other Senator care to speak on this Bill?

Hearing none, then we will wait for a response from the Minister.

[Pause]

Sen. the Hon. Crystal Caesar: Madam President, in relation to the question from Senator Jones with regard to electrical and plumbing materials, are there specific goods that the Senator is looking at? Because there is actually or has been a reduction on flex pipe and other plumbing fixtures. I am not sure if there was a specific area, item and what have you, but we would need to know which specific electrical goods the Senator is querying because electrical is a broad category. But as I mentioned, there are some reductions on things such as flex pipe and many other fixtures and fittings.

And with regard to the question from Senator Tannock with regard to indicating the reduction across the spectrum, this specific area of reductions is to assist the construction industry specifically, and that is why you would see it on building materials. There has been a cry publicly that the cost of building materials is exorbitant, so this will go a long way to ensuring that construction will continue at a pace where things can be brought in at cost and then the cost is not necessarily passed on to the builder.

And so, the Government has decided to focus specifically on that because there has been an appeal for the cost of construction materials to decrease and in doing so, this will help to lower costs for building, potentially for what the cost is of construction of a home, potentially the mortgage, et cetera, et cetera. So, it may very well filter down.

We will continue to look at reductions as it pertains to the cost of living for other goods and we will continue to do so and work with retailers and other vendors bringing things in. This specific area of reduction is . . . because there has been appeal, particularly in the construction area, to ensure that there is a reduction in the cost of building materials and construction materials in Bermuda.

The President: Thank you, Minister.

With that, then you move your Bill when you are ready.

[Pause]

[Crosstalk]

Sen. the Hon. Crystal Caesar: Following the suspension of . . . I am sorry, Madam President. Following . . .

I move that the Bill entitled the Customs Tariff Amendment Act 2025 be now read a third time . . . second time . . . sorry.

The President: Is there any objection to that motion?

No objection.

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill entitled the Customs Tariff Amendment Act be read a third . . .

[Crosstalk]

SUSPENSION OF STANDING ORDER 26

Sen. the Hon. Crystal Caesar: Madam President, I move that [Standing Order] 26 be suspended in respect of this Bill.

The President: Is there any objection to that motion?

No objection—

Sen. Marcus Jones: Yes, I do have an objection.

Madam President, maybe you can give me some guidance.

At this stage, I would like the opportunity to go into Committee to consider some of the items that were raised in my unreadiness and the questions that I asked.

Am I able to do that at this stage?

[Crosstalk]

The President: Is there a seconder to that motion?

Senator Cunningham seconded. Then we will have a division.

So, we are going to vote . . . on this decision.

[Pause]

Sen. Tawana Tannock: Excuse me, Madam President, and I do not know the protocol for this, but what is the question that Senator Jones is awaiting a response to?

The President: Senator Jones has . . . he says he has a number of issues, and he wanted to raise some questions, and he has asked to go into Committee so that he can present his objections . . . or further comment.

And so, our [Standing Orders] allow for us to do that if all Senators . . . Well, we are going to take a vote on it to determine whether or not Senators agree.

Sen. Tawana Tannock: Okay, so Senator Jones is not awaiting an answer to a specific question. He just has further questions.

The President: He has further questions that he would like to take up in Committee . . . for further comment.

Sen. Tawana Tannock: Thank you, Madam President.

The President: So, the Clerk will do . . .

The Deputy Clerk: It has been moved to suspend Standing Order 26. If you are in agreement with the motion to suspend [Standing Order] 26 say Aye. If you are against and would prefer to go into Committee, say Nay.

DIVISION

[Suspension of Standing Order 26]

Ayes: 5	**Nays: 5**
Sen. L. Bell	Sen. V. Cunningham
Sen. the Hon. C. Caesar	Sen. M. Foley
Sen. M. Fubler	Sen. M. Jones
Sen. L. Simmons	Sen. T. Tannock
Sen. the Hon. K. Wilkerson	Sen. the Hon. J. Dillas-Wright

Absent: 1
Sen. J. Wight

The Deputy Clerk: With a tie vote of 5–5, the motion is lost. So that means we will go into Committee.

[Motion to suspend Standing Order 26 lost (Standing Order 15).]

The President: And I will call on Senator Tawana Tannock to chair the Committee.

Senate in Committee at 10:53 am

[Sen. Tawana Tannock, Chairman]

COMMITTEE ON BILL

CUSTOMS TARIFF AMENDMENT ACT 2025

The Chairman: Senators, we are now in Committee of the Whole [Senate] for further consideration of the Bill entitled the Customs Tariff Amendment Act 2025. I call on Minister Caesar in charge to proceed.

Senator Caesar, you have the floor.

Sen. the Hon. Crystal Caesar: Madam Chairman, I move that the Senate do now resolve itself into Committee of the Whole [Senate] for further consideration of the Customs Tariff Amendment Act 2025.

[Pause and crosstalk]

Sen. the Hon. Crystal Caesar: Madam Chairman, I move that clauses 1 through 4 . . .

[Pause]

The Chairman: Senators, it has been moved that clauses 1 through 4 be approved.

Are there any objections to that motion?

[Crosstalk]

Sen. the Hon. Crystal Caesar: Madam Chairman, clause 1 provides the citation for the Bill.

Clause 2 repeals and replaces the First Schedule to the Customs Tariff Act 1970 by the contents of the Schedule to this Bill. The First Schedule is published on the Bermuda Government Portal at the following web address, www.gov.bm/schedules-customs-tariff-act-1970.

Clause 3 amends the Fifth Schedule to the Customs Tariff Act 1970 by repealing and replacing CPC 4240, (Hospital operating supplies) and by amending CPC 4703 (Goods of tariff code 2710.192 (Diesel)) and CPC 4705, (Goods of tariff code 2710.194 (Fuel oil)).

Clause 4 provides for commencement.

The Chairman: Senators, does anyone wish to speak on the clauses?

Sen. Marcus Jones: Yes, I would. Thank you, Madam Chairman.

The Chairman: Senator Jones.

The Chairman: Madam Chairman, thank you again for allowing me this time to go into Committee to raise to the attention of the Minister . . . there are certain items, as mentioned earlier, that were not included in the tax relief that was from the First Schedule in regard to lighting and material that we would like for the Government to consider. Based on—

The Chairman: Sorry, sorry. Senator Jones, I believe we are on the clauses 1 through 4.

Sen. Marcus Jones: Okay. Right. So, repealing and replacing the First Schedule.

I have mentioned an objection to passing those clauses because I would like to bring to the attention of this Chamber items within the Schedule that would . . . I am requesting for a consideration of an amendment.

POINT OF ORDER

Sen. the Hon. Kim Wilkerson: Good morning, Madam Chairman. At this point, Madam Chairman, there is a point of order, the Opposition Leader should be clarifying what his proposed amendment is.

The Chairman: Senator Jones.

Sen. Marcus Jones: I would say if the Attorney General would give me a couple of minutes to do that, I am at the process of doing that.

I wanted to point this Chamber to the actual pages of the Schedule that I am, in fact, questioning, and now I have lost my page. Oh, dear.

Sen. the Hon. Kim Wilkerson: Madam Chairman, the Opposition Senate Leader is not entitled to question in Committee. He is required to give an amendment. So, does he have a proposal that can be voted on?

The Chairman: Thank you, Madam Attorney General.

My understanding from Senator Jones was that he does have an amendment and was taking us to the appropriate part of the Schedule to refer to his amendment.

Sen. the Hon. Kim Wilkerson: Thank you, Madam Chairman. His words were that he has *queries*.

Sen. Marcus Jones: That is true, Madam Chairman, but I have queries that are leading to an amendment. I would like some latitude to allow me to get there if the Government Senate Leader would allow me.

The Chairman: So, Senator Jones, we have had the Honourable Minister Caesar move [clauses] 1 through 4. If you have questions specific to clauses 1 through 4, you can ask them. If you do have an amendment that you would like to propose, then that should be put forth and distributed in writing.

Sen. Marcus Jones: I submit to your guidance, Madam Chairman. I would like the opportunity to ask the question. Understanding at this point, without a written amendment, it cannot be submitted.

Am I allowed to at least ask the question?

The Chairman: If it's pertaining to clauses 1 through 4 that are being moved.

Sen. Marcus Jones: Absolutely, Madam Chairman.

As stated earlier, there was a concern made in regard to tariff relief for electricals and plumbing. With that statement made earlier, my question would be, Has the Government considered a reduction in the Schedule that allows further relief for lighting fixtures and plumbing fixtures, and specifically on the electrical material subject—

POINT OF ORDER

Sen. the Hon. Crystal Caesar: Madam Chairman, point of order. A question was asked and answered previously on this matter, and I've answered that.

The Chairman: Senator Jones.

Sen. Marcus Jones: If my memory serves me correctly, the Minister had asked me if there were any specific items within the Schedule that I would want to bring forward as for consideration.

Sen. the Hon. Crystal Caesar: Point of order, Madam Chair.

Sen. Marcus Jones: As an answer to that, I'm bringing that to this Chamber.

The Chairman: Minister Jones, thank you.

POINT OF ORDER

Sen. the Hon. Crystal Caesar: I did not indicate that if there were specific items in the Schedule. I said if there were specific items that he had questions around where the reductions were. I basically have answered this question. I did not ask him to go into the specific Schedule. I answered . . . it's an overall. As far as we are concerned, this question has been answered.

The Chairman: Senator Jones, do you have a further question?

Sen. Marcus Jones: I do reject that premise, but I will yield to the Chair, having left the question to this Chamber that specifics of my question in regard to electrical parts and plumbing that I have offered in this Committee stage were not tabled or considered. But I will yield to you, Madam Chairman.

The Chairman: Do you have any further questions, Senator Jones?

Sen. Marcus Jones: No, I don't. Thank you.

The Chairman: Senator Caesar, can you move that the clauses be approved?

Sen. the Hon. Crystal Caesar: Madam Chairman, I move that clauses 1 through 4 be approved.

The Chairman: It has been moved that clauses 1 through 4 be approved.

Are there any objections to that motion?

No objections. The movement of clauses 1 through 4 has been agreed to.

[Motion carried: Clauses 1 through 4 passed.]

The Chairman: Senator Caesar—

[Crosstalk]

The Chairman: Senator Caesar, I invite you to move the Schedule.

Sen. the Hon. Crystal Caesar: Apologies. Madam Chairman, [I am] asking for clarification. This is a "money bill," and my understanding is that money bills should not be in Committee.

The Chairman: Thank you, Senator Caesar. One moment, please.

[Pause]

The Chairman: Senator Caesar, if you can just bear with us . . . one moment. Thank you.

[Pause]

The Chairman: Senator Caesar, having read section 39 of the Bermuda Constitution, I am in agreement that this is indeed a money bill, as it deals with the issue of duty. So, we do have restrictions on the powers of the Senate under money bills, which is it does not say that we cannot discuss them in Committee. However, we are not allowed in the Senate to amend a money bill.

Sen. the Hon. Crystal Caesar: Thank you, Madam Chairman.

POINT OF CLARIFICATION

Sen. the Hon. Kim Wilkerson: Thank you, Madam Chairman, and just as a point of clarification, you have said the rules do not prohibit the discussion in Committee. And my question would be, What would be the point of any further discussion in Committee if there can be no amendment? And further, the question period was provided and ended.

The Chairman: Your point is taken, Madam Attorney General. If this Bill . . . your point is taken. However, there is no restriction to go into Committee. What the relevance of that is can be debated, but there is no prohibition from going into Committee under the Constitution, section 38, restriction on powers of the Senate as to other public bills, and then following on from that, [section] 39.

So, there is no restriction to go into Committee. Whether or not it will be a fruitful discussion is up for debate . . . but not debate.

[Laughter]

Sen. the Hon. Kim Wilkerson: Madam [Chairman], that being the case, I move that we resolve ourselves out of Committee and return to the order of business. Thank you.

Sen. Marcus Jones: May I ask for a point of clarity?

The Chairman: Yes, Senator Jones.

POINT OF CLARIFICATION

Sen. Marcus Jones: Madam Chairman, thank you for this ruling. I think that the whole Chamber is clarified on what can or cannot be done.

I just want to raise the point that the purpose in bringing this to Committee was to raise those items that were not brought through and that we felt on this side of the House that with a Government that wants to bring relief to the construction industry, we found it a sort of underperformance when basic items such as electrical and plumbing materials were left off this list of relief.

The Chairman: Thank you, Senator.

POINT OF ORDER
[Misleading]

Sen. the Hon. Kim Wilkerson: Madam Chairman, point of order. It was answered very clearly that categories of electrical material were indeed included and specifically answered, flex pipe as an example.

So, we believe that the [Senate] Leader of the Opposition right now is misleading the Senate.

The Chairman: It will seem that we have gone into a debate—

Sen. Marcus Jones: —Point of order. Point of order.—

The Chairman: It will seem that we have gone into a debate, which at this point is fruitless on this point as we now know what we are confined with this Bill as a money bill and in Committee.

So, I accept that you may have further points to make. However, the Government's position is that, Senator Jones, your question was asked and answered. I understand that it was not answered to your satisfaction and that is where we remain.

As we can no longer have debate in Committee on this particular Bill, I accept Madam Attorney General's recommendation that we move out of Committee.

Sen. Marcus Jones: Madam Chairman, I do have a point of order on the floor that I would like to be considered.

The Chairman: What is–

POINT OF ORDER
[Misleading]

Sen. Marcus Jones: My point of order is that I believe the Leader of the Government on the Senate side is misleading the [Senate].

The only reason I raised and went into Committee was I was asked by the Minister of Education, Spokesperson for Finance, if there were actual specific items that I had in mind.

Now, she was able to say that, generally speaking, there were electrical items that were actually part of the tariff relief. But I thought I was invited to bring some other additional electrical material that should have been included. That was my whole point, Madam Chairman.

The Chairman: Thank you, Senator Jones.

Senator Caesar has said that you misunderstood her invitation. You were not invited to do that. You were invited to give clarity on specific items.

Sen. the Hon. Crystal Caesar: The clarity should be sought with the particular relevant agency, not in this particular body at this time.

Thank you for that indulgence, Madam Chairman.

The Chairman: Senators, we will now dissolve the Committee.

Thank you. Madam President, I invite you—I wholeheartedly invite you—

[Laughter]

The Chairman: —to come and resume your seat.

Senators, thank you very much for bearing with me as we work through this process. I appreciate it.

[Committee dissolved; No action taken on the Bill entitled Customs Tariff Amendment Act 2025.]

Senate resumed at 11:17 am

[Sen. the Hon. Joan E. Dillas-Wright, President]

PRESIDENT'S PROCEDURAL REVIEW

[Sections 37–39 of the Bermuda Constitution Order 1968, "money Bill"]

The President: Senators, for clarity, I take full responsibility for the issue that has arisen in that certainly . . . the Constitution with respect to the Senate, we cannot change any money bill. I think that I ruled wrongly in that respect because of the changing of any . . . or any addition to the money bill should not have been allowed. I take full responsibility for that, and we will . . . I thank you all for your indulgence, and I take full responsibility for the error that has occurred.

We will certainly make sure that we go over that . . . because we do not often go into Committee for sure. The Senate does not often go into Committee, but on money bills, we cannot change or alter them.

We will make sure that we review the guidance on that in the future.

You can continue to pass your Bill.

Sen. the Hon. Crystal Caesar: Thank you, Madam President. And yes, we are all in this together, so we appreciate your words. Thank you very much.

Madam President, I move that the Bill entitled Customs Tariff Amendment Act 2025 be now read a third time.

The President: Is there any objection to the third reading?

No objection.

BILL

THIRD READING

CUSTOMS TARIFF AMENDMENT ACT 2025

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill do now pass.

The President: It has been moved that the Bill do now pass.

Is there any objection to that motion?

No objection. The Bill is passed. Thank you, Senators.

[Motion carried: The Customs Tariff Amendment Act 2025 was read a third time and passed.]

The President: And we will resume now with the Orders of the Day and get back to the resolution into Committee for further consideration of the Appropriation Act [2025] together with the Estimates of Revenue and Expenditure for the financial year 2025/26.

And I call on Senator . . . to move us into Committee.

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I move that the Senate do now resolve itself into a Committee of the whole [Senate] for further consideration of the Appropriation Act 2025 together with the Estimates of Revenue and Expenditure for the year 2025/26.

The President: Thank you, Minister.

And I now call on Senator Tawana Tannock to take the Chair of Committee.

Senate in Committee at 11:20 am

[Sen. Tawana Tannock, Chairman]

COMMITTEE OF SUPPLY

APPROPRIATION ACT 2025

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2025/26

The Chairman: Senators, we are now in Committee of the Whole [Senate] for further consideration of the Estimates of Revenue and Expenditure for the year 2025/26. Head 83, [Ministry of] National Security [Headquarters]; [Bermuda Police Service], Head 7; National [Drug Control] Head 88; Youth and Social Development—I'm sorry.

So that would just be [Heads] 83, 7, and 88. National Security [Headquarters, Head] 83 can be found on page B-264. [Bermuda Police Service], Head 7 can be found on page B-274; National [Drug Control] Head 88 can be found on page B-285. They are now to be debated.

I call on Junior Minister Lindsay Simmons. Senator Simmons, you have the floor.

MINISTRY OF NATIONAL SECURITY

Sen. Lindsay Simmons: Thank you, Madam Chairman.

Madam Chairman, I move that the Committee do now take under consideration Head 83, Ministry of National Security Headquarters; Head 7, [Bermuda] Police [Service]; Head 88, National Drug Control.

[Can] we have a time check?

The Chairman: Junior Minister Senator Simmons, the time is now 11:22 am. We have two hours to debate your heads. Which means that we will finish . . . we will adjourn for lunch and continue.

So, we have two hours. It is 11:22 am. We will adjourn for lunch. Perhaps I can give a time check at [noon] or 12:15 pm so that we can determine whether or not we would like to adjourn at 12:15 pm or 12:30 pm.

Sen. Lindsay Simmons: Thank you.

The Chairman: Thank you.

HEAD 83—MINISTRY OF NATIONAL SECURITY HEADQUARTERS

Sen. Lindsay Simmons: Madam Chairman, it gives me great pleasure to present the budget for Head 83, the Ministry of National Security [Headquarters] found on pages B-264 through B-267 of the Budget Book.

Mandate or Mission

Sen. Lindsay Simmons: Madam Chairman, the mandate of the Ministry of National Security is *Working together to keep you safe*.

Expenditure Overview

Sen. Lindsay Simmons: Madam Chairman, a total of $4,966,000 has been allocated for this Head, which represents an increase of $1,796,000 from the previous year and constitutes 4 per cent of the budget allocated for the Ministry as a whole.

The increase reflects the funding required for various projects and initiatives the department will be implementing, such as the Uniformed Services Training Programme, grants and the educational support programmes. The department will also be filling six posts to provide critical resources in Administration, Cybersecurity and Disaster Risk Reduction and Management. Further details are provided in the business unit cost analysis.

Madam Chairman, on page B-265 of the general summary you will note that there are four business units within the Ministry Headquarters. The estimate for business unit 93000 for Administration is $2,797,000, an increase of $795,000 or 40 per cent. This comprises of $80,037 towards the salary uplift; $319,931 to cover one Security Manager, and one Information Security Systems Officer and one Cybersecurity Analyst for the Cybersecurity Team; and one secretary for $61,929; one political aide for $87,148; and one relief administrative assistant for $66,059. The remaining amount will form part of the budget towards a stipend for 10 trainees for the Uniformed Services Training Programme of $92,836. Additionally, $14,650 for staff and head of department trainings, $33,000 for overseas conferences and training, $15,000 for advertising and marketing, and $24,410 for an increase in Public Radio Safety maintenance fees.

Madam Chairman, business unit 93002 for the Parole Board and 93003 for the Treatment of Offenders Board are no longer being used as both boards have been transferred to the Ministry of Justice.

Madam Chairman, the estimate for business unit 93004 for the Police Complaints Authority is $31,000 and has no change from the 2024/25 budget.

Madam Chairman, the estimate for business unit 93007 for Disaster Risk Reduction and Mitigation Team is $422,000, a $232,000, or 122 per cent increase over the 2024/25 financial year. The increase is to fund one National Events Coordinator post for $86,345, one consultant for $108,000 to oversee supply chain disaster management and $37,655 for conferences and tabletop exercises.

Madam Chairman, business unit 93008 relates to the Gang Violence Reduction Programme with an estimate for the financial year 2025/26 of $1,716,000. This represents $924,000, or 117 per cent increase over the financial year 2024/25. The increase will fund educational programmes for individuals, counselling for

victims of violence, work placement programmes to provide an alternative to gang activity and grants to fund community programmes in sporting clubs and community-based entities.

Revenue Overview

Sen. Lindsay Simmons: Madam Chairman, the Liquor Licence Authority was transferred to the Ministry of Justice in September 2024; however, the payment of fees and collection of revenue continued with the Ministry of National Security until 31 March 2025. As shown on page B-266, the adjusted revenue projection for 2024/25 was $1,012,000, a $99,000, or 11 per cent increase over the projected revenue collection of $913,000. As of 31 March 2025, $997,667 was collected, a $14,333 decrease over the adjusted revenue projection.

Subjective Analysis

Sen. Lindsay Simmons: Madam Chairman, the Subjective Analysis of Current Account Estimates of the Ministry of National Security is found on page B-266. I will highlight the material object code descriptions increases and decreases.

Salaries increased by $705,000. This is attributable to the three posts to be filled to provide administrative services to the Minister and Permanent Secretary, the Cybersecurity Board and the Police Complaints Authority. The Cybersecurity Team will have three more funded team members to bolster the cybersecurity efforts, and the Disaster Risk Reduction and Mitigation Team will be fully funded for the National Disaster Coordinator and the National Events Coordinator.

The decrease in wages of [$279,000] is attributed to the Ministry not having the Uniformed Services Training Programme in progress. The planning and design for this programme are well advanced and we are hoping to launch it during this fiscal year. The funding in the amount of $371,344 for the cohort for the fiscal year 2025/26 will be allocated to Professional Services.

Professional Services saw an increase of $1,098,000. Madam Chairman, $687,664 will be used towards marketing of anti-violence messaging, educational bursaries and counselling services and $371,344 will be used towards a stipend for two cohorts of 10 people for the Uniform Services Recruitment Programme and $38,992 for the part-time teachers of the programme.

The increase of $171,000 for other expenses will be allocated as follows: $30,000 will be allocated towards the [Mothers on a Mission] MOM Group to provide resources for support services to mothers of victims of gang violence and $26,590 for safe house, airfare and emergency passports for individuals in [imminent] danger of gang violence. Cybersecurity costs include $2,000 for subscriptions, $8,000 for penetration testing and $80,000 for centralised logging and monitoring system and $24,410 towards an increase in public safety radio network fees.

Capital Expenditure

Sen. Lindsay Simmons: Madam Chairman, as shown on page C-14, the Ministry received $1,140,000 for capital acquisitions. Madam Chairman, $177,782 will be used towards the upgrades of the Island-wide public safety radio network and $962,218 will be geared towards the completion of the CCTV network and the start of the Speed Camera system. As I have previously reported to this Honourable [Senate], the installation of the Speed Camera system is contingent upon the complete installation of the CCTV [network].

Manpower

Sen. Lindsay Simmons: The department's increase of six full-time equivalents reflects the increase in funding of three posts for administrative support, and three posts for the Cybersecurity Unit.

Performance Measures by Business Unit

Sen. Lindsay Simmons: Madam Chairman, I am pleased to report the outcomes of the department's forecasted performance measures for fiscal year 2024/25 that were largely achieved. These are found on page B-267.

Business Unit 93000, Title Administration

Sen. Lindsay Simmons: This business unit is responsible for providing support to the departments in the form of policy development, project management, financial oversight and cybersecurity governance. One of the key functions of the Cybersecurity Team is to development and implement policies. During the 2024/25 fiscal period, the team achieved 80 per cent of approving Information Systems Risk Management Programme Policies and are as follows

- Policies for the updated Cybersecurity Act, Cybersecurity Regulations, and Computer Misuse Act were finalised and approved by Cabinet.
- The Cybersecurity Act and Computer Misuse Act based on approved policies were drafted and approved by Parliament.
- The updated Information Systems Risk Management Programme Policy has been developed and is awaiting review by the Cybersecurity Advisory Board and Cabinet Cybersecurity Committee.

The Ministry conducted monthly meetings both in a formal and informal setting with its Heads of Departments (HODs) and DEOD Manager. The formal

meetings were held to provide Heads of Departments with pertinent information that included:

- updates from the Public Service Executive;
- updates on the status of Cabinet Memorandum;
- update DEOD primarily around recruitment and the status of the exercises; and
- financial updates relating to budget, year-end and procurement.

In addition, the department heads provided updates on the major activities taking place in their respective departments. The informal meetings were designed to encourage an exchange of ideas and brainstorming in a relaxed setting on any topic.

Business Unit 93007, Disaster Risk Reduction and Mitigation

Sen. Lindsay Simmons: Madam Chairman, this business unit is responsible for the oversight of stakeholders' completion of disaster recovery plans. The team is also integral in staging disaster exercises and the coordination of entities during times of disaster such as before, during and after hurricanes.

Between April and September 2024, the Disaster Risk Reduction and Mitigation Team (DRRMT) advanced Bermuda's national disaster preparedness and operational resilience through a range of strategic initiatives, legislative support efforts, stakeholder engagements, and critical operational developments.

A substantial focus was placed on strengthening disaster readiness and emergency management operations. Key activities included the planning, coordination, and execution of the Port Security Tabletop Exercise [TTX] as well as participation in the Government House-hosted Sanctions [TTX]. These exercises were designed to enhance inter-agency coordination, develop operational readiness, and refine information extraction processes through structured scenario debriefs. Preparations and assessments of the Emergency Measures Organisation (EMO) room at the Bermuda Fire and Rescue Service (BFRS) remained ongoing to ensure that technical systems, infrastructure, and operational capabilities remained mission-ready.

Madam Chairman, in addition to the exercise and operational readiness work, the DRRMT contributed to the advancement of Bermuda's legislative framework by assisting in the further development of Disaster Management and Emergency Measures Legislation. This supported efforts to modernise Bermuda's legal basis for national disaster response, ensuring that contemporary principles and operational best practices are reflected in statutory frameworks.

The DRRMT also developed a comprehensive business case for the establishment of an all-encompassing Emergency Measures Operations Centre (EMOC). In support of this initiative, the team drafted Standard Operating Procedures (SOPs) to guide the management, functionality, and activation of an operations centre. Further, SOPs for the oversight and operation of the Public Safety Radio Network were prepared, ensuring that communications resilience remains a priority across Bermuda's emergency response infrastructure.

Madam Chairman, to strengthen operational readiness across government and community partners, the DRRMT conducted extensive hurricane season preparedness activities. This included engagement with government agencies to verify hurricane response inventories, inspections of hardware store supply chains to confirm capacity under disaster scenarios, and consultations with telecommunications infrastructure managers to identify vulnerabilities and strengthen response plans. The team also worked directly with stakeholders responsible for road clearing and tree cutting operations, ensuring these critical recovery resources were coordinated and prepared.

Weather monitoring activities continued throughout the Atlantic hurricane season, with the team maintaining active situational awareness and providing timely updates to leadership. The team also contributed to the updating and development of key operational documents, including the EMO procedural guides. Shelter readiness assessments were completed in collaboration with key agencies, further reinforcing Bermuda's emergency posture.

Madam Chairman, strategic research initiatives advanced significantly during the reporting period. Notably, the team pursued evaluation of national emergency alerting systems, explored enhancements to Bermuda's public emergency messaging capabilities, and initiated preliminary planning for Bermuda's National Risk Register (NRR). Work focused on disaster preparedness for vulnerable populations, aligning national planning efforts with a commitment to inclusive and equitable disaster risk reduction.

Stakeholder engagement remained a cornerstone of DRRMT operations. The team participated actively in numerous forums, including Port Security Meetings focused on maritime and infrastructure vulnerabilities, Supply Chain Meetings to ensure critical goods continuity during disasters, and Public Health preparedness meetings aimed at strengthening the health sector's resilience to emergencies.

Madam Chairman, furthermore, the DRRMT took responsibility for maintaining Bermuda's Emergency Broadcast [Studio], ensuring that public communication systems were operational and reliable. The team chaired the Public Safety Radio Users Group, providing leadership in coordinating multiple agencies' use of the radio network and addressing critical issues promptly. International engagement continued through FCDO Disaster Manager briefings and UK Met Office hurricane updates, ensuring Bermuda remained closely connected with global resilience efforts.

The DRRMT supported critical incident [response] during the period, particularly following the impacts of Hurricane Ernesto. The team coordinated

stakeholders in the rapid repair and [restoration] of the Public Safety Radio Network, ensuring critical communications infrastructure was brought back online efficiently. Additionally, the team conducted high-level meetings to plan for the potential impacts of a strike by the International Longshoremen's Association (ILA), focusing on continuity of operations and mitigating potential disruptions to Bermuda's import-dependent supply chain.

Madam Chairman, in summary, the Disaster Risk Reduction and Mitigation Team's demonstrated a commitment to national resilience, operational excellence, legislative modernisation, stakeholder collaboration, and international best practice alignment. Through disaster preparedness activities, legislative support, stakeholder engagement, operational support, infrastructure maintenance, and strategic research, the team significantly advanced Bermuda's disaster risk reduction objectives and strengthened its national emergency management framework.

Policy Development and Strategic Planning

Sen. Lindsay Simmons: [We] drafted and submitted the National Risk Register (NRR) with Phase 1 training completed in February 2025. A PowerPoint presentation was shared with stakeholders, and the second phase is currently being scheduled. We worked with Policy Analysts to address legislative concerns regarding the authority to declare a disaster, ensuring alignment with the Governor's existing powers.

Operational Frameworks and SOPs

Sen. Lindsay Simmons: We developed and submitted EMO Operations Centre Standard Operating Procedures, drafted the Public Safety Radio Standard Operating Procedures in collaboration with BPS and Corrections. We initiated a comprehensive Event Safety Framework and event checklists, including oversight of major national events such as the PGA Golf Tour, Chubb Race Weekend, Cup Match, and Bermuda Day preparations.

Community Preparedness and Exercises

Sen. Lindsay Simmons: We coordinated participation in CARIBE WAVE (March 2025) exercise, with a debrief scheduled for April 10. We engaged in planning and evaluating cruise ship tabletop exercises and mass rescue operations in partnership with Marine Operations and UK/US Coast Guard support (though TTX postponed).

We hosted Hurricane Preparedness Planning sessions to address vegetation management, worksite safety, and post-strike coordination across utilities and public works and continued evacuation planning for Ferry Reach, incorporating emergency plans from stakeholders like RUBiS and SOL.

Business Unit 93000, Title Administration

Sen. Lindsay Simmons: Madam Chairman, this business unit is responsible for Gang Violence Reduction Team 2025 Update.

Madam Chairman, in 2025, the Gang Violence Reduction Team (GVRT) continues to stand as a beacon of resilience and transformation, leading Bermuda's fight against gang violence and youth disenfranchisement. In a time where communities face deep-rooted social inequalities, fractured family systems, and barriers to opportunity, the Gang Violence Reduction Team, under the leadership of Bishop Leroy Bean has remained unwavering in its mission, *to intervene, uplift, and empower.*

The Gang Violence Reduction Team is not simply a response mechanism—it is a force of [intentional] change, working to dismantle cycles of violence and rebuild pathways toward hope and healing. Through tailored interventions and robust outreach efforts, the Gang Violence Reduction Team has [embedded] itself in schools, communities, workplaces, and homes, meeting individuals where they are and walking with them toward better futures.

Madam Chairman, the core mission of the Gang Violence Reduction Team remains focused on:

- Guiding individuals away from delinquent peer groups and toxic environments.
- Transforming behaviour patterns of those involved in gang activity and fostering reintegration into society.
- Preventing youth gang involvement by restoring social and familial bonds.
- Opening employment pathways for marginalised youth.
- Connecting individuals with mental and social health resources.
- Strengthening interpersonal relationships and community accountability.

School Outreach

Sen. Lindsay Simmons: Acknowledging that schools often serve as recruitment grounds for gang activity, the Gang Violence Reduction Team has amplified its school presence across the Island. This year, our outreach included

- Daily High School Lunch Engagements: Regular presence at school lunch hours, offering mentorship and [informal] check-ins.
- Restorative Mediation Sessions: De-escalating tensions and promoting peaceful resolution among students.
- Incident Response and Crisis Management: Post-incident school support, planning, and security assessments.
- Case Management and Tailored Youth Sessions: Individualised support plans and interventions for vulnerable students.

- Small Group Programming: Targeted skill-building and emotional resilience workshops.

Early Intervention: "I AM" & G.R.E.A.T. Programmes

Sen. Lindsay Simmons: Early engagement has proven pivotal in changing life trajectories.

The "I Am" Programme highlights:

- Launched in 10 schools, with a new curriculum piloted at Dellwood Middle School.
- Over 116 structured sessions held from September 2023 to June 2024. Eighty-eight sessions were delivered between September 2024 and April 2025.
- One hundred and sixty-two boys across nine primary schools and one middle school participated.
- Thirty-five crisis supports, 36 mediation sessions, and 140 individualised supports delivered.

G.R.E.A.T. Programme

Sen. Lindsay Simmons: G.R.E.A.T. stands for, Madam Chairman, Gang Resistance Education and Training.

- Continues to engage primary school boys with structured, values-based education aimed at fostering resilience and resistance to gang influence.

Work Placement and Mentoring Programme (WPMP)

Sen. Lindsay Simmons: Bridging school to workforce:

- Fifteen youth participants, with 14 completing the eight-week placement.
- One hundred and thirty job coaching sessions provided personalised support.
- 85 [per cent] business partner satisfaction and interest in future participation.
- Eight youth received extended paid work; four secured jobs post-programme.
- There was no involvement in antisocial or criminal activity throughout the programme.
- 100 per cent of parents observed positive growth in their children.

Redemption Programme: A Path to Personal Reinvention

Sen. Lindsay Simmons: In 2024/25, the Redemption Programme continued as a transformative space for young men:

- Eighteen trainees completed the 25-week programme.
- One hundred and thirty-seven one-on-one case management and job coaching sessions were conducted.
- Seventy-six sessions on career, personal development, and job readiness.
- Six secured employment; one enrolled at Bermuda College; one entered university.
- Ten crisis interventions managed with ongoing support for four active participants.

Street-Level Outreach and Case Management

Sen. Lindsay Simmons: Serving 78 young adults (ages 18 to 35):

- Tailored, client-centred case management addressing housing, employment, legal, and mental health needs.
- Safe housing, relocation support, prison visits, and court advocacy have been offered.
- Quarterly community mediations and inter-agency collaborations facilitated [systemic] wraparound care.

Madam Chairman, in the aftermath of violence, when fear grips families and uncertainty ripples through neighbourhoods, it is the Coordinated Crisis Response Team (CCRT) that steps forward to restore peace, stabilise emotions, and help communities begin the process of healing.

Functioning as a rapid-response arm of the Gang Violence Reduction Team, the CCRT is mobilised immediately following serious violent incidents—whether a shooting, stabbing, or other traumatic event. The team is composed of experienced professionals and trusted community figures who work together to deliver compassionate, coordinated support in real-time.

In the past year, the CCRT was [activated] following 28 violent incidents requiring hospital-based intervention, and an additional one community activation in response to heightened tensions on the ground. In total, the team delivered 104 targeted post-incident support sessions to survivors, close friends, and immediate family members impacted by violence.

Gang [Violence] Reduction Team: Leading the National Violence Reduction Strategy

Sen. Lindsay Simmons: Madam Chairman, today, I am pleased to provide an update on the significant progress made since the launch of Bermuda's National Violence Reduction Strategy (NVRS)—a strategic framework that marks a bold step forward in addressing violence in our community through prevention, intervention, and rehabilitation.

It is important to note that the Gang [Violence] Reduction Team (GVRT), under the Ministry of National Security, was not only instrumental in developing this strategy but also led its drafting and presentation to Cabinet and the House of Assembly. The NVRS was

officially tabled in the House on 15 November [2024] and passed with full support following a debate on 6 December [2024].

Strategic Leadership and Governance Framework

Sen. Lindsay Simmons: To ensure effective implementation, the NVRS is structured across three operational tiers:

1. National Violence Reduction Steering Committee (NVRSC). Chaired by the Minister of National Security and composed of Permanent Secretaries from the Ministries of National Security, Health, Education, Legal Affairs, and Youth, Social Development and Seniors. This committee meets regularly and ensures high-level alignment and resource coordination across ministries.
2. Inter-Agency Gang Enforcement Team (IGET). Focused on intelligence-led enforcement and coordinated interventions, IGET works closely with law enforcement, the courts, and other agencies to mitigate gang activity in real time.
3. Inter-Agency Community Response (IGCR). This prevention-focused tier drives education, youth engagement, and community partnerships to disrupt the root causes of violence.

Major Programme Highlights Under the NVRS
Educational and Vocational Pathways
(Empowering Futures)

Sen. Lindsay Simmons: Addressing root causes such as economic disenfranchisement, the NVRS has prioritised access to education and job training:

- GED Programme: In partnership with C.A.R.E., grants are being issued to youth pursuing their GEDs. Discussions with the Adult Education School are underway to further expand access.
- Workforce Development: In collaboration with the Ministry of Economy and Labour, apprenticeships and industry certifications are being provided in high-demand sectors.
- Bermuda College Sponsorships: A new initiative is underway to sponsor associate degrees or certifications for youth from underserved backgrounds.

New GVRT Staff and Sports-Based
Violence Prevention

Sen. Lindsay Simmons: A new GVRT team member has been hired to implement violence reduction strategies within local sports clubs, leveraging [athletics] as a vehicle for positive engagement and gang prevention.

Public Messaging and Youth Engagement
Stop the Violence Campaign—March 2025

Sen. Lindsay Simmons: In collaboration with 7 South Productions, a multimedia campaign will launch across Bermuda featuring:

- video reels and podcasts;
- student-led campaigns on social media;
- mental health and anti-violence messaging by youth for youth.

We have a plan to recognise that safe spaces are essential for prevention. To that end, the NVRS is also:

- Funding youth-centred organisations such as Transitional Community Services, Future Leaders, The Family Centre, Women's Resource Centre, and Money Muse to scale their outreach and impact for groups working directly with youth.

The Chairman: Senator Simmons, just a time check. It is now [noon]. Can you indicate whether your preference would be to continue for another 15 minutes or go until 12:30 pm?

Sen. Lindsay Simmons: So, I have . . . I could probably finish this and then we could finish this unit and then we could get to lunch.

The Chairman: Thank you.

Sen. Lindsay Simmons: No problem.

Conclusion

Sen. Lindsay Simmons: In conclusion, Madam Chairman, the National Violence Reduction Strategy represents our Government's clear and coordinated response to the crisis of violence. The Gang Violence Reduction Team remains at the heart of this mission—not only as the strategy's author but as its most consistent engine for impact.

With over 80 strategic actions already underway, this work is changing lives and rebuilding communities. Through education, mentorship, crisis response, and real opportunities, the GVRT is leading Bermuda toward a future that is safer, more resilient, and filled with hope.

We extend our deepest appreciation to all stakeholders, ministries, and community partners. Together, we are building a Bermuda where every young person has a reason to be hopeful—and has a path to succeed.

Plans for the Upcoming Year

Sen. Lindsay Simmons: Madam Chairman, the Ministry of National Security is developing the Uniformed Services Training Programme (USTP) as a strategic

initiative to address long-standing recruitment challenges within Bermuda's uniformed services. The programme is designed to support Bermudians who narrowly fall short of the academic or physical fitness requirements for entry into the services. Open to individuals aged 18 to 49, the USTP will provide targeted training and development aimed at increasing the pool of qualified, service-ready candidates.

Madam Chairman, the programme will be delivered over a three-month period at Warwick Camp and will include a structured combination of academic instruction, physical fitness training, and personal and professional development. Participants will engage in modules focused on numeracy and literacy skills, interview and résumé preparation, and character development, alongside familiarisation placements within the Bermuda Police Service, Bermuda Fire and Rescue Service, Customs Department, and the Department of Corrections. The curriculum is currently under development, with input from professional training experts to ensure alignment with the operational and cultural expectations of Bermuda's uniformed services. Participants in the programme will also receive financial compensation during their training period.

Madam Chairman, the Ministry will deliver two cohorts of the programme during the 2025/26 [fiscal] year, with each cohort comprising up to 10 participants. The first cohorts will be populated by individuals who were recently unsuccessful in recruitment processes and narrowly missed the qualifying thresholds. These individuals will be directly invited to apply to the programme. The initial cohort will serve as a pilot, allowing the Ministry to refine delivery based on participant outcomes and operational feedback. The programme also benefits from the support of internal government resources, making it both cost-effective and sustainable.

The Uniformed Services Training Programme represents a significant investment in the future of Bermuda's public safety infrastructure. By focusing on trainable individuals who demonstrate potential but have not yet met entry standards, the programme enhances recruitment outcomes, strengthens organisational resilience, and promotes meaningful opportunities for Bermudians to serve their community with pride and professionalism.

Madam Chairman, as we look at the year ahead, the Gang Violence Reduction Team (GVRT) will remain a central pillar in the ongoing implementation of the National Violence Reduction Strategy (NVRS). As both architects of the strategy and active agents of its delivery, the Gang Violence Reduction Team continues to be a driving force behind Bermuda's efforts to reduce violence and build a safer, more inclusive society.

The Gang Violence Reduction Team's work is not theoretical. It is practical, personal, and profoundly impactful. Through education, mentorship, crisis response, and real-life opportunities, the Gang Violence Reduction Team is changing lives, restoring communities, and guiding young people toward hope and purpose. Our next steps reflect a commitment to deepening this impact and expanding the reach of our programmes in alignment with the eight strategic goals of the National Violence Reduction Strategy.

Madam Chairman, the Gang Violence Reduction Team will:

- Continue leading and implementing core violence prevention initiatives in direct alignment with the National Violence Reduction Strategy, serving as key stakeholders across all three strategic tiers of the [National Violence Reduction] Strategy (Steering Committee, Inter-Agency Gang Enforcement, and Inter-Agency Community Response [teams]).
- Support community-based prevention and early intervention through:
    - Grants to sports clubs to provide after-school homework assistance, life skills development, and violence prevention workshops for young people.
    - Funding youth-centred organisations that offer trauma-informed, wrap-around support to vulnerable children and families.
    - Expanded counselling services and therapeutic programmes to address mental health needs and support emotional healing for people affected by violence or violent incidents.
- Launch the "Stop the Violence" multimedia campaign in collaboration with 7 South Productions, featuring:
    - Video reels, short films, and podcasts
    - Student-led social media campaigns
    - Messaging that addresses gang violence, emotional health, and youth empowerment
- Host the "Stop the Violence" Youth Conference this June where students from across the Island will be mentored by local creatives to design and present youth-led anti-violence campaigns, while reinforcing peer advocacy and resilience.
- Expand our Youth Mentoring and Work Placement Programme, supporting 25 students with employment readiness, mentorship, and workplace experience in a safe, structured setting.
- Grow the Redemption Programme to support 25 young men through a 20-week curriculum of personal growth, life skills training, conflict resolution, and career exposure.
- Advance educational and vocational pathways under the Empowering Futures initiative, which includes:
    - GED programmes in partnership with C.A.R.E. and discussions to expand offerings through the Adult Education School.

  - Apprenticeships and industry certifications through the Ministry of Economy and Labour and other local training programmes and partnerships.
  - Associate degrees and certifications through new sponsorships at Bermuda College.
- Support the broader NVRS implementation, including:
  - Violence prevention workshops for community leaders and service providers.
  - Parenting support programmes, including culturally relevant workshops and targeted fatherhood support groups.
  - "Through-the-gate" re-entry support packages for individuals transitioning from incarceration, tied to community-based care models.
  - Community roundtables to gather feedback, build local partnerships, and identify service gaps.
- Uphold the NVRS Monitoring and Evaluation Framework, ensuring every action taken is guided by measurable goals, accountability, and evidence-based practices to deliver meaningful results.

Madam Chairman, the Gang Violence Reduction Team will continue to serve on the frontline—offering guidance, intervention, and opportunity to those who need it most. We remain committed to working with all stakeholders to ensure the effectiveness of the National Violence Reduction Strategy and, most importantly, to build a Bermuda where safety, dignity, and opportunity are not the exception, but the expectation.

Madam Chairman, this ends my presentation on Head 83, Ministry Headquarters.

Thank you, Madam Chairman.

The Chairman: Thank you, Senator Simmons, Junior Minister and Senator Simmons.

As discussed, we will now break for lunch, so we will break for lunch at 12:11 pm and reconvene at 1:45 pm.

Are Senators in agreement? Thank you.

Proceedings in Committee suspended at 12:11 pm

Proceedings in Committee resumed at 1:47 pm

[Sen. Tawana Tannock, Chairman]

COMMITTEE OF SUPPLY

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2025/26

MINISTRY OF NATIONAL SECURITY

[Continuation thereof]

The Chairman: Good afternoon, Senators, welcome back.

We are now in Committee of the whole [Senate] for further consideration of the Estimates of Revenue and Expenditure for the year 2025/26. Heads 7 and 8 of the National Security are now to be debated.

I call on Junior Minister Senator Lindsay Simmons in charge to proceed.

Junior Minister, Senator Simmons, you have the floor.

HEAD 7—BERMUDA POLICE SERVICE

Sen. Lindsay Simmons: Thank you, Madam Chairman.

It gives me great pleasure to present Head 7, the Bermuda Police Service, found on pages B-273 through B-276 of the Budget Book.

Mission

Sen. Lindsay Simmons: Madam Chairman, the mission of the Bermuda Police Service is, *Making Bermuda safer.* To make Bermuda safer, the Bermuda Police Service strives to

- maintain the confidence of the community;
- treat all persons fairly with dignity and respect;
- protect vulnerable victims;
- reduce crime, particularly focusing on serious crime and gang-related criminality;
- reduce antisocial behaviour; and
- enhance road safety.

Madam Chairman, the Bermuda Police Service (BPS) carries out its objectives by aligning its organisational structure to maintain its community safety agenda and the prevention of criminal risk (locally and internationally) through a funded establishment of 482 employees as shown on page B-276. This represents an increase of nine [police officers], or 2 per cent (full-time equivalents) over the original budget for 2024/25.

Madam Chairman, the Bermuda Police Service continues to advance its 2021–2026 Strategic and Operational Plan. This will allow the following several key initiatives to progress:

- The Bermuda Police Service Gang Targeting Team continues to work with the Ministry of National Security's Gang Violence Reduction Team to reduce the threat in this area and seeks to divert persons from gang-related criminality. However, significant risk to the community remains from gun/gang-related violence and the Bermuda Police Service continues to strive to deter such acts through effective use of intelligence and specialist policing.

- The Bermuda Police Service continues its work regarding standards of professional behaviour and anti-corruption policy and procedure to which relevant best practice is being utilised by the National Anti-Corruption Committee in support of other government departments and the United Nations Anti-Corruption Self-Assessment for Bermuda.
- The BPS also continues its work in support of the National Anti-Money Laundering Committee (NAMLC) to prevent financial crime, money laundering and counter-terrorism funding, with a strategic focus to maintain its excellent Caribbean Financial Action Task Force (CFATF) grading.
- The BPS further continues its work to prevent and respond to cybersecurity matters and help maintain Bermuda's reputation as a premier international financial jurisdiction.
- The BPS is working to implement a framework for greater multi-agency collaboration on the problem of domestic abuse. We seek to enhance communication and improve training with a view to improving service and reducing victimisation.

Expenditure Overview

Sen. Lindsay Simmons: Madam Chairman, I will now invite your attention to the current account estimates for Head 7, which can be found on page B-274.

The total current expenditure for the 2025/26 financial year is estimated to be $69,769,000. This represents an increase of $4,931,000, or 8 per cent from the 2024/25 financial year. This change is due primarily to salary increases, resulting from negotiations between the various unions and the Bermuda Government. Salary and wage increases were necessary because of pay freezes, furlough days and not keeping up with CPI [Consumer Price Index] increases over the last 14 years. Proposed salaries of $54,860,000, which can be found on page B-275 represents an increase of $4,653,000, or a 9 per cent increase year over year.

Programme 0701, Commissioner's Office

Sen. Lindsay Simmons: Madam Chairman, the BPS is focused on the protection of the Island's property and its people. To ensure such protection, we require boots on the ground—that is manpower. Officer salaries represent a primary expense in programme 0701. Total funding for programme 0701 as shown on page B-274 is $54,592,000. The Commissioner's Office represents 78 per cent of the BPS total budget and covers proposed costs for 410 officers and four civilian staff. Funding for this programme increased by $4,431,000, or 9 per cent.

The budget also includes funding of $4 million for police overtime costs and other benefits for officers as mandated by the Police (Conditions of Service) Orders 2024.

Programme [0701], Corporate Services Division

Sen. Lindsay Simmons: Madam Chairman, the Corporate Services Division includes the following departments:

- 17010—Human Resources
- 17020—Finance and Administration
- 17025—Information Management Services (IMS)
- 17190—Training and Development Department
- 17300—Vehicle Stores
- 17310—Uniform Stores

Funding for programme 0702 for the 2025/26 financial year is $6,696,000, an increase of $191,000, or 3 per cent year over year.

Madam Chairman, the department under the Corporate Services Division that requires the most funding is Information and Management Services (IMS). The total funding of $2,692,000 represents 40 per cent of the budget for the programme. As the world becomes more reliant on technology, so does policing. And the cost of technology is increasingly pricey as the world veers away from vendor-owned software applications into the world of paying for software licences for periods of time. In addition, computer hardware is deemed obsolete, typically in five years or less, and therefore needs constant replacing. Computer hardware and software are the primary drivers of expenditure in the Information and Management Services department.

Madam Chairman, in keeping with our mission of making Bermuda safer, we cannot do so without [competent] officers safeguarding people and property on the Island of Bermuda. The BPS must constantly recruit as we lose officers through attrition and other reasons. Funding under cost centre 17010, Human Resources, of $1,254,000 provides support for recruiting and various medical benefits as mandated by the Police (Conditions of Service) Order, or COSO.

Madam Chairman, the 2025/26 budget for finance and administration has been set at $1,522,000, on page B-274. This is an increase of $143,000, or 10 per cent. Finance and Maintenance provides $271,000 for maintenance of the numerous properties of the Bermuda Police Service. Included are the police barracks located in Prospect, Somerset Police Station and Southside Police Station, as well as various offices located at our Prospect site. But the bulk of the budget, $904,220, covers salaries for 11 full-time equivalents as found on page B-276. Staff under this budget are responsible for BPS payroll, vendor and other payments, stores and facilities. In addition, there is a provision of $100,000 for the securing of overseas witnesses.

Programme 0703, Operational Policing Division

Sen. Lindsay Simmons: Madam Chairman, programme 0703 previously consisted of four separate departments. The departments were merged under one cohesive unit in the 2024/25 financial year under the title Community Policing Unit. Funding for this unit is set at $2,216,000. This on page B-274. [There is] funding of $1,005,000 in salaries for the 17 full-time equivalents who support the Bermuda Police Service officers in their policing duties. The unit pays for the cost of station duty officers (SDOs) who whilst civilian, provide critical support for officers.

In addition, the budget funds rent and associated costs of $264,000 for the Southside Police Station as well as cleaning services and various other costs incurred with running offices for the department.

Programme 0704, Operational Support Division

Sen. Lindsay Simmons: Madam Chairman, Operational Support Division provides funding for the following departments:

- 17090—Court Liaison Unit
- 17120—Technical Operations
- 17130—Garage and Workshop
- 17160—Forensic Support

The total budget for this programme is $3,523,000, an increase of $218,000, or 7 per cent.

Madam Chairman, while personnel for policing are important so are our operational vehicles which are on Bermuda's roads 24/7. The cost of which is funded under 17130, Garage and Workshop, in the amount of $1,524,000, an increase of $176,000, or 13 per cent year over year. The increase is necessary to fund increasing costs for vehicle parts.

Cost centre 17130, Garage and Workshop includes wages and salaries for garage mechanics, and the fleet manager, as well as $774,000 for inventory, spare parts, fuel, and insurance for the Bermuda Police Service fleet. The budget for garage and workshop represents 43 per cent of the total budget under the Operational Support Division.

Programme 0708, Serious Crime Divisions

Sen. Lindsay Simmons: Madam Chairman, the Serious Crime Divisions includes the following departments:

- 17140—Serious Crime Units
- 17150—Drugs and Financial Crime Department
- 17170—Intelligence Division

The Police Support Unit as shown on page B-274 is now incorporated under programme 0703 which is why there is a zero balance shown for this unit. The budget for programme 0708 is $2,460,000, an increase of $36,000, or 1 per cent year over year.

Madam [Chairman], within the Serious Crime Division lies the Serious Crime Unit [SCU] with a budget of $1,077,000, which represents 44 per cent of the total SCU budget. Prominent in the Serious Crime Unit are costs for overseas consultants at $683,000. These consultants are a critical part of the BPS, providing skilled and experienced investigators who assist both Intelligence and Financial Crime Units, as well as Forensics Support Officers who deliver essential crime scene response services. These highly skilled professionals are required because they bring capacity, capability and specialised expertise not locally available. Their contribution ensures that BPS maintains operational effectiveness in complex investigations and serious cases while meeting international standards of evidence collection and analysis.

0710, Bermuda Reserve Police

Sen. Lindsay Simmons: Madam Chairman, 0710, Bermuda Reserve Police with a budget of $282,000. The budget primarily funds bounty payments and associated costs for Bermuda's Reserve Police Officers.

Revenue Overview

Sen. Lindsay Simmons: Madam Chairman, revenue shown on page B-275 for the Bermuda Police Service consists of income from

- 8457, general licences;
- 8521, firearms licences;
- 8523, licences for the use of explosives;
- 8525, security guard fees;
- 8617, publications; and
- 8801, facilities.

The BPS is responsible for the provision of firearm and explosive licences on Island. In addition, the BPS reviews and approves licences to the various security guard services. The BPS also provides barrack housing facilities at a nominal cost at the Prospect location. With our active recruiting efforts during the last two years the availability of such housing is critical as a benefit and incentive for new officers. In addition, the BPS provides fingerprinting services, police and traffic reports for the public. Because the BPS is not considered (nor should they be) a revenue generator, money earned from these sources are nominal. Therefore, the impact of such revenue is presumed unchanged from the prior year at $698,000.

Subjective Analysis

Sen. Lindsay Simmons: The Subjective Analysis of current account estimates of [Head] 7 is found on page B-275. I will highlight the material changes year over year.

Madam Chairman, with a projected budget of $69,769,000, Salaries and Wages represents 79 per cent of the Bermuda Police Service budget. The budget

for salaries is $54,860,000, an increase of 9 per cent. The budget for wages is $646,000, an increase of 5 per cent. The funding is for 482 full-time equivalents comprised of 410 officers and 72 civilian staff, as shown on page B-276. The increase for salaries and wages is a result of recently negotiated salary uplifts.

Madam Chairman, repair and maintenance is budgeted at $2,390,000, an increase of $101,000. The increase is for additional funding required to repair and maintain various Bermuda Police Service properties throughout the Island. With the ageing buildings and increased repair costs, it was necessary to increase their budget.

Madam Chairman, materials and supplies have increased from $1,912,000 to $2,057,000. The increase of $145,000 is because of increasing costs for vehicle parts and the costs of outsourcing the maintenance of some vehicles, otherwise there were no changes.

Capital Expenditure

Sen. Lindsay Simmons: Capital development costs. Madam Chairman, as shown on page C-7, the Bermuda Government is funding various capital projects for the Bermuda Police Service in the 2025/26 financial year. Most importantly, the Government has provided $2,000,000 for renovations to the old headquarters building in Prospect. It is the desire of the BPS to move senior command and the Serious Crime Unit back to its base in Prospect. In so doing, the BPS can eliminate rent and associated costs at the Front Street location, allowing the courts the use of the fifth floor of Hamilton Police Station and bring staff back to their original home. This is an ongoing, massive undertaking and is projected to be finished in August 2026.

Capital Acquisition Costs

Sen. Lindsay Simmons: Madam Chairman, the BPS has been provided with $1,275,000 [for capital acquisitions] as shown on page C-15. Madam Chairman, $300,000 has been provided to purchase new vehicles. As a 24/7 operation, BPS vehicles endure severe wear and tear and each year some must be replaced for safety reasons. It is anticipated that the BPS will purchase nine new operational vehicles in the 2025/26 financial year.

In addition, the BPS has been funded $900,000 to replace switches for its network. These switches are well beyond end of life and if not replaced the service risks a complete shutdown of its information systems. As stated earlier, today's police service is technology-driven and information systems are [integral] to our operations. Therefore, the replacement of these switches is critical to BPS operations.

Madam Chairman, the BPS has also been allocated $30,000 for the acquisition of computer equipment. And $45,000 for the replacement of ageing, out-of-warranty, body armour.

Staffing

Sen. Lindsay Simmons: As previously mentioned, the BPS has budgeted for 482 officers and staff [as noted on] page B-276, for the 2025/26 for the 2025/26 financial year. This number consists of 410 officers and 72 civilian staff members. This represents an increase of nine additional funded posts when compared to the original submission for the 2024/25 budget.

Service Initiatives

Sen. Lindsay Simmons: Madam Chairman, the Bermuda Police Service has a strategic and operational plan for the period of 2021 to 2026 with five key priorities:

1. Reducing serious crime
2. Protecting vulnerable persons
3. Raising confidence in the police
4. Reducing harm on our roads
5. Developing digital policing

As we move toward the conclusion of this planning cycle, in 2025, the Bermuda Police Service will begin a comprehensive internal and external consultative process to form our next five-year strategic plan. This forward-looking initiative will gather insights from officers, staff, community members, and partner agencies to shape our priorities and approaches for 2026 to 2031.

A key input to this process will be the findings from the upcoming Security and Defence Review—a Throne Speech initiative that examines what capabilities, capacities, services and resources the BPS needs to best position itself to meet Bermuda's security needs over the next 10 to 15 years. This review will help us align our future strategic planning with broader national security considerations and ensure the BPS is prepared for emerging challenges.

The consultative process will be guided by our commitment to community satisfaction and confidence, ensuring that public input helps shape our future direction. By combining professional expertise with community voice, we aim to develop a strategic plan that builds on our current achievements while adapting to evolving security threats and community expectations.

Performance Measures

Sen. Lindsay Simmons: Madam Chairman, I am pleased to report that the department's forecast performance measures, which are shown on page B-277, for fiscal year 2024/25 were achieved.

Public satisfaction with the Bermuda Police Service represents the cornerstone of our performance framework. At 6.2 against our target of 6.0, this measure—independently assessed each quarter through

comprehensive surveys—[transcends] all other measures for a fundamental reason: policing exists only through the consent and support of our community. When citizens express satisfaction with our service, it signals their trust in our approach, their confidence in our abilities, and their willingness to partner with us in *Making Bermuda Safer*.

Traditional metrics like crime statistics, while relevant, only tell part of the story. They measure what we do, not how we do it. A police service can achieve technical objectives yet fail in its primary mission if the public feels unheard, unfairly treated, or unsafe. These independent quarterly measurements capture the people element of policing that no procedural measure can quantify. Simply put, if the community is not satisfied with their service, the BPS is failing, no matter what the other numbers suggest.

Policing Issues for 2025/26

Sen. Lindsay Simmons: Madam Chairman, like many police services globally, the Bermuda Police Service faces ongoing staffing considerations that require careful management. While the current staffing level of 382 officers presents challenges, we are pleased to report that funding is not an issue and that we are making great progress in increasing the number of police officers in the Bermuda Police Service. For example, last year there were 360 officers, which means that we have increased the number of officers by 22, or 6 per cent.

Madam Chairman, the BPS has implemented several promising initiatives to address staffing needs and as is shown in our increased numbers, these efforts are starting to bear fruit. I am pleased to report that the Bermuda Police Service passed out 22 new police officers on 8 May 2025; and there are currently 14 new cadets undergoing training who will be ready for deployment in September. Moreover, we began another recruitment drive in April 2025 and after initial vetting was completed, there are 139 applicants still in the pool. The next recruit foundation course is expected to graduate in March 2026, further bolstering the number of officers in the ranks. Further, Madam Chairman, we are on course to start another recruitment drive in June or July 2025.

Madam Chairman, local recruiting efforts have re-doubled with the assistance of a government-led cross-ministry recruiting initiative that is showing positive results. Additionally, the Government has expanded local recruiting opportunities to include resident non-Bermudians, which will increase numbers and reduce demand [on] barrack accommodations as these candidates are already housed within the community.

Once all local recruitment options have been exhausted, overseas recruitment may become necessary. There is a strong commitment to take whatever steps are needed to ensure the Bermuda Police Service is sufficiently staffed to meet the Island's security needs.

These proactive measures will help address expected retirements over the coming years while ensuring the Bermuda Police Service maintains appropriate staffing levels to fulfil its mandate of *Making Bermuda Safer*.

Madam Chairman, despite these staffing constraints, we face several significant public safety challenges that require targeted action this fiscal year. The scourge of gang and gun violence continues to impact our community with concerning developments. We are now witnessing the first-generation gang member's children coming of age and choosing to carry forward their fathers' destructive legacy, often with greater levels of violence and disregard for community safety. This intergenerational cycle demands renewed intervention strategies focused on at-risk youth to divert them from this path. Knife crime is also rising at an alarming rate and addressing this trend will be a priority for the Bermuda Police Service this year.

Domestic abuse remains a concern requiring sensitive handling. We will continue the work already started in partnership with other agencies to ensure community members feel confident to report these sensitive matters. Our goal is to build more confidence in the police for victims to seek help while providing the specialised response and support when they do come forward.

Madam Chairman, the summer months will bring additional challenges to community safety as residents and visitors socialise in larger numbers on beaches, on the water, and within bars and restaurants. These challenges include increased tensions between rival gangs, antisocial behaviour, and impaired driving. The BPS will maintain an intelligence-led approach to target the most violent and prolific harm-causers.

Additionally, vagrancy and its associated crime continue to impact the look and feel of Bermuda, particularly in the City of Hamilton. Business owners lament lost revenue, intimidation, and concerns about the safety of unaccompanied women. While the roots of this complex social problem extend beyond policing alone, the BPS remains committed to addressing reported crimes while working with our partners to pursue longer-term solutions.

Each of these challenges requires not just enforcement action but community partnership and trust—the foundation upon which effective policing is built. Our independently assessed public satisfaction rating of 6.2 reflects a measure of community confidence in our approaches to these issues, but we recognise there is always room for improvement. We will continue to ensure our responses are visible, effective, and build public trust across all communities, even as we work to address our critical staffing needs.

2024/25 Accomplishments

Sen. Lindsay Simmons: Madam Chairman, I will now provide this Honourable House with some sobering

statistics on what the Bermuda Police Service dealt with over the calendar year (January through December 2024).

Madam Chairman, in *Making Bermuda Safer*, between January and December 2024, the Bermuda Police Service responded to approximately 12,700 events/incidents. Included in that figure, the BPS responded to an average of twenty-five 911 calls every day.

Madam Chairman, there were 1,853 arrests during the period. Notably 201 involved the arrest of an impaired driver, with some drivers being double, treble or even more than four times over the limit (389 was the highest DUI in 2024).

Madam Chairman, 3,719 crimes were recorded and investigated, including nine murders, four of which were committed using a firearm, and five of which were committed using a knife. Of note, there was a knife-related triple homicide.

Madam Chairman, the BPS dealt with 1,461 road traffic collisions of which seven were fatalities and 128 involved serious injury. In the last 10 years, 109 persons have died on our roads and 1,040 have been seriously injured.

Madam Chairman, 6,942 traffic tickets were issued, with 1,718 tickets issued for speed. Of note is that 393 of the speeding tickets were issued for persons driving 70 kilometres per hour, or more than double the speed limit.

Madam Chairman, Stop and Search is a powerful tool that allows police officers to stop, question, and if required, search persons for weapons. The tool is used proportionately, as and when tensions, particularly gang tensions, increase. The Bermuda Police Service issued 1,066 Stop and Search forms to reduce opportunities for violence.

Madam Chairman, despite these challenges, we should remain optimistic about the future of policing in Bermuda. Our women and men work with dedication and integrity every day to serve this community. The trust placed in them—reflected in the independently measured satisfaction rating—is something we value and strive to strengthen with every interaction. We know that public confidence is not just a metric; it is the foundation that enables everything they do. As they move forward with the plans and incentives outlined today, they do so with a firm commitment to transparency, accountability, and genuine partnership with the people of Bermuda. When the community and police stand together, we create not just a safer Bermuda, but a stronger one.

Madam Chairman, that ends my presentation on Head 9 *[sic]*, Bermuda Police Service. I shall now move on to Head 88, Bermuda National Drug Control.

The Chairman: Sorry, Senator Simmons, I believe that was Head 7. You said Head 9.

Sen. Lindsay Simmons: I apologise if I said Head 9. Head 7.

The Chairman: Yes. And just for a time check we are at 2:27 pm and the time to finish this debate will be at three o'clock.

Sen. Lindsay Simmons: Thank you.

HEAD 88—NATIONAL DRUG CONTROL

Sen. Lindsay Simmons: Madam Chairman, it gives me great pleasure to present the budget for Head 88, the Department for National Drug Control, found on pages B-285 through B-289 of the Budget Book.

Mandate or Mission

Sen. Lindsay Simmons: Madam Chairman, the mandate of the Department for National Drug Control is to, *Lead efforts to reduce the negative impact of drug misuse/abuse on children, families and the community.*

Expenditure Overview

Sen. Lindsay Simmons: Our Expenditure Overview is on page B-285. Madam Chairman, a total of $5,035,000 has been allocated for this head, which represents an increase of $981,200 from the previous year, and constitutes 4 per cent of the budget allocated for the Ministry as a whole.

The total current expenditure is estimated to be $5,035,315 for 2025/26 and represents an increase of $981,200, or approximately 24 per cent, higher than the budget of 2024/25. This increase is due primarily to increases in salaries, the addition of overtime, increased grant allocations and an increase in the general cost of living for operating costs.

Subjective Analysis

Sen. Lindsay Simmons: The Subjective Analysis of current account estimates of the Department for National Drug Control is found on page B-285. I will highlight the material object code increases and decreases as per business unit.

Business Unit 98000, Administration

Sen. Lindsay Simmons: Madam Chairman, Administration is found on page B-285—2024/25 versus 2025/26. Original estimate for 2024/25 is $901,000. The estimate for 2025/26 is $1,317,000. The increase is $416,000, or 46 per cent.

Madam Chairman, the Administration allocation of $1,317,000 is a 46 per cent increase from the 2024/25 allocation. The increase is due mainly to an increase in grant allocations by $100,000 and various

increases in operating costs by $316,000, including the negotiated salary uplifts.

The Administration budget covers employee salaries for two staff and other operational expenses ([such as:] facilities, utilities, maintenance costs, supplies and training). And the following grants of $100,000 for Salvation Army Harbour Light and Community Life Skills programme; $[169,000] for Shift (formerly PRIDE); $330,000 for Focus Counselling Services; and $150,000 for Pathways Bermuda. Madam Chairman, see page C-21, Grants and Contributions.

Business Unit 98010, Community Development

Sen. Lindsay Simmons: Community Development is found on page B-285—2024/25 versus 2025/26. Original estimate for 2024/25 is $229,000. The estimate for 2025/26 is $233,000, an increase of $4,000, which is a 2 per cent increase.

Madam Chairman, the allocation to Community Development, business unit 98010, is $233,000, which is a 2 per cent, or a $4,000 increase from the 2024/25 allocation. The increase is related to negotiated salary uplifts for one staff.

Funding is allocated to facilitate activities that are primarily targeted towards public education, community development, information dissemination and to support a grant of $60,000 to the Council on Alcohol and Drug Abuse (CADA) to support alcohol awareness and to provide TIPS Training. (See page C-21 Grants and Contributions.)

Business Unit 98020, Prevention Unit

Sen. Lindsay Simmons: Prevention Unit found on page B-285—2023/24 versus 2024/25—I apologise. That should say 2024/25 versus 2025/26. The original estimate for 2024/25 is $241,000. The estimate for 2025/26 is $247,000. This is an increase of $7,000, or 2 per cent.

Madam Chairman, an allocation of $247,000 is provided to support the Prevention Unit efforts in business unit 98020. This is a $6,000 increase in the allocation from 2024/25 due to the negotiated salary uplift for one staff.

Funds in this business unit are utilised to improve coverage of drug prevention measures within the community, to improve opportunities for school-based prevention interventions, and to increase access for young people to targeted prevention programmes. Funding is also utilised to support training of Prevention professionals and community members to support drug prevention efforts.

Business Unit 98030, Treatment Unit

Sen. Lindsay Simmons: The Treatment Unit is found on page B-285—2024/25 versus 2025/26. The original estimate for 2024/25 is $345,000. The estimate for 2025/26 is $419,000. This is an increase of $65,000, which is an 18 per cent increase.

Madam Chairman, the Treatment Unit, business unit 98030, is allocated $419,000 in fiscal year 2025/26. This is an increase of $65,000, or 18 per cent. The increase is related to salary uplifts for two staff and an increase in operational costs including promotions, food supplies and rental costs related to professional training and events.

Madam Chairman, the Treatment Unit funding allocation is used to facilitate the implementation of key activities geared towards achieving the goals of the National Treatment Strategy, including Commission on Accreditation of Rehabilitation Facilities [CARF] accreditation fees and resources, addiction specific training; Recovery Month (which is in September) activities; and the AccuCare, web-based client management system licences and training. Funds are also allocated to support the grant for the Bermuda Addiction Certification Board (BACB) at the cost of $80,000. (See page C-21, Grants and Contributions.)

Business Unit 98050, Research and Policy Development Unit

Sen. Lindsay Simmons: The Research and Policy Development Unit is found on page B-285—2024/25 versus 2025/26. The original estimate for 2024/25 is $271,000. The estimate for 2025/26 is $326,000. This is an increase of $55,000, which is a 20 per cent increase.

The Research and Policy Development Unit, business unit 98050, has an allocation of $326,000, which is a 20 per cent, or $55,000 increase, from the previous fiscal year. The increase is due to negotiated salary uplifts for two staff, funding assigned to support the implementation of required National Surveys, and the evaluation/needs assessments related to the National Drug Control Masterplan.

Madam Chairman, funding in this cost code is used to facilitate information gathering and analysis, monitoring and evaluation, as well as any relevant legislation and policy development initiatives prioritised within the department and/or Ministry.

Business Unit 98060, Men's Treatment Programme

Sen. Lindsay Simmons: The Men's Treatment Programme is found on page B-285—2024/25 versus 2025/26. The original estimate for 2024/25 is $911,000. The estimate for 2025/26 is $1,138,000. This is an increase of $227,000, or 25 per cent.

Madam Chairman, the Men's Treatment programme, business unit 98060, on page B-285, was allocated $1,138,000, an increase of $227,000, or 25 per cent, from the previous fiscal year. The increase is related to salary uplifts for eight clinical staff. Overtime related to operations of a 24-hour programme and

overall cost of living operating costs for food, electricity, et cetera.

Madam Chairman, the funding allocation for Men's Treatment provides the operational and staffing cost required to provide services to meet the treatment/rehabilitative needs and goals of adult males needing residential treatment at the Nelson Bascome Substance Abuse Treatment Facility.

Business Unit 98070, Women's Treatment Centre

Sen. Lindsay Simmons: The Women's Treatment Centre is found on page B-285—2024/25 versus 2025/26. The original estimate for 2024/25 is $1,145,000. The estimate for 2025/26 is $1,355,000. This is an increase of $208,000, or 18 per cent.

Madam Chairman, the Women's Treatment Centre, business unit 98070, has been allocated $1,355,000 for the 2025/26 fiscal year. This represents a $208,000, or 18 per cent, increase from fiscal year 2024/25. This increase relates to salary uplifts for eight clinical staff as well as the salaries for the administrative assistant, residential cook and maintenance person, servicing both the Women's and Men's Programmes.

The increase also includes funding for overtime related to the operation of a 24-hour programme and overall cost of living operating costs for food, electricity, et cetera. The funding allocation provided is utilised to meet the treatment and support needs of women in residential substance abuse treatment along with rent for the Supportive Residence paid by the Department of National Drug Control [DNDC] to the Department of Public Works in the amount of $60,000 per [annum].

The Women's Treatment Centre provides both residential treatment for women at the Nelson Bascome Substance Abuse Treatment Centre as well as supportive residency at a separate site. The Women's Treatment Centre is the only residential treatment facility for Women in Bermuda.

Business Unit 98080, National Drug Control Master Plan

Sen. Lindsay Simmons: The National Drug Control Master Plan is found on page B-285—2024/25 versus 2025/26. The original estimate for 2024/25 is zero. The estimate for 2025/26 is zero. There is no change in the dollar amount and no change in the percentage.

Madam Chairman, business unit 98080 is in place to provide for the effective implementation of the National Drug Control Master Plan; cross-ministry initiatives with the Police, Customs and Corrections; evaluation of the Master Plan and to encourage cooperation and involvement of other Government Departments and civil society in the implementation of the Master Plan initiatives. This business unit has not been allocated any funding in financial year 2025/26.

The Department of National Drug Control is required by the National Drug Control Act 2013 to "oversee the implementation of the action plan and monitor and evaluate the performance of the plan." Without funding and high-level support, it is extremely challenging to implement and monitor the action plans and achieve the goals of the National Plan as legislated.

Previous funding in this cost code was utilised to support the development of services identified as gaps and priorities and to provide critical training for the Government Laboratory, Police and Customs staff to enhance their mandates; for example, fentanyl and its handling; the purchase and training of K9 dogs for Corrections and Customs; and attendance of Customs officer to the ACAMS Conference to support NAMLC obligations.

Funding was also previously provided to complete the evaluation and needs assessments for the National Drug Control Master Plan and to support media campaigns to highlight the outcomes of the National Plan. Without this funding the added support to supply and demand reduction agencies is depleted and the development of new initiatives cannot be supported.

Capital Expenditure

Lindsay Simmons: Capital Expenditure is on page C-15. Madam Chairman, in fiscal year 2024/25, the Department of National Drug Control was provided with $3,000 to upgrade the security system in the main office. This was completed.

In fiscal year 2025/26, the Department of National Drug Control has been provided with $10,000 to upgrade the data management system used to support the implementation of national surveys and the Bermuda Drug Information Network (BerDIN) by our Research Unit.

Manpower

Sen. Lindsay Simmons: Madam Chairman, the department employs 27 staff. The Department Headquarters is presently staffed by a Director, five Technical Officers and one full-time Administrative staff.

Direct staffing support to the Nelson Bascome Substance Abuse Treatment Facility is provided by one Treatment Coordinator that oversees both the Male and Female Residential Treatment Programmes along with 16 clinical staff (Clinical Coordinators, Addiction Counsellors, Junior Addiction Counsellors and Addiction Counsellor Technicians) and three support staff, (Administrative Assistant, Cook and Maintenance) currently assigned to the Women's Treatment Centre and Men's Treatment Programme.

There are currently three vacancies within the Men's Treatment Programme (Clinical Coordinator, Addiction Counsellor and Addiction Treatment Support Worker). The Addiction Counsellor and Support Worker are in active recruitment; the Clinical Coordinator post

is due to be filled in the 2025/26 fiscal year. There are three vacancies within the Women's Treatment Programme (Addiction Counsellor, Junior Addiction Counsellor and Addiction Treatment Support Worker) due to be filled in the 2025/26 fiscal year; one vacancy in the Head Office (Treatment Coordinator) will be recruited in the 2025/26 fiscal year.

Performance Measures by Business Unit

Sen. Lindsay Simmons: Madam Chairman, I am pleased to report that the department's forecast performance measures for fiscal year 2024/25 were achieved in the majority of funded cost codes. Some initiatives were unable to be completed due to staff vacancies. The performance measures for the Department for National Drug Control are listed on pages B-288 and B-289.

Business Unit 98000, Administration

Sen. Lindsay Simmons: Business unit 98000, Administration, provides the organisational framework in support of the mission and mandate of the Department of National Drug Control. Its resources are aimed primarily at recurrent expenditures, and grants and contributions to the treatment and prevention partners that provide services for, and on behalf of, the department. Madam Chairman, 100 per cent of financial transactions were completed in E1 within Financial Instructions for the year 2024/25, and 100 per cent of performance appraisals were completed for the 2024/25 period.

As a result of supplemental funding in 2024/25, Madam Chairman, six grants were disbursed compared to the five disbursed in 2023/24. The Department for National Drug Control is established, in part as a service delivery unit, but cannot provide all of the needed services required within the community and depends heavily on acquiring services in the treatment and prevention areas through grant allocations to realise its mandate. Shift, (which was formerly PRIDE) CADA, Salvation Army Harbour Light and Community LifeSkills [Training] Programme, Focus Counselling Services, Pathways Bermuda and the Bermuda Addiction Certification Board (BACB) all received grants and provided required services as per their grant agreements during the 2024/25 fiscal year.

Madam Chairman, Shift, formerly known as PRIDE, provides evidenced-based life skills programming within five of the public primary schools to support drug education and drug prevention activities. In 2024/25, Shift received $119,000. This level of funding created major challenges with their ability to retain staff and facilitate their programming in the schools. Shift will be granted $169,000 for fiscal year [2025/26], a 42 per cent increase from fiscal year 2024/25 with the goal of increasing their reach for programming in more schools and restoring programme facilitator levels.

The Salvation Army received $50,000 for the Harbour Light and life skills programmes in fiscal year 2024/25. This funding level challenged their ability to hire needed staff and their ability to provide their programmes effectively. Harbour Light and the life skills [programmes] will receive a grant in the amount of $100,000 in fiscal year 2025/26, a 100 per cent increase, to continue to provide residential drug treatment and community life skills programming for 10 males and hire needed staff.

Madam Chairman, Focus Counselling Service provides transitional/supportive housing for up to 28 recovering males. These individual adult males have participated in primary drug treatment at other treatment facilities (such as the prison, hospital, inpatient or outpatient services) and require assistance in re-integrating back into the community. The goal is to return participants back to the community as productive citizens, thus improving the number of individuals maintaining a drug free lifestyle. Focus Counselling Services received $180,000 initially in fiscal year 2024/25. An additional $150,000 was awarded as a supplemental bringing their grant to $330,000. Focus Counselling Services will receive the same level grant of $330,000 in fiscal year 2025/26.

Pathways Bermuda provides outpatient substance abuse treatment and aftercare services within the community, servicing approximately 81 individuals. Pathways received $150,000 as part of the supplemental funds awarded in fiscal year 2024/25 and will receive a grant of the same level, $150,000 in fiscal year 2025/26 to enhance their services and hiring of a Clinical Supervisor.

Madam Chairman, CADA works in collaboration with the Department for National Drug Control to provide community education on alcohol misuse, as well as to provide the server training programme (TIPS) which is mandated within the Liquor Licence Act 1974, as amended in 2011. A grant of $60,000 was provided to CADA in fiscal year 2024/25, which mainly supports the implementation of the TIPS programme.

CADA will receive the same level funding of $60,000 in fiscal year 2025/26 to support these activities. Grant funding of $80,000 was provided to the Bermuda Addiction Certification Board (BACB) in fiscal year 2024/25. The Bermuda Addiction Certification Board provides international certification testing for both prevention and treatment professionals locally; funding also supports addiction-specific training to enhance workforce development in this [specialty] area on the Island; supports re-certification of professionals and helps to maintain membership in the International Certification and Reciprocity Consortium (IC&RC). Certification is required for registration of Addiction Counsellors to practice under the Allied Health Professions Act 1973. There are currently 56 certified and registered Addiction Counsellors (an increase of seven from the previous year); 12 of the Addiction Counsellors are also certified Clinical Supervisors, (an increase of one

from the previous year) and there are two Prevention Specialists, which is a total of 58 certified addiction professionals working in Bermuda. There are also five Associate Alcohol and Drug Counsellors holding that [designation] under the board. BACB will receive the same level grant of $80,000 for fiscal year 2025/26 to continue their work.

The highlighted agencies have provided an integral part of the drug prevention and drug treatment continuum of services for Bermuda for many decades in collaboration with the Department for National Drug Control. (See page C-21 Grants and Contributions.)

Business Unit 98010, Community Development

Sen. Lindsay Simmons: Madam Chairman, the goal of this unit is to educate the public about the harms of alcohol and drug use, to ensure the provision of clear and sustained messages to our young people that *no use of alcohol, cannabis, tobacco or other drugs is acceptable.* And to involve families, schools and community organisations in alcohol/drug prevention efforts.

Other initiatives for the Community Development unit are to assist in highlighting drunk/drug driving and road safety initiatives through public education and to continue awareness campaigns directed at underage drinking, adolescent drug use (which is alcohol and cannabis) and emerging drugs, such as fentanyl and synthetic drugs, edibles and vaping.

Throughout the 2024/25 fiscal year, the Department of National Drug Control Prevention Team collaborated with the Department of Education to bring awareness and education on the harms of vaping to both high schools and middle schools in the public and private sectors through web-based presentations and training with overseas specialists. A total of five training events for students and teachers were held. Two multimedia campaigns were focused on vaping and cannabis with ads occurring on radio, television and on the Internet targeting the adolescent population.

Grassroots activities included work with the Court Street Market Community group festival, participation in health booths at [both] senior schools and the City of Hamilton.

Business Unit 98020, Prevention

Sen. Lindsay Simmons: Madam Chairman, the Prevention Unit is responsible for providing drug prevention programmes for schools and the wider community with the goal of stopping use before it starts.

The Prevention Unit facilitates the implementation and integration of the Al's Pals programme at the pre-school level at all public schools and one private school. Al's Pals is an early childhood curriculum and teacher programme that promotes resiliency at the early childhood stage with explicit instruction to develop social competence, autonomy and problem solving. The DNDC supports the Al's Pals programme within schools by funding initial teacher training, refresher courses and by providing resources/supplies for all educators implementing the programme at a cost of approximately $15,000 per year. Approximately 296 students have participated in the programme from the preschool level in the public schools, an 8 per cent increase from last year and 48 in the private schools (a total of 344 students). Currently there are 42 teachers trained and providing the Al's Pals programme.

Madam Chairman, the unit also provides the Teen Peace programme that supports three public schools for P7 and M1 school-age children as an afterschool programme. Currently there are 50 students participating in the Teen Peace programmes, a decrease of 15 from the previous fiscal year due to the closing of one middle school. The programme allows students to be interactive with positive, prosocial adults and affords them the opportunity to further develop, operationalise and practice social-emotional learning skills at a vital stage when children are transitioning developmentally, cognitively and emotionally.

The DNDC hires and trains facilitators for this programme as well as provides all supplies and resources. Teachers facilitating have received the Botvin's LifeSkills training, which a research-validated substance abuse prevention programme proven to reduce the risks of alcohol, tobacco, drug abuse, and violence. The programme targets the major social and psychological factors that promote the initiation of substance use and other risky antisocial behaviours. There are six trained facilitators—

The Chairman: Senator Simmons, Junior Minister Simmons, I am afraid our time is up for the debate of these heads, Heads 83, 7 and 88.

It was heartening to hear about the progress being made in substance abuse prevention and the work of the Bermuda Police Service. Unfortunately, the Opposition will not have an opportunity to ask questions on these heads.

Would you like to ask to move these heads?

Sen. Lindsay Simmons: Thank you, Madam Chairman.

Madam Chairman, I move that Heads 83, 7, and 88 be approved as printed.

The Chairman: Are there any objections to that motion?

An Hon. Senator: None at all.

The Chairman: There are no objections. It has been agreed to.

[Motion carried: The Ministry of National Security, Heads, 83, 7, and 88 were approved and stand part of the Estimates of Revenue and Expenditure for the year 2025/26.]

The Chairman: Senator Simmons, Junior Minister, I believe that it is you again.

[Inaudible interjections]

The Chairman: All right. So that will be the Ministry of Youth, Social Development and Seniors, Heads 86, 23, and 55. We have two hours that debate.

Senator Simmons, do you need to take a minute?

Sen. Lindsay Simmons: Thank you.

The Chairman: All right. So we will note that the time is 3:02 pm. Thank you.

MINISTRY OF YOUTH, SOCIAL DEVELOPMENT AND SENIORS

Sen. Lindsay Simmons: Thank you.

Madam Chairman, I move that the Committee do now take under consideration Head 86, Ministry of Youth, Social Development and Seniors Headquarters; Head 23, Child and Family Services; and Head 55, Financial Assistance.

Madam Chairman, I am pleased to present the 2025/26 budget estimates for the Ministry of Youth, Social Development and Seniors which comprises the Ministry of Youth, Social Development and Seniors Headquarters, inclusive of Ageing and Disability Services, the K. Margaret Carter Centre, the Office of Youth Affairs; the Department of Child and Family Services and, the Department of Financial Assistance.

Madam Chairman, the 2025/26 budget allocations for the Ministry of Youth, Social Development and Seniors will demonstrate that the services and programmes offered by the Ministry will directly impact and improve the overall well-being and quality of life.

The Ministry was focused on [numerous] national priorities during the last budget year, which are ongoing and will continue in the upcoming 2025/26 budget year. Some of these include:

- Work done to support the implementation of the five-year National Plan for Adults with Intellectual Disabilities and their Families 2023-2028.
- A work plan developed by the Gender Affairs Council that includes reviewing CARICOM Regional Knowledge, Attitude, and Practice (KAP) Tool and making recommendations to the KAP Tool will be adapted for Bermuda.
- Strengthening the Litigation Guardian Framework as the Ministry officially established the Office of the Litigation Guardian.
- Observations of the United Nations International Day for the Elimination of Violence Against Women and Girls and the launch of the 16 Days of Activism.
- The continued joint partnership with the UN Women and UNDP participating in the Joint Sustainable Development Go-Fund Programme entitled: *Building Back Equal through Innovative Financing for Gender Equality and Women's Empowerment.*
- In partnership with UN Women, the Bermuda Economic Development Corporation [BEDC] and the Ministry to host virtual training sessions on Women's Empowerment Principles (WEPs) 101 and the Gender Gap Analysis Tool for Business Growth in Bermuda.
- Collaboration with BEDC, UNDP, and UN Women and the Founder Institute the world's largest pre-seed startup accelerator advanced the initiative, *Rise and Scale: Bermuda Business Accelerator*. [The initiative] aimed to foster an inclusive entrepreneurial ecosystem in Bermuda through a five-week intensive accelerator programme for persons with disabilities, women, and youth entrepreneurs.
- Continue work that supported Bermuda becoming the first British Overseas Territory to have the United Kingdom extend the Convention on the Rights of Persons with Disabilities. This extension safeguards the rights, dignity and full participation of more than 3,000 persons living with disabilities in Bermuda.

Madam Chairman, the summary of the fiscal year 2025/26 current account budget estimate for the Ministry of Youth, Social Development and Seniors is found on page B-290. The Ministry's total budget estimate [for the fiscal year 2025/26 is] $91,274,000.

This represents an increase of $5,979,000 or 7 per cent compared to the original estimate of $85,295,000 for fiscal year 2024/25.

Madam Chairman, this summary shows that the 2025/26 current expenditure allocations for all heads within the Ministry have increased. I will explain the details of these increases further in this budget presentation.

HEAD 86—MINISTRY HEADQUARTERS

Sen. Lindsay Simmons: Madam Chairman, the current account expenditure for Head 86, Ministry Headquarters, can be found on pages B-290 to B-293.

The Ministry Headquarters is responsible for the budget of 10 business units

- 96000–Administration;
- 96040–Ageing and Disability Services;
- 96050–K. Margaret Carter Centre;
- 96060–Policy Development;
- 96070–Grants to the Third Sector;
- 96080–Youth Office;
- 96090–Youth Grants and Investments;
- 96100–Youth Community Centres;

- 96110–Before, After, and Out of School Programmes; and
- 96120–Youth Policy.

Madam Chairman, the mission of the Ministry of Youth, Social Development and Seniors Headquarters found on page B-291 is the *protection of all individuals during their lifetime and facilitation of well-being.* The five objectives of the Ministry Headquarters are also found on page B-291.

Madam Chairman, the General Summary of the Ministry's budget on page B-291 shows that the total budget allocation for the Ministry Headquarters for fiscal year 2025/26 is $14,111,000, distributed amongst the 10 business units representing a net increase of $2,617,000.

I will now share details of each of these business units, commencing with business unit 96000, Administration.

Business Unit 96000—Administration

Sen. Lindsay Simmons: Madam Chairman, the 2025/26 budget for the Administration business unit 96000 of $1,625,000 compares to the $1,352,000 originally budgeted in fiscal year 2024/25. This reflects an increase of $273,000, or a 20 per cent increase, as shown on page B-291, which primarily accounts for salary uplifts to substantive staff resulting from union negotiation agreements and increase in rental fees and the cost of materials and supplies.

Business Unit 96040—Ageing and Disability Services

Sen. Lindsay Simmons: Madam Chairman, I now present the budget for business unit 96040, Ageing and Disability Services (or ADS), which can be found on page B–291.

Madam Chairman, ADS has been allocated a budget of $1,902,000, for fiscal year 2025/26. This allocation is 43 per cent or $570,000 more than the budget allocation in fiscal year 2024/25. This increase includes the mid-year supplementary funding of $120,000.

Policy and Program Development

Sen. Lindsay Simmons: Madam Chairman, Ageing and Disability Services (ADS) continues to lead the planning and coordination of policies and programmes for the protection of seniors and individuals with disabilities.

Madam Chairman, the Ministry fulfilled its 2021 Throne Speech commitment with the launch of the National Disability Register mobile app on April 24, 2024.

The National Disability Register is a pivotal step and underscores the Government's commitment to persons with disabilities by upholding the Convention on the Rights of Persons with Disabilities and achieving the UN Sustainable Development Goal, SDG 10, Reduce Inequalities.

Madam Chairman, another significant achievement was the completion of the National Seniors Strategy 2024-2030, a first for Bermuda and fulfilling the Government's 2020 Throne Speech commitment.

Several national policy and programming initiatives outlined in the National Seniors Strategy [NSS] has already been initiated that include:

- The establishment of a long-term care working group.
- Amendments to the Senior Abuse Register Act 2008.
- Development of an integrated care pathway for Dementia.
- Collaboration with the Ministry of Justice on the development of an Office of the Public Guardian.
- The development of a Senior Day Care Facility:

On page C-8, Capital Development, a total of $1.5 million has been allocated this fiscal year to hire an architectural firm and start the building designs for this project. A project manager has already been identified and engaged.

The Ministry is actively collaborating with the Ministry of Public Works to advance the project.

Education and Awareness

Sen. Lindsay Simmons: Madam Chairman, During the last fiscal year, ADS held 19 education and awareness events, well exceeding its projected number. This includes the second annual Seniors Tea held in June 2024, which successfully hosted over 100 seniors.

Other community awareness activities during the past year included:

- Domestic Violence Day Proclamation and awareness event that ADS participated in as a member of MARAC [Multi Agency Risk Assessment Conference].
- Presentations to organisations on abuse prevention and abuse prevention tips to seniors' clubs.

Case Management

Sen. Lindsay Simmons: Madam Chairman, case management represents the primary programme under ADS business unit 96040. Case management clients include seniors and persons over 18 years old with long-standing disabling conditions and are divided into general case management and adult protection services.

Madam Chairman, in 2024/25 ADS had a total of 389 cases, an 18 per cent [increase] from the previous year. Of these cases, 228 were general case management cases, including 26 [cases] of persons under

65 years of age, of which 8 included abuse allegations. The remainder of the total cases were senior abuse referrals totalling 161 reports received. The reports identified were categorised as:

- 35 per cent for physical abuse
- 28 per cent for financial exploitation
- 23 per cent for psychological abuse
- 11 per cent for neglect and
- 3 per cent for sexual abuse

Of these reports received, to date:

- 24 [per cent] were substantiated
- 54 [per cent] were unsubstantiated
- 22 [per cent] are pending, as they are still under investigation

Madam Chairman, the number of reports and cases managed by this office is increasing each year due to an ageing population and increased awareness of the ADS services.

Madam Chairman, as result of the Ministry's commitment to dementia support services, a dementia pilot programme, managed by ADS, commenced in October 2023 with funding extended in six-month increments up to June 2025. A total of $96,000 was allocated to the dementia services pilot programme. [The funds] contributed to the provision of dementia needs assessments and case management services to 111 persons in the community.

Business Unit 96050
K. Margaret Carter Centre (KMCC)

Sen. Lindsay Simmons: Madam Chairman, the K. Margaret Carter Centre (KMCC) provides direct support for adults with intellectual disabilities in the community through comprehensive day programme services and case management.

For the fiscal year 2025/26, on page B-291, the K. Margaret Carter Centre has a budget allocation of $2,343,000.

Madam Chairman, during 2024/25, KMCC continued to provide programmes, five days per week, to service users across six client groups with programme and staff development efforts taking place in the following areas:

- The continuation of a once weekly hot lunch programme that promotes client involvement in the preparation of meals.
- Regular bake sales promoting culinary and vocational skills development amongst participating clients.
- Participation in key events such as the International Day of Persons with Disabilities (IDPD) 2024 proclamation, "A Motown Christmas Musical" put on by the clients with staff support, and the annual Mates & Dates Valentines Dance hosted in collaboration with the Mid-Atlantic Wellness Institute's Community Intellectual Disabilities Team (CIDT) and Carter House Charity.

Madam Chairman, it is important to note that in the last fiscal year the K. Margaret Carter Centre experienced specific programme enhancements, which included:

- Restructuring the programme format to establish seven distinct core programmes.
- Development of a Safeguarding Policy and a Behaviour Support Policy, to better align KMCC practices with international standards.
- Establishment of formalised entry and exit criteria to assess the needs of potential clients.
- Engagement in staff professional development focused on psychological safety in the workplace.
- Facilitation of a comprehensive programme design consultation process involving staff, parents/guardians, and clients.

Madam Chairman, the K. Margaret Carter Centre received a mid-year supplementary funding of $668,930, which has played a [critical] role in enhancing its service delivery and supporting ongoing development efforts. This funding has directly enabled:

- Hiring an additional case manager and paraprofessional to improve staff-to-client ratios along with a nurse and behavioural therapist.
- Expanding the day care hours at KMCC from 3:00 pm to 5:45 pm for those parents and guardians who work until 5:00 pm.
- Renovations of the former woodwork room to create an appropriate space for a specialised day programme.

On page C-8, Capital Development, $45,000 has been budgeted for this upcoming year to cover the [requisite] renovations.

Madam Chairman, I will move on to business unit 96060, Policy Development (page B-291).

Business Unit 96060
Policy Development (page B-291)

Sen. Lindsay Simmons: For fiscal 2025/26, Madam Chairman, $157,000 was allocated for policy development. This is an increase of $2,000, reflecting a salary uplift for the one full-time equivalent as shown on page B-293. This policy resource supports the Ministry's policy commitments, which include Throne Speech and the Government's platform initiatives.

Madam Chairman, $3,695,000 has been allocated for the fiscal year 2025/26 for business unit 96070, Grants to the Third Sector, as shown on page B-291. This is an increase of $590,000, or 19 per cent, reflecting the inclusion of grant funding for The Teen Services and The Teen Haven, which have shifted from the Department of Child and Family Services to the Ministry Headquarters.

Youth Affairs

Sen. Lindsay Simmons: Madam Chairman, I will now present the fiscal year 2025/26 estimates of expenditure and revenue for the Office of Youth Affairs, which can be found on pages B-291 to B-292 of the Estimates Book.

Madam Chairman, as shown on page B-291, the total 2025/26 budget allocation for all four programmes Youth Development, Youth Outreach, Youth Services and Youth Policy, is $4,389,000, an increase of $729,000, or 20 per cent.

Programme 8602, Youth Administration

Sen. Lindsay Simmons: Madam Chairman, the allocated budget for fiscal year 2025/26 for programme 8602, Youth Administration (shown as Youth Development) is $691,000. This reflects an increase of $75,000, or 12 per cent, as shown on page B-291.

Madam Chairman, within this youth development programme, $556,000 will cover business unit 96080. This allocation is $40,000 higher, or 8 per cent more than in 2024/25, and provides for salaries, training, recreational services, supplies and other funds to ensure the operations of the Youth Office, now [relocated] to Verita's Place, 65 Court Street, Hamilton.

Madam Chairman, the allocated budget for business unit 96090, Grants and Investments, is $135,000. This is an increase of $35,000, or 35 per cent, compared to 2024/25.

Programme 8603, Youth Outreach

Sen. Lindsay Simmons: Madam Chairman, the budget allocation for business unit 96100, Youth Community Centres is $1,713,000, an increase of $135,000, or 9 per cent compared to 2024/25. These monies will cover the cost of operations for the three community centres located at the Eastern Zone Community Centre in St. George's, the Sammy Wilson Central Zone Community Centre in Hamilton, and the Western Zone Community Centre in Sandys.

The increase in funding of $135,000 is attributed to expanded hours of work for the community workers to support parents and guardians who work shift hours and need to have their children in a safe environment.

Madam Chairman, the Youth Community Centres have 20 full-time equivalents (FTEs) for fiscal year 2025/26, shown on page B-293. These workers facilitate a variety of community enrichment programmes for seniors, adults, youth, and children providing engaging activities for the whole family that promotes the section's aim in empowering youth, families, and our communities.

Programme 8604, Youth Services

Sen. Lindsay Simmons: Madam Chairman, business unit 96110, Before/After/Out of School Programmes has been allocated $1,802,000, shown on page B-291. This is an increase of 23 per cent, or $336,000 in comparison to fiscal year 2024/25. This increase reflects adjustments made to salaries, communications, materials and supplies for 15 youth programmes.

Madam Chairman, during 2024/25, Youth Services supported approximately 550 preschool, primary and middle school-aged participants in the after school programme and 1,650 preschool, primary and middle school participants in the out of school programmes across the Island.

There are a total of 28 full-time equivalents committed to these programmes, an increase of 8 per cent compared to 2024/25, shown on page B-293. Just over 60 seasonal workers are employed with Youth Services and just under half are local college students.

Programme 8605, Youth Development

Sen. Lindsay Simmons: For fiscal year 2025/26, Madam Chairman, $183,000 has been allocated to business unit 96120, Youth Policy, shown on page B-291. The budget is designated for salaries, workshop facilitation, conference materials and supplies.

This programme is responsible for the coordination of the National Youth Policy and the execution of the activities to progress the policy. There is one full-time equivalent, as shown on page B-293 responsible for providing technical advice and support to the working group for advancing the National Youth Policy priorities.

Performance Measures

Sen. Lindsay Simmons: Madam Chairman, the performance measures for the Office of Youth Affairs [TOYA] can be found on pages B-295 to B-296 of which all target outcomes were met during 2024/25.

Madam Chairman, business unit 96090 funded 15 grants to youth organisations and groups in 2024/25. These organisations have invested countless hours into the development of Bermuda's youth.

During 2025/26, TOYA [the Office of Youth Affairs] will continue to support organisations that are committed to making impactful change to empower Bermuda's youth. Additionally, Madam Chairman, during 2024/25, two youth investments aligned with National Youth Policy Goal 5.3, were given as a short-term sponsorship to young people who wish to pursue their recreational passions in areas including the arts, [oration], culinary arts, science, technology, engineering and math (STEM). The first two recipients to receive this sponsorship were:

- Carter Murray, an eight-year-old prodigy student at the Bermuda Institute who showed proficiency in math and represented Bermuda in

the All-USA Calculation Contest. He was the only international student to participate.

- Christian Warren, a seventeen-year-old who is determined to become Bermuda's youngest commercially licensed pilot to fly at 25 years old. He completed flight school training last summer; these hours will go toward his Commercial Pilot Licence.

Madam Chairman, the performance measures of the Office of Youth Affairs, shown on pages B-295 and B-296, provide evidence of a productive year.

Other Youth Initiatives

Sen. Lindsay Simmons: Madam Chairman, during the past year there were opportunities created to engage young people and show appreciation for those who work with them.

The first-ever Middle School Mash Up was held April 18, 2024, where eligible students participated in a day of Xtreme Sports to develop and enhance team building skills.

- From April 22 through 26, 2024, the team acknowledged staff during the after school programme Professional Week with activities that gave clients and the public opportunities to express their appreciation.
- The National 18+ Youth Conference and activities were held from July 15 to 21, 2024. Intentionally unconventional, this allowed for interaction with young people across the Island.
- On August 12, 2024, International Youth Day was observed with a proclamation to declare the Government's commitment to youth by establishing the entity Youth Affairs.
- An Anti-Bullying Week campaign culminated on the steps of City Hall from November [11] through 15, 2024, with testimonies to bring awareness to eradicate the antisocial behaviours associated with bullying.
- The National Mini Youth Conference "Big Up Yaself" and your mental health was held on January 30 and 31 2025, at the Botanical Gardens. This two-day event yielded the presence of over 200 students participating in workshops and mindfulness activities.
- A Neurodiversity Week Awareness Campaign held March 17 through 21, 2025, was a soft launch to the expansion of services within the Before, After and Out of School Programme.

Madam Chairman, this concludes the presentation on the fiscal year 2025/26 budgetary allocation for Head 86, Section: The Office of Youth Affairs.

The Chairman: Thank you, Senator Simmons.

Do any Senators wish to speak to those heads?

Senator Foley.

Sen. Maurice Foley: Thank you, Madam Chairman.

I am going to cover Head 86, Ministry of Youth, Social Development and Seniors HQ, page [B]-291 and business unit 96040 under Ageing and Disability Services.

Madam Chairman, as I look through the Ministry's budget for Youth, Social Development and Seniors I have to say it reads a little like business as usual; however, I do acknowledge the continuation of important efforts like the dementia care pilot programme and the planned senior day care facility at Gilbert Institute. These are good initiatives. But given the ageing population and the very real needs of our seniors, I was hoping to see more urgency and forward-planning. So, I do have a few questions around how these initiatives are being prioritised, measured and scaled because while the intent is there, I think we need to be a bit more clear on where all this is going.

So, if the . . . let me go over the first question that I have. It has been stated that the Ministry has allocated $150,000 to continue the dementia care pilot programme, which has supported (I updated my numbers based on what the Junior Minister has stated) 111 seniors since October 2023. So, my question is, Can the Junior Minister let us know, What is the long-term vision of this pilot programme and how will outcomes be used to justify a full-scale implementation? That is my first question.

The Chairman: Thank you.

Senator Simmons, did you hear that question or would you like for it to be repeated? And I must add that Senator Simmons has indicated that she was not finished covering that head and has a little bit more to go. So—

Sen. Maurice Foley: I apologise.

Sen. Lindsay Simmons: Yes, that was just for that section.

Sen. Maurice Foley: Oh!

[Laughter]

The Chairman: Oh, all right.

Sen. Maurice Foley: I was happy.

[Laughter]

Sen. Maurice Foley: I apologise.

The Chairman: So, Senator Foley, that was a long question. If you remember it, could you ask it again? Thank you.

Sen. Maurice Foley: I apologise.

Sen. Lindsay Simmons: No problem.

Sen. Maurice Foley: The question was—

The Chairman: No. Could you perhaps hold it until Senator Simmons has finished?

Sen. Maurice Foley: Absolutely. Thank you.

The Chairman: Thank you.

Sen. Maurice Foley: Thank you. I apologise.

Sen. Lindsay Simmons: Thank you. Sorry. That was just for that section.

So, Madam Chairman—

ANNOUNCEMENT BY THE CHAIRMAN

SENATE VISITOR

The Chairman: Pardon me. It was remiss . . . I should note that the Minister [Tinee] Furbert, of Youth, Social Development and Seniors is in the Chamber. Thank you, Minister Furbert.

[Committee of Supply, continuing]

Sen. Lindsay Simmons: Thank you.

Madam Chairman, the breakdown of the Ministry's grants can be seen on page C-21 of the Estimate Book.

In the fiscal year 2025/26, the Ministry's following charities and organisations will receive a grant from the Ministry of Youth, Social Development and Seniors to provide our community with the resources and social services needed to support our vulnerable population groups:

- Grants to External Bodies has been allocated $220,000.
- Youth Organisations, $130,000.
- Age Concern, $25,000.
- Matilda Smith Williams and Lorraine's Nursing Home, $1,170,000.
- Women's Resource Centre, $75,000.
- Centre Against Abuse, $150,000.
- Care of the Blind, $30,000.
- Meals on Wheels, $50,000 through the lunch service of Meals on Wheels.
- Salvation Army, $550,000.
- The Summerhaven facility, $600,000.
- The Packwood Nursing Home, $350,000.
- HOME, $70,000.
- Tomorrow's Voices $30,000.

Subjective Analysis of Current Account Estimates

Sen. Lindsay Simmons: Madam Chairman, I will now present the combined subjective analysis of current account estimates for the Ministry Headquarters as found on page B-292 of the Estimates Book.

Salaries

Sen. Lindsay Simmons: Madam Chairman, the budget allocated for salaries is $4,880,000, in the fiscal year 2025/26, an increase of $651,000. This salary allocation covers the Ministry's 87 full-time equivalents, found on page B-293. The salary growth reflects increases in staff due to new social sector programmes, additional employee costs as a result of expanded hours of the day care programme at the K. Margaret Carter Centre and additional funding for negotiated salary uplifts for 2025/26.

Wages

Sen. Lindsay Simmons: Madam Chairman, the increase in the budget allocation for wages of $392,000 supports a cost-of-living increase for non-unionised youth programme coordinators, programme supervisors, and programme [workers], community workers, as well as additional funding for two supervisors, all of whom are employed within the Office of Youth Affairs. As well, extra funding has been appropriated for wage uplifts for unionised industrial employees.

Training

Sen. Lindsay Simmons: Madam Chairman, $56,000 has been allocated to facilitate professional training for employees during fiscal year 2025/26, representing an increase of $43,000. This increase is due to Ageing and Disability Services funding a four-day joint safety training course to include other government departments in the forensic interviewing of older persons.

Transport and Travel

Sen. Lindsay Simmons: Madam Chairman, the $3,000 budgeted for transport for fiscal year 2025/26 is on par with the prior year. The increase of $12,000 for travel is budgeted to cover overseas travel for conferences and technical meetings.

Communications

Sen. Lindsay Simmons: Madam Chairman, communications, inclusive of phones, courier and postal costs, is budgeted at $128,000 for fiscal year 2025/26, indicating an increase of $7,000. The increase reflects new expenses for telephone rentals and cell phones for the Youth Policy section, as well as modest increases by the Ministry HQ and the Youth Office.

Advertising and Promotion

Sen. Lindsay Simmons: Madam Chairman, advertising and promotion costs increased by $39,000. This increase is attributed to various planned marketing campaigns [by Ageing and Disability Services] on financial abuse and scams committed against vulnerable persons; and by the Office of Youth Affairs to promote year-round recreational and social experiences within the Community [Centres].

Professional Services

Sen. Lindsay Simmons: Madam Chairman, professional services of $1,658,000 for fiscal year 2025/26, increased by $515,000. This increased level of funding reflects the allocation of monies to fill a social sector gap and provide specialist domestic abuse [perpetrator] treatment services.

Monies are also included to advance planning and implementation of the National Seniors and Long-Term Care Strategy by the Ministry and also funding for case management coverage and welfare guardian support needed by Ageing and Disability Services.

Rentals

Sen. Lindsay Simmons: Madam Chairman, $235,000 was budgeted for rentals, an increase of $1,000. This increase represents a reduction in equipment rentals, offset by an increase in rented facilities to host workshops and conferences by the new Youth Policy section [and] the Youth Office.

Repair and Maintenance

Sen. Lindsay Simmons: Madam Chairman, in fiscal year 2025/26, repair and maintenance has been allocated $209,000, or $41,000 more than the budget allocation for fiscal year 2024[/25]. This increase in funding covers the cost of a variety of repair and maintenance expenses anticipated by the Community Centres including but not limited to industrial cleaning of floors, minor interior building repairs, pest control, and equipment maintenance. Also, increased funds have been allocated to maintain an ageing bus operated by the K. Margaret Carter Centre.

Insurance

Sen. Lindsay Simmons: Madam Chairman, $72,000 is budgeted for insurance costs for fiscal year 2025/26. The reduction [in costs] of $42,000 is representative of a decline in the number of clients at the K. Margaret Carter Centre who require HIP health insurance coverage.

Energy

Sen. Lindsay Simmons: Madam Chairman, energy costs increased by $27,000 to $181,000. This increase will cover the costs of electricity for the Youth Office which recently moved from a shared rental space to its own office.

Clothing, Uniforms and Laundry

Sen. Lindsay Simmons: Madam Chairman, costs for clothing, uniforms and laundry account for $12,000. The marginal increase of $1,000 will cover the costs to replenish uniform shirts, jackets and protective wear for the caretaker groundsman and community programme staff.

Materials and Supplies

Sen. Lindsay Simmons: Madam Chairman, $417,000 has been allocated for materials and supplies for fiscal year 2025/26. This increase of $160,000 reflects the costs of added social sector programmes, such as vocational supplies and equipment for the new Senior Intellectual Disability day care programme at the K. Margaret Carter Centre; sport and fitness equipment, educational supplies, and vocational hardware for the extended day care programmes at both the central and western [zone] Community Centres; and recreational supplies to facilitate the Conference to Consultation held by the Office of Youth Affairs. The increased costs will also cover supplies needed by the Youth Policy section.

Equipment

Sen. Lindsay Simmons: Madam Chairman, equipment expenses have an allocation of $26,000, a reduction of $16,000 from fiscal year 2024/25. Refurbishment works to fire and safety systems at the three community centres were completed in fiscal year 2024/25, and thus only maintenance works needed to be budgeted for this year.

Other Expenses

Sen. Lindsay Simmons: Madam Chairman, $186,000 has been allocated for other expenses, which is an increase of $166,000 above fiscal year 2024/25. This increase will support new social sector programmes such as [Ageing and Disabilities Services'] Seniors Hardship fund, which will cover the costs of food, medication, utility bills or short-term housing for vulnerable persons in a crisis; and the central and western zone Community Centres will provide meals during their extended day [care] programmes.

Grants and Contributions

Sen. Lindsay Simmons: Madam Chairman, the allocation for grants and contributions for fiscal year 2025/26 is $3,825,000, an increase of $620,000. The increased budget supports additional [grant] funding to

youth organisations offered by the Office of Youth Affairs, and new funding for dementia care navigation and intervention services offered by the Ministry. Also, grant funding for Teen Services and Teen Haven has shifted from the Department of Child and Family Services to the Ministry Headquarters.

Revenue Summary

Sen. Lindsay Simmons: Madam Chairman, revenue summary, page B-292. The majority of the $643,000 in revenue earnings reflect after-school vouchers purchased, and online payments by parents and guardians to have their children participate in the after-school programmes offered by the Office of Youth Affairs.

Employee Numbers (Full-Time Equivalents)

Sen. Lindsay Simmons: Madam Chairman, on page B-293, you will note that there are 87 full-time equivalent positions in the Ministry of Youth, Social Development and Seniors Headquarters for fiscal year 2025/26. This covers four full-time equivalents for Headquarters Administration; 11 full-time equivalents in Ageing and Disability Services; 19 full-time equivalents employed with the K. Margaret Carter Centre; one full-time equivalents within Policy Development; and 52 full-time equivalents for the Office of Youth Affairs.

Performance Measures

Sen. Lindsay Simmons: Madam Chairman, performance measures for sections in the Ministry Headquarters are outlined on pages B-294 through B-296.

Madam Chairman, that concludes my budget presentation, completely, for Head 86.

[Laughter]

The Chairman: Thank you, Junior Minister Senator Simmons. I apologise once again.

Did you receive any questions in advance?

Sen. Lindsay Simmons: No.

The Chairman: Okay.

Do any . . . Senator Foley. I guess we will start with you and then proceed with any other Senators who wish to comment on these heads.

Senator Foley.

Sen. Maurice Foley: Thank you, Madam Chairman. Thank you, Junior Minister. Please accept my apology on that.

Should I repeat the first question that I had regarding the—

Sen. Lindsay Simmons: Yes, please.

Sen. Maurice Foley: Repeat the question. Okay.

Sen. Lindsay Simmons: Yes, please.

Sen. Maurice Foley: So, it was regarding the Ministry allocating $150,000 to continue the dementia care pilot programme which has supported approximately 111 seniors since October 2023. Can the Junior Minister tell us, What is the long-term vision for this pilot programme and how will outcomes be used to justify a full-scale implementation of this programme?

And I do have maybe three supplementals after that. Just let me know how you want it to—

The Chairman: Senator Simmons, do you wish for Senator Foley to ask all of his questions or to respond—

Sen. Lindsay Simmons: I can respond to this one right now.

Sen. Maurice Foley: Great. Thank you.

Sen. Lindsay Simmons: Actually, ask your next question and then I will respond.

The Chairman: Yes.

Sen. Maurice Foley: All right. So, can the Junior Minister also . . . well, let's see here. Has an external evaluation on a data review been conducted to determine its effectiveness for this particular dementia care pilot programme?

The Chairman: Thank you.

Senator Simmons.

Sen. Lindsay Simmons: Okay. So, to answer your first question, the pilot has shifted from a six-month funding to an annual grant with increased funding to help meet the need. Evaluation of the programme is ongoing thus the metric established to demonstrate impact in areas such as caregiving stress, caregiving confidence and knowledge, hospitalisation of participants and actions around advanced planning. The work on dementia integrated care pathways will help to further define future directions of how to advance the programme in a sustainable manner within our health and social care system.

This Government realises the need for capacity building for [the] dementia care pilot programme and to be able to provide services to more clients. Therefore, we have increased the grant this fiscal year from $48,000 to $150,000 as critical needs were identified for more funding to facilitate increased proactive frontline service provisions to meet growing community demands. This will also enable NorthStar Dementia now aligned with Dementia Bermuda to pursue critical, timely advocacy initiatives and proactive and cost-

effective programme development to be more effective to meet the community needs in the future as numbers are expected to increase significantly along with the ageing population. The increase in the grant will enable further development of sustainable . . . multi-disciplinary service provisions required to meet the complex care needs presented by this vulnerable population.

We also have annual reports of the dementia care pilot programme which share the outcome of this programme.

The Chairman: Thank you.

Senator Foley.

Sen. Maurice Foley: Yes, thank you so much for your answer.

One more question on this particular subject for the Junior Minister. Will this programme expand beyond seniors to include younger individuals with dementia? I did a little bit of research on this question because I know in the UK there are approximately 70,800 people under the age of 65 who suffer from an early onset of dementia. So, I am just wondering if this programme will expand beyond seniors.

The Chairman: Senator Simmons, would you like to respond to this question or Senator Foley do you have—

Sen. Lindsay Simmons: I can respond to the question for that one.

The Chairman: Yes. Okay.

So, this is your response to your second question, Senator Foley.

Sen. Maurice Foley: Thank you.

Sen. Lindsay Simmons: The question was, Has an external daily review been conducted to determine effectiveness? ADS is responsible for evaluating the programme with the Ministry Headquarters. The programme has been based upon international recognised programmes and metrics have been selected in accordance with such. The programme is not tied to age and recognises early onset dementia as eligible clients.

The Chairman: Thank you.

Senator Foley, do you have any further questions?

Sen. Maurice Foley: I do have a question regarding senior day care. And that would be still on the same head, Head 86, under the Ageing and Disability Services. Regarding the senior day care facility at Gilbert Institute, with the $1.5 million budgeted for architectural designs, how does the Ministry intend to ensure the proposed day care centre aligns with current gaps in elder care?

The Chairman: That's your question, Senator Foley?

Sen. Maurice Foley: That is my question.

The Chairman: Senator Simmons, would you like to answer now, or do you prefer for further questions?

Sen. Lindsay Simmons: You can ask another question.

Sen. Maurice Foley: Okay.

Question number two is, Will seniors or caregivers and even NGOs be involved in the facility design process? That's my second question. Thank you, Madam Chairman. And in the design process of the day care facility at Gilbert Institute.

The Chairman: You can ask any further questions that you may have, Senator Foley.

Sen. Maurice Foley: Okay.

The next question is, Has a needs assessment been completed to justify this specific location and use? That's my second question. And then I have one more question. Is there a capital commitment or timeline to move beyond design to actual construction. That's my final question on that.

Thank you, Madam Chairman.

The Chairman: Thank you.

Senator Wight.

Sen. John Wight: Thank you, Madam Chairman.

I just have one question. So, when I look at this Head 86, as with any head of any Ministry in the Budget Book, for me, I look at not just how much is being allocated but are we spending it appropriately, effectively and wisely. And when I look at the performance measures on page B-294 and B-295, we capture a lot of information about things we do. Like the number of surveys, and the number of . . . I can't get any feel for the outcomes that we achieved.

I am on a board (I mean, it is public knowledge) of the Bermuda Diabetes Association. So, by way of contrast, when somebody walks in the front door with diabetes, we track that person's progress. Are we making a difference in that person's life? When people donate to the association, we can say with hand on heart that we know we are making differences in people's lives.

When I look at the performance measures, I really can't get any gauge for how effective we are in our community for the funds we are allocating. So, you know, last year we allocated $11.3 million to this Ministry. We are allocating $2.6 million more this year; so, $14.1 million. A year from now, if we sat here how would we be able to measure whether we are making a difference in the lives of our youth, seniors, and those

to whom we are allocating these funds towards? So I guess that is my question.

The Chairman: Thank you, Senator Wight.

Senator Simmons, do you want to take other questions or are you prepared to respond?

Sen. Lindsay Simmons: I can respond and then if there are more questions I can take them afterwards.

The Chairman: Okay.

Sen. Lindsay Simmons: So, yes, consultation will take place with all stakeholder groups for the design of this facility.

The question was about the senior day care and how does the Ministry propose to align with the current gaps in elder care. ADS works closely with other entities responsible for service regulations and have developed the programme based on gap identifications that occur under the National Senior Strategy and through the ongoing LTC working group.

If somebody has other questions, I could take these questions as well.

The Chairman: Do any other . . . would any other Senators like to speak to any of the heads?

Senator Foley.

Sen. Maurice Foley: Yes. This is Senator Foley.

I actually . . . Senator, I'm sorry. Yes, Senator Wight actually answered my final question. So that would be it for me. Thank you.

The Chairman: Senator Wight answered your final question or . . .

Sen. Maurice Foley: He asked the final question that I had.

The Chairman: Okay. Thank you.

Sen. Lindsay Simmons: Would you give me a couple of minutes?

[Pause]

The Chairman: Yes. Thank you, Senator Simmons.

While we're waiting, just a quick time check. It is now 3:56 pm and we have left remaining Heads 23 and 55.

Sen. Lindsay Simmons: Okay. I have some answers for you.

The Chairman: Thank you.

Sen. Lindsay Simmons: So, measuring impact of funding. Surveys are undertaken after each programme in terms of effectiveness of youth programmes and for the dementia part of the programme of which [information] was shared with the ministerial statements. So, it is already in the public domain.

Another question was, Has a needs assessment occurred [regarding] the day care sites? The day care sites were reviewed by the clinical and technical teams with Senior Care and Knowledge and Programme Development as well as Public Works to identify if it is a suitable location for the day programme, recognising renovations are required.

One of the gaps identified is when COVID-19 occurred. Most government day care programmes had to shut down because it was not recommended [for] seniors living in the community within residence. This will not have to happen again with the senior day care. The senior day care will also have a dementia-focus, particularly with a notion for the growing demand of dementia care.

Did I miss any questions? Or was . . .

The Chairman: I believe there was a question about outcomes. How will outcome and effectiveness be measured?

Sen. Lindsay Simmons: So, I did answer that, for measuring the impact upon surveys, like I said, it was shared in ministerial statements. I can read the answer again if you want. But I did state it already. Surveys are undertaken after each programme in terms of effectiveness of youth programmes and for the dementia pilot programme of which information was shared in a ministerial statement. So, it is in the public domain.

The Chairman: Thank you, Senator Simmons.

Are there any further questions arising from this head?

Senator Wight.

Sen. John Wight: I would just ask them that it be included as a performance measure in . . . it's not included and may be in a ministerial statement that comes up at some point in the year, but in terms of this budget performance measure, I don't see it included anywhere. So again, I would just think it would be added here if it's . . . if this is an important determination of how we determine value for spending $14 million, I would think it would be a performance measure in this Budget Book. That would be my comment but nothing . . . no further questions. Thank you.

The Chairman: Thank you.

I noted Senator Wight.

Senator Simmons, would you like to respond?

Sen. Lindsay Simmons: One second.

Senator Wight, thank you for that. Yes, we accept your point, and we will take it under advisement. So, thank you.

The Chairman: Are there any further comments under this head?

No. Thank you.

Senator Simmons.

HEAD 23—DEPARTMENT OF CHILD AND FAMILY SERVICES

Sen. Lindsay Simmons: Thank you.

Madam Chairman, I now wish to present fiscal year 2025/26 Estimates of Expenditure for Head 23, the Department of Child and Family Services which are found on pages B-297 through B-303 of the Estimate Book.

The mission of the Department [of Child and Family Services] is *Protecting children by strengthening families*. The objectives of the department are found on page B-297.

Madam Chairman, on page B-298 of the Estimates Book, a total of $21,133,000 has been allocated for Head 23 for fiscal year 2025/26. This represents an increase of [$1,453,000], or 7 per cent.

Madam Chairman, the department is responsible for promoting and protecting the best interests and social well-being of children, adolescents, and their families and meets these responsibilities with the operations of five programmes:

- Programme 2301—Services to Children and Young Persons
- Programme 2302—Services to Individuals and Families
- Programme 2303—Residential Treatment Services
- Programme 2304—Administration
- Programme 2305—The Mirrors Programme

Madam Chairman, I will address each programme and business unit for the department as set out on page B-298.

Programme 2301, Services to Children and Young Persons

Hon. Lindsay Simmons: Madam Chairman, business unit 33010, the Happy Valley Child Care Centre has a budget of $1,200,000 for fiscal year 2025/26. The output measures for the Happy Valley Child Care Centre are found on page B-301 of the Estimates Book.

Madam Chairman, Happy Valley Child Care Centre is the only Government-operated child care facility on the Island, which provides high quality child care for a maximum of 44 children whose ages range from three months to four years of age. Priority is given to children referred by helping agencies such as the Department of Child and Family Services, Teen Services, the Department of Health, the Child [Development] Programme and the Department of Financial Assistance. These agencies along with families experiencing various challenges account for 60 per cent of the Centre's intake.

The Centre offers enrichment programmes that encourage family and community involvement and builds upon child development.

Madam Chairman, the estimated revenue for the fiscal year 2025/26 school year as shown on page B-299 is $192,000.

Madam Chairman, in July 2024, 17 children graduated from the programme and were all well prepared to attend preschool. Their accomplishments were celebrated with a school leaving ceremony at the Bermuda Underwater Exploration Institute.

Madam Chairman, in fiscal year 2025/26, Happy Valley Child Care Centre will continue to uphold its commitment to partnering with community resources, including the Child Development Programme (CDP), the Department of Health, and Fire and Life Safety Associates.

Madam Chairman, I will turn to programme 2302, Services to Individuals and Families, found on page B-298.

Programme 2302, Services to Individuals and Families

Sen. Lindsay Simmons: Madam Chairman, the activities covered under programme 2302 are:

- Business unit [33020]—Investigating and Screening
- Business unit [33030]—Foster Care
- Business unit 33200—Counselling and Life Skills
- Business unit 33240—Child Safeguarding

Madam Chairman, the estimate for these three business units for fiscal year 2025/26 is $6,198,000, which represents a decrease of $37,000.

Madam Chairman, the Intake, Investigation and Assessment section is responsible for providing comprehensive investigations and assessments to children who are referred for services. The 2025/26 budget estimate for business unit 33020 is $2,245,000, a decrease of 11 per cent.

Madam Chairman, the Department of Child and Family Services provides services and support for children and families referred for abuse or neglect. The department is committed to partnering with stakeholders to promote the safety and health of families while protecting children from abuse and neglect.

All referrals that are made to the department are screened to determine if they meet the threshold for abuse and/or neglect utilising the Structured Decision Making Assessment tools. The performance measures for intake and assessments can be found on page B-301 of the Estimates Book.

Madam Chairman, in 2024, the Investigation team received 1,210 new referrals. This is an increase of 204, or 20 per cent, when 1,006 new referrals were reported. Mandated reporters [referred] 1,072, and 138 were referred from other sources in the community.

Foster Care, Business Unit 33030

Sen. Lindsay Simmons: Madam Chairman, the Foster Care section of the Department of Child and Family Services is responsible for providing alternative living arrangements for children under the age of 18 years old who need out-of-home placement. The budget estimate for business unit 33030 for 2025/26 is $2,672,000. This represents an increase of $288,000.

Madam Chairman, during 2024, a total of 61 children occupied foster care beds at some point during the year. This represents an increase of three children from the prior year. The team was also responsible for case management duties for the children's birth families and foster families.

During the past year, the Foster Care Programme served a total of seven therapeutic foster [children]. The children in this category have a variety of physical, cognitive, emotional and behavioural challenges.

Out of those seven children, two were referred to overseas facilities for a comprehensive assessment and were recommended for further overseas placement. By the end of 2024, a total of nine children left the Foster Care Programme. Three were reunified with a parent; Three were transferred to Residential Treatment Services; and three aged out of the Foster Care system.

Madam Chairman, in May 2024, Foster Care Month, the foster [care] team held the Annual Appreciation Tea for Bermuda's Foster Parents.

The Foster Care Programme ended in 2024 with Christmas gift donations for all foster children. Items were generously donated from anonymous members of the public and the RenRe Insurance Company.

Madam Chairman, the department acknowledges the foster parents of Bermuda. These are our unsung heroes who provide loving, stable homes to children who have experienced significant trauma as a result of abuse and/or neglect. Every day, they make a foster child's life better with their numerous acts of [care and] kindness.

Counselling and Life Skills, Business Unit 33200

Sen. Lindsay Simmons: Madam Chairman, the purpose of the Counselling and Life Skills [CLS] business unit is to advance and promote the emotional well-being of youth up to 18 years of age and their families. The budget for this business unit [33200] for fiscal year 2025/26 is $1,181,000. This represents a decrease of $8,000, or 1 per cent.

Madam Chairman, several trends were identified in 2024 amongst our youth that included:

- Substance referrals for vaping and marijuana are still an issue with young people. This may be affected by legalisation in some jurisdictions despite this population being minors and their lack of understanding of the dangers of vaping.
- Grief counselling for children who have lost relatives as well as relationships with parents because of divorce.
- A growing need for co-parenting support based on issues of custody and divorce.
- Younger children being referred with complex neurodiversity behavioural issues, such as ADHD, ASD, who require a multidisciplinary team approach to address various needs.
- Parents requiring therapy support who themselves have experienced childhood trauma that is impacting them in adulthood.
- Younger children requiring therapy beyond talk therapy, such as play therapy, interventions to assist with self-regulation of emotions, such as somatic therapy, which focuses on the body and how emotions appear within the body, and movement therapy.
- A need for parenting skills services that help parents understand different developmental stages and what is appropriate behaviour during those stages.

These trends highlight the growing need for counselling resources to support parents, children, and adolescents that are affordable, evidence-based and relatable.

Child Safeguarding, Business Unit 33250

Sen. Lindsay Simmons: Madam Chairman, this year, $100,000 will fund the Child Safeguarding programme, business unit 33250. As per the Child Safeguarding [(Miscellaneous Amendments)] Act 2019, children who are victims of sexual offences or who are convicted of sexual offences and serious personal injury receive both physical and psychological services, which translate to costs incurred for psychosexual assessments and counselling services.

Last year, seven children received psychosexual assessments. Six were victims of sexual offences and one was a perpetrator. All children subsequently received associated counselling [services]. One parent received a comprehensive parenting capacity assessment.

Programme 2303, Residential Treatment Services

Sen. Lindsay Simmons: Madam Chairman, programme 2303, Residential Treatment Services found on page B-298 includes Family Preservation, Brangman Home, Youth Development Centre, Observatory Cottage, the Psycho-Educational Programme, Youth Residential Treatment and Independent Living.

This programme has a budget allocation of $10,388,000. This represents an increase of $1,618,000, or 18 per cent from the [financial] year 2024/25 budget allocation.

Family Preservation, Business Unit 33060

Sen. Lindsay Simmons: Madam Chairman, the budget estimate for business unit 33060 for fiscal year 2025/26 is $3,836,000. The estimate is 121 per cent more than fiscal year 2024/25. This significant increase is related to the enhancement and expansion of social services provided to the community for our high-risk families.

Madam Chairman, from January 2024 to December 2024, the Family Preservation Team served a combined total of 147 families and 257 children. This is an 8 per cent increase in families and a 7 per cent increase in children served over the prior year.

Caseload complexities and risk levels remained high throughout 2024, thus requiring a higher number of face-to-face contacts, multiple court appearances, family conferences and consultations with community and government stakeholders.

Madam Chairman, in 2024, Department of Child and Family Services (DCFS) continued with its commitment to increase the skills of its front-line Family Preservation workers in engaging and meeting the needs of clients. Officers participated in [Staff] Safety Training, Mental Health First Aid for Adolescents and four attended the 39th Annual International Conference on Child and Family Maltreatment.

The Family Preservation Team continues to strive to provide effective services to children and families. Performance improvement is an ongoing endeavour, thus enhancing the opportunity for improved client outcomes.

Madam Chairman, the budget allocation for business unit 33070, Brangman Home, is $1,195,000, a decrease of $62,000, or 5 per cent.

Madam Chairman, business unit 33080, the Youth Development Centre's budget allocation is $306,000. This is an increase of $18,000, or 6 per cent.

The Observatory Cottage that falls under business unit 33090, has a budget of [$1,172,000], a decrease of $311,000, or 21 per cent.

Madam Chairman, Residential Treatment Services (RTS) provides group living intervention services to children between the ages of 12 and 18 years old. These are adolescents who are deemed to be at risk in the community and require care and protection in a safe and structured residential environment. All children placed in this service have had their situation and circumstances considered by the Family Court, where it has been deemed appropriate for them to be placed on a care order and as such, become the responsibility of the Director of Child and Family Services.

Madam Chairman, RTS met the performance targets with 100 per cent of residents given independent treatment plans, 100 per cent had service plans and 100 per cent of residents had individual crisis management plans. The team focused on ensuring all plans were aligned to offer the best care for residents and continue to partner with key community stakeholders such as the Bermuda Police Service, Department of Education, Child and Adolescent Services, the Gang Violence Reduction Team, Department of Court Services, Big Brothers and Big Sisters of Bermuda and the Mirrors Programme.

Psycho-Educational Programme, Business Unit 33100

Sen. Lindsay Simmons: Madam Chairman, the Psycho-Educational (Psycho-Ed) programme was developed to clinically address children who could not be effectively treated in Bermuda or those who had exhausted all available local therapeutic/treatment services. The budget [estimate] for business unit [33100] is $2,119,000. This represents less than a 1 per cent increase over 2024/25.

Madam Chairman, the Psycho-Ed Programme provides children with protection, care, and [nurturance] by licensed and accredited therapeutic overseas facilities.

In the best interest of the child, the Psycho-Ed Committee utilises an overseas service provider that specialises primarily in providing clinical neuropsychological assessments at Huntsman Mental Health Institute (HMHI). Implementing the neuropsychological assessment at HMHI assisted DCFS in obtaining a clear and comprehensive understanding of the specific needs of clients referred for an assessment.

Madam Chairman, 14 children participated in the Psycho-Ed Programme in 2024. Four children participated in an overseas [neuropsychological] assessment. Three children were assessed at Huntsman Mental Health Institute (HMHI) and one child at Harbor Point Behavioral Health. Two children completed their neuropsychological assessments at HMHI resulting in one child being diagnosed with autism spectrum disorder, returning to the local jurisdiction for active case management. And one child was referred for a long-term overseas therapeutic placement. One child remains at HMHI and has not completed the assessment process. One child who completed the neuropsychological assessment process at Harbor Point Behavioral Health was recommended for a long-term overseas therapeutic placement.

Youth Residential Treatment, Business Unit 33110

Sen. Lindsay Simmons: Madam Chairman, business unit 33110, Youth Residential Treatment's budget allocation for fiscal year 2025/26 is $1,087,000. This reflects a decrease of 13 per cent compared to fiscal year 2024/25. Madam Chairman, Youth Residential Treatment [serves] as the administrative and professional services arm that delivers comprehensive support, including accounting, management, counselling, and clinical services to all residential homes and programmes. This business unit is responsible for identifying staff training needs, assessing the clinical needs of all children within the programme, and managing facility maintenance and repair issues, which are reported to the director for appropriate action.

Additionally, the unit oversees all Performance and Quality Improvement (PQI) efforts, ensuring that every programme within Residential Treatment Services consistently meets and maintains industry standards. During 2024, two hard-to-fill positions within Youth Residential Treatment were successfully staffed, strengthening the team's capacity to deliver high-quality care and support across all programmes.

Independent Living Programme, Business Unit 33240

Sen. Lindsay Simmons: Madam Chairman, business unit 33240, on page B-298, Independent Living Programme budget allocation for fiscal year 2025/26 is $673,000, an increase of 4 per cent.

The Independent Living Programme (ILP) is a pioneering initiative, offering a vital lifeline and safety net for young adults ageing out of the care of the director. This year, the programme celebrated two years of operations, providing the young adults with the support and resources necessary to successfully navigate the challenging transition into adulthood.

Madam Chairman, at the start of 2024, the Independent Living Programme housed four residents. However, one female resident was terminated due to non-compliance. Subsequently, ten referrals were received and four were rejected. By the end of the year, Independent Living Programme was at capacity with nine residents—seven females and two males.

Two residents graduated from The Berkeley Institute. One high schooler moved to the Independent Living Programme in July, completed summer school, and is on the course to graduate from the CedarBridge Academy in 2025. One resident enrolled with the Adult Education School in December 2024 to obtain their GED. Also, each resident had some form of employment, whether full-time, part-time, summer employment, or apprenticeship. By the end of 2024, there were three residents employed full-time, three part-time, one seasonal, and two unemployed.

Madam Chairman, renovations to the Independent Living Programme staff offices and boardroom commenced in November and are progressing steadily. These upgrades aim to enhance the functionality of staff spaces and support continued programme delivery.

In addition, the development of a new studio apartment is underway, which will increase Independent Living Programme's residential capacity to a total of 11 rooms. This unit has been thoughtfully designed to accommodate residents with disabilities, ensuring accessibility and inclusivity within the programme. When not in use for this purpose, the studio will serve as a transitional living space for residents who have demonstrated readiness for independent living, offering an opportunity to experience greater autonomy in the final stages of their Independent Living Programme journey.

Programme 2305—The Mirrors Programme, Business Unit 33140

Sen. Lindsay Simmons: Madam Chairman, the budget allocation for the Mirrors Programme, business unit 33140 for 2025/26 is $869,000, an increase of 24 per cent. Mirrors has begun to rebuild its team since it transitioned to the Department of Child and Family Services. A full complement of staff is expected this year. One additional post, a Youth and Community Engagement Officer, will be funded this year and the Recruitment [Manager] post will now be fully funded this year for a total complement of six staff for the Mirrors Programme.

Madam Chairman, Mirrors and its partners continue to develop the work in the Social Emotional Development and Life Coaching areas for our community. As an example of the high level of curriculum, the Western Association of Schools and Colleges (WASC) accreditor observed the February 2025 camp, spoke with campers, staff, volunteers, leadership campers and parents with a positive report for re-accrediting our partner Quantum Learning Global, which extends the accreditation to Mirrors, producing WASC accredited programming. The Mirrors team is congratulated for this accomplishment.

Madam Chairman, Mirrors enrolled 30 youth in the October 2024 SuperCamp Senior Forum (Cohort 19) who are currently in their follow-through phase of the programme with a life coach, with expected completion in June 2025.

Mirrors is expecting to enrol a leadership senior group (cohort 20), in the upcoming year, of twenty-five 14- to 16-year-olds and five junior team leaders to travel to Singapore for the SuperCamp Senior Forum leadership experience. The focus is to build peer leadership skills and harness the peer influence such that they have a positive impact in their schools when they return.

During 2024, Madam Chairman, 60 middle school students participated in the All In! 8 Keys of Excellence [prefect] training across the three middle schools; 33 youth participated in the five-day SuperCamp Junior Forum workshop, and 20 youth were supported through the out-of-school suspension and drop-in service programme.

Madam Chairman, PeerForward Bermuda travelled overseas in 2024 with a team of 16 peer leaders, four advisors, two college coaches and two support staff for the Mirrors-endorsed college and career readiness programmes at The Berkeley Institute and CedarBridge Academy. All trainings in the PeerForward programme received 100 per cent positive experience in content and experience.

Madam Chairman, [172] students provided art and digital submissions in the 8th Annual Art and Digital competition themed "Feels Like Home." The upcoming 2025 theme is "Faces of Bermuda" which will showcase student summer art.

Madam Chairman, Mirrors continues to find ways to engage parents to attend training to build skills for positive youth development. Madam Chairman, 384

parents participated in the programme while 330 volunteers, educators and youth workers attended programming in 2024.

Madam Chairman, 86 adults provided roughly 204 service hours, and 209 youth provided roughly 656 service hours in the Mirrors Field of Learning Garden. Students were able to engage in sustainable gardening curricula and harvest vegetables, donating them across the Island to seniors, group living homes and families.

Madam Chairman, I take this opportunity to thank corporate Bermuda, the Alumni Board members and the Mirrors team for their commitment to the development of Bermuda's youth.

Programme 2304, Administration

Sen. Lindsay Simmons: Madam Chairman, business unit 33120, Administration and business unit 33130, Grant Funding fall under programme 2304 with a combined budget estimate for fiscal year 2025/26 of $2,478,000, reflecting a decrease of $404,000 or 14 per cent.

Administration, Business Unit 33120

Sen. Lindsay Simmons: Madam Chairman, the Administration section of DCFS is responsible for the general supervision of the sections within the department and the oversight of the Psycho-Educational Programme, the Mirrors Programme, Child Safeguarding and Court Social work. The budget estimate for business unit 33120 for this year is $2,383,000. This reflects a 2 per cent increase.

Madam Chairman, in response to the recommendations of the SafeLives UK review, a Domestic Liaison social worker joined the Department of Child and Family Services in April. This officer brings experience as a complex needs independent domestic violence advisor and will work in partnership with the Centre Against Abuse.

The establishment of the Multi-Agency Risk Assessment Conference (MARAC) was another SafeLives UK recommendation, which has been in operation during the past [two] years.

From its inception in April 2023 until December 2024, MARAC has reviewed a total of 143 cases. These cases include couples, families with children, and seniors/vulnerable persons who experienced family abuse.

DCFS recorded 197 investigations for neglect in 2024, specifically related to child exposure to family violence/domestic [abuse]. This reflects an increase from the 157 investigations recorded at the end of 2023, continuing a concerning year-over-year upward trend.

Children exposed to domestic abuse face both short-term and long-term challenges. Madam Chairman, it is critical to recognise that children learn and are shaped by their environment from birth and even in utero. The harmful effects of domestic abuse must not be underestimated, and the community has a responsibility to act.

Grant Funding, Business Unit 33130

Sen. Lindsay Simmons: Madam Chairman, the budget estimate for business unit 33130 for 2025/26 is $95,000, representing an 83 per cent decrease from 2024/25. This reduction is due to a shift of the grant allocation of $375,000 for Teen Haven and Teen Services from DCFS to the Ministry Headquarters.

Madam Chairman, $75,000 in grant funding is to support the cross-ministry initiative and assist families in crisis through the development of coordinated, inter-agency responses that address urgent and multifaceted needs. Madam Chairman, $20,000 has been allocated to MARAC to cover education, promotion and awareness about domestic violence.

Subjective Analysis of Current Account Estimates

Sen. Lindsay Simmons: Madam Chairman, I will now present the subjective analysis of current account estimates for the Department of Child and Family Services as found on page B-299 of the Estimates Book.

Salaries

Sen. Lindsay Simmons: Madam Chairman, the budget allocated for Salaries is $11,926,000 for fiscal year 2025/26, an increase of $1,681,000, or 16 per cent more than the original budget for fiscal year 2024/25.

The salary growth largely reflects increases in FTEs to ensure that a new community-based intensive model of intervention, i.e., the Intensive Family Preservation programme, can be implemented under the Family Preservation section. The increase is also explained by funding for an additional full-time equivalent for the Mirrors Programme, and one new full-time equivalent for the Foster Care programme. Finally, negotiated salary uplifts for public officers also explain the increase for 2025/26.

Wages

Sen. Lindsay Simmons: Madam Chairman, the estimate for wages is $187,000 for fiscal year 2025/26, representing an increase of $11,000 compared to fiscal year 2024/25. This is due to the adjustment of an understated annual wage in the prior year; however, negotiated pay uplifts for industrial employees accounted for the majority of the increase.

Other Personnel Costs

Sen. Lindsay Simmons: Madam Chairman, the budget expenditure allocated for other personnel costs

remained unchanged from fiscal year 2024/25 to fiscal year 2025/26.

Training

Sen. Lindsay Simmons: Madam Chairman, the $2,000 increase in training expenses for fiscal year 2025/26 is representative of new, specialised onboarding training for employees within the Family Preservation section.

Transport

Sen. Lindsay Simmons: Madam Chairman, expenditure for transport has been budgeted at $70,000 for fiscal year 2025/26, indicative of a $25,000, or 56 per cent, increase over the prior year. The Foster Care Programme provides transportation services for children to and from school and some after-school activities. The section has increased its transportation budget by this amount due to the number of children involved in several after-school activities, and special professional services that are time-sensitive.

Travel

Sen. Lindsay Simmons: Madam Chairman, total travel expenses have been budgeted at $252,000 for fiscal year 2025/26, an increase of $6,000 over [fiscal] year 2024/25. This represents minor increases in the amounts budgeted for overseas conferences and hotel costs for the Foster Care and Investigation and Screening programmes.

Communications

Sen. Lindsay Simmons: Madam Chairman, communications, inclusive of phones, courier and postal costs, are budgeted at $225,000 for fiscal year 2025/26, which represents a $37,000, or 20 per cent, increase over the budget allocation for fiscal year 2024/25. Additional staff hired for the new Intensive Family Preservation initiative will each require a cellular phone for safety purposes. Also, the Counselling and Life Skills section will be issued cellular phones during 2025/26, as their client base has increased, and more time is anticipated to be spent at the schools and meeting clients outside of the office. Lastly, the rise in the budget covers increased costs of local calls for the programmes having satellite offices.

Advertising and Promotion

Sen. Lindsay Simmons: Madam Chairman, the budget of $18,000 allocated for advertising and promotion expenditures increased by $5,000 for fiscal year 2025/26. This is to support a planned campaign on mandatory reporting by the Investigation and Screening section.

Professional Services

Sen. Lindsay Simmons: Madam Chairman, Professional Services budgeted at $3,929,000 for fiscal year 2025/26, represents a decrease of $175,000. The Independent Living programme requires a security presence every night and weekends at the facility. Funding for this security was redirected from Professional Services to the Security Equipment (Minor Equipment) budget line in error. The necessary change will be made to the budget.

Rentals

Sen. Lindsay Simmons: Madam Chairman, the estimate for Rentals for [budget] year 2025/26 is $1,682,000, a decrease of $8,000 from the prior budget year. This decrease represents a minor adjustment to the rental budget within the Independent Living programme.

Repair and Maintenance

Sen. Lindsay Simmons: Madam Chairman, for fiscal year 2025/26, the costs of Repairs and Maintenance is $611,000, an increase of $64,000 over fiscal year 2024/25. The Brangman Home, Observatory Cottage, and Transitional Living programmes have each budgeted additional funds to carry out deep scale cleaning of their facilities on a quarterly basis.

Extra money has also been budgeted to cover vehicle maintenance to ensure staff are able to travel Island-wide to carry out their duties, and for ageing kitchen and office equipment at the Brangman Home.

Insurance

Sen. Lindsay Simmons: Madam Chairman, the $3,000 increase in insurance costs will ensure that the annual re-charge for psychologist medical professional liability is covered.

Energy

Sen. Lindsay Simmons: Madam Chairman, for fiscal year 2025/26 the Energy budget has been allocated $318,000, representing a $14,000, or 5 per cent increase over fiscal year 2025/26. This increase will support fuel costs for two new vehicles to be used by the new Intensive Family Preservation programme.

Clothing, Uniforms and Laundry

Sen. Lindsay Simmons: Madam Chairman, $176,000 has been budgeted for clothing, uniforms and laundry expenses.

This is a $5,000, or 3 per cent, decrease that is attributed to the Brangman Home redirecting funding

from their clothing budget to finance increased gasoline costs, as [previously] mentioned.

Materials and Supplies

Sen. Lindsay Simmons: Madam Chairman, the estimate for Materials and Supplies for fiscal year 2025/26 is $512,000, representing a $136,000, or 36 per cent increase over the 2024/25 budget allocation. Two-thirds of this increase is due to the rising costs to provide children's meals within the Happy Valley Child Care Centre, as well as for residents within the Brangman Home, Observatory Cottage and Independent Living programmes.

The remaining one-third of the increase is explained by additional funding needed for office supplies, stationery, printing and cleaning supplies across the various programmes, and the Independent Living programme has also budgeted more for linen and toiletries for residents.

Equipment (Minor Capital)

Sen. Lindsay Simmons: Madam Chairman, minor equipment expenses have been allocated $111,000 for fiscal year 2025/26, an increase of $83,000 over fiscal year 2024/25. The increase highlights an administrative error as these monies are earmarked for spending on contracted security services at the Independent Living programme, and not security equipment. The necessary change will be made to the budget.

Other Expenses

Sen. Lindsay Simmons: Madam Chairman, the budget for Other Expenses increased by $25,000 for fiscal year 2025/26. This increase will support a new social sector initiative funded by the Administration section for a Hardship Support fund for families facing a financial crisis, i.e., those having insufficient money to cover the costs of food, medication, or utility bills.

The fund seeks to provide immediate assistance to people, pending being assessed by the Department of Financial Assistance, or for those who may not be eligible for financial assistance.

Grants and Contributions

Sen. Lindsay Simmons: Madam Chairman, the amount allocated for Grants and Contributions for fiscal year 2025/26 is $685,000, representing a $451,000, or 40 per cent reduction in funding from fiscal year 2024/25. As shown on page C-21, grants awarded to Teen Services and Teen Haven (shown as Grant to YHED) have decreased by $375,000, since these grants have been transferred over to the Ministry Headquarters. Also, the grant for the Multi-Agency Risk Assessment Committee (MARAC) has been reduced by $76,000, as a social worker (Domestic Liaison) post has been created within Family Preservation, to provide these services. The remaining amount budgeted for MARAC will be spent on Domestic Abuse Awareness activities.

Revenue Summary (Page B-299)

Sen. Lindsay Simmons: Madam Chairman, for fiscal year 2025/26, Revenue for nursery fees earned by the Happy Valley Child Care Centre is estimated to be on par with the 2024/25 [estimate]. Additional earnings of $33,000 are anticipated to be collected by the Independent Living programme in respect of residential fees from clients.

Employee Numbers (Full-Time Equivalents)

Sen. Lindsay Simmons: Madam Chairman, on page B-300 you will note that there are 117 full-time equivalent positions for the Department of Child and Family Services for fiscal year 2025/26.

This is an increase of 11 full-time equivalents compared to fiscal year 2024/25. The increase is explained by the additional nine funded temporary additional posts budgeted for the new community-based intensive model of intervention, Intensive Family Preservation Programme, operating under the Family Preservation Section. The temporary additional posts will include three social worker assistants, four social workers, one clinical social worker, and one behavioural support specialist.

It should also be noted that during November 2024, the department completed realignment of its positions relative to the approved organisational structure. This resulted in some positions being moved to other business units and thus accounts for the remaining difference shown on page B-300.

Madam Chairman, this concludes our presentation for Head 23, the Department of Child and Family Services.

The Chairman: Thank you, Senator Simmons.

The time is now 4:46 pm, and I would like to ask if any Senators would like to speak to these heads that were just presented.

Senator Foley.

Sen. Maurice Foley: Thank you, Madam Chairman, and thank you to Senator Simmons for Head 23, Child and Family Services. I do just have a few questions on page B-298, business unit 33240, the Independent Living Programme.

First, I will just skip over that part, but I will just go straight to the numbers. I was looking for some matrix based on some long-term matrix, looking at the performance measures. I didn't see any performance measures in the Budget Book. Can the Junior Minister provide any long-term success matrix being used to determine its actual impact, the programme's impact?

The Chairman: Senator Simmons, would you like to know if there are any further questions?

Do you have any further questions, Senator Foley?

Sen. Maurice Foley: Yes, Madam Chairman.

The Chairman: Please ask them.

Sen. Maurice Foley: Okay. My second question is on page B-298, unit number 33030, Foster Care Adoption Services. There is over $2.5 million being allocated. My question is, with challenges in long-term foster placements, how is the department addressing the shortage of available foster homes and timely adoption placements?

Should I continue?

The Chairman: Yes, please, Senator Foley.

Sen. Maurice Foley: All right. Question number three, is the current stipend competitive enough to attract new foster parents?

Next question is, and this is under the same business unit, has the Ministry updated its outreach or recruitment strategy to boost interest from the public?

And my final question is, Are court delays impacting adoption timelines? And if so, how is this being addressed? And that is my final question for page B-298, business unit 33030.

I do have one more set of questions on the same page, but on a different business unit, 33250. Can I continue?

The Chairman: Just one moment, please, Senator Foley.

Senator Simmons, would you like to respond to the initial set?

Sen. Lindsay Simmons: Sure. Give me one second.

So, to answer one of the questions, the programme is in its infancy stages, so the impact will not be normally . . . sorry. The programme is in its infancy stages, so the impact will not normally be measurable until we reach the four- or five-year mark.

Sen. Maurice Foley: Thank you.

Sen. Lindsay Simmons: You can ask some more questions.

Sen. Maurice Foley: Okay.

The Chairman: Senator Foley, I believe you had further questions.

Sen. Maurice Foley: Yes. My last set of questions on page B-298, business unit 33250. Under Child Safeguarding, there is $100,000 being allocated for this. With over 250 child protection referrals annually (this is what I found) how has the department improved response times and interagency coordination to protect vulnerable children?

The Chairman: Senator Simmons, would you like to hear all of the questions?

If you have any further questions, please continue, Senator Foley.

Sen. Maurice Foley: Thank you, Madam Chairman.

Well, I will ask this question. I think I found the answer, but is there a current audit or evaluation on child protection caseloads?

And my next question is, How many frontline caseworkers are employed and is staffing adequate?

And one more question, How is trauma-informed care being integrated into investigations?

And that's my final question, Madam Chairman. Thank you, Junior Minister.

The Chairman: Thank you, Senator Foley.

Would any other senators like to speak to any of the heads that were raised?

Senator Cunningham.

Sen. Victoria Cunningham: Thank you, Madam Chairman. I just have a general question, and it is are there any plans to amend or update the Children Act as you go through the legislative calendar?

Thank you.

Sen. Lindsay Simmons: Okay, to answer another question. The department is currently assessing foster parent recruitment strategies with the goal of increasing the foster parent pool.

The Chairman: I believe Senator Foley had another question.

Sen. Maurice Foley: Just one final question. I found it in my notes here, and I am going to refer to . . . let's see here, page C-27 under Heading 23, Child and Family Services. The Ministry is renting Customs House on Front Street for approximately $795,000, which is considerably more expensive than any other listing on Schedule C for any other government department. This is by about $200,000. Could the Junior Minister please explain why this is the case?

Sen. Lindsay Simmons: Okay, while we wait for some more answers, I have three answers for you.

Yes, files are audited on a monthly basis to ensure compliance and maintain industry standards.

The next [answer] is adoption applications in court are not being delayed by court schedules.

Another answer is yes; there are plans to update the Child[ren] Act. A review of the Act will commence this year. The investigations are screened using

the structured decision-making tools. That provides the response time of 24 hours, 5 days, or 10-day response.

The Chairman: Are there any further questions on the heads that were presented?

Sen. Maurice Foley: No further questions. Thank you, Madam Chairman.

The Chairman: Thank you. We will just await some further answers.

[Pause]

Sen. Lindsay Simmons: So, the department occupies several floors on 131 Front Street to ensure all programmes and specialty services are in the same area. This allows us to be more client-focused, so it is not just one floor.

The Chairman: Thank you, Senator Simmons. Are we awaiting any further responses? Yes.

Sen. Lindsay Simmons: So, I will say this. I have approximately seven minutes left in my debate. I can read the next head, or if you have any questions for me on the next head, you might as well ask, because if I start reading . . . if I start reading, you won't get anything.

The Chairman: Senators, you have heard the offer from Junior Minister Senator Simmons.

Do you have any questions for Head 55?

Sen. Maurice Foley: Yes, I do. Madam Chairman, I do have a few questions.

The Chairman: If you could, I would assume, ask them in succession.

Sen. Maurice Foley: Okay.

Sen. Lindsay Simmons: I have two answers first, and then he could ask the questions.

The Chairman: Okay.

Sen. Lindsay Simmons: Okay. In addition to the foster fee stipends, fees were last reviewed in 2021. All needs of the children are covered by the department, including, but not limited to, medical, dental, therapy, clothing, and extracurricular activities.

The multi-agency referral meetings are held weekly with the Bermuda Police. The department is also a member of the Sexual Assault Response Team, the Hospital Child Protection Team, and MARAC [Multi-Agency Risk Assessment Conference]. These teams review cases monthly and also on an as-needed basis.

The Chairman: Thank you, Senator Simmons.

Senator Foley, I believe you had questions for Head 55?

Sen. Maurice Foley: Thank you, Madam Chairman. This is under Head 55, Financial Assistance. I am going to break it down to two questions.

On page number B-305, business unit 6505, Grants Administration, Cost Control and Forecasting. With approximately $55 million plus in annual spend, what strategies are in place for reducing long-term reliance on financial assistance while ensuring people still meet basic living standards?

The Chairman: Please ask your next question, Senator.

Sen. Maurice Foley: And the next question is under the same head, page B-305, business unit 65050, Grants Administration. There has been an increase in the applicants aged 18 to 24. What specific interventions are in place to reduce dependency among young adults?

Thank you, Madam Chairman.

The Chairman: Thank you.

Do any other Senators have questions on Head 55?

Senator Cunningham?

Oh, no. Okay. We will await responses. Thank you, Junior Minister Senator Simmons, for this offer.

Sen. Lindsay Simmons: I also want to say that the investigation team is comprised of five social workers and five social worker assistants.

And I would also like to add that foster parents . . . I believe foster parents should become foster parents for the love of the children. Compensation is not why you do it. You don't get paid to be a foster parent. The stipend that is received should go back to the children for their needs. So, I would say that if you want to become a foster parent to get paid, then don't be a foster parent.

So, strategies for reducing dependencies on financial assistance include partnership with Workforce Development to find jobs for the clients to get them off of financial assistance.

The department has just had a review from the management consultants. And we are going through the necessary processes to ensure staffing levels meet industry standards. They have to have a personal development plan with Workforce Development when they are on financial assistance.

So, I believe that . . . do you have any more questions or is that it?

Sen. Maurice Foley: No, thank you, Junior Minister.

That's it.

Sen. Lindsay Simmons: Do you want me to read my brief for a minute, or am I done?

[Laughter]

The Chairman: If you would like to proceed with moving.

Sen. Lindsay Simmons: Thank you.

Madam Chairman, I move that Heads 86, 23, and 55 be approved as printed.

The Chairman: It has been moved that Heads 86, 23, and 55 be approved.

Are there any objections to that motion?

Hearing no objections, it is agreed to.

Sen. Lindsay Simmons: Thank you, Madam Chairman.

[Motion carried: The Ministry of Youth, Social Development and Seniors, Heads 86, 23 and 55 were approved and stand part of the Estimates of Revenue and Expenditure for the year 2025/26.]

The Chairman: For the benefit of the listening public, we will just switch Chairmen of the Committee prior to moving on to the next debate, which will be Heads 9, 32, and 43, Cabinet.

[Sen. John Wight, Chairman]

The Chairman: Senators, we are now in Committee of the Whole [Senate] for further consideration of the Estimates of Revenue and Expenditure for the year 2025/26. The heads to be debated are Head 9, on page B-38 regarding Cabinet Office; Head 32, on page B-57, the Department of Planning; and Head 43, on page B-62, Information and Digital Technology.

The time is 5:03 pm. The time allocated for the Cabinet Ministry is two hours. The Junior Minister is Senator Fubler.

Senator, how do you wish to proceed?

Sen. Mischa Fubler: Thanks, Mr. Chairman. I will be reading through the entirety of the brief before fielding questions today.

The Chairman: Very good, Senator Fubler. Thank you. Please proceed.

CABINET OFFICE AND DIGITAL INNOVATION

Sen. Mischa Fubler: Thank you, Mr. Chairman.

I am pleased to present the budget for Head 9, the Cabinet Office, and Digital Innovation found on pages B-38 through B-44 and C-4, C-9, and C-17 of the Estimates of Revenue and Expenditure 2025/26.

HEAD 9—CABINET OFFICE

Mandate or Mission

Sen. Mischa Fubler: Mr. Chairman, the Ministry of the Cabinet Office and Digital Innovation operates at the centre of the public service, providing leadership, advice, and guidance to ensure delivery of the Government's policies and government services. This direction and steering are supported by the budgets presented herein.

Expenditure Overview

Sen. Mischa Fubler: Mr. Chairman, a total of $13,834,000 for 2025/26 has been allocated for the Head and constitutes approximately 26 per cent of the budget allocated for the Ministry as a whole. This figure represents an increase of $1,663,000, or approximately 14 per cent, over the previous fiscal year's figures due primarily to salary uplifts, as negotiated with the Bermuda Public Service Union earlier this year, and additional spending under Digital Innovation, which I will detail further.

Revenue Overview

Sen. Mischa Fubler: Mr. Chairman, the revenue estimate for the subjective analysis of current accounts estimates for Head 9 is found on page B-41. The material difference is accounted for in the reduction of the estimated fees to be collected from PATI fees, anticipating that most requests will fall outside of the requirement to charge any fees at all, therefore reducing the estimated amount by $45,000, or 90 per cent less than last year's estimates.

Subjective Analysis

Sen. Mischa Fubler: The subjective analysis of current account estimates of the Department of the Cabinet Office may be found on page B-41. The main material differences in this year's budgets are due to salaries, professional services, and other expenses.

Salaries for this head have increased due to the salary uplift noted earlier, and the addition of funding for two new posts in the London Office, as well as the political assistant for the Minister, which can be seen on page B-41. The total of those salary increases is $629,000, which is a 9 per cent increase over the previous fiscal year.

Mr. Chairman, the other notable difference is the increase in professional services, which reflects a strategic investment in providing funding to support the Digital Transformation Team's activities, which accounts for the increase of $1,064,000. This represents a 39 per cent increase over the previous year, which is a direct result of the Digital Transformation Team's establishment in 2024. For the sake of clarity,

professional services within this cost centre also fund essential roles and partnerships that bolster Bermuda's global presence and domestic operations.

These include the consultants staffing the Brussels and Washington Offices, a special advisor for Middle Eastern Affairs and Policy, and a special representative to the Middle East and Africa. Additionally, support services for the overseas offices are covered along with lobbyists in Washington, DC, the Global Health Platform Partner for the Wellness Initiative, chairpersons for union negotiations, special contracts for the PATI/PIPA Unit, and international media engagement partners.

Mr. Chairman, there is one notable material decrease from the previous year's figures of $50,000 due to funding allocated in 2024/25 for the Foreign Office anniversary celebration not required for this year's activities, which is noted on page B-40 in the line item of the Brussels Office.

Capital Expenditure

Sen. Mischa Fubler: Capital development for this head can be found on page C-4 of the Budget Book. It details $1 million allocated for community clubs and community investments.

Mr. Chairman, the Cabinet Office strategically invests in Bermuda's community clubs and essential community initiatives. These vital allocations serve a multifaceted purpose. They are dedicated to fostering youth development through sports and enrichment programmes, supporting crucial facility upgrades and infrastructure improvements for clubs and public spaces, and providing critical aid to vulnerable populations through essential services.

Furthermore, these investments are designed to stimulate local job creation and economic activity while actively addressing pressing social challenges and promoting Bermuda's rich culture and sporting traditions. It is important to note that all grants are allocated based on submitted applications with decisions made through a thorough evaluation process to ensure transparency and equitable distribution. Maintaining these avenues of support underscores this Government's commitment to empowering community organisations and building a more resilient and inclusive Bermuda for all.

Capital Acquisitions

Sen. Mischa Fubler: Mr. Chairman, capital acquisitions can be found on page C-9 of the Budget Book and total $520,000, with $20,000 allocated for office furniture and equipment, and $500,000 allocated to the Cooperative Food Supply Initiative.

Mr. Chairman, the Cooperative Food Initiative is a multifaceted strategic effort designed to directly address the high cost of living, particularly food prices, and enhance the Island's food security. Driven by the observation that previous duty reductions have not consistently translated to lower consumer prices, the initiative aims to introduce greater competition into the grocery market.

This bold approach includes exploring the repurposing of existing government facilities for cooperative grocery operations. Beyond consumer affordability, the Government strongly champions increased local food production to reduce reliance on imports and build Island-wide resilience. This broader commitment to the cooperative model extends to wealth generation and community ownership, with the Government poised to introduce Bermuda's first dedicated cooperative legislation in 2025, solidifying the legal framework for these member-owned enterprises across various sectors.

Grants and Contributions

Sen. Mischa Fubler: Lastly, Mr. Chairman, I note that grants and contributions as found on page C-17 show an overall allocation of $78,000, which is the same as the previous fiscal year's allocation, with $50,000 for future leaders, which includes $25,000 for scholarships. Also captured in this category is a projected $25,000 for regional hurricane relief efforts that may be needed given predictions of a volatile hurricane season this year.

The Cabinet Office is a key partner and supporter of the Future Leaders Programme, a youth-centric initiative that provides an intensive three-week summer programme dedicated to empowering bright and passionate young Bermudians. It provides a unique blend of academic study, hands-on community engagement, and invaluable mentorship, fostering a deep understanding of critical social issues from inequality to leadership. The programme's core aim is to equip these future leaders with the skills, knowledge, and confidence to drive positive change and contribute meaningfully to Bermuda's ongoing development.

Continuing Bermuda's commitment to a regional hurricane relief fund is a powerful expression of regional solidarity. Beyond the direct benefit of a safety net, this investment significantly enhances Bermuda's influence and strengthens its vital ties with the wider Caribbean. By actively participating in such collective mechanisms, Bermuda solidifies its role as a responsible and engaged partner within the Caribbean community. This deepens reciprocal relationships, fosters goodwill, and amplifies Bermuda's voice within critical regional bodies like the Caribbean Disaster Emergency Management Agency (CDEMA), and CARICOM.

In an era of escalating climate challenges this collaborative approach is not just about emergency response, it is about building a shared resilience and projecting Bermuda's leadership on the international stage, reinforcing its reputation as a stable and supportive jurisdiction in the region.

Manpower

Sen. Mischa Fubler: Mr. Chairman, employee numbers can be found on page B-42 of the Budget Book, and overall, there is a net increase of three employees more than the previous fiscal year, or 6 per cent overall increase in staffing. The overall staffing change is a result of decreases and increases across various business units.

Business unit 19000, which is General Administration, saw a reduction of two positions, a senior finance officer and a social media communications officer. Conversely, additions included one protocol officer, in business unit 19010, Protocol and Hospitality, one administrative officer in business unit 19015, which is Policy and Strategy, and two employees in the London Office, which is business unit 19035, and one Senior Finance Officer in business unit 19040.

Performance Measures by Business Unit

Sen. Mischa Fubler: Mr. Chairman, I am pleased to report that the department's forecast performance measures for fiscal year 2024/25 were largely achieved. I will now delve into the main business units, showcasing their recent achievements and projecting their strategic use of allocated resources.

Business Unit 19000, Administration

Sen. Mischa Fubler: Mr. Chairman, business unit 19000, Administration, serves as the central pillar for the strategic leadership and operational oversight of Bermuda's public service. This critical unit funds the public service executive encompassing key leadership roles such as the Head of the Public Service, the Deputy Head of the Public Service, and all permanent secretaries, who are instrumental in driving ministerial objectives. Additionally, it supports the Cabinet Secretary, who acts as the Premier's principal advisor on policy and provides essential strategic administration support to Cabinet.

The unit also covers the necessary administrative support staff and Premier's aide, ensuring the seamless functioning of government's highest levels in the effective delivery of public service.

Business Unit 19010, Protocol and Official Hospitality

Sen. Mischa Fubler: Mr. Chairman, the Protocol and Official Hospitality function is essential for upholding the Island's international reputation and ensuring the dignified execution of official engagements. This unit acts as the primary guardian of diplomatic protocol and official etiquette.

Mr. Chairman, the core responsibilities of this unit include advising government officials, from the Premier to the Governor's Office, on all matters of diplomatic conduct, such as precedents, forms of address, flag etiquette, and ceremonial gift exchanges, ensuring Bermuda adheres to international standards. They meticulously manage the logistics and ceremonial aspects of official visits by foreign dignitaries, including heads of state, ministers, and ambassadors, coordinating everything from their arrival and departure to their official meetings, accommodations, and cultural engagements.

Additionally, Mr. Chairman, the unit is crucial for the organisation and coordination of significant national and ceremonial events, like state dinners and national celebrations, where strict adherence to formal protocol is paramount. This extends to overseeing the proper use and management of key government venues for social hosting, such as Camden, and managing the intricate process of issuing formal invitations and compiling accurate guest lists for official functions. This unit also serves as a vital liaison with foreign missions, facilitating the accreditation of diplomatic representatives in Bermuda and fostering ongoing relationships.

Furthermore, Mr. Chairman, the Protocol and Official Hospitality Unit plays a crucial role in upholding Bermuda's international standing and reputation for graciousness. This unit meticulously coordinates official engagements, including national celebrations like parades, ensuring adherence to diplomatic etiquette and cultural sensitivities. They also extend Bermuda's warm welcome to returning sports teams and other significant groups, orchestrating arrival ceremonies and hospitality arrangements that highlight our appreciation for their achievements and contributions to our Island's pride.

Mr. Chairman, the unit's activities of the past fiscal year emphasise the Protocol and Official Hospitality Unit's critical function in upholding Bermuda's standing in orchestrating key national moments. Their meticulous work encompasses significant events such as the arrival and swearing-in of the new governor, the precise coordination of two Throne Speeches, and the seamless management of the Premier's Annual Cup Match reception.

Furthermore, Mr. Chairman, their expertise extended to facilitating crucial international engagements, notably through successfully hosting the Public Administration and Consultation Affairs Committee (PACAC), a select committee of the UK House of Commons, as PACAC often examines the constitutional arrangements and the UK's relationship with its Overseas Territories. The unit ensured Bermuda's leading regional role was a key focus of the visit, effectively showcasing our Island.

Mr. Chairman, these highlights exemplify the unit's invaluable contribution to Bermuda's dignified presence, both domestically and on the global stage. Looking ahead, we are confident that the Protocol and Official Hospitality Unit will continue its exemplary work, ensuring Bermuda's image remains impeccably upheld, and our international relationships are consistently strengthened in the coming year.

Business Unit 19015, Policy and Strategy

Sen. Mischa Fubler: Mr. Chairman, the Policy and Strategy Unit [PSU] is central to delivering better policymaking across government, directly improving Bermuda's economic, environmental, and social well-being. The PSU significantly enhances the policymaking capabilities of our senior officers by providing targeted training, including for those in the Executive Leadership Programme. This support focusses on crafting robust and implementable public policy, and includes workshops on writing and advancing Cabinet memoranda, emphasising inter-ministerial coordination for a more joined-up and effective government. The unit also offers strategic and technical guidance to the Cabinet Office, supporting the Public Service Executive in proper record-keeping, and tracking progress on public administrative policy initiatives.

A key function of the PSU is serving as the Information Officer for the Cabinet Office. This entails managing the strict legal obligations under the Public Access to Information Act (or PATI Act) 2010, which requires processing and responding to PATI requests within specific timeframes, and annually reporting on all requests received. This time-consuming, yet crucial process is expertly managed by the unit.

Last year, the PSU achieved significant milestones. They played a central role in developing and implementing the Public Service Strategic Plan 2024–2027, a comprehensive blueprint for modernising the public service with a focus on digital transformation, customer centricity, and excellence.

The unit was instrumental in advancing the Government's economic agenda, contributing to initiatives for stimulating job creation, attracting investment, and supporting local businesses through policy review and framework development. Furthermore, the PSU was at the forefront of policy development in crucial areas, such as artificial intelligence policy, ensuring its ethical and responsible use within government operations. Their work also extended to facilitating legislative reforms and contributing to social initiatives aimed at building a fairer and more inclusive Bermuda.

Specific achievements from the past year include ensuring the meticulous recording of public service executive meetings, successfully delivering training initiatives on Cabinet memoranda drafting and public policy development, enhancing governmental efficiency, providing comprehensive project support, including research, project management, and report submission for the Ministers and Members of the Legislature Salary Review, meticulously recording, tracking, and periodically reporting on all Throne Speech and platform commitments, offering vital project support to the Ministry of Economy and Labour for the Economic Recovery Plan.

These highlights underscore the unit's invaluable contribution to Bermuda's dignified presence and strategic progress, both domestically and on the global stage. In the coming fiscal year, the Policy and Strategy Unit will continue to provide similar critical support for various government-wide initiatives, reinforcing strategic planning and execution across the public service.

Business Unit 19020, Safety and Health

Sen. Mischa Fubler: Mr. Chairman, the Safety and Health business unit within the Ministry of the Cabinet Office plays a critical role in safeguarding the well-being of all public officers and ensuring the operational integrity of government facilities. Its core function is to develop, implement, and monitor comprehensive occupational safety and health policies and programmes across the entire public service.

This unit provides immense value by creating a safer working environment, which in turn reduces workplace incidents, minimises associated costs, for example lost time and medical expenses, and enhances overall productivity and morale within government departments.

Mr. Chairman, this Government's commitment to a safe and healthy work environment has been demonstrated through significant progress in the current fiscal year. Between April and August 2024, comprehensive safety and health audits were conducted across numerous government facilities, including Lyceum Preschool, Westgate, the Farm Facility, Ward Clinic, Delwood Middle School, the Co-Ed Facility, and several government administration buildings. These efforts extended to site reviews at correctional facilities and mould-contaminated government sites, done in close coordination with environmental health, with follow-up reports detailing corrective action plans.

Mr. Chairman, in respect to safety policies and programmes, the Government's new drug and alcohol policy was finalised, with procedures drafted and thoroughly reviewed in collaboration with the Department of Employee and Organisational Development (DEOD), the Government Laboratory, the Department for National Drug Control, and the Bermuda Industrial Union. The initial phase of implementing this policy, including policy-specific Q&A sessions and integration with HR systems and training rollout planned by DEOD is now underway.

Regular monthly safety communications were also sent to health and safety committees across all departments. Furthermore, Mr. Chairman, over a dozen workplace and building inspections and hazard reviews were completed across multiple ministries. Critical issues such as mould, ventilation failures, storm damage, fall hazards, and overcrowding risks in administrative buildings were addressed.

Mr. Chairman, the Occupational Safety and Health [OSH] Officer also reviewed contractor safety practices and risk control protocols during live electrical works, ensuring adherence to the highest standards. These efforts directly contributed to an increase in compliance and training, with OSH training delivered to multiple departments covering topics like introduction

to OSH, workplace accident investigations, and health and safety committee duties.

Guidance materials and safety orientation slides were also prepared for onboarding, and targeted support was provided to departments seeking assistance with health and safety engagement and compliance.

Looking ahead to fiscal year 2025/26, Mr. Chairman, the Government plans to execute a comprehensive, government-wide workplace safety audit across all ministries, excluding the uniformed services and the judiciary. Additionally, a centralised risk registry will be developed to track performance and regulatory compliance and expand the training curriculum to include crucial topics such as chemical safety and hazard communication, workplace violence and harassment prevention, and fire safety and emergency evacuation.

Mr. Chairman, another aim is to launch an internal health and safety hub, which will feature a digital incident reporting platform to streamline safety alerts and corrective actions, and relaunch ministry-level health and safety committees with refreshed terms of reference and accountability frameworks, a further testament to this Government's commitment to a safe and healthy public service.

Business Unit 19035, London Office

Sen. Mischa Fubler: Mr. Chairman, the London Office continues to drive forward Bermuda's relationship with the United Kingdom through highest-level dialogue with the UK Government and by continued engagement with departments of His Majesty's Government across Whitehall.

The Office continues to work in cohesion with governments of the Overseas Territories on shared policy areas and engaging collectively with both Houses of the UK Parliament, the Diplomatic Corps, such as embassies and high commissions, the United Kingdom Overseas Territories Association, the Commonwealth Secretariat, along with all UK-based Commonwealth associations, the general UK public to include the private sector, civil societies and those who have a general or vested interest in Bermuda, such as the Bermuda Society, and importantly, Bermudians living in the UK, including our students.

Mr. Chairman, the London Office continues to provide the necessary immediate assistance and guidance throughout its consular function to Bermudians living and studying in the UK, throughout Europe and, on occasion, Bermudians in other parts of the world.

Mr. Chairman, the London Office has created a reassignment position of a Deputy UK Representative to facilitate a greater focus on delivering investment opportunities by working with the relevant UK Government departments and other key stakeholders in the UK as part of the Government's economic diplomacy objective. The intention is to make this position permanent, and it will allow greater focus for the increased amount and complexity of counsellor cases. The London Office will continue to offer placement opportunities for internships as well as summer students through partnership with the Department of Workforce Development.

Business Unit 19040, Ministry Administration

Sen. Mischa Fubler: Mr. Chairman, business unit 19040, designated as Ministry Administration, serves as the central operational hub for the Ministry of the Cabinet Office and Digital Innovation. This unit is fundamental to the Ministry's efficient functioning, providing vital infrastructure and support. Its core responsibilities include directly supporting the Minister for the Cabinet Office and Digital Innovation and coordinating all departments and units under the Ministry's purview.

Mr. Chairman, the key departments and functions falling within its strategic and operational oversight are the Post Office, Libraries and Archives, Planning, Information and Digital Technologies, Communication, Employee and Organisational Development and Project Management and Procurement. This centralised coordination ensures seamless communication, aligned strategic direction and integrated efforts across this diverse portfolio, ultimately contributing to a unified and responsive government administration and the effective delivery of public service.

Business Unit 19045, Washington, DC Office

Sen. Mischa Fubler: Mr. Chairman, the Washington, DC Office is mandated to cultivate essential relationships with both business and government stakeholders, championing Bermuda's financial services and engaging in constructive dialogue with US political thought leaders to safeguard the Island's economic interests.

Mr. Chairman, for the fiscal term 2024/25, the DC Office successfully met all its key objectives. These included actively engaging with vital contacts to inform US thought leaders about Bermuda's pivotal role as an international financial services centre and a premier tourist destination. The Office also executed associated business development functions and provided crucial advice on emerging US policies and legislative measures that could impact Bermuda.

Furthermore, it advised on and managed direct engagements by the Premier and Ministers with their DC contacts while also identifying opportunities to promote Bermuda's environmental initiatives. As a direct result of these efforts, the Office was able to strengthen bipartisan relationships with US lawmakers to safeguard Bermuda's interests and maintain strategic visibility. It provided valuable guidance on navigating shifts within the US administration and diligently monitored and advised on emerging US policies impacting Bermuda, including those related to taxation, digital assets, financial services, and trade.

The Office successfully facilitated high-level engagements for the Premier and Ministers to Washington, DC and Wyoming, coordinating meetings with members of Congress, federal agencies, and business leaders. It also actively promoted Bermuda's financial services, digital assets, and insurance and reinsurance sectors with targeted efforts to attract family offices and individuals of high net worth.

Additionally, the office highlighted Bermuda as a premier destination for tourism and business through dedicated industry engagement and spoke at leading US FinTech conferences to showcase Bermuda's regulatory leadership and innovation-friendly digital asset framework.

Lastly, the Office effectively advocated against US measures that could disrupt the Island's shipping and trade flows. For the same fiscal term, the DC Office partially met its key performance measures, demonstrating considerable progress. Regarding the objective of engaging with US organisations in the digital asset and FinTech industry to host at least one conference in Bermuda, the office held engaging discussions with several digital asset conference organisers and assisted partners in Bermuda in facilitating a digital asset conference now scheduled for May 2025.

Concerning the goal of securing three business leads resulting in meaningful engagement or progression in domiciling companies in Bermuda, the Office successfully drew the interest of four companies to begin the necessary actions to explore domiciling in Bermuda. Finally, for creating and maintaining an up-to-date database of Bermudian college students residing in the US, the Office, in conjunction with relevant ministries, developed a framework for a Bermuda College database with implementation sought for the upcoming fiscal term.

Looking ahead to the 2025/26 fiscal year, the planned objectives of the DC Office are concentrated in three key areas, US political and government engagement, business development, and the image and actions of the DC Office. The specific performance measures set for 2025/26 include engaging with US organisers in the digital asset and FinTech industry or in family offices that result in having at least one conference or event hosted in Bermuda. They also aim to secure three business leads resulting in meaningful engagement or progression in domiciling companies in Bermuda. Finally, the Office intends to finalise, implement, and maintain an up-to-date database of Bermudian college students residing in the United States.

Business Unit 19075, Brussels Office

Sen. Mischa Fubler: Mr. Chairman, the mandate of the Brussels Office continues to be the maintenance of relationships with key stakeholders and decision makers in Brussels while establishing and maintaining connections.

The objectives of the Brussels Office for fiscal term 2024/25 remain as maintaining close dialogue with the European Commission, Council, and European Parliament and other EU institutions, facilitating access of the Premier and Ministers to key persons in upholding the Government's presence in Europe, and working in cohesion with the Ministry of Finance and the Bermuda Monetary Authority to support Bermuda's global position as a robust regulatory financial regime with a primary function to ensure continuous dialogue with the European Council.

Business Unit 19080, Office of the Head of the Public Service

Sen. Mischa Fubler: Mr. Chairman, the Office of the Head of the Public Service holds direct responsibility for all internal operations within the public service. Its primary objective is to transform and modernise the service with a substantial focus on training and development, customer service, and maintaining standards of excellence.

This office's comprehensive mandate covers the full spectrum of public service management. This unit spearheads government-wide reform initiatives such as the Public Service Strategic Plan 2024–2027. It ensures that all ministries and departments adhere to the core values of being customer-centric, future-focused, and committed to promoting prosperity. Upholding the highest standards of public service is central to its mission.

Mr. Chairman, a pivotal area of concentration is attracting, developing, and retaining top talent within the public service. Over the past year, significant progress has been made in advancing the Reimagining Careers in the Public Service initiative. This initiative addresses recruitment, retention, succession planning, and training needs.

The launch of a Public Service Career Guide accompanied efforts by public officers acting as ambassadors to promote careers in the service, raising awareness about the Career Guide, and generating interest in various training programmes designed to attract trainees and apprentices to both technical and professional roles such as marine pilots, maritime controllers, engineers, and a variety of industrial positions, including plumbers and electricians. These initiatives are further bolstered through formal learning agreements with signature schools and active participation in school career days and assemblies.

For current public officers, considerable emphasis has been placed on developing capacity at the executive leadership and mid-management levels. Over 20 public officers involved in the Leadership Development Programme have benefited from exposure to executive coaching and advanced policy development protocols via participation in the UAE Executive Leadership Programme, which included both remote and in-person learning components.

At the supervisory level, a tailored supervisory training programme was created and launched specifically for industrial employees to ensure they possess the necessary skills and knowledge to grow professionally and transition smoothly into supervisory roles.

Mr. Chairman, the dynamic interactions between the public service as an employer and its union partners have been strengthened through collaborative engagement and joint training on interest-based bargaining techniques. This initiative included all union partners and successfully commenced the negotiation season.

Joint negotiations resulted in a framework agreement for salary increases over a four-year period across all unions, followed by individual negotiations with each union to address non-financial clauses of our seven collective bargaining agreements, which is the current phase in progress.

While the standard cost-of-living increase has been awarded to ensure that government employees maintain purchasing power, which has been eroded over the years owing to austerity measures and salary freezes, the work with PwC on the modernisation of the Government Job Evaluation Initiative concluded with the delivery of an assessment on salary competitiveness when compared with market value based on similar positions in the private sector and in other jurisdictions, as well as the delivery of a new job evaluation tool. A job evaluation assesses a job's duties, responsibilities, required skills, and overall contribution to the delivery of public services. It helps to establish fair and equitable pay scales for the various roles.

Implementation planning to transition to the new job evaluation tool based on the PwC proposed competency-based model is now in progress. It is expected that the new tool and the new grading model will provide opportunities to address issues related to recruiting into hard-to-fill roles and the retention of top talent.

Mr. Chairman, increased efficiencies have been realised via operational changes to support recruitment. Managers have been trained to conduct their own recruitment efforts, as opposed to being completely reliant on the limited resources at the Department of Employee and Organisational Development. Further, steps have been taken to implement a more streamlined recruitment process, which is complemented by planned amendments to the Public Service Commission Regulations. Our commitment to enhancing the operational efficiency and effectiveness of the public service, ensuring it meets the evolving demands and expectations of both the workforce and the public.

Mr. Chairman, it is understood that effective communication is essential for good customer service. Therefore, the government website features a customer feedback form, now complemented by QR-coded posters providing access to the customer feedback form that are actively being placed in customer service areas. Responses to queries, complaints, and compliments are managed in accordance with specific service standards.

Data is analysed to identify problem areas requiring added resources and/or corrective action to mitigate service issues and to ensure high quality and timely customer responses. While we are working toward meeting our response goals, plans include increased training in this area.

Mr. Chairman, the initiatives outlined demonstrate our unwavering commitment to fostering a modern, efficient, and responsive public service. By investing in our people, streamlining operations, and prioritising citizen engagement, we are building a public service that is well-equipped to meet the evolving needs of our country.

Business Unit 19085, PATI/PIPA Unit

Sen. Mischa Fubler: Mr. Chairman, next I will address business unit 19085, the PATI/PIPA Unit, where there was continued achievement of the established measures and its expenditures remain largely identical to last year's figures at $862,000. The PATI/PIPA Unit is responsible for both the Public Access to Information Act 2010 and the Personal Information Protection Act 2016.

Mr. Chairman, for PATI, the unit continues to maintain and enhance the PATI Administrative Code of Practice, deliver targeted guidance to public authorities, and provide comprehensive information officer training. During 2024/25, the unit coordinated the update of the legislation and regulations and implemented significant updates to administrative procedures.

For PIPA, the unit continued to develop the government's privacy programme. This included delivering training, establishing documentation and templates, and advancing our international privacy recognition strategy. A key focus was coordinating readiness activities ahead of PIPA coming into force on 1 January 2025. Additionally, legislative activities supported the transition of personal information requests from PATI to PIPA and the harmonisation of the Electronic Transaction Act (ETA) with PIPA.

Mr. Chairman, as this Honourable [Senate] is aware, the Government's operations require interaction with the public and international partners, involving information exchange through both traditional and digital channels. This reality underscores the importance of embedding information rights and privacy principles throughout our operations.

Mr. Chairman, as we continue to manage and refine the PATI framework, we envision a future where access to information facilitates greater civic participation, supports evidence-based policy development, and contributes to Bermuda's standing as a modern, well-governed jurisdiction. The journey toward fully-realised information access requires sustained effort from all stakeholders, public authorities working towards proactive disclosure and improved disclosure practices,

residents engaging thoughtfully with the information, and the PATI/PIPA Unit providing guidance to navigate complex information ecosystems.

While challenges remain in balancing transparency with other important considerations, such as privacy and security, the pursuit of these principles offer potential benefits for Government effectiveness, civic engagement, and jurisdictional reputation that extend well beyond mere regulatory compliance.

Mr. Chairman, like the evolution of PATI, the Government also promotes the premise that privacy protection is not a destination, but rather a continuing journey that requires ongoing attention and adaptation. As processes change, technology evolves, and new privacy challenges emerge. The Government's privacy programme will continue to mature and develop. This evolutionary approach benefits both individuals and the Government. Through consistent application of privacy principles and regular programme assessment, the Government strengthens its ability to deliver services effectively while protecting the fundamental right to privacy.

Mr. Chairman, the Government's PIPA experiences may be seen as similar to other organisations across Bermuda as they operationalise privacy protection while honouring individuals' privacy rights. The foundational privacy principles that underlie PIPA are as follows:

- Lawfulness, fairness, and transparency in the handling of personal information.
- Purpose limitation to ensure information is only used for specified purposes.
- Proportionality or minimisation to ensure collection and use is adequate but not excessive.
- Accuracy and integrity of personal information. Appropriate retention periods.
- Security safeguards against risks.
- Controls on transfers of personal information.
- Accountability of organisations for compliance.

These principles work together to protect individual privacy rights while enabling the effective and legitimate use of personal information within organisations.

Mr. Chairman, looking ahead to 2025/26, the unit's priority activities will encompass refinement of their organisational structure to optimise service delivery, implementation of necessary legislative updates and compliance measures, development of strategic and operational frameworks to support PATI and PIPA requirements, continued enhancement of guidance materials and templates, ongoing support to public authorities in meeting their statutory obligations, strengthening relationships with regulatory authorities, expansion of training and awareness initiatives, and enabling recognition of comparable jurisdictions.

Mr. Chairman, with PIPA now fully operational as of January 1, 2025, its impact extends across the entire jurisdiction. While the Privacy Commissioner provides overarching guidance, the unit works in collaboration with the regulator to enable international equivalence pursuits, elements that reach across the public and private sectors, and identification of certification mechanisms that might be used to demonstrate compliance.

Mr. Chairman, in today's interconnected digital economy, Bermuda's ability to participate in international data flows is not merely advantageous, it is essential for our jurisdiction's continued prosperity. Our businesses and government operations increasingly rely on cloud services and international data processing capabilities to deliver efficient, cost-effective services to our community. The PATI/PIPA Unit plays a crucial role in enabling these operations by working to establish privacy equivalency arrangements with key international partners. Our efforts towards privacy and data protection equivalence recognition, participation in certification programmes, and engagement with various jurisdictions demonstrate our commitment to meeting international standards. These initiatives are particularly vital as our jurisdiction navigates the complex requirements for international data transfers under PIPA section 15.

The Office of the Privacy Commissioner has communicated guidance to help organisations assess and document transfer impacts, implement appropriate safeguards and maintain compliance while leveraging modern technologies. This balanced approach ensures that Bermuda can benefit from global technological advances while maintaining appropriate protection for personal information regardless of where it is processed.

Mr. Chairman, effective records management forms the foundation of meaningful public access to information. During 2024/25, the Unit undertook significant work to develop the PATI Records Management Code of Practice, which will provide comprehensive guidance on how public authorities should create, maintain, and preserve official records. This code is essential for ensuring that public records remain accessible, authentic, and reliable throughout their life cycle.

Mr. Chairman, the Code looks to address challenges in digital record-keeping, including requirements for managing information across cloud platforms and collaborative systems. We have worked closely with the Archives, and the Code provides detailed guidance on managing hybrid paper and digital environments, ensuring consistent handling of records regardless of format. These improvements directly support public authorities in meeting their statutory obligations while promoting greater transparency and accountability in government operations. The effectiveness of PATI fundamentally depends on the government’s ability to properly manage government records, and this Code of Practice provides the robust framework needed to support that goal.

Mr. Chairman, the PATI and PIPA legislations require far more than mere regulatory compliance.

These frameworks are fundamental pillars supporting Bermuda's position in the modern global economy.

PATI demonstrates our commitment to transparent and accountable governance. PIPA, in turn, establishes Bermuda as a jurisdiction that upholds international standards for personal information protection, a critical factor as data flows become increasingly central to worldwide commerce.

Mr. Chairman, the unit remains committed to supporting Bermuda's position as a trusted jurisdiction for information handling while ensuring effective protection of privacy rights. This work directly contributes to both our economic interests and the protection of individual rights.

Business Unit 19090, Digital Transformation

Sen. Mischa Fubler: Mr. Chairman, created in 2024, the Digital Transformation Team (DTT) is responsible for modernising how public services are designed, delivered and accessed in Bermuda. Its core mandate is to streamline Government operations through digitisation, with a focus on improving service delivery and enhancing the citizen experience and increasing operational efficiency.

The team leads the development of digital forms and low-code applications, supports departments in transitioning from manual to digital processes, and drives the adoption of user-centric platforms such as the One-Stop Shop. DTT also plays a key role in piloting artificial intelligence tools, such as chatbots and automated workflows, to ensure responsiveness and to reduce administrative burdens.

Working closely with client ministries and departments, the Department of Information and Digital Technologies, and other stakeholders, DTT ensures that digital initiatives are aligned with strategic priorities and delivered in a secure, coordinated, and scalable way.

Since its formation in the previous fiscal year, Mr. Chairman, the team has made significant progress in digital service delivery. Key accomplishments include developing and launching over 30 digital forms and applications to streamline service delivery across a wide range of public-facing and internal government functions. These include critical services such as Public Service Vehicle Licence and Accident Reporting at TCD, the Asthma Action Plan, and Financial Assistance Short-Term Relief. The team also built tools to support public engagement and transparency, such as the Dog Licence Lookup, Bermuda National Hero Nomination Form, and the Annual Occupational Safety Report. Internal Government processes were also digitised, including the new Cabinet Memo System, Privacy Registration Booking, and Feedback Form Enhancements. These forms collectively support operational improvements while also laying the groundwork for integrated, paperless public service delivery.

Launching the One-Stop Shop, which is a centralised portal, offering citizens seamless access to Government services via forms.gov.bm.

Development of the Social Insurance Site, a digitised suite of forms, including a real-time lookup tool for social insurance numbers, modernising access to critical benefits, and of course, reducing calls to the department.

Rollout of the Government Payment Portal, which enables secure online payments for Government services. This includes the parking tickets application, which allows the public to pay fines online. Ongoing development of the ShoreLink chatbot, an AI-driven tool designed to support digital customer service and provide automated responses to common queries. Continued work on digital literacy and public service upskilling, ensuring that Government employees are better equipped to use and manage digital tools.

Mr. Chairman, with the funding grants for fiscal year 2025/26, the Digital Transformation Team will focus on

- expanding the One-Stop Shop, adding new services and integrating a single sign-on solution to improve user experience;
- deploying the Unified Payment Platform, which is consolidating fragmented payment methods into one secure integrated system that connects with the E1 financial system;
- launching AI-driven [service] automation pilots and chatbot functionality to enhance customer service responsiveness;
- further digitising forms and services with the goal of reducing manual processes and improving turnaround time for both internal and public facing requests; and
- engaging a strategic partner within available budget constraints to support highly technical work, particularly for secure infrastructure development, payment platform integration and advanced AI implementations.

The strategic partner will provide specialised expertise to complement internal capabilities and accelerate delivery of complex initiatives. The team will continue to work in close collaboration with client departments, IDT, and external partners to ensure that digital investments produce lasting value for the public and the government.

Mr. Chairman, this concludes my presentation on the budgets for the Cabinet Office, Head 9.

The Chairman: Thank you, Junior Minister.

Please proceed with the next head.

Sen. Mischa Fubler: Thank you. I'm just going to take a break for some water here.

Next up is Head 32.

HEAD 32—DEPARTMENT OF PLANNING

Sen. Mischa Fubler: Mr. Chairman, it gives me great pleasure to present the budget for Head 32, the Department of Planning, found on pages B-57 through B-61 of the Estimates of Revenue and Expenditure.

The department's mission is straightforward and significant, *To ensure the sustainable management of Bermuda's natural and built environment*.

Budget Overview

Sen. Mischa Fubler: Mr. Chairman, turning to page B-58, for the fiscal year 2025/26, the department has been allocated $4.049 million, an increase of $211,000, driven mainly by Government-wide salary increases.

Revenue Outlook

Sen. Mischa Fubler: Mr. Chairman, turning to page B-59, the department expects to generate $1.936 million in revenue, a 14 per cent increase over last year. This growth is driven by robust development activity across the residential, tourism, and commercial sectors.

Residential, tourism, and office development continues to be healthy, particularly within the high-end sector as evidenced by numerous applications for new residences, new blocks providing additional tourist units at Grotto Bay, and the Brookfield development on Front Street in the City of Hamilton.

Mr. Chairman, revenue changes include

- planning application fees which are down $99,000 to $550,000, reflecting caution in some segments;
- building permit fees are up $110,000 to $710,000 tied to sustained demand;
- planning searches are up $84,000 to $234,000 driven by strong real estate market; and
- elevator licences are up $150,000 to $350,000, which is a 75 per cent jump linked to high compliance and inspection demand.

Subjective Analysis

Sen. Mischa Fubler: Mr. Chairman, subjective analysis of current account estimates of the department is found on page B-58. Salaries increased by $96,000, which is 3 per cent, to $3.447 million. Rentals increased by $43,000, or 16 per cent, to $318,000 due to the office move to 44 Church Street. Repairs and maintenance increased by $69,000, or 51 per cent, to $205,000 mostly for software and systems related to the new offices.

Staffing and Recruitment

Sen. Mischa Fubler: Mr. Chairman, staffing challenges have impacted service delivery. Retirements and vacancies, including in enforcement and inspections, left several units under-resourced. However, the department has responded decisively. They have recruited a new administrative officer, electrical inspector, enforcement officer, management accountant, and manager of administration during the last fiscal year, all of whom are Bermudian. [The department] promoted internally to fill senior roles [and] was successful in its nomination of a Bermudian student who received a bursary award in the last fiscal year targeted to the post of assistant planner to whom the department has provided and will continue to provide work experience to aid in his development.

[The department also] supports the youth employment programme of the Department of Workforce Development. The department will be providing work experience to a further three young Bermudians during this summer. In addition, the Department of Planning has featured at numerous school career days to promote planning as a profession to students and maintains just four work permit holders.

Performance Measures by Business Unit

Sen. Mischa Fubler: Mr. Chairman, the department has faced public frustration, particularly around delays in permits and application processing. These concerns are real and are not being ignored. In the coming weeks, I will be announcing initiatives either in train or under consideration to address the frustrations faced by both the Department of Planning and the public they serve.

Business Unit 42050, Enforcement

Sen. Mischa Fubler: Business unit 42050, Enforcement, page B-60. This business unit is responsible for investigating claims of breaches of planning control, seeking remedies for unauthorised development and carrying out planning searches. [In the past fiscal year]

- they processed 353 planning searches, an increase of 79, which is a 29 per cent increase;
- issued 11 civil penalties totalling $275,000;
- eighty per cent of enforcement complaints were responded to within two weeks below the 100 per cent target. The department has adjusted its goal to 90 per cent for the upcoming fiscal year; and
- twenty-nine enforcement cases were opened last year.

Performance was impacted by staffing shortages, including a retirement and temporary reassignment. But with a new officer hired and the team now fully staffed, improvement is expected in 2025/26.

Business Unit 42050, Forward Planning

Sen. Mischa Fubler: Business unit 42060, Forward Planning, page B-60.

This business unit is responsible for the preparation of development plans and associated policies and guidance, including collating evidence through technical studies and surveys. For the fiscal year 2024/25, the department can report the following: The City of Hamilton Plan 2024, completed with no objections, a milestone achievement. As debated in these Chambers a week ago (in another place), the plan marks a shift from rigid controls to principle-based planning, encouraging investment and design flexibility.

Business Unit 42070, Development Management

Sen. Mischa Fubler: Business unit 42070, Development Management, page B-61.

This business unit is responsible for processing, planning and subdivision applications in accordance with the provisions of the relevant development plan and providing pre-consultation advice on development proposals. Highlights for 2024/25 are as follows:

- Processed 362 planning applications, nearly identical to the previous year.
- [Of these,] 61 per cent were completed within 12 weeks, below the 80 per cent target.
- Staffing shortages and increased workloads contributed to this issue, but targeted recruitment and reassignments are addressing the problem.

Most planning applications continue to be for residential development with a noticeable trend towards applications for creating additional dwelling units through internal conversions and the installation of solar panels.

Notable projects include the Grotto Bay Development, the North Arm in Dockyard, the replacement of the Belvedere Building on Pitts Bay Road and the proposed 94 key hotel at 11 Victoria Street, which was granted on appeal.

Significant pre-consultations for tourism development has been conducted at the St. Regis Bermuda Resort and regarding the redevelopment of the Elbow Beach Hotel.

Business Unit 42080, Building Permits

Sen. Mischa Fubler: Business unit 42080, Building Permits, found on page B-61.

This business unit is responsible for reviewing applications for building permits to ensure compliance with the building code, guaranteeing safe construction and protecting public welfare and well-being. For the fiscal year 2024/25, the department can report the following:

- They received 799 building permit applications and 456 permit revision applications.
- They issued 551 building permits and 368 permit revisions.
- These permits represented 21 per cent commercial, 24 per cent residential and 55 per cent minor works.

Notable projects that received building permits include:

- Southampton Princess Beach Club, a multi-story mixed-use development on Pitts Bay Road;
- the Brookfield Building; and
- further tourism development at Nautilus/Azura and Grotto Bay.

Business Unit 42090, Inspections

Sen. Mischa Fubler: Business unit 42090, Inspections, page B-61. This business unit is responsible for ensuring standards of construction in accordance with approved building permits and the relevant provisions of the building code.

For the fiscal year 2024/25, the department can report the following.

- They conducted over 6,395 inspections, including 504 elevators, 1,708 electrical and 4,183 building related.
- 664 commencement inspections indicate strong project starts.

Plans for the Year Ahead

Sen. Mischa Fubler: Mr. Chairman, the department has a full slate of reforms and initiatives, including:

- New general development orders to reduce red tape and allow some changes of use without planning approval.
- Updated building code to raise construction standards and sustainability.
- Streamlining processes via better internal systems and more engagement with industry stakeholders.
- Launch of a digital platform to match underutilised land with prospective farmers, promoting local food production and land use efficiency.
- Vacant and derelict property database to encourage private investment in idle housing stock.
- Review of the listed building register to ensure that it is transparent, current, and fair.
- Policy research programmes underway focussing on housing, tourism, industrial land, and vacancy rates, forming the evidence base for the new Island-wide development plan.

Mr. Chairman, the Department of Planning is taking action. We are recruiting, reforming, digitising, and collaborating. This year's budget supports that work and it supports our broader goal, a planning system that is efficient, effective, and responsive to both the needs of developers and the rights of our residents. To the director, Victoria Cordeiro, and her team, thank

you for navigating the complexity with care and commitment. I look forward to sharing the progress that lies ahead. This concludes my comments on Head 32, Department of Planning, and I'll now proceed to Head 43, Information and Digital Technology.

Thank you, Mr. Chairman.

The Chairman: Thank you, Junior Minister. Please proceed when you're ready for Head 43.

Sen. Mischa Fubler: Thanks. I hope my single colleague across the aisle is ready for the final Head 43.

[Inaudible interjection]

Sen. Mischa Fubler: Thanks. All right. That's good to hear.

HEAD 43—DEPARTMENT OF INFORMATION AND DIGITAL TECHNOLOGIES

Sen. Mischa Fubler: Mr. Chairman, I rise to present the 2025/26 budget for Head 43, Department of Information and Digital Technologies (IDT) as outlined on pages B-62 through B-65 of the Budget Book.

IDT functions as the central nervous system of the government, enabling everything from front line public services to internal operations. The public rightly expects these systems to be reliable, secure, and resilient at all times. In today's rapidly evolving digital landscape, meeting these expectations requires more than maintenance. It demands strategic investment, modern infrastructure, and forward-thinking leadership. This budget reflects that commitment, a deliberate shift towards stronger protection, smarter systems, and a government built for the future.

Budget Summary

Sen. Mischa Fubler: Mr. Chairman, the Department of Information and Digital Technologies has been allocated a total operating budget of $9.211 million for the 2025/26 fiscal year, as shown on page B-62. This represents an increase of $706,000, or 8 per cent, over the previous year's budget of $8.505 million.

Mr. Chairman, a subjective analysis of current account estimates of the Department of Information and Digital Technologies can be found on page B-63. While the majority of new investment is reflected in capital expenditures, there are also key changes within the department's current account, particularly across three areas of strategic importance.

Communications, $1.757 million, which is a 16 per cent increase, or $242,000. This increase supports the expansion of the network data lines, ensuring sufficient bandwidth and infrastructure to meet the demands of a growing and digitally dependent Government.

Rentals, $842,000, increased by $182,000, or 28 per cent, which reflects the cost of relocating the department to a new premises with updated facilities better suited to IDT's operational needs.

And salaries, which has been allocated $3.447 million, which is an increase of 3 per cent, or $162,000. This covers Government-wide salary uplifts and funds the filling of a critical security analyst position, reinforcing our commitment to cybersecurity and digital service protection.

Mr. Chairman, the capital allocations for the Department of Information and Digital Technologies for 2025/26 is $6.525 million, representing a 12 per cent increase over the previous year. These funds are not merely an investment in technology; they represent strategic steps towards a more resilient, efficient and responsive Government. As part of its ongoing commitment to digital transformation and secure service delivery, IDT will continue investing in modernising the network infrastructure and enhancing cybersecurity capabilities. These strategic initiatives are crucial for enabling a resilient, efficient, and data-driven Government.

Mr. Chairman, while some budget lines show reduced allocations, I want to be clear. These are not merely cutbacks; they are recalibrations. They reflect areas where previous investments have delivered, allowing us to redirect resources towards more urgent and transformational priorities.

Key areas of capital investment include:

- Network Upgrades, $2.5 million. Replacing legacy network switches and upgrading infrastructure at Global House, implementing modern network monitoring tools, firewall enhancements, and unified communication systems, improving Wi-Fi reliability and connectivity across key facilities.
- Cybersecurity and Risk Management, $930,000. Enhancing endpoint protection and real-time threat detection, supporting continuous monitoring, software licensing, and third-party penetration testing, strengthening Government's overall security posture.
- Government Portals and Digital Accessibility, $505,000. Improving access to public services through a more integrated and user-friendly platform, supporting transparency, engagement, and efficiency.
- E-Government Initiatives, $545,000. Focused on data centralisation, performance analytics, and smarter governance, reduced slightly to reflect consolidation with broader data infrastructure work, disaster recovery and continuity.
- The iSeries System, $295,000. Following a major refresh last year, this year's focus shifts to fine-tuning disaster recovery environments.
- Wintel Systems, $950,000, which is a $650,000 reduction, supporting secure cloud

transitions, identity management and continuity testing, innovation and hardware life cycles.

- Innovation and Hardware Life Cycle Development Projects, $400,000. Sustaining innovation while streamlining focus on core initiatives.
- Infrastructure Computers, $400,000. Reflects recent hardware modernisation and more efficient procurement planning, data infrastructure, establishing a centralised government data lake to power business intelligence, support evidence-based policy, and foster greater transparency and innovation across the public service.

Mr. Chairman, these investments mark a shift from reactive maintenance to proactive transformation that will strengthen our digital foundation, protect public assets, and enhance service delivery across every corner of Government.

Workforce and Recruitment

Sen. Mischa Fubler: Workforce and Recruitment found on page B-63.

Mr. Chairman, staffing stands at 50 FTEs (full-time equivalent employees), up by one. But we have 10 funded vacancies and filling them is essential. To that end, IDT has been working with the DEOD on recruitment. These include a chief systems engineer for the Wintel Systems, a security manager, a network engineer, four systems engineers, a security analyst, a support analyst, and an operations analyst. We are addressing recruitment challenges head-on through a new apprenticeship programme, building a pipeline of young Bermudians, IT professionals, to meet not just IDT's needs, but also Bermuda's digital future.

Output Measures

Sen. Mischa Fubler: Output Measures, pages B-64 and B-65.

Mr. Chairman, I will state up front that not all service targets were met. The team worked under pressure to manage a post-attack backlog while pushing forward critical upgrades.

Business Unit 53030, Device Support

Sen. Mischa Fubler: Performances this year, business unit 53030 Device Support—70 per cent of tickets resolved within targets, below the 90 per cent goal, but improving.

Business Unit 53035, Network Support

Sen. Mischa Fubler: Business unit 53035, Network Support, met 75 per cent target rising to 85 per cent this year.

Business Unit 53040, Service Support

Sen. Mischa Fubler: Business unit 53040, Service Support, held steady at 25 per cent first-call resolution.

Business Unit 53060, Business System Support

Sen. Mischa Fubler: Business unit, 53060 Business System Support, achieved 70 per cent of the monthly review meetings; target is now 90 per cent.

Business Unit 53090, Security

Sen. Mischa Fubler: Business unit 53090, Security, delivered on its 100 per cent goal, a critical win.

Projects in 2024/25

Sen. Mischa Fubler: Mr. Chairman, despite challenges, IDT made real strides. Microsoft 365 was deployed government-wide for more secure collaborative work. Infrastructure renewal is underway, improving system speed, uptime and resilience.

Network hardware replaced at critical sites, including the airport and Government Administration Building. Unified communications project completed at 95 per cent. Streamlining systems and lowering costs. The iSeries refresh is completed, ensuring core financial systems remain stable and secure.

Plans for the Upcoming Year

Sen. Mischa Fubler: Mr. Chairman, IDT's 2025 business plan will focus on three pillars.

1. Strengthening cybersecurity, disaster recovery and incident response. IDT's top priority is protecting government systems, data and users through a proactive layered cybersecurity approach. Key initiatives include:
    a) advanced endpoint protection: state-of-the-art tools to secure all government connected devices;
    b) 24/7 threat monitoring: constant surveillance to detect and respond to suspicious activity in real time;
    c) vulnerability assessments and penetration testing: regular system reviews to identify and fix weaknesses before they are exploited;
    d) email threat detection: intelligent solutions to prevent phishing and email-borne attacks;
    e) cybersecurity awareness training: educating public officers to serve as the first line of defence; and
    f) updated disaster recovery and incident response plans ensuring business continuity and fast recovery during disruptions.
2. Delivering high performance, scalable and resilient IT infrastructure. To support the

government's growth and service expectations, IDT is modernising its core infrastructure with a focus on speed, stability and long-term reliability. Planned efforts include:

a) replacing legacy hardware: phasing out outdated systems to reduce failure risk and increasing performance
b) application consolidation: eliminating redundant software to streamline processes and lower costs
c) rewiring Global House: a critical upgrade to boost connectivity and improve network stability and prepare for future needs

3. Supporting data-driven decision-making. IDT is investing in tools that enable departments to transform data into insights and actionable outcomes. Key outcomes targeted are:
    a) real-time operational insights for faster and smarter responses
    b) identifying trends and opportunities to inform long-term planning, and
    c) evidence-based decision across government.

This will be enabled by user-friendly dashboards and clear comprehensive reporting tools to empower every department to measure, manage and improve performance.

Closing thoughts: Mr. Chairman, IDT is not simply reacting to a crisis. They are using it as a catalyst for transformation. This budget represents a strategic shift away from patchwork fixes and toward a coherent, protected and people-centred digital government. To the Acting Chief Information Officer, Gina Benjamin, and the IDT team, I thank you. Your resolve in the face of unprecedented challenges has kept the government running and allowed us to rebuild stronger. With this budget, we don't just recover, we leap forward.

This concludes my comments on Head 43, Information and Digital Technology.

Thank you, Mr. Chairman.

The Chairman: Thank you, Senator Fubler.

Would any Senator care to speak on Heads 9, 32 or 43?

I see Senator Cunningham's hand up first.

Sen. Victoria Cunningham: Thank you, Mr. Chairman. I would propose that we go by head.

The Chairman: Senator Fubler, is that fine if we go head by head?

Sen. Mischa Fubler: I mean we have considerable time. Dealer's choice.

Sen. Victoria Cunningham: Okay, Well, I will start at the top and we will see where we get to.

Okay. Thank you very much for that comprehensive brief. Obviously three very different reports there. But thank you. I just want to delve into a few things a little further.

Firstly, on page B-40 the Economic Policy and Foreign Affairs Unit where you have got the London, Washington, DC, and Brussels Offices. I have a question actually related to I guess page B-43 with the DC Office that is looking at maintaining a database of Bermudian college students residing in the US.

My question is, why are we just worried about Bermudian students in the US? And I get those issues right now with students. But if we are building a database, why would we not think about Canada, UK and other jurisdictions.

The Chairman: Senator Fubler, would you like to . . .

Sen. Mischa Fubler: Oh, so if we go question for question that is fine. I think it is in working with implementing new systems. I think it is often best practice to take an iterative approach to implementing them. So, we are trialling this with the DC Office. And I assume we will continue to look to implement that in other jurisdictions as well.

Sen. Victoria Cunningham: And then, on the London Office. I guess as a performance measure, do we know how many inquiries they have had from Bermudians who have relocated to the UK about, I guess it is not visa issues but issues that they might be having when they are there. Or students.

Sen. Mischa Fubler: If you would like to present additional questions while I wait for responses from the technical officers on that one you . . . are looking for specific numbers of . . .

Sen. Victoria Cunningham: Just, I mean, is it a small amount or is it in the hundreds?

Sen. Mischa Fubler: Okay, like the order of magnitude . . .

Sen. Victoria Cunningham: More to give us an idea of . . . Yes.

Sen. Mischa Fubler: Okay. And specifically, around people reaching out to the London Office who are moving from Bermuda to the London Office or all of their interactions with . . .

Sen. Victoria Cunningham: I guess the London Office interactions with any Bermudians in the UK. So, it could be students as well.

Sen. Mischa Fubler: Okay. All right. We have got that one down and do you have any more?

Sen. Victoria Cunningham: No . . . yes.

Then, back on the DC Office. On page B-43 you talk about being collaborative with US policymakers and the sort. Do they collaborate with ABIR, the Association of Bermuda Insurers and Reinsurers who have a policymaking function within the Bermuda market? I guess that would be a yes or no answer.

Sen. Mischa Fubler: Okay. That is a good question.

Sen. Victoria Cunningham: I think that is it for the Economic Policy.

Moving on to the Digital Transformation line. So, we see obviously the . . . you are saying that it was started last year coming on board. And I think you explained that the professionals . . . that there are no employees in that unit. And they are all going to be under the Professional Services line. But my question then would be if . . . what role will . . . or how will the Cabinet Office determine or measure effectiveness of any initiatives when managing the funds without dedicated staff? Because I also do not see any performance measures related to it.

And I get that it is a new unit. But I would think if there were a line item and a budget there should be a corresponding performance measure. But how are we going to be able to measure that effectiveness if there are not dedicated staff and they are all consultants?

And then again on page B-40, the Policy and Strategy unit, 19015, what was the reason for the increase we are seeing, the 36 per cent, under the general header? I do not think I heard it. Policy and Strategy, 19015, is going from $527,000 . . . sorry, $666,000 to $907,000, an increase of $241[,000].

Sen. Mischa Fubler: Okay. Any others?

Sen. Victoria Cunningham: Yes.

So back to the Digital Transformation. Sorry, we are flipping around. So, we have the Digital Transformation line. We have obviously different ministries and departments who are going through fairly sizable transformation projects. Immigration is one that comes to mind. Will the Cabinet Office be coordinating those efforts to ensure that there is no duplication and to ensure that there is a unified strategy? Is that management going to come from this unit?

Still on digitisation, do you think the current funding is adequate to sustain all of the efforts that are out there, any new projects? And what happens to their contingency plans if unexpected costs arise or the project requires any scaling or kind of moving out?

And then a final one on digitisation is, How is the Government balancing the digitisation with cybersecurity needs across ministries especially as now the services, more services, are going to becoming accessible online?

And then a final question, if I may on Head 9, Mr. Chairman.

The Chairman: Please proceed, yes.

Sen. Victoria Cunningham: To do with the Safety and Health.

So, page B-40, line 19020 under Government Reform. I understand that Health has the Occupational Safety and Health for private external and then this Safety and Health Department is for internal government health. I note that there are one or two . . . there is one full-time employee. Do you think that is enough for the audits that they are supposed to be undertaking annually? Should there be more. . . I mean, ultimately, this our public service, so we have a duty of care. The Government owes them a duty of care.

But I just also wanted to know the metric of the third measure on page B-43. The level of completion of workplace and building inspections. I am guessing that is the number. And are the public sector workplaces evaluated to the same standard as the private sector?

The Chairman: Senator Cunningham,—

[Crosstalk]

The Chairman: I am sorry, was that the last question?

Sen. Victoria Cunningham: That was the last question in Head 9.

The Chairman: Would any other Senator like to ask a question on Head 9?

I see Senator Tannock standing up.

Senator.

Sen. Tawana Tannock: Yes, thank you Mr. Chairman.

My question on Head 9 relates to 19075, page B-44, and that is in relation to the performance metrics of the Brussels Office. I note that it says the measure indicated is to provide policy advice to the Government of Bermuda on relevant developments within the European Union and member states. And the actual outcome is 100 per cent. And it is 100 per cent across the board. Can you tell me how that 100 per cent is calculated? That is under Head 9.

I do have further questions, but under different heads.

Sen. Mischa Fubler: I am happy to take questions across all heads as we continue to compile responses with the technical officers.

Sen. Tawana Tannock: Okay, thank you.

My next question comes under Head 32, page B-61, under the Department of Planning. And it is with regard to the four performance measures under 42080, Building Permits. When I look at the four areas of

permits, there was a noticeable dip in the original forecast for 2024/25 and the revised forecast. So, for instance, the number of residential building permit applications reviewed, and percentage processed within six weeks of registration. The original forecast was 70 per cent. The revised forecast is now 42 per cent.

For the number of commercial building permit applications reviewed and percentage processed within eight weeks, the original forecast was 70 per cent. It is now 68 [per cent]. For the number of building revisions reviewed and percentage process within 10 working days, the original forecast was 70 [per cent], it is now 35 per cent. And for the number of permitted development permits, minor works reviewed and percentage processed within 10 working days following receipt, it was forecast to be 70 per cent and now it is 68 [per cent], which is not such a large gap.

But then I go to the target outcome for 2025/26, and I see that we are projecting to go back to the 70 per cent. So, my first question is why was there a dip in the amount processed? And my second question is, How do you intend to achieve higher percentages? Was it a staffing issue? Was it a backlog? So, just why was there a dip and how will we get to the forecasted numbers?

Sen. Mischa Fubler: I can actually provide a response to that one. That was captured in the brief. The Planning Department did state that they were experiencing some staffing challenges that have now been resolved. They are back up to a full complement.

Sen. Victoria Cunningham: Just in case your officers are actually looking at that, alongside that, because it is split by residential and commercial, my question would be, is there . . . it looks like there are obviously more residential permits than commercial so you would almost expect that more commercials are going to get reviewed and processed. But is there more of a priority on commercial versus residential? Or is it just as they come? How do they prioritise which permit applications they are going to work on?

The Chairman: Would any other Senator care to ask a question.

Senator Tannock.

Sen. Tawana Tannock: Yes, I do have one final question and that is under Head 43, Information and Digital Technologies.

This question is related to 53996, cyber incident 2023. It is simply to say that I note that amount for 2023/24 that is $1,323,000, and then I see zeroes going across. So, I would assume that is because we have decided that we have rectified that and no longer need to address the ramifications of that incident.

However, my concern is that when I look through the rest of Head 43, and when I look through the performance measures I do not see anything related to cybersecurity. So, my natural inclination would be to think it is under National Security . . . sorry, Defence.

However, when I looked under the performance metrics of Defence there is nothing listed there. And with the Cybersecurity Act [2024] passing in the House in May 2024, I would have expected to see, and with the Cybersecurity Advisory Board, which is comprised of the Chief Information Technology Officer and the Chief, I guess, Cybersecurity Officer, I would have expected to see somewhere within those two budgets a provision for the plan for the cybersecurity.

So, I just wanted to know, given that we have passed this legislation and given that it is supposed to comprise of heads of both ministries, why is it not encapsulated in either of these performance measures for either of these . . . either ministries or departments?

The Chairman: Thank you, Senator Tannock.

Sen. Tawana Tannock: I have no further questions. Thank you.

The Chairman: No further questions. Okay. Thank you.

Senator Cunningham.

Sen. Victoria Cunningham: Sorry, I may have said a mistruth when I [said I] was done with the Cabinet Office. I have one further question so far on page C-9 for the Capital Account Estimates. We are looking at $500,000 for the cooperative food supply. I just wanted to know if the Junior Minister could point me to where that fits within the department objectives of the Cabinet Office which are listed on page B-39?

And then moving on to Head 32 and the Department of Planning. You mentioned that the team is now fully staffed. Is that as of 1 April, at the beginning of this budget year? And I did note that Front Desk Operation had dropped but is now back. So, I guess maybe there was a blip in that and now it's back up fully operational.

Then moving on . . . on page B-60, on business unit 42060, Forward Planning, halfway down the page there is reference to the completion of an annual housing land audit, which is at 100 per cent. That was a very interesting read as I was doing my review of this. I took a read of that. And so, I think my question to do with this is, What systems are in place to ensure the ongoing monitoring of housing trends and how frequently will the future audits be conducted to inform those policy decisions?

And from that report they found that there were 236 uninhabitable structures identified in 2023. And the Junior Minister mentioned a vacant and derelict . . . let me see exactly what he said, there was something coming on board for a vacant land review of . . . a vacant property database. So, I assume that those will be included in there. Is there a difference between vacant

and derelict? Well, I know there is a difference, but what is the difference from that standpoint? Sorry.

And then, Mr. Chairman, What measures are being taken by the Department of Planning to encourage more new builds, especially maybe in some of the underutilised parishes (although you could argue that not many of them are underutilised), but maybe financial or regulatory incentives for new builds over additions and conversions? So, there being a difference between that.

And then again, with the uninhabitable properties, what would the department's plan be for the 236 uninhabitable properties in residential one and two zones?

And I don't know if this would be relevant to this department, but what is being done to resolve title disputes and absentee ownership issues? I think, and I have to say I've watched programmes on the €1 or €10 houses in Italy and sales. And I think encouraging people to invest in some of this housing stock could lead to less of the stalling of the housing supply.

Still on this, moving to the . . . well, I guess in line with the question from my colleague, Senator Tannock. She was talking about [business unit] 42080 on page B-61 with the building permits and there being a big difference. From a resource perspective, do we allocate more resources to the residential applications than the commercial? Because I assume there are a lot more residential, probably by almost half. And how is the department split between residential and commercial development, especially when we are looking at potentially needing a lot more residential units?

And I believe that is the end of my questions. Oh . . . yes, that's the end of my questions for Head 32, Department of Planning.

The Chairman: Junior Minister Fubler, how would you like to proceed?

Would you like to—

Sen. Mischa Fubler: I think I have some responses ready. If we'd like to do that, I'm going to look at the time. Yeah, we got lots of time.

Okay, and so I'll start with an easy one. Yes, the DC Office does collaborate with ABIR. There you go.

And regarding digital transformation, will the Cabinet Office be coordinating efforts that are taking place in other ministries and departments like what's going on in Immigration? And for that response, the Ministry of Economy and Labour is leading the immigration digitisation initiatives.

And next up, what happens if additional costs arise in digital transformation work? How will those be handled? The Ministry intends to adhere to the allocated budget. If additional funding is essential, it will be requested in accordance with normal procedures. As an example, requesting additional funding at the mid-year budget review, potentially.

And next question I had from Senator Cunningham was how will security be handled as projects develop? The Department of Digital Transformation is working closely with IDT, PIPA, and National Security on cybersecurity needs to ensure that projects align with industry standards and best practices.

There was another question from Senator Cunningham around safety and health. Health has an Occupational Safety and Health for external versus internal . . . one full-time employee, do you think that is enough? Should there be more? We have a duty of care, the metric of inspections . . . are the public sector workplaces evaluated to the same standard? And so, the response here, the Department of Health is the regulator for the country. They oversee both the private and public sectors equally. The Cabinet Office Occupational Safety and Health Office fulfils the obligations of the government as an employer. The metric for all employers needs to be queried of the Department of Health as it isn't controlled by the Cabinet Office.

And then moving on to some of the questions posed by Senator Tannock . . . still waiting on the Brussels Office metrics. But for planning, I think I gave the response here, the reason for the dip was the staffing challenges and we intend to achieve forecasted 70 per cent by a combination of hiring consultants and reforming the process.

And they also asked . . . I'm taking this from Senator Cunningham, looks like there's more residential than commercial requests, maybe vice versa, but is there more priority and how do we prioritise which applications are addressed first? And the response here is that applications are not prioritised based on whether they are residential or commercial. Applications are processed in the order they are received. The exception for this is for projects of national importance such as a government project serving a broader community economic need or a permit associated with the north arm dock repairs and dockyard for the purposes of berthing marine and ports tugboats as an example.

I imagine some of the discrepancy in the rates there is that for the residential there may be less experience in the submission of the applications and so it's more difficult to process those as they need more back and forth.

And Head 43, the cyber incident. We can work with the Ministry of National Security who should be capturing these performance measures. Thanks for calling that out.

And then Senator Cunningham had a question about Head 32. Is the team fully staffed? The front-end desk is fully operational. The department is not fully staffed. The enforcement team is currently fully staffed. However, there are vacant posts in other sections for which recruitment is ongoing. For example, a vacant planner post in the development management section, the section that processes planning applications and there's a vacant building inspector post.

Also, some questions around the measurements for National Security from Senator Tannock. If you turn to Head 83, business unit 93007, disaster risk and reduction mitigation can be found there.

[Inaudible interjection]

Sen. Mischa Fubler: Page B-265, Disaster Risk Reduce and Mitigation, [there was] an increase of 122 per cent this year, which is $422,000, the allocation for this year. Although, I don't know if I'm supposed to be speaking to other heads outside of my remit.

Okay. Senator Cunningham had a question around Head 32, page B-60, the business unit [for] Forward Planning, referencing completion of the housing land audit. What systems are in place to ensure monitoring of housing trends? Performance measures indicate these are annual, and the department has been achieving these targets.

There was a question regarding the vacant and derelict property database. What's the difference? The data for the vacant and derelict properties project is taken from the records of the Department of Land Valuations, namely, those properties which have been identified as uninhabitable. The project does not differentiate between vacant and derelict properties. So, there you go. They're kind of the same. Okay.

And then, Head 32, what's been done to encourage new builds over additions and conversions? And the response is that the vacant and derelict properties project is the first step towards the department identifying development opportunity sites which will encourage development of brownfield, i.e., previously developed sites, which I think is the more environmentally sustainable option as opposed to new build. That's definitely my preference if we have to choose between the two.

And then what's being done with absentee ownership? This is not an issue for the department to resolve. Ownership details are not a relevant consideration for planning decisions. Planning permission runs with the land, not the owner.

And also from Head 32, Senator Cunningham, do we allocate more resources to residential building permit applications? How is the department split between residential and commercial development given that we need many more residential units? This was answered above somewhat, given the approach of assessing in the order received. However, in the near future, announcements will be made in respect of improving processing and refined requirements for submissions.

Far too many incomplete applications have been taking excessive lengths of time for officers to review and chase missing information. I think I alluded to this with the residential, especially. You are probably working with someone who's maybe less experienced or a smaller office, the chance of an incomplete submission is higher. This cannot continue—chasing the missing information. And so, the department will be more strict in enforcing complete applications. The department is currently in the midst of meeting with key stakeholder groups to discuss the plan changes to obtain critical feedback before going live with the new initiative.

I'm just scrolling back through some of the other questions. I think I already gave a response to around why we are only tracking the US college students to start. We are going to pilot it first and make sure we iron out the kinks before we expand to other jurisdictions.

The next question you had around the London Office and its interactions. The London Office maintains a data log of all incidents relating to counsellor matters to support Bermudians in the UK living, studying or travelling. These incidents extend beyond the UK and can be global at times. In some instances, we are working with UK and Bermuda authorities as required. And I assume . . . hold on one second.

Okay. And so, moving on, how will the Cabinet Office measure effectiveness without dedicated staff where overseas offices hire consultants? Consultants have reporting lines and deliverables under their contracts. Those are measured in similar ways to public officers. London Office staff are public officers. I guess in the Brussels Office instance, that's a consultant. But they report in to public officers. And so, there's performance review conducted there as part of the contract.

What else do we have? Oh . . . and so your question around Head 9, the $500,000 for the co-ops, where does that fit into the objectives on B-39? This one is close to my heart. I am a big fan of collective economics and I would argue that objective five, *ensuring implementation of government reform priorities* captures that objective. Maybe we get creative sometimes to ensure that we implement the initiatives we campaigned on.

Going forward . . . what else do we have here? I think there's one or two that I'm still awaiting responses on.

Mr. Chairman, if you would like to solicit any additional questions there might be, I think we have 20 or 19 more minutes.

The Chairman: We don't necessarily have to use that 19 or 20 minutes.

[Laughter]

Sen. Mischa Fubler: Sure. After yesterday where we unfortunately ran a little bit short of time, based on the approach to delivering the questions, I am happy to accommodate. Maybe now is my colleague's chance to pontificate a bit while delivering the questions.

The Chairman: I think Senator Cunningham does have a further question.

Sen. Victoria Cunningham: I am not a pontificator.

[Laughter]

Sen. Victoria Cunningham: Although I could do because I am now about to talk about security.

Sen. Mischa Fubler: Ah.

Sen. Victoria Cunningham: So, page B-62 on IDT, I was not going to speak about the cyber incident, but I am going to talk about security.

The original 2024/25 security budget of $520[,000] was reduced to $177[,000], which is a 66 per cent cut. And now we are still seeing a decrease at $347[,000] when . . . and so I'm asking, Why is that when your first department objective is enhanced security measures? So, I just . . . since it's such an important part of the department, I found that a little odd.

And just interestingly, and obviously you talked about the apprenticeship programme and the vacant positions in like security analysts, systems analysts, whatever, what qualifications or certifications would be required for those security staff personnel? And how is the Government ensuring that they can give the training needed for those individuals, or are we going overseas?

Actually, [I have] another question for you, because you did mention the work permits and planning, How many work permits are in the IDT department? Given that it is like planning, there are some specialist roles and responsibilities, but how are we ensuring that we're training Bermudians in these CISO roles?

Sen. Mischa Fubler: Okay, and so the first one around security is a little bit on the asked-and-answered, . . . I think, right? We have identified the Ministry of National Security as the primary spot for tracking and funding the data security function. And as for the requirements for the job roles, I encourage not just my colleagues here, but everyone who may be interested in providing public service and has the relevant skill set to take a look at the Bermuda jobs board or the government employee posting for the specifics. And then I think also, without revisiting debate, I did provide a statement on that apprenticeship initiative wherein the apprentices will do kind of a round-robin through different departments, and the plan is to expand that programme to also accommodate the students completing the relevant certifications for the various roles.

But speaking from my kind of private work experience, it can be rather challenging to fill roles. We have been trying to hire some software developers for the team, and it has been something we have been working on for the better part of the year actually—quite a lot of interviews. There is significant demand in these roles, you're right. But I think we are continuing the pursuit of filling them because they are essential and the recent uplifts in salary and increases in allocated headcount help in that regard.

The Chairman: Senator Cunningham, a further question?

Sen. Victoria Cunningham: Thank you, Mr. Chairman.

Okay, so cybersecurity is now under National Security.

Sen. Mischa Fubler: Correct. And then there are also several other initiatives that complement the security like replacing legacy equipment and upgrading firewalls as well as the enhanced focus on end-user training because those in cybersecurity or information security will know the weakest link is always the person in the chair, not necessarily the computer.

At this time, if you are happy, I think I have a couple more responses.

Sen. Victoria Cunningham: Mm-hmm.

Sen. Mischa Fubler: How many work permits are in the IDT department? I would say . . . don't quote me on this, but they are going to do that. As the technical officer says, they are unaware of anyone on a work permit. There is an entirely Bermudian team in IDT with the full-time employees, which is commendable.

Sorry, I yield again. You were going to ask another question?

Sen. Victoria Cunningham: Yes, I was talking about cybersecurity coming now [under] National Security rather than IDT. But if there is another security breach, then we still need the backup servers and off-site backups and disaster recovery systems and all the rest of it. That still lies with IDT. Right?

Sen. Mischa Fubler: It is indeed a collaborative approach. The responsibility is a National Security initiative, but they are IT systems.

Sen. Victoria Cunningham: So that is where the—

Sen. Mischa Fubler: You saw the increase in headcount in that space as well.

Sen. Victoria Cunningham: Right, at the back of the [Budget] Book, page C-whatever it was. The acquisitions have . . . and that is where that is. So it is funding. Okay.

Then, I think one of my final questions is the last performance measure, page B-65 under Security, business unit 53090, where it says *conduct quarterly security awareness training*. And we have a revised—well, so I guess it is new this year—90 per cent target and a target next year of 90 per cent. As you have just said, the person behind the keyboard is the first line of

defence. It is a Bermuda rumour that the hack may or may not have occurred from someone opening a malicious link or attachment from an email. I think that that number should be 100 [per cent]. I think everyone should be subject to quarterly training.

Also, my second question to that is, What are the ramifications for failing that training?

Sen. Mischa Fubler: Okay, and so quarterly security awareness training—everyone completing it quarterly, I think, again, taking off my—

Sen. Victoria Cunningham: Or maybe half-yearly.

Sen. Mischa Fubler: —government . . . no, it's quarterly. We are working in a regulated industry in finance, and we are compelling users to complete the training quarterly to maintain our compliance.

But you know, sometimes somebody's on extended leave, or they're sick, or there is a critical project that causes them to complete it into the early days of the subsequent quarter, right?, like things happen. And so, 90 per cent is an achievable goal, call back to the S.M.A.R.T. goals that you have been calling for. And so, yes, ideally, 100 per cent of the people will complete the quarterly security access training.

I can endeavour to confirm the kind of methodology from my experience. It's typically reviewing some kind of content on a website and the like, and so as long as they are doing the quiz and watching the videos . . . I think we are going to meet the metric there, and then it gives an opportunity to exceed the goal.

Sen. Victoria Cunningham: And what about the ramifications if they fail it?

Sen. Mischa Fubler: That I will need to consult with the technical officers on. That's more of an operational question, though. Right? And so, I have no oversight over specifically that. Oh, yes, I have a response. You are locked out of the system if you do not complete your training. There you go. So, they cannot present the risk.

And then also, I don't want to [raise a] point of order (that feels a little too combative in this case), but we do not deal in rumour here in the Senate. And so, I will not make comment on that.

Sen. Victoria Cunningham: Fair enough. We will wait for that long-awaited report.

Mr. Chairman, that ends my questions.

The Chairman: Thank you, Senator Cunningham.

This seems like a good time to ask Senator Fubler to move the heads. But first of all, I just want to thank him very much for his brief presentation. And also thank you very much for allowing so much time for Senators to ask their questions. This has, I think, for everybody in this room, and for the listening audience, been a very, very useful session. So, thank you very much for that.

Now I'm going to ask you to move the heads.

Sen. Mischa Fubler: Sure thing, Mr. Chairman.

I move that Heads 9, 32, and 43 be approved as printed.

The Chairman: Thank you, Senator Fubler.

Is there any objection to the moving of those three heads?

Hearing none, we can agree to move them. Thank you.

[Motion carried: The Cabinet Office and Digital Innovation, Heads 9, 32, and 43 were approved and stand part of the Estimates of Revenue and Expenditure for the year 2025/26.]

[Crosstalk]

Sen. the Hon. Crystal Caesar: Okay, Mr. Chairman, that concludes the debate as it pertains to the scheduled heads. I now move that the following heads be approved as printed.

- Non-Ministry Departments—Heads 1, 2, 5, 56, 63, 85, 92, 98, and 101;
- Cabinet Office and Digital Innovation—Heads 13, 18, 51, 61 and 80;
- Ministry of Justice—Heads 4 and 75;
- Ministry of Finance—Heads 12, 28, 39 and 49;
- Ministry of Education—Head 41;
- Ministry of Economy and Labour—Heads 29 and 94;
- Ministry of Public Works and Environment—Heads 36, 68, 79, 81 and 82;
- Ministry of Tourism, Culture and Sport—Heads 48 and 52;
- Ministry of National Security—Heads 6, 12 and 45; and
- Ministry of Housing and Municipalities—Heads 90 and 53.

The Chairman: Thank you, Minister.

Is there any objection to the moving of those heads?

No objection. So those heads are now moved. Thank you, Minister Crystal Caesar.

Sen. the Hon. Crystal Caesar: Thank you. I have a bit more.

The Chairman: More—

[Laughter]

The Chairman: I'm sorry.

Sen. the Hon. Crystal Caesar: Mr. Chairman, I move that the Capital Account Estimates be approved and stand as part of the Bill.

I move that clauses 1 through 6 of the Bill together with Schedules A through C, inclusive, be approved and stand as part of the Bill.

I move that the preamble be approved.

I move that the title stand as part of the Bill.

I move that the Report of the Committee on the Bill entitled the Appropriation Act 2025 be adopted by the Senate.

The Chairman: Thank you, Minister.

Is there any objection to the movement of those items that she just referenced?

Hearing none, we can consider those moved.

Thank you, Minister Caesar.

[Motion carried: The Appropriation Act 2025, along with the Estimates of Revenue and Expenditure for the financial year 2025/26 were considered by a Committee of the whole Senate and passed without amendment.]

The Chairman: So, we can let out of Committee now. And for the last time this week, the seat goes back to Madam President. Thank you all.

[Pause]

Senate resumed at 7:00 pm

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

REPORT OF COMMITTEE

APPROPRIATION ACT 2025

ESTIMATES OF REVENUE AND EXPENDITURE FOR THE YEAR 2025/26

The President: Senators, the Report of the Committee has been received. And do you give approval for it to be adopted?

Yes. Good. So, the report has been adopted.

And I would like to take this opportunity to thank Vice President John Wight and Senator Tawana Tannock for chairing the Committees, the Appropriation Act this week. You have both done a stellar job. And I also thank all Senators who have participated. I think it's been a very busy week, but it's been a very effective week. So, thank you all for that.

We will now move on then with the rest of the agenda. I will just . . .

[Crosstalk]

The President: I thought you did this . . . we did not do it?

[Pause and crosstalk]

The President: We need to do the third reading and pass.

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

I move that the Bill be now read the third time.

The President: Is there any objection to the third reading?

No objection.

BILL

THIRD READING

APPROPRIATION ACT 2025

Sen. the Hon. Crystal Caesar: I move that the Bill entitled the Appropriation Act 2025 do now pass.

The President: Is there any objection to the passing of the Bill?

No objection. The Bill has passed.

[Motion carried: The Appropriation Act 2025 was read a third time and passed.]

The President: Thank you very much, Minister Crystal Caesar, spokesperson for Finance [in the Senate]. You have done a very good job today.

So, Senators, we will move on then with our agenda. We have other Bills to consider. Item No. 2 on our Orders of the Day is consideration of the Government Fees Amendment Regulations 2025.

And that is in the name of Senator the Honourable Crystal Caesar, spokesperson for Finance [in the Senate]. So, you have—

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I move that the Senate do take under consideration the Government Fees Amendment Regulations 2025 proposed to be made by the Minister of Finance in exercise of the power conferred by section 2 of the Government Fees Act 1965.

The President: Is there any objection to that motion?

No objection.

DRAFT REGULATIONS

GOVERNMENT FEES AMENDMENT REGULATIONS 2025

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, in the Pre-Budget Report tabled in another place in December, a number of tax reductions were outlined that were under consideration to ease the tax burden faced by residents and businesses. This Government has a history of ensuring that better fiscal performance results in meaningful relief for taxpayers.

Madam President, I now bring to this Honourable [Senate] one of the fee reductions promised within the Pre-Budget Report and the 2025 Budget Statement. Madam President, as stated in the 2025 Budget Statement, access to communication is essential for work, for education, for staying connected with loved ones. To ease the financial burden of mobile services, the Government will reduce the monthly fee on mobile phones by 50 per cent from $12 to $6. This measure will result in immediate savings for every mobile customer and is a part of our commitment to lowering the cost of essential services. This tax reduction will take effect from 1 July 2025 and is expected to reduce revenue by $2 million.

Madam President, the following fee within these regulations will be amended within the existing head in the revised 2025 Fee Schedule as follows:

- Head 76 (Telecommunications Act 1986), provisions section 1(e)(iv).

Thank you, Madam President.

The President: Thank you, Minister Caesar.

Would any Senator care to speak on these Regulations?

No. Hearing none. It's over to you, Minister.

Sen. the Hon. Crystal Caesar: Sorry, give me a second, Madam President.

[Crosstalk]

Sen. the Hon. Crystal Caesar: I move that [Standing Order] 26 be—

[Pause and crosstalk]

Sen. the Hon. Crystal Caesar: Madam President, I move that the said draft Regulations be approved and that the following message be sent to His Excellency the Governor.

"May it please Your Excellency, the Senate having had under consideration the draft Regulations entitled the Government Fees Amendment Regulations 2025 proposed to be made by the Minister of Finance in exercise of the power conferred by section 2 of the Government Fees Act 1965 has the honour to inform Your Excellency that the Senate has approved the said draft Regulations."

The President: Senators, do you give your approval?

Yes. Thank you. A suitable message will be sent.

[Motion carried: The Government Fees Amendment Regulations 2025 were approved.]

The President: That takes care of Item No. 2 on our Orders of the Day. Item No. 3 we did earlier, yes.

So, we move on to Item No. 4 which is the second reading of the Land Tax Amendment Act 2025 and that is in the name of Senator the Honourable Crystal Caesar, spokesperson for Finance [in the Senate].

Senator . . . Minister Caesar you can have the floor when you are ready.

BILL

SECOND READING

LAND TAX AMENDMENT ACT 2025

Sen. the Hon. Crystal Caesar: Madam President, today I am presenting to this Honourable Chamber the Land Tax Amendment Act 2025. This Bill will amend the Land Tax Act 1967 by decreasing the base rate of land tax for residential units.

Madam President, as the Honourable Premier and Finance Minister stated in the budget speech, Bermuda's land tax is a significant revenue earner for the Government but can also represent a burden for homeowners and renters alike.

In 2019, a new base rate was introduced and set at $300 a year. Given the Island's fiscal progress, more relief can be provided. The Government will reduce the base rate of land tax from $300 per year to $150. This reduction will apply to all homeowners and renters who pay land tax.

Madam President, as Senators in this Honourable Chamber are aware, annual land tax is managed in two periods from 1 July to 31 December, and 1 January to 30 June each year. The proposed change to the land tax base rate will go into effect as of 1 January 2026. This ensures that the Office of the Tax Commissioner has sufficient time to make the necessary adjustments to billing amounts and notices to be provided to the impacted homeowners.

Madam President, we hear the cries from our people who are finding it difficult to navigate our economic landscape and offer assistance as we can. This reduction will assist homeowners and renters.

I will also add, Madam President, that the majority of the workforce, which we can safely assume also includes a number of homeowners, have seen their taxes decrease in prior fiscal years. Having done this and achieved balance, we believe that this is the right time to provide this relief.

Thank you, Madam President.

The President: Thank you, Minister.

Would any Senator care to speak on this Bill?

Sen. Marcus Jones: Thank you, Madam President.

The President: Marcus Jones, Opposition Leader in the Senate, you have the floor.

Sen. Marcus Jones: Thank you, Madam President, and thank you, Minister of Education, spokesman for Finance Caesar. We do support this Land Tax Amendment Act for 2025. Any way that we can find relief for our fellow citizens in times of hardship and cost of living being at the status that it is in right now, we would agree and concur that this amendment pass.

Thank you, Madam President.

The President: And thank you. Would any other Senator care to speak on this Bill?

Hearing none, then Minister Caesar, you have full support.

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill entitled the Land Tax Amendment Act 2025 be now read a second time.

The President: Is there any objection to that motion?

No objection.

SUSPENSION OF STANDING ORDER 26

Sen. the Hon. Crystal Caesar: Madam President, I move that [Standing Order] 26 be suspended in respect of this Bill.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing Order 26 suspended.]

BILL

THIRD READING

LAND TAX AMENDMENT ACT 2025

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill entitled the Land Tax Amendment Act 2025 be now read a third time.

The President: Is there any objection to the third reading?

No objection.

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill do now pass.

The President: Is there any objection to the passage of the Bill?

The Bill is passed.

Thank you, Minister Caesar.

[Motion carried: The Land Tax Amendment Act 2025 was read a third time and passed.]

The President: Senators, we will now move on to Item No. 5 on our Orders of the Day, and that is the second reading of the Payroll Tax Amendment Act 2025. And that is also in the name of the Honourable Crystal Caesar, Minister and spokesperson for Finance [in the Senate].

BILL

SECOND READING

PAYROLL TAX AMENDMENT ACT 2025

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

I am pleased to present to this Honourable House the Payroll Tax Amendment Act 2025. This Bill will make amendments to both the Payroll Tax Act 1995 and the Payroll Tax Rates Act 1995.

Madam President, the effect of these amendments is to exempt the employee portion of payroll tax on payments made to employees on account of redundancy or otherwise in connection with the permanent termination of employment.

Madam President, this Bill represents our commitment to supporting employees during the uncertainty that comes with job losses. By providing payroll tax relief on redundancy and like payments, it ensures that more money stays in the hands of those affected. This Government is committed to providing relief and assistance to the people who need it most.

Madam President, the first amendment will establish a special provision in the Payroll Tax Act for remuneration paid to an employee in connection with the permanent termination of employment on account of redundancy or otherwise. Under the current legislation, such payments would be subject to payroll tax on both the employer and employee portions for up to three years following termination. This amendment will now exempt those payments from the employee standard rate bands, thereby providing meaningful relief to the employee during a critical period of transition.

Madam President, the Second Amendment pertains to the Payroll Tax Rates Act 1995, which currently outlines tax based on employee rate bands. This amendment introduces a significant change in prescribing a zero percent rate on the employee portion of payroll tax for remuneration paid in connection with the permanent termination of employment.

Madam President, in conclusion, I wish to reaffirm that this government remains steadfast in its commitment to listening to the people. We continue to act with fiscal responsibility and sound governance while delivering meaningful relief where it is most needed.

Thank you, Madam President.

The President: Thank you, Minister.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: Before I present it to the Senators, I would just like to acknowledge and to welcome [the Honourable] Minister Diallo Rabain, the Minister for the Cabinet Office and Digital Innovation.

Welcome you, sir.

[Second reading debate, continuing]

The President: Would any Senator care to speak on this Bill?

Sen. Marcus Jones: Yes, Madam President.

The President: Senator Marcus Jones, you have the floor.

Sen. Marcus Jones: Thank you, Madam President.

The Opposition . . . we definitely support this amendment to the payroll tax. This is an example of a targeted tax break that makes sense, and so we support it.

Thank you, Madam President.

The President: Thank you, Senator Marcus Jones.

Senator Cunningham, I see you. You have the floor.

Sen. Victoria Cunningham: Thank you. I do have one question, as this actually, unfortunately, related to me a few years ago.

But while you have got the government statutory amount for redundancy pay, some companies will pay over that. So, I'm just wanting to make sure that this Bill would still reflect any redundancy pay and whether or not employers might add final leaving bonuses and things like that. It's just a case of how it would all kind of work out.

[2]And my second, I guess, supplemental to that would be, would it apply to (what I have never had) a golden handshake or an executive severance package? And is there going to be a cap or a threshold on the maximum amount that you would be exempt from payroll tax? Thank you, Madam President.

The President: Thank you, Senator Cunningham.

[Pause]

Sen. the Hon. Crystal Caesar: I would like to answer the second question first, if you do not mind, Madam President.

The President: Not at all.

Sen. the Hon. Crystal Caesar: The legislation actually does speak to . . . I am sorry, a tax on the statutory amount and does not speak to amounts over that. But we are just seeking . . . if you could just ask your first question again, please.

We are just seeking clarification.

Sen. Victoria Cunningham: So my first question is, as I understand it, currently the redundancy pay, statutory is two weeks per year, up to 26 weeks, I think. So if the employer making the employee redundant ends up doing three weeks per year, or there being no maximum, they have worked somewhere for 30 years, they just keep going, would the tax be on top of that statutory? And I think you have kind of just answered it.

Sen. the Hon. Crystal Caesar: Yes, yes.

Sen. Victoria Cunningham: Would there be . . . would that extra week be payroll taxed and two weeks that are statutory be not?

Sen. the Hon. Crystal Caesar: Right. So yes, I think the answer to the previous question would also inform the answer to this.

The statutory amount obviously must be complied with. And if an employer, you know, wanted to be that much more gracious, then that is not necessarily subject to the tax.

And I believe that's it.

The President: Yes. Thank you.

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill entitled Payroll Tax Amendment Act 2025 be now read a second time.

The President: Is there any objection to the second reading?

No objection.

SUSPENSION OF STANDING ORDER 26

Sen. the Hon. Crystal Caesar: Madam President, I move that [Standing Order] 26 be suspended in respect of this Bill.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing Order 26 suspended.]

BILL

THIRD READING

[2] See Point of Clarification on page 360

PAYROLL TAX AMENDMENT ACT 2025

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill entitled the Payroll Tax Amendment Act 2025 be now read a third time.

The President: Is there any objection to the third reading?

No objection.

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill do now pass.

The President: Is there any objection to the passage of the Bill?

No objection. The Bill is passed.

Thank you, Minister and thank you, Senators.

[Motion carried: The Payroll Tax Amendment Act 2025 was read a third time and passed.]

The President: We will now move on to Item No. 6 on our Orders of the Day. And that is the motion to be moved by Senator Mischa G. Fubler, the Junior Minister for the Cabinet Office and Digital Innovation.

Senator Fubler, you have the floor.

MOTION

CITY OF HAMILTON PLAN 2025

Sen. Mischa Fubler: Thank you, Madam President.

I move that the Senate do now take under consideration the following motion:

BE IT RESOLVED that the Senate approves the City of Hamilton Plan 2025, pursuant to the provisions of section 11 of the Development and Planning Act 1974.

The President: Is there any objection to that motion?

No objection.

Sen. Mischa Fubler: Madam President, we are at a turning point and the way we think about, plan for and build the future of Bermuda's capital. I rise today to move in accordance with section 11 of the Development and Planning Act 1974 that this Honourable Chamber consider and approve the City of Hamilton Plan 2025, a modern and ambitious planning framework designed to transform our city into a place that is not only functional, but also vibrant, people centred and economically resilient.

Madam President, this Plan has undergone a robust consultation process and builds on the successful implementation of the North East Hamilton Local Plan 2022. It reflects a new way of thinking that embraces flexibility, sustainability and strategic investment. This Plan represents a shift from outdated prescriptive planning policies, propelling us boldly into a more sustainable, adaptable and human centred approach to urban development.

Let us begin with what has rightly been the most discussed element: building heights in the city of Hamilton. There is no question this is the elephant in the room. The City of Hamilton Plan 2025 removes the rigid numerical height cap formerly tied to the cathedral at 138 feet OD (ordinance datum) and introduces in its place a merit-based design led framework. This has led some to ask, *Well, does this mean that someone can build a 30-storey tower with no oversight?* Or, *What is the maximum building height in the city once the City Plan 2025 comes into effect?*

Madam President, the absence of a fixed number does not imply a lack of control. It signifies that control is now linked to context, design quality and public benefit rather than a uniform rule that treats every site identically. Under this new framework, any building, whether it is 10-, 15-, 25- or more storeys must earn its place on the skyline. This means undergoing a visual impact assessment, submitting a robust design statement, proving it adds value to the public realm, walkability and the urban context.

The Plan introduces a responsive discretion-based framework. Height will be assessed based on location, design quality, context and the proposal's overall contribution to the city. Proposals for tall buildings will not be automatically rejected, nor will they receive rubber stamp approval. They must justify their height. This is not deregulation. It is better regulation.

Madam President, the height limit based on the cathedral served its purpose at one time. However, in the 21st century, in a city where the economic centre is shifting, housing is urgently needed, and inward investment must be attracted. Freezing the skyline to protect a single landmark is no longer practical or sustainable. Our ambition is to build up and build well. This Plan makes that possible.

Madam President, let us not reduce the Plan to just height. It is about much more. This Plan reflects a profound strategic rethinking of how a modern capital city should function. The former 2015 Plan, while valuable in its time, was based on a conventional rigid zoning approach that separated uses, fixed parameters and often resulted in delays, appeals and frustration among investors and developers.

Madam President, the City of Hamilton Plan 2025 is not just a technical document, it is a vision statement for what our capital city can become. It reflects a shift in how we think about urban life, not merely in terms of buildings and roads, but in terms of people, experience and purpose. It envisions Hamilton as a living city, one where housing is accessible, culture and commerce thrive side by side, streets come alive after 5:00 pm and public spaces foster community, creativity and care.

At its core, this Plan delivers some key priorities. It is about placemaking, ensuring that Hamilton becomes a place where people want to spend time, not

just pass through. It is about housing, making the city not only a workplace but a vibrant neighbourhood with diverse residential opportunities.

It is about design, encouraging high-quality architecture that respects heritage but is not bound by replication. It is about sustainability, not just mitigating our impact on climate change but adapting to it through better materials, more innovative infrastructure and climate-conscious design. And crucially, it is about reform, aligning our planning goals with the streamlining of permits, processes and timelines to make good development easier to deliver.

Madam President, the City of Hamilton Plan 2025 is not solely focused on what is constructed but also on how swiftly, effectively and equitably we facilitate its implementation. It is in line with the Government's broader commitment to modernising public services and unlocking private sector potential through more intelligent and responsive governance.

As a result, this Plan will deliver:

- fewer unnecessary planning appeals as clearer policy guidance and earlier engagement reduce ambiguity;
- shorter decision timelines supported by pre-consultation;
- clearer criteria and ongoing reforms to the approvals process;
- greater scope for investment opportunities as underused sites and restrictive zoning rules are replaced with strategic direction and design flexibility; and
- a more agile and responsive urban development system capable of adapting to the changing needs of Hamilton and Bermuda more broadly.

Madam President, we heard during the House debate—or in another place—and likely will hear again today several valid questions. Allow me to address just a few particularly relevant ones.

On parking in the retail core. The Plan prioritises pedestrians to support retail recovery. This is a deliberate choice grounded in global urban best practice. Retail requires foot traffic, not congestion.

On heritage. There are fewer than 10 listed buildings in the city. The Plan endorses innovative design that respects the context rather than attempting to freeze time.

On investor confidence. With the introduction of guidance notes, pre-consultation tools and improved communication, developers will have greater clarity from the outset, making the city not only more appealing for development but also easier to navigate.

Madam President, what we are approving today is not a panacea. It will not on its own fill every vacant lot, repair ageing infrastructure or eliminate economic risk, but what it will do is unlock the potential for Hamilton to grow intelligently, sustainably and ambitiously.

It provides us with the policy tools, the clarity, and the momentum to pursue a bold new direction for our capital. Let us adopt this Plan not because we want to build higher, but because we want to build smarter. Not for change's sake, but because standing still is no longer an option. Not just to enable development, but to reimagine Hamilton as a city where people live, thrive and belong. Let this be the moment where Hamilton begins to rise, with purpose, with vision and with unity.

Thank you, Madam President.

The President: Thank you, Senator Mischa Fubler, Junior Minister for the Cabinet Office and Digital Innovation.

Would any Senator care to speak on this motion?

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Yes, thank you, Madam President.

I find myself in the unpleasant task of criticising something that both parties have unanimously supported, but when I read the Plan, I do have some grave concerns. Those come from, I guess, both facets of my background—my Human Rights Commission hat, but also my international business hat.

When I look at the stakeholders that were consulted, nowhere did I see any Human Rights Commission or the Ministry of Youth, Sport and Seniors, and nowhere did I see any of the international business organisations like ABIR and ABIC.

The reason why this is important to me is that Bermuda, especially from Hamilton Princess right up to the middle of Front Street, is known as colloquially “the billion dollar square mile” because that's where the businesses are located that bring in such a large portion of our income, our GDP.

I guess my first question is, What has been the response from the international business stakeholders to this redevelopment of the land? Do they have any concerns about access, about pedestrianising the land? I just would like to know if that has been factored in and what's been the response.

The second is with regard to disability. We know we have talked about pedestrianising it, but let's just be frank and honest, right? Not everybody can walk the way that we walk, so when we talk about making sure that we have pedestrian lanes, are we also making sure that there is a clear way for disability vans for people who have disabilities to come in, that there is access? I haven't seen a study or impact on those people with disabilities and the way that this will be accessible and enhance their experience.

And then the third is a subsequent [question]. If we are expecting people to become pedestrians, I would assume . . . and I know the parking issue is . . . you said that will be addressed, but I've also seen in the literature that the intent is almost to make it more walk-to-work or more walkable. So how are we

accommodating for that with our public transportation schedules? Will there be more ferries to and from the City of Hamilton? Will there be more buses to and from the City of Hamilton? If we are expecting people to amend the way that they move . . . they are mobile, how are we supporting that with subsequent amendments?

And, you know, I listened to the House debate and I heard MP Swan talk about Marsh Folly being able to be the new Central Park, and all of a sudden I had flashbacks to 1983 and I was at West Pembroke School and we were told that the dump was going to be this fantastic, fantastic centre of urban greenery. Right? So, I felt like saying, *Haven't we been here before?*

So those are my concerns. And like I said, I don't like to be a naysayer because everybody else is patting each other on the back saying this is fantastic, but I do have grave concerns in those areas.

The President: Thank you, Senator Tannock.

Would any other Senator care to speak on the motion?

Do you have a response?

Sen. Mischa Fubler: I do. And so, to Senator Tannock's first question around engaging with stakeholders, we conducted substantial public consultation and the Plan was given an opportunity for any interested party to make comments. I actually recall joining one of the live streams that they held with some of the technical staff from the Planning Department, and I hope that some of the agencies that you referenced, especially around human rights, were engaging in that consultation. Many key stakeholders were also consulted directly.

And while I await some specificity around who those key stakeholders were, around the pedestrianisation, this is the Plan. It's not the city changing the current layout. It would be for new development or renovation. All new development is required to include accessible design. This is further reinforced through the building code after planning approval is granted, and the building permit is issued . . . or being considered.

And I think we will need to . . . okay, so changing hats here from the Cabinet Office to the Ministry of Tourism, Transport, Culture, and Sport, I think there is a concerted effort to enhance the public transit. We highlighted during the debate on Wednesday around the addition of two new ferries added to the fleet and the intention of retiring older public transit vehicles so that we increase the reliability and enhance that public service, specifically around the transport.

And I guess to answer the question, the comment around the Central Park and the dump . . .

[Laughter]

Sen. Mischa Fubler: It was at one point. It's no longer that, right? And so I am unfortunately unable to give comment to that in this debate because it's outside of the city limits and not within the remit of this Plan. But I will say that around parking specifically and accessibility, I was reading through the Plan and it made this assertion around there is surplus parking. I said, *But where?* And so then I have to . . . but there is some. And I read the . . . let me pull it up here, I have it in my notes. The City of Hamilton Plan Survey, and they did some rather extensive estimation. They called it "estimation" because they didn't go down and count every spot, but they leveraged both planning records and Google imagery from 2021. And there are 1,755 private on-site, non-residential parking spaces within the limits of the City of Hamilton and a further 1,818 public off-street car parking spaces, which are available. That's quite a lot, right?

There are 3,573 public and private non-residential car parking spaces within the city and then a further 366 just along the city boundary, including places like Woodlands Parking Lot, BAA, the Tennis Stadium and Dutton Ave. And so, I think the parking concerns should be allayed in that regard. And I don't know how many of you utilise the Bull's Head parking lot. I work in that area. And unless I'm very late, even when I am rather late, I can still find significant parking on the top floor, which I do try to avoid to stay out of the sun. But the salient point being that I think the parking is handled.

I do take your point around the accessibility. And so we do have a number of handicapped parking spaces. And I do note sometimes I see consternation on social media from folks who are not disabled saying that there's too many of them. But I think I would kind of agree with you as well. And so I'm glad to see in the responses that there is consideration made to all planning proposals to ensure that the new development has accessible design. And accessibility within the public realm falls within the remit of the Corporation of Hamilton. And the Plan fully supports inclusive design. Comprehensive studies of parking need will be required, which will include accessible parking.

With this kind of shift in behaviour and the impact on the city, again, I did some additional research because we were originally going to debate this on Tuesday. And you look at cities like Barcelona, and they did a significant change where they drastically reduced the ability or the ease of driving your vehicle through the city. And they saw significant revitalisation in the city. And there are many other instances. And so given kind of our ageing population and challenges with health, we may need to adjust somewhat there. But I think encouraging walkability in the city will be net positive, even with having to consider the accessible design for those of us who are less mobile.

I have some more responses from the technical officers around consultation. And so just to name a few of the key stakeholders, they included the Chamber of Commerce, the Corporation of Hamilton, all government stakeholders, the Institute of Bermuda Architects, some non-governmental organisations as well.

They had several Facebook Live sessions. I alluded to one that I joined because, for the benefit of the listening public, my undergraduate degree is in urban studies, which is a combination of city planning and sociology. So learning about how cities have developed over time and kind of some guiding principles or best practices for developing vibrant and sustainable cities. And so I was rather excited to see this is the direction of travel that the city is moving into.

From the technical officers who developed the brief and the Plan, unfortunately, the concerns around the transport regarding pedestrianisation is outside of their remit. But as I briefly mentioned, the Department of Public Transportation and Marine and Ports are both in this budget, even allocating funding to enhance the public transportation service as well.

And so hopefully I have answered your questions, but please let me know if you have any supplementaries.

Sen. Tawana Tannock: I do have a supplementary question. So the first is regarding parking spaces. So you mentioned that cumulatively there are about 3,500. Was that your estimation, something like that?

Sen. Mischa Fubler: That is the Planning Department's estimation. They did a survey in the lead up to developing the plan, the City Survey Report from January 2024. And with the leave of Madam President, I can read in a section from page 216.

Sen. Tawana Tannock: Well, I actually have a . . . so I guess my follow-up is that number means nothing to me because I don't know how many cars require parking. I don't know how many cars come into the city every day. I don't know if that's a sufficient number or if it's too little or too low. I wanted if you had that information, how many vehicles that require parking come into the City of Hamilton every day?

Sen. Mischa Fubler: Sure. Madam President, not for us to get hung up specifically on the parking, maybe my diversion into that space was not the right approach. But I will also note in the City of Hamilton Plan that the limitations on parking there speak to requiring any new parking on site to conform with the kind of strategic direction that the city takes for parking.

They are looking to have a strategic approach to how we design new parking. And when you look at the vibrant cities internationally, a significant proportion of the people that live there, they don't even own a car. You look at New York City and they had a subset, the commuters basically saying, *hey, we shouldn't have congestion pricing.*

But the people that live in New York, they don't mind, they use transit, they walk around and we are looking to have significantly more people living in the city. That's part of the reason why the plan removes that cap on the building height to try and encourage more people living and working in the city. And I think that the right approach as to the number that's needed, I guess, need is of course subjective. Does everybody need to drive into the city? I would argue no. And I think it will be easier for people to avail themselves of the public transportation as we continue to enhance that service as well.

The President: Senator Fubler—

Sen. Tawana Tannock: Sorry. And I just did have one supplementary question with regard to the consultation of stakeholders.

Your response was that you are not sure if the international business community participated in those consultations and you are also not sure whether or not the Office of Disability or Seniors or the Human Rights Commission participated in those consultations.

Sen. Mischa Fubler: Correct. I personally am not, but I am consulting with the technical officers who conducted the consultations. And to use their words that outside of those key stakeholders that I enumerated specifically, they say, *The list goes on"!"* (exclamation point). So, I assume that several other groups were consulted. The ABIR and ABIC are arguably also represented by the Chamber of Commerce, I would hope.

Sen. Tawana Tannock: No, they are not. I am the deputy chairperson of ABIC.

Sen. Mischa Fubler: Oh, okay.

Sen. Tawana Tannock: So I can tell you we are not represented by the Chamber of Commerce.

Sen. Mischa Fubler: Okay, I am sorry for that. And so I do not know if this is appropriate, but I will ask, were you consulted?

[No audible response.]

Sen. Mischa Fubler: No? Okay, so I will endeavour to provide a more substantive response in writing to that around which case stakeholders were consulted directly.

But just to hit again on the point that the consultative process was rather involved and appeals were made to all members of the public to participate in the process, including those several Facebook Live sessions and the virtual meetings with many groups, including architects, agents, real estate agents, et cetera. And I guess again, from kind of a personal perspective, I know the associations like ABIC and ABIR are valued partners in the international business space.

But I think the kind of primary motivation for how we shape the city for the next decade plays to be people centred. And so hopefully they participated. They were invited, but I do not know if we should add

kind of primacy or precedence to them being consulted directly.

Sen. Tawana Tannock: Thank you, Senator Fubler. I always enjoy having discussions with you. I appreciate your feedback.

[Laughter]

The President: Senator Fubler, it's left to you to pass your motion.

Sen. Mischa Fubler: Thank you. And so . . . what's the one I got here? All right.

Madam President, I appreciate the strong support for the Plan, from many of my colleagues, and the challenging, thought-provoking questions that have been raised by the Independent Senator. They were very welcome. I think it is important to challenge ideas so that we can arrive at what is the best option amongst the ones we have. And her questions especially highlight the importance of getting this right, not just on paper, but in practice.

And while this plan does not contain all of the answers as highlighted during the question-and-answer period, it provides the framework and tools for us to respond to the evolving needs of our city. I take seriously the issues raised today and commit to collaborating with stakeholders to ensure this Plan delivers meaningful outcomes that today mark the beginning of that process.

And Madam President, I now move that the motion be approved.

The President: Is there any objection to the approval of the motion?

No objection. The motion is approved.

[Motion carried: The City of Hamilton Plan 2025 was approved.]

The President: Thank you, Senator Fubler, and thank you, Senators. We will move on.

MOTIONS

The President: There are none.

QUESTION PERIOD

[Recommitted]

The President: And before we move on to item 15, Congratulatory and/or Obituary Speeches, I would just like to inform Senators that Minister Caesar, in her capacity as spokesperson for Finance [in the Senate], to provide answers to questions raised on the Bill, the Customs Tariff Amendment Act *[sic]* earlier.

She does have those answers for you, and I would just like to make a comment, and that is, prior to Minister Caesar providing her answers, I want to advise that there will be no supplemental debate as the Bill has already passed. She is only providing the answers to the questions posed this morning as she announced that she would do.

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

The President: Senator Caesar, you have the floor.

BERMUDA MONETARY AUTHORITY ANNUAL REPORT 2024

Sen. the Hon. Crystal Caesar: Thank you, Madam President, and it's actually the Bermuda Monetary Authority Annual Report [2024] questions that I will be speaking to. And I do thank the technical officers for providing this information in such an efficient and timely manner so as to provide the responses today.

I will read the question and then the answer provided.

[3]The question was, *How does the Bermuda Monetary Authority manage the rapid expansion of digital finance growth in Bermuda with robust consumer protection?* The answer is that the BMA ensures effective oversight of Bermuda's rapidly evolving digital sector through a comprehensive and adaptive approach. This includes a specific focus on ensuring that licenced entities are adhering to their conduct obligations to treat customers fairly. The BMA continues to update the framework to address emerging risks and align with international standards.

With the growing sector, there comes increased fee revenue which allows for a growing team that closely supervises all licenced FinTech firms and supports innovation through the regulatory sandbox. It should be noted that our BMA supervisors are very experienced in the FinTech sector as the BMA has been supervising this sector since 2018.

The BMA actively monitors the market to ensure all relevant activities are appropriately regulated and has strategically developed relationships with other regulators through a memorandum of understanding which will assist with effective oversight and also is a member of other regulatory bodies such as IOSCO, FSB Regional Consultancy Group, Global Financial Innovation Network, and they focus on emerging issues assisting the BMA to keep the regulatory framework and applications current.

There was another question, Madam President, with regard to executive compensation. *Given the*

[3] See Parliamentary Question asked by Senator Marcus Jones on page 286

dramatic increase in compensation and board fees, what benchmarks or standards were used for the increases in compensation? And the answer is that in order to obtain and maintain requisite talent that allows for the BMA to achieve a globally recognised status, such as equivalence under the EU's Solvency II Directive and recognition by the US NAIC, for which very few jurisdictions have achieved, the BMA uses benchmarks that involve comparable foreign regulatory bodies and also local factors given the BMA is also in competition locally in a number of skill set areas.

Salaries and benefits have grown year over year, proportionate to the change in the BMA's headcount. The BMA's recognition by foreign regulators ultimately benefits Bermuda and the financial sector, allowing financial services companies to set up in Bermuda and operate globally with minimum overseas hurdles such as reduced collateral requirements being imposed upon them by other jurisdictions. This provides this jurisdiction a competitive advantage, making it more attractive for financial services.

Assessors not only review whether regulatory frameworks meet the standard, but assessment also includes both the quantity of staff and their respective skills to implement the frameworks. The BMA is assessed by international standard setters, and it is required to have a complement of staff that is sufficient enough to regulate and supervise the given size, nature, and complexity of the business it regulates. Not only does Bermuda have one of the largest insurance markets in the world, but it is also the home of four designated international active insurance groups (IAIGs) that are subject to the highest international standards and scrutiny.

Anything less than the required staffing complement, both in number and skill sets, would negatively affect Bermuda's reputation and result in Bermuda not being viewed as well as its peers. Therefore, appropriate staff and corporate governance of the BMA is required.

The year-over-year variance in compensation is largely attributed to increases in headcount due to the aforementioned explanation. The board compensation is part of a regular assessment of the BMA's board effectiveness and includes a review of both performance and skill sets. A strong contributor to the organisation's success is that the board members are fairly compensated for their oversight of the BMA's strategy, risk, and management.

Compensation remained fairly static in the recent past years. Similarly, the salary for the CEO's position had been the same for approximately the last decade prior to the 2024 increase.

I believe I answered the question with regard to the nature of staff, whether they are local versus work permit holders. I answered that earlier today.

Finally, the last question is information sharing with regard to the corporate income tax. *What is the level of information shared by the BMA with the Ministry of Finance and the newly formed CIT Commission with regard to entities that have declared deferred tax assets to the BMA? Does the BMA provide feedback on this?* The response is that the BMA continues to cooperate with all local agencies, including the CIT, to the extent that it is allowed under the law. Therefore, cooperation has included the sharing of best practices and other capacity-building information.

The BMA does not have statutory powers to share information with the CITA regarding confidential licensee information. However, the authority does have the statutory power to share information with the Ministry of Finance and may share any information requested by the Ministry of Finance that is required to assist in carrying out its statutory duties and functions.

Thank you for your indulgence, Madam President. I believe I have answered the questions from today.

The President: Thank you, Minister Crystal Caesar. We appreciate you taking the time to get the answers and to provide it. We will now move on to—oh . . .

POINT OF CLARIFICATION

[Payroll Tax Amendment Act 2025]

Sen. the Hon. Kim Wilkerson: Madam President, in the spirit of moving on, I have a point of clarification—

The President: Yes.

Sen. the Hon. Kim Wilkerson: —and that was in response to a question asked by Senator Cunningham in relation to the Payroll Tax Amendment.

I think her specific question was about whether there was a cap on the remuneration. My colleague, Senator Caesar, was answering there is no cap, but we still thought it was under the statutory section.

I did have to look it up, Senator Cunningham, and it is not. It is just tied to remuneration under 7(1)(c) of the primary Act, which is the Payroll Tax Act 1995, which really refers to *any money that is in connection with the termination*. Whether your golden handshake might be eligible is a question of the particular contract, but if the remuneration is in fact tied to the termination of the employment or the redundancy, the employee portion of the tax is waived. The employer will still have to pay its share on your hefty handshake. Thank you.

The President: Thank you, Minister Wilkerson, for giving that [clarification].

Senator Lindsay Simmons, you have a—

[Inaudible interjection]

The President: Yes. We will move on now.

Senator Lindsay Simmons, you have indicated you—

Sen. Lindsay Simmons: Yes, Madam President.

The President: —want to speak. You can speak now.

CONGRATULATORY AND/OR OBITUARY SPEECHES

Sen. Lindsay Simmons: Thank you, Madam President.

First of all, I wanted to highlight and congratulate Tahjae Welch. Tahjae won the international award, the FMI Food Industry Association 2025 Store Manager Award. He . . . it was a global pool of hundreds of entrants. Mr. Welch competed, and then once he won that pool, he then competed against two other finalists in the International Retailers category and won. But I wanted to highlight, if you do not mind, Madam President, something that he said that I think should be heard—not just seen but heard. He said, "To be recognised on a global scale in the grocery industry just shows other young males of the community that there is still a young man out there doing positive things."

He added, "Leading by example—it makes a big impact."

He works at A1 in Paget. His parents were there to congratulate him. His MarketPlace family was there, and friends and family were there. This is a huge accomplishment, especially in a time when we have so many negativities out there with our young Black males. He's the youngest manager to work in The MarketPlace. So I just want to, again, congratulate Tahjae Welch for his award that he won, because that's phenomenal.

On another note, Madam President, I would like to give condolences to Clyde Darrell's family. When I started to run in constituency 10, I was told to come to Mr. Darrell, and Mr. Darrell welcomed me into his home, and he had my back. His whole neighbourhood, he would send them messages and let them know that I was there. And he was the reason why I started collecting the trash on Bridle Hill. He told me about the issues on Bridle Hill. So I want to say condolences to his wife, Dawn Darrell, his daughter, Katrina, his son, Clyde Jr., his grandchildren, Josiah, Anaiah, Aaria, and Aiden Darrell. May he rest in peace.

I also want to give condolences to the family of Ralph Eugene Bean, Sr., known as "Gumbo." He was an intricate part of the sports community, especially in our village. So condolences to his wife, Carol Bean, his son, Ralph Jr., and his daughter, I know as Nikki, but Robin Nicole Smith, her husband, Clay, and their grandchildren.

I also want to give condolences to the family of Brackston (Braxton) Ronald Llewellyn Simmons. He was a proud father of Linda Bogle-Mienzer, her wife, Christine, Roseann "Buffy" Mienzer, as well as his grandchildren and also . . . the whole family. So condolences to the Simmons-Mienzer family.

And the last person I wanted to give . . . well, two more, sorry . . . to give condolences to Chriss Russell Thomas and his family on the passing of Chriss to his son, Chrishan, who is my cousin, and all his family and friends condolences.

And lastly, I would like to give, sorry, two more. I want to also give condolences to the family of Honnee Smith, who tragically lost her life, to her aunt Ashley. Condolences to you, Callahj, and Jenny. You guys are in my prayers—and her daughter, Halia.

And lastly, I promise, I want to give condolences to the family of Olive Layne. Olive also lives in constituency 10. And I just wanted to give condolences to her son, Cyril, her daughter-in-law, Kenlene Steede, her grandchildren, Moses Steede, and to the whole family. May she also rest in peace.

Thank you, Madam President.

The President: Thank you, Senator.

I see your hand, Senator Victoria Cunningham. You have the floor.

Sen. Victoria Cunningham: Well, I did not think I was going to be here tonight, so I did them a little early. But I want to now congratulate our Gombey Warriors for their amazing 5-0 victory.

[Desk thumping]

Sen. Victoria Cunningham: They are one step closer to the World Cup. I think Bermuda, the entire Island, is going to be behind them. I want to particularly highlight Zeiko Lewis, who's a young man I've been working with, who scored at the 12-minute penalty on his 31st birthday. So, congratulations to the entire team, the manager of the team, I think it's coach Michael Findlay. And I want to say Bermuda is proud of you. So, let's keep going.

The President: Yes.

Sen. Victoria Cunningham: And secondly, even though she just beat me to the punch, I would like to wish our Senate colleague, Lindsay Simmons, a happy birthday for tomorrow.

[Desk thumping]

Sen. Victoria Cunningham: Thank you for skilfully handing two Ministry briefs today.

The President: Yes, absolutely.

Sen. Victoria Cunningham: You were complaining about how much speaking you could do. Well, you could just give us time for more questions and then you wouldn't have to speak so long.

[Laughter]

Sen. Victoria Cunningham: But I think you deserve a well-deserved break. And thank you for the cake.

The President: Would any other Senator?

Yes, Senator Tawana Tannock, you have the floor.

Sen. Tawana Tannock: Yes. Thank you, Madam President. I would just like to send get well soon wishes to my mom who is hospitalised. I was not able to visit her today because I was in this Chamber. But I know . . . if I know her, she is probably listening. So Mommy, get well soon. I love you.

The President: And we will join you in wishing her well, too.

Would any other Senator care to—Senator Crystal Caesar, you have the floor.

Sen. the Hon. Crystal Caesar: Thank you, Madam President. I know that these two gentlemen in particular have been mentioned in another place, but I thought it fitting to end, also earlier this week.

But I would like to pay my respects to the families, firstly, of counsellor and former Senator and lawyer Larry Scott. I pay my respects to his family in that he was very much well known for being a drive for social justice and was still serving as a counsellor at the time of his passing. I would like to . . . he is very well known as the consummate gentleman. He was very vocal on issues of social justice in Bermuda, and I believe that he will definitely be a miss.

And finally, for me, I would like to speak on somebody who is near and dear to my heart. In fact, he was the father of my very first friend in that she and I were crib mates, and they were neighbours of mine for a long time. And I speak of none other than [Dr.] Melvyn Bassett.

He has contributed much over the years to the Bermuda community, very well known in Somerset and Island wide as an educator and obviously the principal at the Sandys Secondary Middle School. He presided over the change back in . . . 20-some years ago now from a secondary school to a middle school. He also was instrumental in seeing the construction of Sandys 360. And we are hoping that with time that it will come back to its former glory because it was a vision of his and very much a . . . much needed community location for young people.

He presided over the Association of School Principals, served as vice chairman of the Bermuda Middle School Association. He was very instrumental with the National Drug Commission, the Police Advisory Committee, and the Archibald Drug Commission. I mean, there was just no end to what this gentleman did in terms of serving Bermuda.

Most notably for me, as I said, he was the father of my very first friend and stood with me at the very last two elections, the very last one and the one before. He said, *Oh, I can give a couple of hours*. And so he'd come and then stay till the end.

Just an extraordinary gentleman. His family will miss him tremendously. His daughter, Rusheika, and his son-in-law . . . her husband, I expressed to them and their five children, his grandchildren, which he doted on tremendously. In fact, I was quite surprised to hear that he had passed as he had just attended two of their graduations mere weeks, maybe days before his untimely passing.

I know that he was very respected, like I said, in the Somerset community and Island wide. And so I do express my condolences at his passing. Oh, and I'd like to say he also shares the birthday, same birthday as my mom. So that was always . . . they would always call each other on their birthdays.

Thank you, Madam President.

The President: And thank you, Senator Caesar.

Would any other Senator care to speak?

Hearing none, then it's—sorry, you wanted to speak.

Sen. the Hon. Kim Wilkerson: I do, Madam President. Thank you.

The President: Senator Wilkerson.

Sen. the Hon. Kim Wilkerson: I had already certainly raised condolences to the family of Melvyn Bassett. But I certainly appreciate my colleague's personal reminiscence of him. And he was absolutely a figure in our neighbourhood.

Madam President, I rise to congratulate the organisers last evening for the event put on by the Sargasso Sea Commission in Bermuda in advance of World Ocean Day, which is on Saturday.

And I had the pleasure, well, I was not watching the football because I went to see the film, *Ocean*, narrated by the great David Attenborough at BUEI. And I simply wanted to say it was a . . . the film was beautiful and disturbing at the same time when we think about what is happening with our oceans and the ocean is the thing that unites all of the world and its people. And what we have to do to continue to protect the ocean. And this film and the panel discussion that followed really highlighted the role that Bermuda plays because of our unique position in the world and in the ocean in driving forward change around protection.

And so in that regard, I do want to call out and congratulate, not that they may be listening at this point in time, Fae Sapsford, who is a Marine Research Fellow with the Sargasso Sea Commission, and her colleague, Ali Hochberg, who hosted the panel last night, which also included Dr. Mark Guishard from BIOS, J.P. Rouja for all of the amazing work that he's doing around environmental DNA tracking, along with Carika Weldon, where there is no end to her capacity. And we also

heard from Jessica Mello on aspects of the blue economy.

So, a well . . . really, really well done set of presentations, and certainly a call to action around the ocean. So, I wanted to congratulate them and certainly make all of Bermuda aware that we have a role to play. And certainly, there are a number of events going on Saturday, down at the Aquarium, at BUEI and so on in relation to World Ocean Day.

But I think that people should take away that as we approach summer, and as we think about how we're engaging with the ocean, that we continue to be mindful about our use of plastics, about how we treat things, what we take away, because this is a resource that will continue to pay us back if we treat it properly.

Thank you, Madam President.

The President: Thank you, Minister Wilkerson, Madam Attorney General, and Leader in the—Government Leader in the Senate.

Would any other Senator care to speak?

Oh, I didn't see you for a moment.

Sen. Mischa Fubler: I wasn't—I wasn't putting my hand up quite high enough there.

The President: Senator Fubler, you have the floor.

Sen. Mischa Fubler: Thank you. And I guess I'll start out by associating myself with the comments from Senator Cunningham for our Gombey Warriors. It was a delight to watch them put several goals into the Cayman Islands, especially in the second half. A pleasure to watch.

And then also, I would like to extend congratulations to the charity Bermuda is Love, and many of you, and if you have not yet, I encourage you to go check out their social media. This month, their campaign, which changes month to month, so commendable, they're putting in quite a lot of volunteer effort, is focused on housing and having . . . encouraging people to kind of rethink the commodification of housing. You know, one of their central tenets is that housing is a human right, and it's something that I agree with personally. And so congratulations to them, June 2025, they are encouraging you to join them.

And then finally, I would also like to extend congratulations to Out Bermuda. They, at the past weekend, had another instance of their Tea Time, which are smaller sessions intended to provide Q&A session and introduction to members of the LGBTQ community, as well as allies, so that they can familiarise themselves with their current executive, as well as provide some detail around the events that are coming up next month, actually, culminating with July 5th being the Pride Parade and the, I guess concert, for lack of a better word, in the park. And just to declare my interest, I am one of the performers. I'll be DJing, as I have been since its inception.

So come down if you like to dance, or if you want to help provide support.

[Laughter]

Sen. Mischa Fubler: I'm sure most of us in the listening public, many of us have a family member who is a member of the community, and who may be apprehensive about living in their truth. And so you, as an ally, or just someone who thinks that they should be able to exist in our society, should join the parade, because this was something that stood out from the presentation.

Our participation helps to provide cover for those who may not quite yet be comfortable in coming out, as it were, but they can then participate. They encourage you, those of us who work for entities who like to sponsor and send groups to participate, that you should participate as well to help provide cover, as it were. But again, congratulations to both of those groups.

And I'll wrap up there, because it is quite late. Thank you, Madam President.

The President: Thank you, Minister Fubler.

Minister Wilkerson, Attorney General and Government Leader in the Senate, it is over to you.

ADJOURNMENT

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I now move that the Senate adjourn until July 2.

The President: Thank you.

Would any Senator care to speak on the motion to adjourn?

Hearing none. I thank you all for your attendance today and the hard work that you were able to accomplish.

The Senate stands adjourned. Thank you.

[At 8:09 pm, the Senate stood adjourned until 10:00 am, Wednesday, 2 July 2025.]

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BERMUDA SENATE
OFFICIAL HANSARD REPORT
2 JULY 2025
10:02 AM

Sitting Number 9 of the 2025/2026 Session

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good morning, Senators.

The Senate is in session.

Shall we pray?

PRAYERS

[Prayers read by Sen. the Hon. Joan E. Dillas-Wright, President]

The President: Please be seated.

CONFIRMATION OF MINUTES

[Minutes of Tuesday, 3 June; Wednesday, 4 June; and Thursday, 5 June 2025]

The President: I call on Vice President John Wight.

Sen. John Wight: Madam President, I move that the Minutes of the meeting of Tuesday, 3 June; Wednesday 4 June; Thursday 5 June 2025 be taken as read.

The President: Is there any objection to that?

Sen. John Wight: Madam President, I move that the Minutes of Tuesday, 3 June; Wednesday, 4 June; and Thursday, 5 June 2025 be confirmed.

The President: Is there any objection to that motion?

No objection.

The Minutes are confirmed.

Thank you, Vice President John Wight.

[Minutes of Tuesday, 3 June; Wednesday, 4 June; and Thursday, 5 June 2025 confirmed]

MESSAGES

The President: Mr. Somner.

The Clerk: There are no messages, Madam President.

The President: Thank you.

ANNOUNCEMENT BY THE PRESIDENT

APOLOGIES

The President: I will say that we did have apologies from Minister Caesar who is traveling. And the business on the Order Paper that would have been in her name will be taken up by Minister Wilkerson.

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENTS

OMBUDSMAN FOR BERMUDA ANNUAL REPORT FOR 2024

The President: The first announcement:

I wish to announce that in accordance with the provisions of section 24(1) and 24(3) of the Ombudsman Act 2004, a copy of the Ombudsman for Bermuda's Annual Report which covers the period 1 January [2024] to 31 December 2024 has been forwarded to me as the President of the Senate and that copies of the said report are hereby tabled in the Senate for the information of Senators.

Senators, you can access a copy of the report on your tablets and/or on the Parliamentary website.

Another announcement is in the name of Senator Mischa Fubler, the Junior Minister for the Cabinet Office and [Digital] Innovation.

Senator Fubler, you have the floor.

PRIVACY COMMISSIONER PRE-IMPLEMENTATION ANNUAL REPORT, JANUARY 2020–DECEMBER 2024

Sen. Mischa Fubler: Thank you, Madam President.

I hereby present for the information of the Senate the Privacy Commissioner Pre-Implementation Annual Report January 2020–December 2024, submitted by the Privacy Commissioner in accordance with the provisions of section 37 of the Personal Information Protection Act 2016.

Senators may access a copy of the report on their tablets and/or the Parliament website.

Thank you.

The President: Thank you, Senator Fubler.

And the next announcement is in the name of Senator Caesar, as the Spokesperson for Finance, but I call on Minister Wilkerson to present.

CHARTERED PROFESSIONAL ACCOUNTANTS OF BERMUDA AMENDMENT BY-LAWS 2025

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

Madam President, I hereby present for the information of the Senate the Chartered Professional Accountants of Bermuda Amendment By-Laws 2025 in exercise of the power conferred by section 7 of the Chartered Professional Accountants of Bermuda Act 1973 makes the following by-laws which pursuant to section 7(2) of that Act have been approved by a majority of the members of the Chartered Professional Accountants of Bermuda.

Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you, Minister Wilkerson.

The next announcement is in the name of Senator Lindsay Simmons, the Junior Minister for Home Affairs.

Senator Simmons, you have the floor.

ELECTRICITY AMENDMENT ACT 2022 (CONSEQUENTIAL AMENDMENTS) REGULATIONS 2023

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I hereby present for the information of Senate the Electricity Amendment Act 2022 (Consequential Amendments) Regulations 2023 as made by the Minister responsible for Energy in exercise of the power conferred by section 12(2) of the Electricity Amendment Act 2022.

Senators may access copies of the Regulation on their tablets and/or the Parliament website.

The President: Thank you. I believe you have a second Statement.

Sen. Lindsay Simmons: Yes. Thank you, Madam President.

ELECTRICITY (INNOVATIVE LICENCE) REGULATIONS 2023

Sen. Lindsay Simmons: Madam President, I hereby present for the information of Senate the Electricity (Innovative Licence) Regulations 2023 as made by the Minister responsible for Energy in exercise of the powers conferred by section 54 of the Electricity Act 2016 and section 5 of the Regulatory Authority Act 2011.

Senators may access copies of the Regulation on their tablets and/or the Parliament website.

The President: Thank you, Senator Lindsay Simmons.

Sen. Lindsay Simmons: Thank you, Madam President.

The President: The next announcement is in the name of Senator Mischa Fubler, the Junior Minister for Tourism, Transport, Culture and Sport.

Senator Fubler, you have the floor.

BERMUDA AIRPORT AUTHORITY ANNUAL REPORT 2022-23

Sen. Mischa Fubler: Thank you, Madam President.

I hereby present for the information of Senate the Bermuda Airport Authority Annual Report 2022-23.

Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you, Senator Fubler.

The next announcement is in the name of Senator Lauren Bell, the Junior Minister of Economy and Labour.

Senator Bell, you have the floor.

EMIGRATION IN BERMUDA FACTORS DRIVING REPORT, JANUARY 2025

Sen. Lauren Bell: Thank you, Madam President.

I hereby present for the information of Senate the Factors Driving Emigration in Bermuda Report, January 2025.

Senators may access copies on their tablets and/or from the Parliament website.

The President: Thank you. And I believe you have a second announcement.

Sen. Lauren Bell: Yes.

LABOUR FORCE SURVEY MAY 2024 DEPARTMENT OF STATISTICS REPORT

Sen. Lauren Bell: Thank you, Madam President.

I hereby present for the information of Senate the Department of Statistics May 2024 Labour Force Survey Report.

Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you, Senator Bell.

NOTICE OF MOTIONS

The President: We do have a notice of motion and that is in the name of Senator Mischa Fubler, the Junior Minister for Tourism, Transport, Culture and Sport.

Senator Fubler, you have the floor.

TOURISM INVESTMENT (CLEARWATER COMMUNITY EVENT VENUE) ORDER 2025

Sen. Mischa Fubler: Thank you, Madam President.

I hereby present for the consideration of Senate the Tourism Investment (Clearwater Community Event) Venue Order 2025, proposed to be made by the Minister responsible for Tourism with written agreement of the Minister of Finance in exercise of the power conferred by section 5 of the Tourism Investment Act 2017.

I give notice that at a later point in the meeting I will move that the said draft Order be approved.

Thank you, Madam President.

The President: Thank you, Senator Mischa Fubler.

PETITIONS

The President: There are none.

STATEMENTS

The President: We have four Statements this morning.

The first is in the name of the Attorney General and Minister of Justice, Senator the Honourable Kim Wilkerson.

Minister, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President. If you would just allow me a moment to . . .

The President: Yes, indeed.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

The President: You are welcome.

CANNABIS POSSESSION CLARIFICATION ON LEGAL STATUS OF

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

This paper, Madam President, is clarification on the legal status of cannabis *possession*.

I rise today to speak briefly on a matter that has drawn much media and public attention. That is the issue of cannabis use and regulation.

Madam President, while the Government is moving forward with the intended reform of our cannabis laws, I find it prudent to remind the public that cannabis use in public remains illegal in Bermuda. Motivated by the principles of social justice and the desire to stop criminalising adults for their personal use choices, this Government decriminalised the possession of 7 grams or less under the Misuse of Drugs (Decriminalisation of Cannabis) Amendment Act 2017. However, decriminalisation is not the same as legalisation. Given the immense interest and recent issues surrounding the sale of cannabis products, I thought it wise to remind the community of the current legal position.

Madam President, this Government's position remains the same—that we are pursuing a path to simplify obtaining cannabis for medicinal purposes, that we are creating a framework to clarify and regulate the import, sale and use of cannabis products, and that we desire to provide opportunities for local cultivation of cannabis—all while remaining conscious of our status as a British Overseas Territory and the restrictions that are imposed on us as a result.

Madam President, alongside these upcoming legislative changes, there must and will be public health considerations taken into account, especially when it comes to our young people.

However, the future is not yet present, and our young people are too often being exposed either through proximity to smokers or by consuming drugs themselves—an exposure that their young bodies and minds cannot handle.

Madam President, the decision to decriminalise the possession of 7 grams of cannabis came out of the desire to ensure that we did not continue to mete out life-altering convictions to individuals that were completely disproportionate to the offence. This was not intended to convey to the public that marijuana use is complete harmless. Any substance, including alcohol, can be harmful to the user depending on the potency and amount consumed.

Madam President, many adults in Bermuda recreationally use cannabis. All the way back in 2006, Bermuda recognised the detrimental effect of second-hand cigarette smoke and banned smoking in all enclosed public spaces and workplaces.

While children can, of course, experience detrimental psychological effects from exposure to an intoxicated adult who has drunk too much, they do not consume the alcohol itself second hand. This is not the case with cannabis. Adult users who may have become accustomed to smoking cannabis indoors with children present may not even realise they are exposing these children to a contact high that is detrimental to their minds. Behavioural issues that seem to appear out of nowhere can now be traced to this exposure.

Madam President, the Government continues to support a path to safe adult recreational use of cannabis. However, even as we move forward in this direction, we need to be mindful of exposing young people to cannabis both through second hand smoke and through normalising the use of it at a young age.

As of the 2023 National School Survey, 28.5 per cent of S4 students have used marijuana. Most male users initiated marijuana use at 12 years or younger, whereas female users have started at 15 years old.

Many local families have reported symptoms of psychosis in their young people who have used

cannabis. These incidents have been increasing in the past few years as strains become more potent. The misperception that recreational cannabis use is now legal here in Bermuda is held by many of these young people.

Madam President, I urge members of our community to restrict their cannabis use to locations without children present and to speak with their children about the dangers of cannabis use. Young minds are still developing, and cannabis use can have an irreversible psychiatric effect on some children and teenagers, burdening them with psychiatric disorders that could have been avoided if use started at a later age.

Madam President, we must balance moving forward with a society that allows adults to make their own decisions on recreational cannabis use, with understanding the current legal position as it stands today, and, in particular, protecting our young people from the effects of a drug that can cause irreversible harm to them.

I do not stand here today in judgment, Madam President, but merely to encourage the adult members of our community to be aware of and respect the current legal position, and, more importantly, to recognise that they set the example for the young people in their lives. So let us all be good examples.

Thank you, Madam President.

The President: Thank you, Minister Wilkerson, Minister of Justice, for your Statement.

The second Statement is in the name of Senator Lauren Bell, the Junior Minister of Economy and Labour.

Senator Bell, you have the floor.

LABOUR FORCE SURVEY MAY 2024 DEVELOPMENT AND TRAINING UPDATE

Sen. Lauren Bell: Thank you, Madam President. Good morning, Senate colleagues and listening audience.

Today I rise to lay the May 2024 Labour Force Survey Report and highlight for Members of this Honourable Senate the key findings of the Survey.

The Labour Force Survey is an economic tool that measures employment, unemployment, and the economically inactive population. The May 2024 Labour Force Survey results show that Bermuda's labour market remains robust. The Island reported increased employment and a very low unemployment rate of 1.6 per cent.

Madam President, the unemployment rate for Bermuda stood at 1.6 per cent in May 2024, which is a decrease from the rate reported in November 2023. This is another positive indicator as economic and labour policies continue to support local employment. The youth unemployment rate for persons aged 16 to 24 stood at 2.4 per cent in May 2024.

This reduction from the November 2023 youth unemployment rate was due to a combination of factors: more employed youth and fewer youth seeking employment.

Madam President, other relevant findings from the May 2024 Survey include the following:

1. the employment rate increased to 81.4 per cent;
2. the median gross annual income (from a person's main job) increased to $73,157;
3. Bermudians comprised 76.3 per cent of the working population;
4. the labour force participation rate was 82.8 per cent;
5. the average hours worked per week in the main job was 41.3; and
6. among the economically inactive population, 63.1 per cent were retired.

Notably, there was growth in the Bermudian working population and growth in the Bermudian median gross annual income.

Madam President, while the findings indicate progress in terms of a steady improvement and growth in the labour market, the Government will continue to press on with its effective policies and programmes that support Bermuda's workers.

Madam President, investment in people is a cornerstone of Bermuda's economic development strategy. The Bermuda Government has consistently prioritised workforce development, recognising that a well-trained and educated populace is essential for economic growth and stability.

By investing in education, training, and certification programmes, the Government is enhancing Bermudians' skills and fostering a culture of continuous learning and professional development. These efforts have led to a more competitive and resilient workforce capable of adapting to changing market demands and driving innovation.

As a result, Bermudians are better equipped to secure high-quality jobs, contribute to the economy, and enjoy a higher standard of living. This strategic focus on human capital development ensures that Bermuda remains a vibrant and prosperous community where everyone can thrive.

Madam President, under the stewardship of the newly established National Certification and Apprenticeship Board, significant strides have been made to enhance the quality, relevance, and accessibility of apprenticeship and certification programmes across the Island. As a result:

- The number of apprentices has risen to 52.
- Thirty-four additional Bermudians earned the prestigious National Centre for Construction Education and Research Core industry certification which is essential for construction and related trades.
- Twenty-six scholarship recipients are pursuing studies overseas in the US, Canada, UK, and the Caribbean, while 10 others are engaged in

short-term technical and vocational training courses.

- Additionally, the Government launched several specialised programmes to address specific skill shortages and create new employment pathways. These included micro-credential courses and the Learn Through Experience [Hospitality] Programme. We have also embraced innovative methods such as the On-the-Job Training Programme in partnership with Financial Assistance to upskill Bermudians and meet evolving employer demands.

Madam President, this work is being carried out by the Department of Workforce Development which, last year, serviced 683 individuals directly and, with a robust monthly employment skills calendar of courses, catered to an additional 439 participants.

These initiatives collectively demonstrated our commitment to empowering our workforce and fostering economic sustainability. By investing in diverse training programmes and innovative upskilling strategies, the Government ensures that Bermudians have the skills to excel in dynamic industries and contribute meaningfully to the Island's development.

Madam President, the success stories across sectors are a testament to the power of education, hands-on experience, and strategic partnerships in shaping a resilient and prosperous future for Bermuda. I encourage all Bermudians—whether you are just entering the workforce, seeking to enhance your skills, or considering a career change—to take full advantage of the programmes and services offered by the Department of Workforce Development.

The team is there to support you in your career guidance, training opportunities, apprenticeship placements, and job referrals tailored to your specific goals.

I invite you to explore the services offered by the department online at www.dwd.bm.

Your future starts with a single step—let us help you take it.

Thank you, Madam President.

The President: Thank you, Senator Lauren Bell.

I believe you have a second Statement. When you are ready, you can present that.

Sen. Lauren Bell: Yes, thank you, Madam President.

EMIGRATION IN BERMUDA FACTORS DRIVING REPORT, JANUARY 2025

Sen. Lauren Bell: I rise today to lay the January 2025 Emigration Survey Report and highlight for Members of the Honourable Senate the key findings of the Survey.

The "Retaining the Local Workforce Position Paper 2024" highlights Bermuda's declining birth rate, ageing population and increasing emigration of the local population.

As noted in the Position Paper, migration is a social phenomenon, the causes of which can vary widely. While it is not uncommon for Bermuda to experience migration, emigration (if excessive) can be challenging for our small community.

Madam President, there is no doubt Bermuda requires a skilled and experienced workforce to drive economic growth and innovation, and when talented individuals leave the Island, the loss of human capital can hinder our ability to compete in the global market. We can lose knowledge, expertise and contributions to local economic development.

Against that backdrop, the Ministry of Economy and Labour engaged Global Research to better understand the degree of emigration, what motivated Bermudians to leave the Island, and what might entice them to return.

Madam President, Global Research conducted three studies on Bermudian emigration, undertaking qualitative and quantitative research. The first phase included an in-depth interview with 20 emigrated Bermudians, the second phase surveyed 105 emigrated Bermudians, and the third phase surveyed 416 adult Bermudians on Island.

The survey reveals that the most common reasons cited for emigration are (1) the high cost of living and the lack of affordability, particularly beyond retirement, (2) limited employment opportunities and (3) lack of job growth. These economic pressures prompted Bermudians to seek better prospects overseas.

When comparing quality of life, respondents reported significantly higher satisfaction with life overseas, particularly in areas such as the cost of living, health care affordability, access to social activities, and overall life satisfaction.

Madam President, the survey also asked what might have prevented emigration. Respondents pointed to a more manageable cost of living, increased job opportunities, improved public and post-secondary education, and initiatives to make Bermuda a more vibrant and appealing place to live.

To encourage Bermudians to remain or return, the most popular suggestions included addressing the high cost of living, engaging with those who have left to understand their reasons, improving educational opportunities, and expanding employment [prospects]. Respondents emphasised the need for lower costs in essential areas such as food, health care, housing, and retirement, as well as better access to affordable home ownership.

While the Survey found that many Bermudians value family, friendships, the Island's natural beauty, and safety, it also highlighted concerns about governance, rising crime, and limited social opportunities. Overall satisfaction with life in Bermuda was rated as fair, with the highest satisfaction in personal relationships and safety, and the lowest in cost of living, health care, and governance.

Notably, 53 per cent of respondents indicated they may consider emigrating in the future, with 7 per cent likely to do so within the next two years. This is a significant portion of our population, and it is imperative that we listen to their concerns and act decisively.

Madam President, these findings present both a challenge as well as an opportunity. They challenge us to confront the realities facing our people, but they also offer a roadmap for meaningful change.

By addressing affordability, expanding opportunities, and enhancing the quality of life, we can create a Bermuda where more of our people choose to stay, and where those who have left feel welcome to [return]. The beauty of the Island, being close to family and friends, and living in a safe environment were all aspects that respondents valued about life in Bermuda.

The top five factors motivating Bermudians to emigrate are: (1) the high cost of living; (2) difficulty of retiring in Bermuda; (3) overall management of Bermuda and the economy; (4) the availability of career opportunities in Bermuda; and (5) quality of life and activities in Bermuda.

Madam President, in conclusion, the feedback from the Global Research survey revealed that respondents appreciated having their opinions heard. They highlighted the beauty of the Island, the safety of the environment, and the proximity to family and friends as key factors for enjoying life in Bermuda. However, the primary motivations for Bermudians considering emigration include the high cost of living, challenges in retiring, concerns about the management of the economy, limited career opportunities, quality of life and activities, public school education standards, availability of specialised health care for persons with disabilities, and issues related to gang culture, crime, and violence.

Thank you, Madam President.

The President: Thank you, Senator Bell.

Senators, I have allowed a fourth Statement and that is in the name of Senator Lindsay Simmons, and the title is the Cost of Living Summit. I do believe that this has been placed on SharePoint and you should have access to it.

Sen. Lindsay Simmons: Thank you, Madam President.

The President: Senator Simmons, yes, carry on.

Sen. Lindsay Simmons: Thank you.

COST OF LIVING SUMMIT 2025 BERMUDA'S COST OF LIVING

Sen. Lindsay Simmons: Madam President, I rise today to share an important update on behalf the Ministry of Home Affairs regarding the success of the 2025 Cost of Living Summit, convened on 25 June at the Hamilton Princess Hotel. The Summit brought together 258 residents and stakeholders from across Bermuda and was live streamed to ensure full access and transparency.

It marked a pivotal moment in our Government's ongoing commitment to address the cost of living challenges that so many of our people are facing daily.

Madam President, the Cost of Living Summit was a bold and strategic move from the Ministry of Home Affairs demonstrating its commitment to address the pressing matter of cost in Bermuda. The Ministry of Home Affairs under the leadership of Minister Alexa Lightbourne created a forum where policymakers, business leaders and community activists could come together in one space to share insights and seek practical solutions.

We are grateful to all those who participated in the day's candid and constructive dialogue [which] covered critical themes: imports, food security, utilities, housing, and health care. Intentional efforts were made to ensure the diversity of participants and discussions were enriched by the range of lived experiences and expertise that [were] often held in separate forums. The Summit instead offered an intricate platform to examine the factors driving Bermuda's costs.

Madam President, the Summit opened with presentations by Economist Craig Simmons and Dr. Jahni Smith, who framed the day's discussion with key findings from the March 2025 Cost of Living Survey. They highlighted Bermuda's shift toward an international business economy and the pressure that has resulted on housing, food, health care and utilities. Panel discussions explored key drivers of cost and potential solutions. Topics included Bermuda's import dependency and the need for trade diversification, the impact of freight costs and digitisation and food pricing challenges, and the importance of expanding local agriculture and fisheries.

Additional panels addressed urgent modernisation of utilities and reforms to planning and landlord/tenant laws to tackle housing affordability. Remarks from the Honourable Kim Wilson and the Honourable Zane De Silva reinforced the Government's commitment to health care access and affordable housing.

Madam President, this Summit achieved its goal to educate, inform, gather feedback and reinforce the Government's commitment to action rooted in real data and lived realities. The Ministry is now compiling the insights from the Summit alongside survey data into a comprehensive report, including its costs which will be tabled in the House of Assembly and shared publicly in the coming months.

Importantly, legislative and policy review have already commenced. Public consultation on the revised Landlord and Tenant Act will begin this July. Key stakeholders in retail, wholesale, and utilities have already pledged their support. And these commitments will be

made public via costofliving.gov.bm [website] in the coming weeks.

The Cost of Living Commission continues to provide support and have met to further review the Summit's output and finalise the Ministry's implementation roadmap including regulatory reform milestones. Feedback from the public and industry has been positive.

The Summit closed with attendees signing a Commitment Wall, symbolising their role in building a more affordable Bermuda, and with an invitation for all residents to complete public policy feedback surveys which will be open until 4 July.

Madam President, on behalf the Ministry of Home Affairs I extend my heartfelt thanks to [the] many stakeholders, public servants and the citizens who showed that real progress comes not from words alone but from actions. I would also like to thank the Ministry staff for their commitment to the Summit's success. I look forward to providing a future update on the strategy and roadmap ahead in support of lowering costs for the people of Bermuda.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons, the Junior Minister for Home Affairs.

Moving on now to the next item on our Order Paper.

INTRODUCTION OF BILLS

The President: There are none.

FIRST READING OF PUBLIC BILLS

INSURANCE AMENDMENT ACT 2025

TRADE MARKS AMENDMENT ACT 2025

The President: The following Public Bills have been received from the Honourable House of Assembly and are hereby read for the first time.

Their titles are, respectively: Insurance Amendment Act 2025 and the Trade Marks Amendment Act 2025.

Senators, these Bills will be taken up on our Orders of the Day.

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: Senators, we will now entertain questions from the Statements . . . sorry, responses from the questions that have been placed, the Parliamentary questions.

The first one I think was to Senator Mischa Fubler to provide oral responses to parliamentary questions from Senator Marcus Jones.

Senator Jones you may state your question.

QUESTION 1: TAXI PERMITS

Sen. Marcus Jones: Thank you, Madam President, and good morning to you and my fellow Senators and to the listening audience.

This question, as stated by Madam President was made to Senator Mischa Fubler. And the question is: Will the Junior Minister please inform the Senate as to how many of the 600 taxi permits in circulation are actively in use; and whether there are plans to increase the numbers considering the overwhelming pressure on the taxi industry to service locals and visitors?

The President: Senator Mischa Fubler.

Sen. Mischa Fubler: Thank you, Madam President.

There are currently 552 motor taxis licensed and at this time there is no plan to increase the number of licences.

Sen. Marcus Jones: Supplementary?

The President: Absolutely, yes.

SUPPLEMENTARY

Sen. Marcus Jones: Is there a penalty for taxi permits inactive for long periods of time and if so, are they enforced?

Sen. Mischa Fubler: Madam President, if you would provide me with some time to confer with the technical officer around the penalty for long periods [of time] not being in use.

The President: Thank you, Senator Mischa Fubler.

Senator Jones, do you have a second supplementary?

Sen. Marcus Jones: No, I will rest with just that one.

The President: You will rest.

Sen. Marcus Jones: Yes. Thank you.

The President: We will wait for a response then.

[Pause]

Sen. Mischa Fubler: I apologise for the delay, Madam President. In short, no, there is no penalty for long periods of misuse *[sic].* But I encourage the Senator to review the relevant Act that would outline any such penalty.

The President: Senator Jones, you have a . . .

QUESTION 2: TAXI DISPATCH COMPANIES

Sen. Marcus Jones: The second question for the Junior Minister is: Will the Junior Minister please inform the Senate as to how many dispatch companies or services are currently active in the taxi industry, and whether the Ministry has identified any companies or services operating outside of the relevant provisions of the Motor Car Act 1951?

Sen. Mischa Fubler: Thank you, Madam President.

There are four dispatch companies licenced by the Public Service Vehicles Licensing Board and currently no company or service has been identified as operating outside of the provisions of the Motor Car Act 1951.

The President: Senator Jones.

Sen. Marcus Jones: Thank you. Thank you to the Junior Minister. I do not have any supplementaries.

The President: Thank you, Senator Jones for your questions and Senator Fubler for your responses.

The next questions have been presented also to Senator Mischa Fubler and those questions are from Senator Foley.

Senator Foley, would you like to present your questions?

QUESTION 1: BERMUDA TOURISM AUTHORITY CULTURAL REVIEW

Sen. Maurice Foley: Good morning and thank you, Madam President. And good morning everyone, fellow Senators.

My question to Senator Mischa Fubler is: Following the Ernst and Young Culture Review commissioned by the Bermuda Tourism Authority (BTA), can the Junior Minister please inform the Senate as to what actions the Government is taking to address the concerns raised and to ensure that public funds are being managed under a culture of accountability and professionalism?

Sen. Mischa Fubler: Thank you, Madam President.

In response to the question, the Bermuda Tourism Authority Board retains full responsibility for addressing the outcomes and recommendations stemming from the Cultural Review commissioned by the Bermuda Tourism Authority and is ultimately responsible for the full operations of the BTA. That being said, I am confident, and the Minister is as well, that the BTA Board will respond appropriately to the findings and will implement the required changes.

Thank you, Madam President.

The President: Senator Foley.

SUPPLEMENTARY

Sen. Maurice Foley: I do have a supplemental question. Will the Ministry of Tourism commit to publicly releasing a progress report on the implementation of the Ernst & Young Review's recommendations?

Sen. Mischa Fubler: Madam President, my understanding of the reporting structure is that a decision of that nature of reporting on the operations of the BTA would sit with the BTA's Board and not with the Ministry. Thank you.

[Inaudible interjections]

The President: Yes, Senator Tannock.

SUPPLEMENTARY

Sen. Tawana Tannock: Thank you. Just as a . . . just following on from Senator Foley's question, is there a timeline? Has the Board given a timeline? I understand that you have said that management rests with the BTA; however, they are funds out of the public purse dispersed by the Government. So, to say that it is sufficient that you are assured that they will handle it—considering they have a track record of not responding in a timely fashion, we saw what happened earlier this year when they were pressed for a response as to the environment there, and what was happening with the exiting staff—can we assume that the Government at least is asking the BTA Board for a timeline of implementation?

Sen. Mischa Fubler: Thank you, Madam President.

I will endeavour to provide a response at a later date. But again, the operational responsibility for the BTA sits with the Board. And that is all I have in response to that question.

The President: Senator Foley.

SUPPLEMENTARY

Sen. Maurice Foley: I do have a second supplemental question. Thank you, Senator Tannock for your question.

How is the Government ensuring that the current leadership and Board are held accountable for fostering a healthy organisational culture and meeting tourism performance targets?

Sen. Mischa Fubler: Thank you, Madam President.

I just would . . . I probably should not be asking questions of the questioners, but I am a little confused with Senator Foley's line of questioning given that as recently as (I think) March or April the OBA has publicly

called for an end of political interference within the operations of the BTA. Maybe I am misunderstanding the questions, but now it sounds like they are asking for us to be more closely involved in their operations.

Thank you.

Sen. Marcus Jones: Supplemental, Madam President.

The President: Yes, certainly.

SUPPLEMENTARY

Sen. Marcus Jones: To provide a little bit of clarity and light, combined with a question, being that the Minister of Tourism brought into the public space the issues that were . . . that the BTA was challenged with by bringing it into the public space and putting it out there, wouldn't the Junior Minister agree that by putting it out there in the public space and the questions being out there, that the public should then be justified in looking for an answer? Or at least a report that shows progress or a change?

Thank you, Madam President.

The President: Mm-hmm.

Sen. Mischa Fubler: Thank you, Madam President.

I do believe that the Minister's Statement that was made was in response to leaks from the Bermuda Tourism Authority. And I do think that it would be more appropriate for information requests or perhaps PATI requests to be made to the BTA Board as it would be inappropriate for the Ministry to comment on the operational realities of the Bermuda Tourism Authority.

The President: Senator Jones.

Sen. Marcus Jones: Thank you, [Junior] Minister Fubler. I do understand your position at this point to be able to be frank and give a transparent answer may be difficult, but I think the question still remains. I think the public would like to know at some point, although it cannot be settled in this Chamber.

The President: Thank you, Senator Jones.

We will move on.

Yes, I . . .

Sen. Mischa Fubler: I'm sorry, Madam President.

Just an additional point around being frank and transparent. I do encourage the Senators and the listening public to review the Bermuda Tourism Authority's annual reports as they are laid before Parliament and they speak to kind of the specificity of how the funds are being allocated, which I think was part of the nature of the original written question. Thank you.

The President: Thank you, [Senator] Mischa Fubler.

The next series of questions was also to Senator Fubler to provide oral responses to questions from Senator Foley.

Senator Foley.

QUESTION 1: PUBLICLY OWNED VACANT BUILDINGS

Sen. Maurice Foley: Yes, thank you, Madam President.

To Senator Mischa Fubler: Several publicly owned buildings across Bermuda, including the former Clearwater Middle School in St. David's, remain underutilised or vacant. Can the Junior Minister please inform the Senate as to the Government's plan for the adaptive reuse of these vacant facilities, and whether any are being prioritised for redevelopment into community hubs that address social isolation among seniors especially, and provide services for youth and working families? Thank you.

Sen. Mischa Fubler: Thank you for the question.

Madam President, I am excited to hear language like *adaptive reuse.* As a student of city planning and urban development, that is something that I am always keen to see. And I would like to share that the Government is in the process of developing a comprehensive master plan regarding the vacant and underutilised buildings. And once this master plan is complete and approved, we look forward to sharing it publicly. And I suppose it is worth noting that redeveloping these facilities into community hubs is a part of the considerations being made for their adaptive reuse.

Thank you, Madam President.

The President: Thank you, Senator [Fubler].

Senator Foley.

SUPPLEMENTARIES

Sen. Maurice Foley: Sure. I do have a second . . . actually, my first supplemental [is] regarding conducting or commissioning an audit of available public buildings to [assess] their potential for community-focused redevelopment. So, I am assuming that what the Junior Minister just stated is a part of that, especially, particularly in underserved areas like the East End of the Island. So, I appreciate his response on that.

My second supplemental question, Will the Government commit to a formal community consultation process before repurposing or redevelopment decisions are finalised. Thank you, Madam President.

The President: Thank you, Senator Foley.

Sen. Mischa Fubler: Madam President, the Ministry has received many ideas presented from the public over the years from small community-focused businesses to large scale uses. And the guiding principle

for that should be that all the models are sustainable and meet the most community need. [This] is what will be used in deciding how the buildings are going to be reused. Thank you.

Sen. Maurice Foley: Thank you.

The President: Thank you, Senator Foley, you are satisfied with the answer.

The next series of questions were presented to the Honourable Crystal Caesar and as I had indicated the Minister of Justice Wilkerson will respond to these questions.

Sen. Victoria Cunningham: Thank you, Madam President.

The President: Senator Cunningham, sorry.

Senator Cunningham.

QUESTION 1: SIGNATURE LEARNING PROGRAMME CURRICULA

Sen. Victoria Cunningham: Thank you, Madam President.

My first question relates to education. Can the Honourable [Attorney General] please provide the Senate with an update on the development and finalisation of the Signature Learning Programme curricula for the Signature Schools, including the timeline for when these curricula will be fully implemented, and whether they have been accredited or reviewed by any external educational standards bodies to ensure quality and relevance?

The President: Minister Wilkerson.

Sen. the Hon. Kim Wilkerson: Thank you, Senator [Cunningham]. Thank you, Madam President.

With the absence of the substantive Minister, I will read the response that I have received from her technical team. I will not be able to go back for supplementals that are not anticipated in the question. So, I wanted to start there.

The short answer is yes. First, it is important to impart that curricula are complex and go far beyond the written text of what is taught for a particular subject or subject area. Curricula consist of objectives, standards, learning expectations, various types of learning content, teaching and self-instruction methods, recommended assessments, resources for teachers and students, reference to cross-curricular experiences, unit and modules of time, key vocabularies amongst many other elements.

There are also important characteristics in a high-quality curriculum such that it is planned and systematic, is inclusive, consultative and responsive to student learning needs, is cyclical in nature, values each and every child and student, includes high quality, relevant and appropriate content, is underpinned by research and evidence-based practices about how young people learn, sets expectations for students, teachers, schools, learning environments and the Department of Education and other high-level advisors and decision-makers and consist of systemic, regular and meaningful evaluation.

So, with respect to the Signature Learning Programme (SLP) curricula, that SLP has been developed for Year 9 [and] Years 10 through 12 for CedarBridge Academy and The Berkeley Institute. The new SLP curricula for Sandys [Secondary] Middle School will be ready for the start of the 2025 school year for students; however, it will require ongoing development throughout the school year and beyond.

As for the characteristics of high-quality curricula, the SLP curricula are being reviewed and monitored on a continuous basis by senior schools and the Department of Education and the Education Reform Unit for ongoing improvement and effectiveness. Therefore, the curricula cannot be said to be finalised because adjustments and tailoring will continue to take place as a result of student need and interest and student, teacher and school leadership feedback. All locally developed curricula must meet accepted curricula standards and the BTECH (Business and Technology [Education] Council), Cambridge, City & Guilds, and other curricula culminate in international qualifications for students.

The Minister has posited an invitation with respect to future engagement and has offered for all Senate colleagues (and I certainly would be interested in participating myself), in offering a technical update once the school year has started, for the entire Senate team. So that is on offer for us to share more of the content and bring it to life for colleagues. Thank you.

The President: Thank you, Minister Wilkerson, Attorney General and Minister of Justice.

Senator Cunningham, you have the response.

SUPPLEMENTARY

Sen. Victoria Cunningham: I do. And I know that it was highlighted that there were unlikely to be answers to supplemental questions, but I got from that rather long answer that it is complex, building out curricula takes time, there are objective standards [and] content. My question is around the issue that we have with current S3 students who have just graduated from S3, heading into S4 next year for the final year of their signature learning, who started in S1 on this programme. And I guess my question is, How many of these students have actually done any signature learning content? Because it is my belief that many of these programmes have not been delivered to them to this point.

I can wait for a written answer from the Minister if that is an easier way to progress.

Sen. the Hon. Kim Wilkerson: I think in the circumstances, what . . . I think what . . . what the text of the answers that I have gotten have said is that it certainly . . . I think you are referring to the middle school and it does only refer to Sandys Secondary Middle School. So—

Sen. Victoria Cunningham: I am purely talking about CedarBridge and Berkeley, the established Signature Schools already. And whether if in S1 . . . so those current S3 graduating classes who are going into S4 next year, when they were in S1 and they choose to do finance and international business, have they been having classes or any signature learning content on international business or indeed STEM at CedarBridge?

Sen. the Hon. Kim Wilkerson: Okay, that is a different question from curricula.

Sen. Victoria Cunningham: Well, it is the curricula for those Signature Programmes.

Sen. the Hon. Kim Wilkerson: I think you are asking whether it is being delivered, right?

Sen. Victoria Cunningham: Yes.

Sen. the Hon. Kim Wilkerson: My colleague to the back who is the Chair of CedarBridge is saying that it is being delivered.

I believe that it would be better to wait for the substantive Minister, as she has offered to give us an entire technical walkthrough. I think that way, we may all have supplemental questions at that point in time. Thank you, because this is a topic of importance to the entire community and certainly as members of the Government and as Senators, I know we are being engaged in conversations every day about the status of public school in general, but particularly about the Signature Learning Programmes.

I understand the interest that Senator Cunningham has, and I look forward to being part of that cohort to undertake the advanced . . . my colleague calls it, *a deep technical update*. Thank you.

The President: Thank you, Minister.

Sen. Victoria Cunningham: Thank you, Madam President.

The President: Thank you. You had a second question, too.

QUESTION 2: SOCIAL INSURANCE TAX EFFORTS TO COLLECT ARREARS

Sen. Victoria Cunningham: I do have a second question to our Finance spokesperson, to Madam Attorney General.

Will the Madam Attorney General please provide the Senate with the number of companies currently in arrears with their social insurance contributions and what steps are being taken to recover any outstanding amounts?

Sen. the Hon. Kim Wilkerson: Thank you, Senator Cunningham.

Thank you, Madam President.

The number of active employers that are in arrears as of May 31, 2024 is 1,738. This represents, accounts for 7,475 employees. With respect to steps taken to recover outstanding amounts to assist with debt collection efforts: As stated during the budget debates, the department is currently in the process of actively filling the vacant posts in the compliance section. Over the past few months, the Department of Social Insurance has been reaching out to owners and directors sending demand letters via mail and email and requiring payment. The department is prepared to work with delinquent employers to establish payment plans to pay off the outstanding debt. The payment plans will be created over a limited period with a balloon payment of either 50 per cent, 33 per cent or 25 per cent and by keeping up with their current invoice and making payments to the outstanding debt.

The Department of Social Insurance has said that they are sending out correspondence to employers who are 50 and 90 days in debt monthly to encourage prompt payment. If payment is not received promptly, further communication is sent before taking action indicating that legal proceedings to collect the debt may commence through an ordinary summons in the Magistrate's Court. Should these efforts to collect outstanding contributions prove unsuccessful, the matter may be escalated to the Attorney General's Debt Enforcement Unit for Supreme Court proceedings. There are currently 100 employers who have been referred by the department to the Debt Enforcement Unit at the Attorney General's Chambers already.

Thank you, Madam President.

The President: Thank you, Minister Wilkerson.

Senator Cunningham.

SUPPLEMENTARIES

Sen. Victoria Cunningham: I have one supplemental. Well, two supplementals, but, one: I am aware that employees can go onto some database, or they can go to the Accountant General to check the status of their social insurance payments. But I am just wondering what recourse is available to employees, especially those coming up to or close to retirement, who may be late to discover that those required contributions have not been paid on their behalf. What recourse might those employees have, either against their employers or against the government, in order to get their retirement funds?

Sen. the Hon. Kim Wilkerson: So if I could just paraphrasing, I think your question is, What actions can be led by an aggrieved employee? As opposed to the actions being taken by the Department of Social Insurance should the Debt Enforcement Agency . . . ?

Sen. Victoria Cunningham: Well, yes. How can these employees basically get the contributions that their social insurance should be paying out upon retirement?

Sen. the Hon. Kim Wilkerson: Well, they will only be able to get them as a result of the enforcement actions.

Sen. Victoria Cunningham: So, they would have no . . . sorry, Madam President. They would have no ability to collect a pension from their social insurance contributions if their employer had never paid social insurance for them?

Sen. the Hon. Kim Wilkerson: I do not have the answer to that question. It is actually outside of the scope of the question that you have asked. You could have asked that from the start. Effectively it is, if I might add, a kind of logical follow-up to the question that you asked.

Sen. Victoria Cunningham: Then I have one further supplemental and that would be, the Madam Attorney General mentioned 1,738 companies currently in arrears. Well, I guess it is twofold. Are any of these companies actually in the international business arena and therefore does this, even if they are not, impact any ability to get the process of work permits, BMA licence registration, anything like that? Is there any kind of carrot that is dangled to ensure the compliance with the payments of these social insurance dues?

Sen. the Hon. Kim Wilkerson: Thank you, Senator Cunningham.

I do not have a breakdown on the categorisation of the 1,738 active companies that are in arrears, you might understand. I think the question was, *Which companies are 90 days in arrears?* Nor do we have a breakdown of the ageing of those receivables. But I think these would be good data points to return with, so we can undertake to give those in writing.

The President: Vice President Wight, you have a question.

SUPPLEMENTARY

Sen. John Wight: I do have a question, thank you Madam President.

Is there any consideration being given to "name and shame" as a means to collect? I remember years ago, whether it be payroll taxes or social contributions or pensions, that name and shame was used to assist in collection. So, I am just wondering whether that idea could be considered with respect to those employers who are withholding contributions and using those funds for their own operating purposes when they should be sending them on for the benefit of their employees for when they retire. Thank you.

The President: Thank you, Vice President Wight.

Senator Lindsay Simmons, you had . . .

Sen. Lindsay Simmons: Thank you, Madam President.

I can say when it comes to work permits, that in order to get a work permit, if you are delinquent you have to set up a payment plan or pay off the arrears in order to be able to apply for a work permit. So, we are making sure that people reach out to not only social insurance but payroll tax as well. You need these letters from the company to say that you are in good standing.

The President: Thank you.

Yes.

Sen. the Hon. Kim Wilkerson: Madam President, I think, to Senator Wight's question as to whether a naming shaming campaign is part of the debt recovery efforts, I cannot say that it is at this point in time. But I do recall previously that had been the case. And in a small community I accept that could be effective. But certainly, I think understanding all of the reasons why a particular company might be in arrears is also important from a perspective of just social balance.

The President: Thank you, Minister Wilkerson.

No further comments or questions? Then, Senator I would like to just say that this is the end of the questions that were presented for oral responses today. And therefore, we will now move on to questions from the Statements that were presented this morning.

The first Statement was in the name of Senator the Honourable Kim Wilkerson, Attorney General and Minister of Justice, and the Statement she presented was the Clarification on Legal Status of Cannabis Possession. Would any Senator care to ask questions on this Statement?

Senator Cunningham, you have the floor.

QUESTION 1: CANNABIS POSSESSION CLARIFICATION ON LEGAL STATUS OF

Sen. Victoria Cunningham: Thank you, Madam President, and I would like to thank the Attorney General for bringing this to the public's attention.

I think it has been discussed in many different social circles, so I think getting it out there is definitely important. And I would hope that the Government has plans outside of just this Statement to educate the public. But I do have a few questions, the first one being, what data is available on cannabis-related arrests and convictions since the decriminalisation in 2017,

therefore allowing us to see if there is evidence that the law is actually working as anticipated?

Sen. the Hon. Kim Wilkerson: Just to briefly clarify the question, do you mean the law with respect to decriminalisation?

Sen. Victoria Cunningham: Decriminalisation, yes.

Sen. the Hon. Kim Wilkerson: I do not have a good cut on the data, but I believe that the law is working as intended, particularly when you think about the impact of decriminalisation on a criminal record if it is a younger person whose intention is to perhaps apply for a scholarship or to leave the Island for further education. And those were the kinds of motivations around the rationale for decriminalisation in the first place.

The President: Mm-hmm.

Senator John Wight.

Sen. Victoria Cunningham: Oh, I was going to have a supplemental to that.

The President: You can do a supplemental.

SUPPLEMENTARY

Sen. Victoria Cunningham: Supplemental to that is, has there been a measurable reduction in cannabis-related criminal records or prosecution rates, especially amongst young people?

Sen. the Hon. Kim Wilkerson: I do not have the answer to the question on data, but I can undertake to bring that back to the Senate.

The President: Thank you, Senator Cunningham.

Vice President John Wight, you have the floor.

QUESTION 1: CANNABIS POSSESSION CLARIFICATION ON LEGAL STATUS OF

Sen. John Wight: Thank you, Madam President.

I was a very strong opponent of the commercialisation of cannabis legislation that was brought forward a couple of years ago. And I remain strongly opposed to it for a variety of reasons, being the safety of the people in our community, and also the views of the UK Government and at the federal level in the US. So, I note in the Attorney General's Statement a reference to our Government moving forward with the intended reform of our cannabis laws. Is there any more detail you can provide on that comment?

Thank you, Madam President.

The President: Thank you, Vice President John White.

Sen. the Hon. Kim Wilkerson: Thank you, Senator Wight.

I note your concerns generally. Unfortunately, I cannot give any more detail on the intended reform at this time. As you would know the substantive Minister for National Security sits in another place. But I can say that our ministries are working collaboratively, and I think that one of the points, and the reason that I wanted to make this Statement today, is particularly in light of summer holidays. I just felt it important that an adult stand up and say this is not good for young people. And I think that has not been in the public discourse. Certainly, protection for young people will guide the steps that we are making which are mainly around clarification of the medicinal cannabis regime, which we also understand is important for people with certain health conditions, and so on. I think being able to make a clear line that what might be good for adults in certain circumstances is never going to be good for children.

The President: Senator Cunningham first and then you.

QUESTION 2: CANNABIS POSSESSION CLARIFICATION ON LEGAL STATUS OF

Sen. Victoria Cunningham: Thank you, Madam President.

Your Statement mentioned that there was a 2023 National School Survey in which a staggering 28.5 per cent of S4 students have used marijuana with male use starting at 12 or younger and female users at 15. Is there any idea of what that was in 2020 or in 2017 to see what targets are being hit or not, as the case may be?

Sen. the Hon. Kim Wilkerson: I do not have the full report at hand at the moment which does give an indication—this is through the Department of National Drug Control—of the trends. There is concern that the trend is toward a more comfortable attitude toward cannabis use, as people see other people standing in the street, there is a view that it is okay. I think that the statistics are bearing that out. That young people are . . . that that is probably greater than in prior years. But I will get the actual statistics. Thank you.

The President: Senator Marcus Jones, Opposition Leader of the Senate, you have the floor.

QUESTION 1: CANNABIS POSSESSION CLARIFICATION ON LEGAL STATUS OF

Sen. Marcus Jones: Thank you, Madam President.

I, first of all, want to extend my thanks to Madam Attorney General for bringing clarity from the Government's standpoint in regard to this particular subject. There have been a number of times when I have had this discussion with young people as well and

I think this three-page Statement definitely brought some clarity.

My question would be a request for more clarity on the same topic. When it comes to visitors importing cannabis whether it is medicinal or for recreational use, can she clarify for us the laws that surround importation of cannabis, it's quantities and the grounds on which medicinal cannabis being imported is allowed?

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

Currently there is no basis on which an individual can import cannabis of any kind that would be legal.

An Hon. Member: Regardless of the amount?

Sen. the Hon. Kim Wilkerson: Regardless of the amount.

Importation: So the decriminalisation, what we colloquially refer to as the "Decrim Bill" of 2017, relates to simple possession only. All right? So there have been no moves around relaxation, legalisation or decriminalisation of importation. At the moment any importation, even with respect to medicinal cannabis, has to be done pursuant to a licence, and those licences are in a set framework. That is the regime that is currently . . . the framework under review. And so it would be inappropriate to speak more on that regime right now. But I think your question related, if I read it correctly, [to] the confusion around what an individual might do, particularly a tourist.

Sen. Marcus Jones: Right.

Sen. the Hon. Kim Wilkerson: Right, yes.

The President: Senator Tannock.

QUESTION 1: CANNABIS POSSESSION CLARIFICATION ON LEGAL STATUS OF

Sen. Tawana Tannock: Yes, Madam President. Yes, thank you.

Thank you, Madam Attorney General. Your predecessor, the former Attorney General, mentioned in March 2025 that there would be a steering committee formed to address legislation that was fit for constitutional purpose. By that I interpreted that she meant that the Government would be looking at something like a medicinal cannabis Bill, amending the Misuse of Drugs Act or applying for the exemption that Canada currently holds for recreational marijuana use. What is the position of this steering committee? Has it been formed and where are we with proposing legislation?

The President: Thank you, Senator.

Yes.

Sen. the Hon. Kim Wilkerson: As I have already indicated, Madam President, I am not the substantive Minister in relation to that. That is under the purview of the Minister of National Drug Control. As I have already said, I think the frameworks are under review. You referred to my predecessor in March 2025. I think I was in this seat in March 2025, so you might have meant March 2024. Yes.

Sen. Tawana Tannock: My apologies.

Sen. the Hon. Kim Wilkerson: No worries. As I said in my Statement, I think this Government is continually working toward a framework but there is still a lot to do in that regard, and I will not speak out of place with respect to what is in the purview of the substantive Minister who sits in another place.

The President: Thank you, Madam Attorney General.

No further questions then on the topic, that first Statement, the questions on the Ministerial Statement, we have completed that.

We will move on to the second Statement and that was in the name of the Honourable Senator Lauren Bell, the Junior Minister for Economy and Labour. And that was on development and training, our training update. Would any Senator care to ask questions on this Statement?

Senator Jones, Opposition Leader of the Senate, you have the floor.

QUESTION 1: LABOUR FORCE SURVEY MAY 2024 AND DEVELOPMENT AND TRAINING UPDATE

Sen. Marcus Jones: Again, thank you Madam President.

I would like to thank the Junior Minister for providing us with this Statement. I had one question, strictly a question that requires clarifications. When determining the unemployment rate and the employment rate, how many hours per week is this statistic based on to qualify a person being fully employed as opposed to being underemployed?

The President: Senator Lauren Bell, Junior Minister of Economy and Labour, the question is to you.

Sen. Lauren Bell: Thank you, Madam President.

Can I request that I get all the questions for that Statement at once and then I can provide the answers?

Thank you.

The President: Certainly.

Senators, you have heard the request.

[Crosstalk]

The President: Yes, sorry, Senator Wight, Vice President.

QUESTION 1: LABOUR FORCE SURVEY MAY 2024 AND DEVELOPMENT AND TRAINING UPDATE

Sen. John Wight: Thank you, Madam President.

I just have one question for the Junior Minister. Reference was made in the Statement to the Department of Workforce Development servicing 683 individuals directly last year. Can the Junior Minister provide some sort of data or narrative around how successful the department would have been in assisting the execution of those individuals to obtain full-time jobs or part-time jobs?

Thank you, Madam President.

The President: Thank you, Vice President John Wight.

Senator Cunningham, I believe you have questions.

QUESTION 1: LABOUR FORCE SURVEY MAY 2024 AND DEVELOPMENT AND TRAINING UPDATE

Sen. Victoria Cunningham: Thank you, Madam President, and thank you for your Statement, Junior Minister.

I actually think all three Statements, this and the other two, are fairly intertwined. But my question on this Statement, similar to Vice President Wight's, is tracking the metrics of the Department of Workforce Development programmes. How are we tracking where these individuals are going after they have completed the programmes? And how are we sure that they are not taking the skills that they have learned here and taking them overseas, that then we are contributing to our emigration issues because of cost of living, just to wrap it all in together?

QUESTION 2: LABOUR FORCE SURVEY MAY 2024 AND DEVELOPMENT AND TRAINING UPDATE

Sen. Victoria Cunningham: Oh, and then I have a second question. Great to see that the youth unemployment rate is at 2.4 per cent, but my question is around the sustainability of that number and whether this is not just a case . . . well, as a percentage of the total employed numbers of people, I would think that our youth is decreasing given our declining birth rate. But I would just like to know, you know, this is ultimately a number, I think, because our youth are not returning upon the completion of their studies overseas or they are moving overseas in search of more opportunities. So, I would just be interested to know what the actual number of youth were, the 16- to 24-year-olds, at May 2024? Maybe compared to, say, May 2017?

Thank you, Madam President.

The President: Thank you, Senator Cunningham.

Sen. Tawana Tannock: Yes, Madam President.

The President: Yes, Senator Tannock.

QUESTION 1: LABOUR FORCE SURVEY MAY 2024 AND DEVELOPMENT AND TRAINING UPDATE

Sen. Tawana Tannock: Thank you very much, Senator Bell, for this report. My question comes from the way in which some of the information is collected and that may impact the results. We have here that we are being told that the employment rate has increased to 81.4 per cent. But if we look at the actual survey itself, we see that also counted are individuals who work unpaid in family businesses. So, they can work in family businesses or work unpaid in family businesses. Are we counting people who work unpaid as part of that increase in the employment rate? Thank you.

The President: Thank you, Senator Tannock.

Sen. Lauren Bell: Thank you, Madam President and colleagues for those questions. If you just bear with me while I get some responses and clarity from the technical team.

[Pause]

The President: Senator Bell, are you able to give any responses at this time, or do you want to give it at a later time?

Sen. Lauren Bell: Yes, my technical team is compiling some responses, but I am cognisant of the time and if my colleagues are willing, I am happy to provide written answers at a later date if that is their preference.

The President: Or if you get the responses at a later time in the meeting.

Sen. Lauren Bell: Okay. If that is agreeable, that would be fine.

The President: Senators, are you agreeable?

They are agreeable.

They are agreeable. So, we will wait and see toward the end of the meeting of the Senate if you can provide responses to those questions at that time.

Senators, with that said, what we will do then is to move on to the next Statement that was also given by Senator Lauren Bell.

Do you have any questions? That is Factors Driving Emigration in Bermuda. Does any Senator have questions on that Statement?

Senator Marcus Jones, Opposition Leader in the Senate. You can pose your question.

QUESTION 1: EMIGRATION IN BERMUDA FACTORS DRIVING

Sen. Marcus Jones: Thank you, Madam President.

I do thank the Junior Minister for bringing this to this Chamber. I would say just as important as us knowing the factors that drive emigration from Bermuda, in Bermuda, I think it is equally as important if the Junior Minister can provide us statistics to indicate the actual numbers of persons who have emigrated since the last census, which I think was 2016? The reason for that is because Government makes policy decisions based on those hardcore statistics. And if the Government does not have those numbers to this point, does the Government have plans to implement a means of obtaining those numbers?

Thank you, Madam President.

The President: Thank you, Senator Marcus Jones.

Would any other Senator care to ask questions on the Statement, Factors Driving Emigration in Bermuda?

Senator Tannock, you have the floor.

QUESTION 1: EMIGRATION IN BERMUDA FACTORS DRIVING

Sen. Tawana Tannock: Yes, thank you, Madam President.

I note that issues like high cost of living and affordability are raised and also satisfaction of life overseas and rising crime as factors for emigration. But I was wondering if we ever have done an examination—and I did not see one in the 2025 immigration survey report—about the people who actually emigrated for reasons due to criminal activity, i.e., being involved in criminal activities themselves, leaving the jurisdiction due to fear of gang violence, being rehoused by the Bermuda Government for witness protection. Where and when can we or do we get those and collect those statistics?

The President: Thank you, Senator Tannock.

Sen. Tawana Tannock: Sorry, I should just add, just to clarify. I know we do have the numbers and statistics for people that have emigrated for various reasons regarding perhaps, witness protection and others. So, it is really not those statistics, although those would be good to know as well. It is really the concern about our young people and even those who are not so young who are leaving the Island because of perhaps, gang activity or criminal activity, that makes it impossible for them to reside here any longer. Are we tracking them? What do we know about that segment of our population? Because unfortunately sometimes when we look at the news, especially in the UK, we see young Bermudians and unfortunately sometimes the news is not good.

So, I am wondering and I am curious, what are we doing to look at the people who are leaving the Island because Bermuda is no longer habitable for them. Because of maybe even their involvement in crime or family members?

The President: Thank you, Senator Tannock.

Senator Cunningham.

QUESTION 1: EMIGRATION IN BERMUDA FACTORS DRIVING

Sen. Victoria Cunningham: Thank you, Madam President, and thank you, Senator Bell for bringing this forward.

I think the Government as a whole, we have recognised that emigration and our decreasing, declining population is an issue. I would call it an issue of national security. I note that you say that "emigration, if excessive." Well, I think it *is* excessive. I think the fact that we do not even know how many potential people have left, but I think the global research studies clearly cite high cost of living, lack of affordability, limited opportunities, lack of job growth as issues. So, my question is, and you know, this is nothing new in my mind, but what are the Government's timelines in ensuring that any research that has been conducted will be looked into and potentially used to stem our mass flow of emigration.

Thank you, Madam President.

The President: Thank you, Senator Cunningham.

Sen. Lauren Bell: Thank you, Madam President. I can provide some answers to questions that were tabled regarding the Labour Force Survey.

I can confirm, and this is a response to the question that was posed by Senator Wight. Department of Workforce Development served 683 persons and the question was, *How successful in assisting those individuals in obtaining full-time jobs*? While there were 683 persons seeking services from Workforce Development for the 2024/25 period, the department was able to refer 199 persons for jobs. Just for some context, the department is not an employment agency. However, it does provide some wraparound services for clients seeking employment. The department has set a target of placing 100 clients. That is their target for the year.

It did fall short. We placed 55 persons. Additionally, the percentage of completed Personal Employment Plans, known as PEPs, reached 64 per cent rather than the 80 per cent that was our target. This is due to clients disengaging from the process and having other social factors that delayed the PEP progress. Some of this was reported when we presented the budget on some of those targets.

To the question posed by Senator Tannock specifically regarding the survey, the results I presented about emigration and the reasons for. *Did they emigrate due to either their criminal activity or criminal activity of their family or fear?* The survey was carefully

worded to gain information on the various reasons. If criminality or criminal activity was the reason with some weight, it would have shown up in the results. And we did not see that. Some of the results that we saw were some concerns about crime and governance, [which] was given for some of the reasons for leaving. But there was not anything beyond that in those results.

To the question posed by Senator Jones regarding updated stats on emigration. He is correct, the last time we had statistics was reported from the census. The Department of Statistics is intending to ask more of those emigration-related questions in the upcoming census scheduled for 2026.

The President: Senator Tannock.

QUESTION 2: EMIGRATION IN BERMUDA FACTORS DRIVING

Sen. Tawana Tannock: Yes, Madam President.

Thank you very much, Senator Bell. I have the survey in front of me, and I have the questions that were asked for participants to rate the factors driving emigration. And actually, all I see is, "gang culture, crime and violence in Bermuda and its potential impact on your family." Is that the . . . that's the question you're referring to?

Sen. Lauren Bell: Correct.

Sen. Tawana Tannock: Okay. Thank you.

Sen. Lauren Bell: You are welcome.

I believe there are two other questions. I am just waiting for answers from my technical team, Madam President.

The President: Thank you, Senator Bell. We will wait.

Sen. the Hon. Kim Wilkerson: Madam President.

The President: Yes.

Sen. the Hon. Kim Wilkerson: Madam President, while we wait, I can offer a partial answer to Senator Tannock's question, with respect to people who might be in the witness protection programmes. And certainly, we discussed some of this during the Budget Debate. The problem is . . . you are quite right. I think that there are increasing numbers of people taking advantage of the witness protection programmes. But there is not a way to identify people who might have left for similar reasons, but they are not included in the programme. We do know that the witness care is quite . . . that those resources are quite burdened at the moment. So, it is an indication that there would be a trend in that direction.

The President: Thank you, Madam Attorney General.

Sen. Lauren Bell: Madam President, there was a question that was posed about what is Government's timeline in ensuring research will be followed to stem the mass emigration. As you are aware, the Ministry is currently examining the data. There are a number of recommendations which cross a number of our ministries and we can reference the recently held Cost of Living Summit as well as the concerns related to affordable housing. It will take some time to actually come up with a comprehensive strategy around some of the reports that we are getting. We do recognise while the responses to that survey were quite stark, this is definitely an opportunity for us to plan a way forward based on the results from that survey.

[Pause]

Sen. Lauren Bell: Madam President, in response to Senator Jones' question, which was, *When determining unemployment and employment rate, how many hours a week are counted*? Hours are not part of the calculation of unemployment and the employment rate. The employment rate is calculated as a ratio of the employed persons aged 16 to 64 to the population of the same age. The unemployment rate is the number of unemployed persons 16 and over as a percentage of the labour force 16 and over. So, it is not based on hours of work.

There was a question regarding the number of youth that make up the unemployment rate. The total of 55 persons aged 16 to 25 were recorded as being unemployed.

Senator Tannock did pose a question regarding the unemployed workers who indicated that they are working for a family business. They are counted as part of Bermuda's working population even though they do not receive a salary.

Sen. Tawana Tannock: Clarity, point of clarification. Is that when I can say it? I do not know.

You mentioned unemployed workers working for family businesses. The phrase in the survey is actually, *unpaid workers who are working for family business.*

Sen. Lauren Bell: Correct. Correct. Yes, I did misspeak. Yes, it is *unpaid workers working in a family business*. And those are counted as part of the Island's working population.

SUPPLEMENTARY

Sen. Tawana Tannock: Okay, so I do have a supplementary question in that case.

If we look at the rising cost of living, if we look at expenses, if we look at our median income, so those people are factored into, I would assume, those calculations. But it will be difficult to say that our proportion of the working population are earning "X" or this. If we

have people that are unpaid that we are classifying as employed, would not we class them as volunteers? I mean, you may not volunteer to work in a family business, but I struggle to see how we can use people who are unpaid but working in an employment survey that assesses salary work hours.

Do we not have a category that is not classified as employment that can be classified as, I don't know, free services or volunteerism? Because what it makes it seem like is that you may work unpaid for a family business because you cannot find work anywhere else. That does not mean that we have addressed the issue of unemployment. It just means that people have found opportunities in a family business, but they are not being reimbursed for them. So, can we really say that we are decreasing unemployment if those people are not getting a wage? I mean it may be semantics; it may be a philosophical question. But I just struggle with classifying them with the workforce who are getting compensated.

The President: Thank you, Senator Tannock.

Sen. Lauren Bell: So, this category of persons who are unpaid workers in family business has been part of the results of the survey for a while. And it has been included as a part of tracking those persons who are working unpaid in a family business. And they are, I mean, if you look at the report, they also are as reported they are combined with those persons who are working for self. And so, we recognise that some people who are working for self and some people who are working as an unpaid person in a family business may be receiving some other form of payment. So, our Department of Statistics use internationally accepted methodologies to capture information and statistics on labour force and its guidance is taken from international standards. Okay?

[Inaudible interjection]

Sen. Lauren Bell: You are welcome.

Madam President, I believe I have asked . . . answered all of the questions that have been posed.

The President: Thank you, Senator Lauren Bell, Junior Minister for Health, Economy and Labour, [and Housing and Municipalities] for responding to the questions that have been presented this morning.

With that said, now we will move on to the final Statement that was given by Senator Lindsay Simmons, Junior Minister for Home Affairs, Youth, Social Development, Seniors and National Security. And that was titled, the [Bermuda's Cost of Living:] Cost of Living Summit 2025.

Would any Senator care to ask questions on this Statement?

Senator Cunningham, you have the floor.

QUESTION 1: COST OF LIVING SUMMIT 2025 BERMUDA'S COST OF LIVING

Sen. Victoria Cunningham: Thank you very much Madam President.

And a number of my Parliamentary colleagues attended the Summit. My question is, hopefully, quite brief. But did the Ministry of Home Affairs consider a different location as the optics of utilising the Hamilton Princess when we have various empty schools out there? I know that I drive past Harrington Sound Primary school. It seems to have been empty for the last three weeks. So, any school halls or what-not that could have been utilised for a Cost of Living Summit rather than one of our major high-end hotels. Thank you.

The President: Thank you, Senator Cunningham.

Senator Simmons.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President I just want to say that the schools . . . actually, all teachers finished on Monday. So, that was not a place where we could have the Summit. The Ministry of Home Affairs did look at other places, but Hamilton Princess was the best place to hold this Summit. Thank you.

The President: Thank you.

Would any other Senator care to ask questions on this Statement? Hearing none then, thank you, Senators, for your questions on the Statements that have been presented this morning.

We will now move on then with the Order Paper we have before us.

ORDERS OF THE DAY

The President: So, Senators, we now have arrived at the Orders of the Day, and the first item is the second reading of the Insurance Amendment Act 2025. And that was in the name of Senator [Crystal] Caesar, spokesperson for Finance [in the Senate]. But we are looking to Madam Attorney General, Minister of Justice, to present that Bill.

Sen. The Hon. Kim Wilkerson: Thank you, Madam President.

I move that the Bill entitled . . .

The Clerk: Provisions of [Standing Order] 25.

The President: Provisions of [Standing Order] 25. Do you have that?

[Crosstalk]

STANDING ORDER 25

Sen. the Hon. Kim Wilkerson: I move that the provisions of Standing Order 25 . . .

The Clerk: Be granted.

The President: Be granted.

Sen. the Hon. Kim Wilkerson: Be granted.

The President: Is there any objection to that motion?

No objection.

Carry on, Madam Attorney General.

[Motion carried: Leave granted for the Insurance Amendment Act 2025 to be read a second time on the same day as its first reading.]

Sen the Hon. Kim Wilkerson: Thank you Madam President.

I move that the Bill entitled the Insurance Amendment Act 2025 now be read a second time.

The President: Is there any objection to that motion?

No objection.

BILL

SECOND READING

INSURANCE AMENDMENT ACT 2025

Sen the Hon. Kim Wilkerson: Thank you Madam President.

I am pleased to present to the Senate the Bill entitled the Insurance Amendment Act 2025 (the Bill). This Bill amends the Insurance Amendment Act 1978 (the Act) to confirm and expand the regulatory powers of the Bermuda Monetary Authority in respect of statutory financial statements by allowing the Authority to make rules concerning prudential and technical standards, and the form and content of information in such statements. The Bill also validates rules previously made by the Authority in relation to statutory financial statements.

Madam President, Bermuda's insurance industry operates under a globally respected regulatory framework which is critical to our international standing. The Authority, as a financial services regulator, plays a vital role in maintaining the soundness and reputation of our jurisdiction. The Bill is a necessary and prudent measure to ensure the legal integrity of that framework.

Madam President, key highlights of the Bill are as follows:

Proposed amendments to section 6A: Madam President, section 6A(1) of the Act provides the Authority with the ability to make rules prescribing prudential or technical standards in relation to key regulatory areas. However, statutory financial statements were not originally included in the list of matters to which such rules can apply. As a result, some rules made by the Authority including the Insurance Account Rules 2016, and rules for Collateralized Insurers, Special Purpose Insurers and Class IIGB Insurers, are considered *ultra vires* to the extent that they prescribe technical standards for statutory financial statements. Madam President, to remedy this and remove any uncertainty, clause 2 of the Bill amends section 6A(1) to enter a new paragraph (fa) expressly allowing the Authority to make rules in relation to statutory financial statements. This will regularise the legal basis of existing rules and confirm the Authority's powers moving forward.

The amendments to section 6A that are being proposed by this Amendment Bill will also bring the Insurance Act in line with the Investment Business Act 2003 and the Digital Asset Business Act 2018.

The second proposal: A proposed amendment to section 15 which is the form and content of statements. Madam President, clause 3 of the Bill amends section 15 of the Act by introducing two new subsections.

Subsection (3A) provides that the form and information contained in statutory financial statements may be prescribed by:

1. regulations made by the Minister of Finance for certain classes of insurers. For example, Class I, Class 2, Class 3, Class A, Class B, Class IGB and Class ILT; or
2. by rules made by the Authority for other classes. For example, Class 3A, Class 3B, Class 4, Class C, Class D, Class E, Class IILT, Class IIGB insurers, Special Purpose Insurers and Collateralised Insurers.

Subsection (3B) provides that rules made under new subsection (3A)(b) are not subject to parliamentary scrutiny under the Statutory Instruments Act 1977, aligning with treatment of other technical standards made by the Authority.

Madam President, this dual approach respects the historical vires established in section 53 of the Act while recognising the evolving role of the Authority in supervising Bermuda's increasingly sophisticated insurance sector.

Validating existing rules: Madam President, the Authority sought to introduce new technical standards for statutory financial statements in 2022. Legal advice from the Attorney General's Chambers confirmed that the Authority lacked vires to make such rules under the current drafting of section 6A. And advise that an amendment to section 6A(1) would provide the vires required. Without this amendment, Bermuda could risk undermining the legitimacy of its regulatory regime and jeopardise international recognition such as Solvency II equivalence.

Madam President, clause 4 of the Bill validates any rules made by the Authority under section 6A prior to the coming into force of this Bill which relate to statutory financial statements. This provision is necessary

to preserve legal certainty and regulatory continuity, especially as these rules underpin Bermuda's status as a Solvency II equivalent jurisdiction. Madam President, this Bill is therefore essential to uphold Bermuda's reputation as a premier financial centre.

Commencement. Madam President, the Bill will come into operation upon enactment. Madam President, in closing, I would like to thank the technical teams within the authorities, the Attorney General's Chambers and the Ministry of Finance, who have worked diligently to ensure the clarity, robustness and legality of our insurance regulatory framework.

And Madam President, I know in the Chamber are Ms. Sierra Bell of the Ministry of Finance and from our Chambers, Alsha Wilson, who was actually very eagle-eyed in noting that statutory financial statements were somehow overlooked in the original version of the Bill. And certainly, as a practitioner, Madam President, I had looked at that and I think sometimes we take the view that we note that it is missing but we see that financial returns are there, and we just took them to say, *Oh, I guess we mean it to be the same.* But I just want to commend the level of diligence that has come out of the technical teams from Finance and the Attorney General's Chambers in this regard.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITORS

The President: Thank you, Madam Attorney General and Minister of Justice.

And welcome to both of you. I am glad she has introduced you to the Chamber.

[The Insurance Amendment Act 2025, s*econd reading debate, continuing]*

The President: And I would like to thank you, [Senator the Honourable Kim Wilkerson, Attorney General], for presenting this on behalf of Senator Caesar who is the spokesperson for Finance in this Chamber.

Would any Senator care to speak on this Bill?

Yes, Senator Marcus Jones, Opposition Leader in the Senate, you have the floor.

Sen. Marcus Jones: Thank you, Madam President.

I would like to thank Madam Attorney General for bringing this legislation and presenting it to us with the Opposition's support of this Bill. We recognise that the BMA [Bermuda Monetary Authority] and the Ministry need to be able to acquire certain information primarily as it relates to statutory financial statements. And again, I would like to also join in with Madam Attorney General in regard to giving a nod of appreciation for the keen eye of the technical team for spotting that. With the ever-changing and evolving industry one would expect the regulator to be able to move at the speed of business without having to be under Parliamentary scrutiny with every rule change that is required.

Thank you, Madam President.

The President: Thank you, Senator Jones.

Would any other Senator care to speak?

Senator John Wight, the Vice President in the Senate, you have the floor.

Sen. John Wight: Thank you, Madam President.

Just to offer my support to Madam Attorney General on this Bill. Thank you, Madam President.

The President: Thank you, Senator Wight, Vice President.

With that said, would any other Senator care to speak on this Bill?

Hearing none, it is over to you, Minister Wilkerson, Attorney General.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I now move that Standing Order 26 be suspended in respect to this Bill.

The President: Is there any objection to that motion?

The Clerk: Second reading. Just do the second reading.

The President: Second reading. Sorry. Okay.

Sen. the Hon. Kim Wilkerson: Madam President, I move that the Bill entitled Insurance Amendment Act 2025 now be read a third *[sic]* time—

The President: No, a second time.

Sen. the Hon. Kim Wilkerson: —a second time.

The President: Is there any objection to that motion?

No objection.

The Clerk: Now the 26.

SUSPENSION OF STANDING ORDER 26

The President: Now do the [Standing Order] 26. Sorry.

Sen. the Hon. Kim Wilkerson: Yes.

Madam President, I move that Standing Order 26 be suspended in respect of this Bill.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing Order 26 suspended.]

Sen. the Hon. Kim Wilkerson: Madam President, I move that the Bill entitled Insurance Amendment Act 2025 now be read a third time.

The President: Is there any objection to the third reading?

No objections.

BILL

THIRD READING

INSURANCE AMENDMENT ACT 2025

Sen. the Hon. Kim Wilkerson: I move that the Bill do now pass.

The President: It has been moved that the Bill entitled the Insurance Amendment Act 2025 be now passed.

Is there any objection to that motion?

No objection. The Bill is passed.

[Motion carried: The Insurance Amendment Act 2025 was read a third time and passed.]

The President: Thank you, Madam Attorney General for presenting this on behalf of Senator Caesar.

We now move on to the next item on our Orders of the Day, and that is the Trade Marks Amendment Act 2025. And that is in the name of Senator Lauren Bell, the Junior Minister for Economy and Labour, [and Housing and Municipalities].

Senator Bell, you have the floor.

STANDING ORDER 25

Sen. Lauren Bell: Thank you, Madam President.

Madam President, I move that the provision of Standing Order 25 be granted so that the Senate may now proceed with the second reading of the Bill entitled Trade Marks Amendment Act 2025.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Leave granted for the Trade Marks Amendment Act 2025 to be read a second time on the same day as its first reading.]

Sen. Lauren Bell: Madam President, I move that the Bill entitled Trade Marks Amendment Act 2025 be now read a second time.

The President: Is there any objection to that motion?

No objection.

BILL

SECOND READING

TRADE MARKS AMENDMENT ACT 2025

Sen. Lauren Bell: Thank you, Madam President.

I am pleased to present the Trade Marks Amendment Act 2025 to this Honourable Senate. This Bill seeks to amend the Trade Marks Act 2023 to clarify several provisions in that legislation. This Bill also includes a Schedule [of] fee regulations that are intended to replace the Government Fees (Trade Marks) Regulations 2023.

Madam President, as Honourable Members are aware, the Government is currently in the process of updating its legislation governing intellectual property. The Trade Marks Act 2023 was the first piece of legislation that was approved by the Parliament as part of this effort, along with Government Fees (Trade Marks) Regulations 2023. Several months later, in December 2023, the Trade Marks Regulation 2023 was laid in the Honourable House.

Madam President, a trade mark is essentially a recognisable sign used to distinguish the goods or services of one party from those of another. Trade marks can be used by individuals and businesses, and they also can be used to indicate membership in a particular association. Trade marks can take the form of words, including names, slogans, letters, symbols, colours, sounds, smells, packaging, or design. They are used to represent the goodwill that trade mark owners have earned by marketing their products and services.

For instance, whenever we see the word Nike, or the image of that commonly referred to as the swoosh, on clothes or shoes, we recognise the shoes or clothing as a “Nike” product. Nike is known for its use of the slogan, “Just Do It.” Madam President, trade marks are intended to cause such automatic assumptions and can be [a] quite valuable part of a business by helping to establish brand recognition. They are assets that confer certain legal rights on their owner. Registration of a trade mark in Bermuda gives the owner of that mark the right to use it and to prevent others from using it without his permission.

Madam President, trade marks play a crucial role in a commercial marketplace and business owners rely on them to compete. For this reason, it is important to provide a legal framework that is comprehensive, modern, and consistent with global practices.

The Trade Marks Act 2023 accomplishes this. However, the Bill being debated today includes amendments that were deemed necessary to add further clarity and to ensure compliance with certain international standards.

Madam President, this Bill will insert a definition for the term “transmission” as that term is used in the Trade Marks Act 2023 to refer to transfers of registered trade marks. The intention is to clarify that such a transfer can occur in connection with a corporate merger or otherwise. Based on previous communications

with customers and filings regarding transfers of registered trade marks, the Registry General's Department determined it would be helpful to include the proposed definition, which specifically mentions corporate mergers along with other modes of transfers.

Madam President, proposed changes to section 34 of the Act will provide general authority for the Registrar to record in the Trade Marks register any transfers of ownership or other rights in a registered trade mark which is not already mentioned in that section. This would include transfers resulting from corporate mergers.

Madam President, the Bill will also make very minor changes to Schedule 3 of the Trade Marks Act 2023 to help ensure compliance with international guidelines as related to international trade marks and in consequence of the changing proposals to section 34.

Finally, Madam President, the Government Fees (Trade Marks) Regulations 2025 are being introduced in a Schedule to the Bill and will replace the Government Fees (Trade Marks) Regulations 2023.

I note commencement of the new legislation has been delayed in large part to allow for additional time for the Registry General to prepare to administer the new framework. This included updating software to assist staff in meeting the responsibilities under the new Act—a process that is funded and ongoing—and completing two rounds of training. The first round of training for staff was facilitated online over six months by representatives from the UK Intellectual Property Office. The second round of training was attended in person by the staff and was facilitated through intergovernmental cooperation between the Bermuda Government and the government of Trinidad and Tobago. The delay also included review of the fees set out in the 2023 fee regulations.

Madam President, since those fee regulations have not yet been brought into force, the required amendments have been incorporated into the Schedule [of] Fees and the entire set of regulations reintroduced as a matter of efficiency. While the vast majority of fees are the same as those included in the 2023 Schedule of Fees, eight fees have been added to the 2025 version. Fee numbers 7, 23, 67, and 99 relate to the new processes being undertaken by the Registry General's Department under the new law. And fee numbers 36, 37, 42, and 43 relate to continuing process and have been added to ensure the Government collects appropriate fees for the processes to which they relate.

The [2025] fee schedule also includes some minor corrections to some of the fee descriptions to ensure correct application of the fees.

Madam President, this has been a substantial undertaking, and we are all looking forward to the commencement of the legislation. The Registry General's Department and the Attorney General's Chambers have already completed the drafting process for all other regulations and documents required to support the legislation, including the forms needed to make applications and the required filings. These will be gazetted and published on the Government's website in the coming weeks.

Madam President, it was previously announced that the Trade Marks legislation will commence on July 1. However, as amended in the House, the commencement date will change to August 1, [2025].

Madam President, I wish to extend my sincere thanks to the industry representatives for their cooperation and their invaluable input on the Trade Marks legislation. I would also like to thank the technical officers in the Registry General's Department and the Attorney General's Chambers for their work on this initiative.

Thank you, Madam President.

The President: Thank you, Senator Lauren Bell, Junior Minister for Economy and Labour, [and Housing and Municipalities].

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISTORS

The President: And before I open to the floor, I would just like to acknowledge in the Chamber the presence of the Permanent Secretary, Ms. Aideen Ratteray, the Permanent Secretary for Economy and Labour as well as Mrs. Lovette Tannock from the Attorney General's Chambers. Welcome to you both, ladies.

[The Trade Marks Amendment Act 2025, s*econd reading debate, continuing]*

The President: Would any Senator care to speak on this Bill?

Yes, Senator Marcus Jones, Opposition Leader in the Senate, you have the floor.

Sen. Marcus Jones: Thank you, Madam President.

We thank the Junior Minister for bringing this legislation to this Chamber. We as the Opposition do in fact support this amendment. We see this amendment as a means to beef up our laws that can better protect intellectual property of an ever-evolving industry. We know that the minor changes to the Schedule along with the eight fees added to the original one . . .

I will say the commencement date of this Act having been changed multiple times in another place suggests the Government must not be so presumptive when declaring the commencement dates without taking into account deliberations in the Senate who at the time of the tabling of the legislation in another place had not met to debate.

We do support it. We see the value of it. And we thank you for the Government bringing this forward.

Thank you, Madam President.

The President: Thank you, Senator Marcus Jones.

Would any other Senator care to speak on this Bill?

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Yes, thank you, Madam President.

My question is really relating to the transmission portion of this amendment, and it is with regard to just registration. So, I would assume that what would happen is that regulations will be made that will address the registration transferring from one entity to another if it goes through the transmission by legal means. And also has there been any examination given to trade marks that are jointly owned if one party that is a joint owner of a trade mark intends to transmit that trade mark via a legal merger?

The President: Would any other Senator care to speak on this Bill?

I am hearing none. We will wait for a response from the Junior Minister.

[Pause]

Sen. Lauren Bell: Thank you, Madam President.

In response to . . .

First of all, I would like to thank the Opposition for their support for this legislation.

In response to the question tabled by Senator Tannock, the regulations do provide for transmission from one entity to another and the definition of "transmission" includes transmission [in] relation to a sale or merger of a business. The regulations are being finalised for laying in the House shortly. Does that answer your question?

Sen. Tawana Tannock: Sorry. Thank you, Senator Bell. No not really. I appreciate the definition of "transmission." It was really with the transmission, the procedure, the set up for the procedure for if something is transmitted by sale, registering that to the new owner. That was the first one because I did not see that covered in the Act, but as you said, and as I mentioned, it may be in the regulations.

And then my second question was regarding trade marks that are jointly owned by entities when one of the entities perhaps is sold. How has that been factored into joint ownership of a trade mark? If [there is] joint ownership of a trade mark that may be used by multiple entities, when one entity is sold and that trade mark is transmitted to a third party—has that been taken into contemplation? So, you and I have businesses together, and we use the goddess Nike (not the swoosh Nike) as our icon. I decide to sell to Senator Wight my business, but you and I jointly use that icon. I transmit that to Senator Wight. Where does that leave you? [I sell] my business and my use of that icon to Senator Wight. Where does that leave Senator Bell and her use of the icon? So, (I guess) does joint ownership transfer so Senator Bell and Senator Wight jointly own the icon together? I just . . . It is just that this has not been contemplated. I have not seen it addressed in the legislation when there is more than one owner and it has been transmitted via a legal means like the transmission through a merger.

Sen. Lauren Bell: So, while I wait for the technical team to provide me with the [answer] related to joint ownership of a trade mark, I just want to reclarify that the process of transmission is going to be covered under the regulations and we recognise that response.

The joint ownership of a trade mark is accommodated in the legislation. So, when one owner moves on, the surviving owner retains the ownership. And that is covered under the legislation.

Sen. Tawana Tannock: Yes, thank you. And are we including in that any reference to transmission—this new definition [of] "transmission" and this new mode of transmission? Have we factored that into the section and provision relating to joint ownership? [That] is more my question.

Sen. Lauren Bell: And the response I have gotten from the technical team is yes, it is covered.

Sen. Tawana Tannock: Okay. Thank you.

Sen. Lauren Bell: You are welcome.

[Crosstalk]

Sen. Lauren Bell: Madam President, I believe those are the responses to all the questions tabled.

The President: Yes, it is. And you now can move your Bill.

Sen. Lauren Bell: Thank you, Madam President.

Madam President, I move that the Bill entitled Trade Marks Amendment Act 2025 be now read a second time.

The President: Is there any objection to that motion?

No objection.

SUSPENSION OF STANDING ORDER 26

Sen. Lauren Bell: Madam President, I move that Standing Order 26 be suspended in respect to this Bill.

The President: Are there any objections to that motion?

No objection.

[Motion carried: Standing Order 26 suspended.]

BILL

THIRD READING

TRADE MARKS AMENDMENT ACT 2025

Sen. Lauren Bell: Madam President, I move that the Bill entitled Trade Marks Amendment Act 2025 be now read a third time.

The President: Is there any objection to the third reading?

No objection.

Sen. Lauren Bell: Madam President, I move that the Bill do now pass.

The President: It has been moved that the Bill entitled Trade Marks Amendment Act 2025 do now pass.

Is there any objection to that motion?

No objection.

The Bill has passed.

[Motion carried: The Trade Marks Amendment Act 2025 was read a third time and passed.]

The President: Thank you, Senator [Bell], and Senators for your support of the Bill.

Senators, we will now move on to Item No. 3 on our Order Paper. And that is consideration of the draft Order entitled Tourism Investment (Clearwater Community Event Venue) Order 2025. And that is in the name of Senator Mischa Fubler, the Junior Minister for Tourism and Transport, Culture and Sport.

Senator Fubler, you can present your Bill.

SUSPENSION OF STANDING ORDER 71(2)

Sen. Mischa Fubler: Thank you, Madam President.

I move that the provisions of Standing Order 71(2) be suspended, Madam President.

The President: Yes.

[Motion carried: Standing Order 71(2) suspended.]

Sen. Mischa Fubler: Madam President, I move that the Senate do now take under consideration the Tourism Investment (Clearwater Community Event Venue) Order 2025 proposed to made by the Minster responsible for Tourism with the written agreement of the Minister of Finance in exercise of the power conferred by section 5 of the Tourism Investment Act 2017.

The President: Is there any objection to that motion?

No objection.

DRAFT ORDER

TOURISM INVESTMENT (CLEARWATER COMMUNITY EVENT VENUE) ORDER 2025

Sen. Mischa Fubler: Thank you.

And so here we have the briefing on that Tourism Investment Order for the Clearwater Community Event Venue. And Madam President, the purpose in bringing this Tourism Investment (Clearwater Community Event Venue) Order 2025 before this Chamber is to enable the grant of customs duty relief to the operators of the Clearwater Community Event Venue. The Minister of Tourism and Transport, Culture and Sport, in consultation with the Minister of Finance, deems this tourism project to be an attraction that is in the national economic interest of Bermuda.

Madam President, I am pleased to invite this Chamber to take this Order under consideration. Madam President, the application for a Tourism Investment Order was submitted by Premier Tickets Limited, also known as PTIX, a company founded by Bermudian Michael Branco and incorporated in Bermuda on 12 June 2024.

Madam President, PTIX partnered with 2.0 Collective to establish a community event space at the Clearwater [Beach] parking lot. The leadership team of PTIX includes Michael Branco the Chief Information Officer; Judy Benevides the Operations Manager; and Andrew Stoneham the Customer Care Manager. The leadership team of 2.0 Collective includes Polina Komsalova [Branco] the CEO; Alison Murdock-Smith the Client and Creative Services Manager; and Nathan Swan, the Creative Lead.

Madam President, PTIX has signed a two-year lease with the Bermuda Land Development Company Limited for this parking lot site situated on Cooper's Island Road. PTIX plans to set up a permanent venue for use by community and event promoters providing a cost-effective turnkey venue. They will install base infrastructure including a 5,000 square foot tent power infrastructure and containerised bars and facilities.

Madam President, PTIX has a flexi team of up to 52 Bermudian employees and has the capacity to staff every role for any size event, large or small. This team includes event managers, parking attendants, box office staff and gate attendants. Local security companies will be hired to coordinate and manage event attendees.

Madam President, on 28 of March 2024, the 5,000 square foot tent previously located at Pier Six in Hamilton was set up at the main parking lot at Clearwater Beach, Cooper's Island Road. The open configuration accommodates large crowds, [up to] 800 people standing, [inside] and outside the tent. This tent can be dismantled within 30 minutes in the event of windstorms in excess of 45 miles per hour.

Madam President, Members of this Chamber will note that Premier Tickets Limited is seeking full

relief from customs duty for a period not exceeding five years from the operative date of the Tourism Investment Order in respect to any equipment, goods, and supplies that are necessary for the operation of the attraction.

Madam President, Michale Branco and his team at PTIX have every confidence (and I wholeheartedly concur) that this venue will become a vibrant component of the East End of Bermuda—something I am sure some of our colleagues here in the Senate will appreciate greatly—enhancing our tourism offerings while simultaneously providing economies to the event organisers at Clearwater Beach.

Madam President, I am pleased to commend this Order for the support of this Chamber.

Thank you, Madam President.

The President: And thank you, Senator Mischa Fubler, Junior Minister for Tourism.

Would any Senator care to speak on this Order?

No one?

[Inaudible interjection]

The President: Oh—Senator Cunningham.

Sen. Victoria Cunningham: I feel that someone should congratulate the Government for looking out for the East End, especially given that we are East versus West right now. So, let's go East End.

[Laughter]

Sen. Victoria Cunningham: And I think, you know, PTIX . . . I cannot remember the date you said that they started, but they have obviously shown that they have a great deal of knowledge and experience in the events space in Bermuda. So, I think anything that we can do to provide entertainment and opportunities for Bermudians and for our tourists is a great thing. So, thank you very much for bringing this forward.

The President: Thank you, Senator Cunningham.

Senator Foley, I see your hand.

Sen. Maurice Foley: Well, being a St. David's islander myself, I welcome any and all opportunities. And this surely is the beginning of something great for the Clearwater area, Cooper's Island, and the community of St. David's. So, I definitely congratulate this venture and [I am] looking forward to participating in the events that are taking place there and encourage my community to also embrace this. So, we welcome it. Thank you.

The President: Thank you, Senator Foley.

Would any other Senator care to speak on this Order?

Madam Attorney General.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

I was quietly waiting for Senator Foley to raise his hand initially knowing that he is from the east and that tourism is his shadow portfolio. So, you were a little slow off the mark, Senator Foley.

[Laughter]

Sen. the Hon. Kim Wilkerson: But we certainly appreciate the support.

I think this is an example of the Tourism Investment Orders and, you know, the concessions being granted to more than just hotel establishments. And the Progressive Labour Party Government has heard that cry previously from other types of entrepreneurs or people involved in the tourism product, that, *Why is it just hotels*?

We have seen another Bermudian with an event space. This Chamber also passed the Order in relation to the pyrotechnics firm, the young man Kyle Swan, and to do it again in relation to Mr. Branco's business . . . He is obviously is a well-developed business owner and operator, as Senator Cunningham alluded to, but to see the progress that is being made . . . And obviously with an event space like this, the exponential impact on jobs and services and caterers and so on in the space is what we are looking for. So, it is, you know, really spreading the opportunity economically. So, [I am] really keen to see this go off as well, and it will force me to take a venture from Somerset down that way.

[Laughter]

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

The President: Thank you, Madam Attorney General and Government Leader in the Senate.

With that said, Senator Fubler, you have full support.

Sen. Mischa Fubler: Thank you, Madam President.

And before I move the Order, I would just like to thank my colleagues for their support in this initiative. And as someone with first-hand experience in the logistical challenges of producing nightlife or even daytime events, things of a creative nature, I am sure this is a welcome addition to the venue space. Kind of reducing the risk of producing an event by having a turnkey venue is something I am sure many of the event promotors on the Island will welcome.

And with that, Madam President, I move that the said draft Order be approved and that the following message be sent to His Excellency the Governor.

"May it please your Excellency, the Senate, having had under consideration the draft Order entitled the Tourism Investment (Clearwater Community Event Venue) Order 2025 proposed to be made by the

Minister responsible for Tourism, with the written agreement of the Minister of Finance in exercise of the power conferred by section 5 of the Tourism Investment Act 2017, has the honour to inform Your Excellency that the Senate has approved the said draft Order."

The President: Thank you, Senator Mischa Fubler and all Senators.

[Inaudible interjection]

The President: Is there any objection to the message being sent?

No objection.

The Order will be sent.

[Motion carried: The Tourism Investment (Clearwater Community Event Venue) Order 2025 was approved.]

The President: Thank you, Senator Mischa Fubler and all Senators for your support.

That, Senators, ends the Orders of the Day, and we now move on.

MOTIONS

The President: There are none.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The President: Would any Senator want to speak?

Senator Lindsay Simmons, you have the floor.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I want to give condolences to the family of Clyde Darrell: to his wife Dawn, his daughter Katrina [and] her husband Nathan; Clyde Jr., [and] his wife Lisa; his grandchildren, Josiah, Anaiah, Aaria, and Aiden. Mr. Darrell is a huge loss in the tourism industry, especially at Grotto Bay. I do want to say that when I ran in my bye-election, Mr. Darrell was one of the first people that I met in constituency 10. And, you know, he sat me down at his house, and he told me, listen, Lindsay, this is what you need to do to win. Constituency 10 should be a PLP seat. And he lives on Bridle Hill, and Mr. Darrell made sure that he reached out to me if not more than once a week, at least once a week.

Mr. Darrell sent me a message of encouragement through both my bye-election and the election. He was there to support me. He was the one who told me the challenges on Bridle Hill. He was the one who kept me on my toes. He made sure that I was doing everything I could to help correct the issue on Bridle Hill. And I made a commitment to him that I will collect the trash, not for a vote, but because this is the right thing to do.

And, you know, he used to send me messages like, *Are you sure you want to collect the trash?* Even up until two weeks prior to his passing, he questioned, should I be collecting the trash? And Mr. Darrell continued to collect the trash until that is sorted. So, condolences to his family.

I also want to give condolences to the family of Eunice Jones. When I ran in 2020, Ms. Jones . . . she lived in constituency 12 where I ran. And she was the first person to welcome me into her home. And she was supportive of me even when I transitioned and ran in constituency 10. So, to the family of Ms. Jones, her husband, Burton, her son, LeVar, her daughter, Deidre, and her husband, Kingsley, her grandchildren, D'Marco, Kingsley, Kae'Lahni, and Isla, thank you for the service that she did for Bermuda. Especially with her church, St. Paul's AME Church, she was a dedicated member and a dedicated PLP member. So, condolences to both their families.

I also want to give condolences to Kendall Harvey, his wife, Tina Evans, his daughters, Vinu, Vashti, Vinu's husband, Marcus, his stepdaughters, Kassie and Ariana Caines, he was also a Papa to Ase Malik. I know Mr. Harvey from when he taught at Warwick Secondary School with my sister. He was a dedicated teacher. He also taught my younger sister. And he was an advocate with the trade union, Bermuda Union of Teachers (BUT). I want to thank him for his service to Bermuda. Condolences again to his family.

On a positive note, Madam President, I want to congratulate all graduates, especially the students from The Berkeley Institute, *Respice Finem*. I attended The Berkeley Institute, but I am also the chairman at CedarBridge Academy. And I am happy to say that . . . congratulations to those students as well. I want to shout out to Kamaya Matthew from The Berkeley Institute. She actually won the Minister's Achievement Award that was announced at their awards ceremony.

And I want to congratulate Shia Bean, who actually won the Minister's Achievement Award for CedarBridge. A student from each school every year is selected from the Ministry as the student through the Achievement Award. I'm also the chairman of the government scholarships for the Ministry of Education. I will talk about that at a later date. I will let the Minister speak on that. But I just want to congratulate them.

I want to also say, as the chairman of CedarBridge, I am also able to have first-hand knowledge of the hard work and dedication that the students put in, the parents, the teachers, the counsellors. I want to shout out to Shoa Wolfe and Donna Edwards, Deputy Principal [Kalreta] Conyers-Steed, and Principal [Kenneth] Caesar. They led the CedarBridge team to make sure that these students had what they needed to graduate.

The parents were there making sure that their children had what they needed to graduate. The last

few months is, you know, a rough few months for everybody, making sure the I's were dotted and the T's were crossed. You know, it always puts a smile on my face to see that students are graduating from Bermuda College before they graduate from high school—the dual enrolment students.

It was nice to sit down with the students and parents who let them know, with Principal Caesar and Deputy Conyers-Steed, that these students have made their mark and were going to be graduates. To see the [delight] on their face is the highlight of my year when it comes to what I do as a Senator and as a chairman of CedarBridge. The best is always our people, the education that we pour into our students.

I'm happy to say that each school had over $5 million in scholarships so far for our students. So, while people might doubt what we are doing in the public education system, I'm here to say that it is evident year after year when these students graduate that we are preparing them for the future of Bermuda.

I want to take two more seconds just to congratulate Deputy [Principal] Kalreta Conyers-Steed. I am 44 years old. She has been teaching for 43 years. She is retiring and she's going to be a huge miss. I want to thank her for her dedication and hard work and also Gina Davis from CedarBridge Academy as well. She is retiring as well. These are some of our great educators that have poured back into our students.

We are figuring out a way to get [Deputy Principal] Conyers-Steed to come back to this school. She's going to be a huge miss. She does so much more. I mean, I was up at the school yesterday. She leaves there sometimes at midnight, making sure that everything is there. So again, Deputy [Principal] Conyers-Steed, thank you for your dedication and hard work to the students of Bermuda.

And I will end it there. I know I only have five minutes. I tried to speed through. Thank you.

The President: Thank you, Senator Lindsay Simmons.

Would any other Senator—I see two hands over there.

Senator Cunningham.

Sen. Victoria Cunningham: Thank you, Madam President.

I obviously would like to add my comments to those of my Senate colleague Simmons, and I will reach out to all our graduates from both the public and private schools. I think they should definitely celebrate these milestones, along with obviously the school support system, parents, teachers and the rest of the community. I think we all cheer them on.

And for those looking at next steps, whether they are going overseas, whether they are going to Bermuda College, or whether they are going out into their field, I think I wish them the best of luck. Slight self-promotion for those going to Bermuda College who might want to further their insurance studies if they did not get it in the signature programme, I will be teaching an introduction to risk management [class] this fall. I had a 100 per cent pass rate in the last fall session, so great for you college students, dual enrolments and career shifters.

Moving on, it's obviously a big day for Mr. Michael Branco, so congratulations to him for winning the newly elected councillor of the Corporation of Hamilton election yesterday. I just want to wish him well. I think he was a great candidate, and hopefully we will work with him to ensure that Hamilton's growth and vibrancy continues.

I would like to associate myself with the condolences, message of condolences from Senator Simmons for Mr. Darrell. A number of my constituents are related to him, and I have two of my mentees who are actually great nieces, I believe.

And I would also like to offer, Madam President, my condolences to the family of Courtenay Griffiths, who was a King's Counsel and revered lawyer known for his fierce advocacy and his unwavering commitment to justice. He had a very distinguished career, championed legal aid, and was widely respected for cross examinations and his mentorship of young Black lawyers. So, to his family, colleagues, and all who benefited from his profound dedication to justice, I extend my deepest condolences.

Thank you, Madam President.

The President: Thank you, Senator Cunningham.

Senator Foley, you have the floor.

Sen. Maurice Foley: Thank you, Madam President.

I have two congratulations today, and it's with great joy actually to honour and extend a heartfelt birthday wish to a remarkable woman from the St. David's community, Mrs. Bernice Smith, who will be celebrating her 100th birthday on July 12. Mrs. Smith is a shining example of grace, resilience, and unwavering faith. She is known across our Island and more importantly in our community in St. David's as a devoted Christian, a loving mother, a cherished nana, a beloved auntie, and a faithful friend, or simply as someone who has always showed up exactly how she was led to love. In reaching the extraordinary milestone, Mrs. Smith reminds us of the strength and spirit that have shaped our communities for generations. Her life is a testament to endurance, compassion, a quiet strength, and qualities that continue to inspire all who know her.

So, on behalf of the people of Bermuda and especially the proud and close-knit community of St. David's, I wish Mrs. Bernice Smith a most joyful 100th birthday. May her day be filled with love, laughter, and the blessings she has so richly given to others over the past century. And those who would like to celebrate with her on July 13 at the St. Luke's AME Church, please do so. We will start services at 10:45 am. So happy birthday, Mrs. Smith, and we do celebrate you today.

A second congratulation that I would like to do, and that is to recognise and congratulate one of Bermuda's own Mikaela Pearman, Ms. Mikaela Pearman, for her outstanding participation and success at the 2025 Black Travel Expo, which was held this past weekend in Atlanta, Georgia. Ms. Pearman served as the moderator for a compelling and forward-thinking panel discussion entitled "Next Gen Storytellers: Shaping the Future of Travel Content Creation." Now, the panel brought together some of the most influential content creators, digital strategists, and innovators in the travel space with a focus on how new voices, particularly those from the Black diaspora, are redefining how travel stories are told and who gets to tell them.

Mikaela led the discussion with confidence, professionalism, and insight, earning well-deserved praise from attendees and fellow panellists. Her presence on that stage not only elevated the conversation, but proudly represented the talent, leadership, and global perspective that Bermuda has to offer.

As the founder and CEO of the Black Travel Expo, I can say first hand that this platform is one that is both timely and necessary: bridging gaps, creating connections, and expanding opportunities for people of colour across the globe and across the global travel industry. It is especially meaningful to see a Bermudian woman contributing at such a high level on this international stage.

So, once again, I want to congratulate Ms. Pearman, Mikaela Pearman, for her excellent work and for representing Bermuda with distinction.

Thank you, Madam President.

The President: Thank you, Senator Foley.

Would any other Senator care to speak? Senator Mischa Fubler, you have the floor.

Sen. Mischa Fubler: Thank you, Madam President.

I was not quick enough to the draw there, and so I will have to associate myself with a couple congratulations, as well as starting off with associating myself with the condolences to [the family of] Mr. Harvey. He's a constituent of constituency 30, where I recently ran in the general election, and so I extend my heartfelt condolences to his family on his loss. I am sure he will be dearly missed as a respected teacher and dedicated trade union advocate, as well as a taxi driver and an esteemed member of the Masonic fraternity. And so, again, condolences to Kendall Harvey's family.

And then moving to congratulations, I would like to first congratulate Imagine Bermuda and the various groups involved in commemorating the 1959 Theatre Boycott. Today marks the 66th anniversary of their success. Following two weeks of boycotting, they effectively ended segregation in Bermuda or at least started the trend. And so, I will actually be rushing off to the Cathedral [of the Most Holy] as the event has already started, and I am keen to attend and lend my support.

I would also like to extend congratulations to all of those involved in last night's celebration of our National Heroes, primarily to the student leaders who gave the biographies on our various National Heroes, as well as the performers for their engaging performances. I very much enjoyed it. And, of course, to the Department of Culture for producing another successful event. I look forward to next year's.

And finally, congratulations to those involved in putting on the Cost of Living Summit. I was in attendance in the afternoon, and I want to specifically highlight Mr. Aaron Crichlow of Bermuda is Love for his statements around encouraging Bermuda. And so, this is to the listening public as well as my colleagues to have a mind shift to think differently about housing. It is imperative that we look at it as another public good akin to schools, hospitals, and the roads, things that everyone should have a right to access.

And in the interest of brevity for the event that I already mentioned, I'll leave it there. Although I do intend at some point to also touch on Mr. Denton Williams' comments around the cooperative ownership of our utility, an idea that was also proposed at the Cost of Living Summit. Cooperative economics is something very dear to my heart, and so I will be planning to make a statement on that at a subsequent session prior to our summer break.

And on that note, I yield my time. Thank you, Madam President.

The President: Thank you, Senator Fubler.

Senator Jones, Marcus Jones, you have the floor.

Sen. Marcus Jones: Thank you, Madam President.

First, I would like to associate myself with the condolences that were extended to the family of the late Clyde Darrell. Having joined him in the same profession that he excelled in, which was the hotel business, it was a pleasure for me to watch, although far younger than Mr. Darrell, to watch him climb through the ranks. And he was proof of someone who can start from the front line and make his way right up to the executive suite within that industry. He was truly one of our great ambassadors on this Island. He also mentored many young people and encouraged and recruited those to come into the industry. So, I surely want to associate with those condolences to that family.

I also would like to give congrats to a dear friend of mine by the name of Delopeena Maxwell-Smith, who was actually in the paper yesterday, and she was highlighted for writing and publishing a book that she called *The Loquat Chronicles: Lola and Larry's Tale*, inspired by the beauty of St. David's Island.

I was most intrigued and excited to see that she, being from the accounting background and profession, was able to step outside of her comfort zone and use her inspirational talents to write a book of this . . . which held a wealth of knowledge of the nature and

beauty and the culture and the people of St. David's Island. So, I would truly encourage everyone to have a look at this book that is now available on Amazon. And hopefully it can inspire more of us to jump out and take the plunge and write books as well.

And it will also be remiss of me, finally, if I did not extend birthday wishes to a very fine lady who lives in the western end of the Island. In fact, she lives right on the property that I live in, happens to be my mother, the matriarch of the Jones family, who celebrated her birthday this week. She is, I can tell you of a surety, she is listening to the radio right now and she has been an inspiration not only to our family, and she's been a great, fine, godly Christian woman, but she's also been an inspiration to our neighbourhood there in Cooks Hill Road and all throughout Somerset.

Mother, I extend to you a hearty happy birthday. Thank you.

The President: Thank you, Senator Jones.

An Hon. Member: You didn't give her name.

Sen. Marcus Jones: Oh, Mary Lou Jones. Oh, my gracious!

The President: What? Sorry, repeat it.

Sen. Marcus Jones: My mother, her name is Mary Lou Jones.

The President: Mary Lou Jones.

Sen. Marcus Jones: Yes. Geez, how could I forget?

The President: Vice President John Wight, you have the floor.

Sen. John Wight: Thank you, Madam President.

Senator Fubler referenced the National Heroes. I would like to wish a very happy birthday to my good friend and National Hero, Sir John Swan, who turns 90 years old tomorrow.

The President: Yes.

Sen. John Wight: Thank you, Madam President.

The President: Thank you, Senator John Wight.

Yes, Senator Tannock, you have the floor.

Sen. Tawana Tannock: Yes, thank you, Madam President.

I would like to associate myself with the congratulatory remarks given by Senator Fubler. I also attended the National Heroes event last night, and while I was blown away by the calibre of all the performances, there was one in particular, a singer, Hana Bushara, who played the guitar and sung a rendition of *Bermuda is Another World* that blew my mind. I had never appreciated the beauty of that song and in that song before, and I do not know if she has it recorded anywhere, but her rendition of *Bermuda is Another World* is just absolutely mind-blowing.

The President: Thank you, Senator Tannock.

Would any other Senator—yes, Minister Attorney General, Minister Wilkerson.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

Let me start by associating, certainly, with the condolences already, I believe, started by my colleague, Senator Simmons, in relation to the passing of Kendall Harvey. And certainly, Madam President was with me at the funeral services, at the celebration of life, which is more of it, which is, you know, Kendall Harvey lived a life of celebration, and his loss will definitely be felt.

Certainly, condolences to his family, personal friends of ours. I was at their wedding in Baltimore. We have travelled together to places like St. Kitts and he . . . you know, he will certainly be a loss in recognising the huge contributions that he's made to a teacher, to generations of students, but his consistent service as a member of the union was highlighted.

And additionally, Senator Cunningham has mentioned the passing, and I join her in those comments of Courtenay Griffiths, KC. Certainly, when I started at law school as a mature student in 1999, I believe Courtenay Griffiths had just become one of the first Black, then QCs, in the UK. But he made himself accessible to students and because he was, we believed we could be. And I remember meeting him and looking at him and there was such a buzz around him and there's like, you know, who is this guy? And that he would make himself available to students through the University of West Indies and the Association of Caribbean [States], and he would always be available and accessible. And I know that his passing has been a personal, a deep personal loss to my dear friend Eron Hill and Courtenay Griffiths was like a dad to Eron when he was studying in the UK. So, recognising his contribution across all of that.

My colleague, Senator Fubler has mentioned Imagine Bermuda and congratulating them on the commemoration of the Theatre Boycott. Like him, I am going to run off from this Chamber to participate in that and show my face for just a few moments.

But on my final congratulatory note, I would like to congratulate the organisers and athletes and coaches of Pacers Track Club. Those who have qualified to participate in the Flying Angels track meet in Toronto will be leaving Bermuda tomorrow. It is a good contingent of young Bermudian athletes who have qualified for this overseas event, and amongst them will be my very own granddaughter, Diamond Morris, who's eight years old. She will be competing in her first

international meet in the 200-, 400-, 800-, and the long jump. We are extremely proud of her, but we wish the coaches and all of the athletes a very safe and successful trip as they expose our young Bermudian athletes to international competition and standards.

Thank you, Madam President.

The President: And thank you, Madam Attorney General, Minister of Justice, as well.

Would any other Senator care to speak?

Hearing none, then I would just like to associate myself with the condolences expressed to the family of Kendall Harvey. Certainly, all his family are very close friends of my husband and mine, and so we were at the funeral, and it was a really good send-off, and he will be really missed. But it was a celebration of his life, which I think was really pertinent.

I also want to associate myself with the passing of Eunice Jones. Again, another family who is very close to mine.

And I would also like to associate myself with the National Heroes, the Department of Culture, for the presentation of the National Heroes. And I agree with Senator Mischa Fubler that it was an absolutely excellent event.

And I would like to congratulate all graduates who have passed from all the various schools and colleges.

And finally, happy 90th birthday, I want to . . . to Sir John Swan, because, yes, I have known him for many, many years. And, yes, well-deserved holiday and birthday. I am saying a holiday. I think there will be some presentations for him, but he deserves it.

With that, we will now move on to Senate adjournment.

Minister Wilkerson.

ADJOURNMENT

Sen. the Hon. Kim Wilkerson: Madam President, I move that this House, the Senate, now adjourn until July 16.

The President: Thank you.

Would any Senator care to speak on the motion to adjourn?

Hearing none, seeing none . . . Senators, the Senate will stand adjourned until Wednesday, the 16th of July.

Thank you all for your comments and presence this morning. It was an excellent meeting. Enjoy yourselves.

[At 12:55 pm, the Senate stood adjourned until 10:00 am, Wednesday, 16 July 2025.]

BERMUDA SENATE
OFFICIAL HANSARD REPORT
16 JULY 2025
10:03 AM

Sitting Number 10 of the 2025/26 Session

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good morning, Senators.

The Senate is in session.

Shall we pray?

PRAYERS

[Prayers read by Sen. the Hon. Joan E. Dillas-Wright, President]

The Speaker: Please be seated.

CONFIRMATION OF MINUTES

[2 July 2025]

The President: Vice President John Wight, you have the floor.

Sen. John Wight: Madam President, I move that the Minutes of the meeting of Wednesday, 2 July 2025 be taken as read.

The President: Is there any objection to that motion?

No objection.

Sen. John Wight: Madam President, I move that the Minutes of Wednesday, 2 July 2025 be confirmed.

The President: Is there any objection to the confirmation of the Minutes?

No objection.

The Minutes are confirmed.

Thank you, Vice President John Wight.

[Minutes of 2 July 2025 confirmed]

MESSAGES

The President: Mrs. Beale.

The Deputy Clerk: There are no messages, Madam President.

The President: Thank you.

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENT BY THE PRESIDENT

APOLOGIES

The President: I would just like to advise Senators that we have had apologies from Senator Cunningham, who is travelling. So, she is not here with us today.

ANNOUNCEMENTS

The President: And another announcement, then, is in the name of Senator Mischa Fubler, the Junior Minister for Public Works and the Environment.

Senator Fubler, you have the floor.

WATER RESOURCES (PREVENTION OF POLLUTION BY SEWAGE FROM BOATS) AMENDMENT REGULATIONS 2025

Sen. Mischa Fubler: Thank you, Madam President.

I hereby present for the information of the Senate, the Water Resources (Prevention of Pollution by Sewage from Boats) Amendment Regulations 2025, as made by the Minister responsible for the Environment, in exercise of the power conferred by section 39 of the Water Resources Act 1975. Senators may access copies on their tablets or the Parliament website.

Thank you, Madam President.

The President: Thank you, Senator Fubler.

NOTICES OF MOTIONS

The President: There are none.

PETITIONS

The President: There are none.

STATEMENTS

The President: Senators, we have four Statements this morning. An additional one is the fourth one that you will be advised, and that is in the name of Minister Wilkerson, regarding Consultation Launch on the Proposed amendments to the Proceeds of Crime Act.

The first Statement, then, is in the name of Senator the Honourable Crystal Caesar, Minister of Education.

Minister Caesar, you have the floor.

SCHOLARSHIPS AND AWARDS RECIPIENTS 2025

Sen. the Hon. Crystal Caesar: Good morning, Madam President, and good morning to the listening audience and good morning colleagues.

Madam President, I am honoured to announce and celebrate this year's recipients of the Ministry of Education's scholarships and awards.

Today's Statement is more than a report; it is a celebration of merit, an affirmation of equitable access, and a commitment to ensuring that these opportunities continue to reflect the best of who we are and who we aspire to become. The Ministry of Education upholds its mandate to support post-secondary and graduate education for Bermudian students. Therefore, we are committed to improving access to higher education for Bermuda's aspiring students through scholarships and awards opportunities.

Madam President, one of the goals of the platform commitments for 2025 is to expand access to funding for Bermudians to obtain tertiary education. I am proud to confirm that the budget for this year's Scholarships and Awards is $1.77 million dollars. The Ministry believes that all students should have access to post-secondary education, and we are pleased to provide scholarships and awards for the benefit of students and the Bermudian community.

Madam President, each year through our scholarship and award programmes, we recognise and uplift those individuals who have demonstrated promise, resilience, and excellence. These recipients are not only students and scholars; they are future leaders, innovators, educators, and contributors to our Island's growth and prosperity. This year's awardees have shown perseverance and determination to reach their passions and cultivate their talents. They also have hearts of service and intend on contributing to Bermuda upon completion of their degrees.

Madam President, I am proud to announce that the Ministry will help more than 60 individuals to attend college and university through the various scholarships and awards that we offer. This year, the Ministry of Education is providing 10 different scholarships and award categories.

In addition to the Bermuda College Promise [Programme], which provides tuition for graduates of CedarBridge Academy and The Berkeley Institute to attend Bermuda College, tuition-free, for two years, the Ministry grants the following scholarships and awards annually:

1. The Minister's Achievement Scholarship to help high achieving graduating students of CedarBridge Academy and The Berkeley Institute attend overseas post-secondary education.
2. The Minister's Exceptional Student Award for graduating students or school leavers with disabilities for local or overseas study.
3. The Minister's Technical and Vocational Award for graduating public school students or recent public school alumni attending Bermuda College for both local and overseas post-secondary study.
4. The Further Education Award for current college or university students with sophomore standing for continued post-secondary study.
5. The Non-Traditional Student Award for persons aged 25 and over pursuing post-secondary study.
6. The Teacher Education Scholarship is for current students studying in college or university with sophomore standing for the study of selected subjects and/or subject areas of teaching in need in Bermuda in the public school system.
7. The Bermuda Government Scholarship is for well-rounded senior school or college or university students up to the age of 25 who demonstrate outstanding academic achievement.
8. The University of the West Indies Scholarship is for graduates and undergraduates who have been accepted into the University of the West Indies at any of their campuses or other universities within the Caribbean.
9. The Bermuda College Book Award provides funding for books for Bermuda College students in financial need. This award is determined by the Bermuda College closer to the start of the academic year.
10. And the final scholarship is the Minister's Applied Science Scholarship and it is for graduating public senior school students who attended the Applied Technology Dual Enrolment Diploma Programme with Bermuda College and who plan to continue the programme to obtain an associate's degree [or certificate]. I'm sad report that, unfortunately, this particular award had no applications this year.

Nonetheless, Madam President, a total of 524 students were submitted for consideration. A total of 71 students ranging from recent senior school graduates to mature students pursuing non-traditional pathways are among our worthy recipients. I would like to highlight many of those students in a number of different categories, beginning with the Minister's Scholarships.

The Minister's Scholarships and Awards are valued at $7,500 for local studies and up to $25,000 for overseas studies. They are tenable for the duration of the student's full-time post-secondary programme of study, for up to four years. The recipients are:

For the Minister's Achievement Scholarship:

1. Shia Bean, a 2025 graduate of CedarBridge Academy. She is pursuing a Bachelor of Arts in Marketing and Communications at Dalhousie University; and

2. Camya Matthew, a 2025 graduate of The Berkeley Institute. She is pursuing a Bachelor's [Degree] in Business Administration at Howard University.

For the Minister's Exceptional Student Award valued at $7,500 for local studies and up to $25,000 for overseas studies:

1. Tel-Ricka Butterfield, a graduate of Bermuda College. She is pursuing a Bachelor of Arts in Child and Youth Study at Mount Saint Vincent University
2. Malachi Santucci-Smith, a graduate of the Care Learning Centre. He is pursuing an Associate of Arts at the Bermuda College.

For the Technical and Vocational Award:

1. Milahn Powell, a graduate of Bermuda College and she is currently or will be pursuing a Bachelor of Science in Nursing at Florida Agricultural and Mechanical University (or A&M as it is commonly known).
2. Ny'Asia White, also a recipient of an award, is a graduate of The Berkeley Institute, to pursue a Bachelor's [Degree] in Nursing at the University of South Carolina.
3. Maya Dean, a graduate of The Berkeley Institute. She is pursuing a Bachelor of Science in Business Administration and Management at North Carolina A&T University.

Other recipients that I am proud to announce to the Senate are:

For the Non-Traditional Student Award ($20,000 per year for overseas study up to four years):

1. Jalair Trott-Richardson, a graduate of The Berkeley Institute. He is pursuing a Bachelor's Degree in Physics at the University of Sussex; and,
2. Adonijah Washington, a graduate of Bermuda College, pursuing a Bachelor in Sports Rehabilitation at Health Sciences University.

The recipients of the Teacher Education Scholarships (again $20,000 per year for overseas study up to four years). And the recipients are:

1. Moriah Bridgewater, a graduate of Bermuda College. She is pursuing a Bachelor of Science in Elementary Education at Howard University; and,
2. Stephan Dill, a graduate of The Berkeley Institute, pursuing a Masters of Teaching at Winston Salem State University.

These Teacher Education Scholarships are given to candidates pursuing their initial teacher training who, as a condition of their scholarships, will be employed in Bermuda public schools to educate and support public school students in subjects and teaching areas of great need in the public education system.

Madam President, the Ministry awarded a total of 42 Further Education Awards for undergraduate studies, 10 awards for students pursuing graduate studies and five for students pursuing doctoral degrees. These awards will provide funding for one year of study at a value of up to $10,000 each.

While Further Education Awards and other scholarships and awards are primarily given to students pursuing undergraduate study to assist persons in getting a first college or university degree, the Ministry is continuing to do what it can to support students undertaking graduate studies.

Some of the areas of study for undergraduate recipients are health sciences, education, psychology, performing arts, business and engineering, while some of the areas of study for post graduate recipients include legal studies, public health, medicine, teacher training and psychology.

Time does not permit me to name each recipient, but they, too, are saluted for their perseverance towards the completion of their undergraduate and graduate degrees.

Madam President, the University of the West Indies Scholarship provides an opportunity for students seeking tertiary education at the University of the West Indies or another school in the Caribbean region in the amount of $7,500 per year for up to three years for study.

This year's recipient, Ms. Keiazia Burchall-Busby, is studying medicine at St. George's University in Grenada.

Madam President, Bermuda Government Scholarships are awarded annually to the most deserving candidates recommended by the Board of Education. Each Bermuda Government Scholarship recipient receives funding towards the cost of tuition and accommodation, up to $35,000 per year for up to four years.

I am pleased to share with this House that this year's recipients of the Bermuda Government Scholarship are:

1. Alay Burgess-Rocker, a graduate of The Berkeley Institute, to pursue a Bachelor's Degree in Actuarial Science at St. John's University; and,
2. Nevaeh Barclay, another Berkeley Institute graduate, to pursue a Bachelor's Degree in Accounting at North Carolina A&T State University.

The recommendation to award both Ms. Alay Burgess-Rocker and Ms. Nevaeh Barclay the Bermuda Government Scholarship is truly historic as both young women are S3 students graduating early. This is a rare achievement, and it highlights not only their individual excellence but also their shared determination, vision, and sense of purpose. These two young women represent the future of Bermuda: which is bright, ambitious,

grounded in service, and prepared to make a difference.

Madam President, I would like to thank the senior school staff, mentors, parents, guardians and loved ones of our students for supporting them throughout this scholarship process. Their unwavering support and guidance have been instrumental in the success of our students.

As this process requires a great investment of time, I thank and commend the Chairperson and members of the Scholarship and Awards Committee who spend countless hours poring over applications to make difficult decisions deciding which of the many deserving students will be successful. The Scholarships and Awards Programme Manager, Ms. Shanaye Smith, for so ably receiving, sorting and vetting the applications and also the rest of the Ministry of Education Headquarters team for their dedication and continued support for this important work. Their ongoing efforts and integrity are vital to the success and fairness of the Ministry of Education's scholarship process.

Lastly, I express deep appreciation to other public, private and charitable scholarship providers who continue to demonstrate their commitment to investing in the future of our Island's young people through generous funding for higher education and to other aspiring students. The choice to give consistently and as much as possible helps more and more students to reach their potential. Everyone's collective contributions have made this celebration of academic excellence possible, and for that, I am truly grateful.

Madam President, once again, I congratulate this year's scholarships and awards recipients. I wish them much success in their educational journeys.

Thank you, Madam President.

The President: And thank you, Minister Caesar.

The second Statement is in the name of Senator Lindsay Simmons, JP, the Junior Minister for Youth, Social Development, and Seniors, and she will provide an update on domestic abuse specialists.

Senator Simmons, you have the floor.

Sen. Lindsay Simmons: Just going to get the right Statement, sorry.

The President: Right, good.

DOMESTIC ABUSE SPECIALIST

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, today I rise to share important progress in our fight to end domestic abuse in Bermuda . . . a fight that affects not just individual families, but the heart of our community.

Madam President, behind every statistic is a person. A woman terrified to speak out. A man suffering in silence. A child caught in the middle. Domestic abuse does not discriminate; it impacts Bermudians of all backgrounds, ages and genders. And for too long, too many suffered alone.

Recognising the growing urgency, in the 2022 Throne Speech this Government committed to commissioning a full system review of Bermuda's response to domestic abuse. We contracted SafeLives UK to examine our services, collect data, listen to survivors and frontline workers, and tell us honestly where we were falling short.

Madam President, that review gave us a roadmap that has shaped the foundation of Bermuda's first comprehensive five-year Domestic Abuse Strategy, launched in 2023. From this strategy came 10 priority action items, each focused on turning intent into action and words into safety. Today, I am proud to update this Honourable [Senate] on one of the most important of those actions, support from a Domestic Abuse Specialist.

Madam President, in April 2025, the Ministry hired Bermuda's first certified Domestic Abuse Liaison Social Worker, a specialist with over four years of hands-on experience supporting high-risk victims of abuse. This professional is a lifeline that will walk alongside survivors, offer safety planning, emotional support, and access to services. And they will do so with compassion, expertise, and deep understanding.

This Officer is already working closely with the Department of Child and Family Services and the Centre Against Abuse, as well as the Bermuda Police Service, Sexual Assault Response Team (SART), and the Multi-Agency Risk Assessment Committee, known as MARAC.

Madam President, for the benefit of the public and listening audience: MARAC is a collaborative safety planning team that brings together key agencies to identify, assess, and protect victims at the highest risk of serious harm. Every week, they meet to share information, develop coordinated responses, and take action together to keep victims safe and hold abusers accountable.

Madam President, the new Domestic Abuse Liaison Social Worker has already begun supporting victims who might otherwise have fallen through the cracks. Their work ensures survivors, women and men, do not have to navigate the system alone.

This is just one piece of our broader plan. Work is already underway on implementing the full five-year Domestic Abuse Strategic Plan. Consultations with internal stakeholders have started, and soon we will engage the wider community. Because, to truly end domestic violence, we must all be part of the solution.

Madam President, we are committed to building a Bermuda where abuse is not hidden in the shadows, where survivors are supported, not shamed, and where every Bermudian can live free from fear.

In closing, Madam President, I thank the dedicated members of the MARAC Committee, who meet every week and work tirelessly to action the key

priorities of this strategy. Your efforts are helping to build a safer, fairer Bermuda.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons. You have a second Statement.

Sen. Lindsay Simmons: Yes.

The President: The Google Subsea Cable Projects and Bermuda's Role as a Digital Atlantic Hub Update. So, you can present your Statement.

Sen. Lindsay Simmons: Thank you.

GOOGLE'S SUBSEA CABLE PROJECTS AND BERMUDA'S ROLE AS A DIGITAL ATLANTIC HUB UPDATE

Sen. Lindsay Simmons: Madam President, in 2022, Bermuda took a bold and deliberate step to attract Google and its first cable Nuvem, a transatlantic subsea cable linking South Carolina to Portugal via Bermuda. Such a bold step, under the leadership of the former Deputy Premier and Minister of Home Affairs, the Hon. Walter Roban, was taken with measured [intentionality] and vision. This relationship materialised due to a firm policy approach grounded in long-term strategy, infrastructure readiness, and the belief that small jurisdictions can play a major role in shaping the global digital economy.

Madam President, today, I am pleased to build on that established relationship and confirm that Bermuda will again serve as a critical node in global digital connectivity. On 9 July, Google announced a second transatlantic cable, named Sol, the Spanish word for "sun." This new cable will connect Florida to Spain, transiting through Bermuda and the Azores, and will serve as the only direct in-service fibre-optic connection between Florida and Europe.

Madam President, importantly, this second cable confirms that Bermuda is a deliberate choice based on our regulatory clarity, technical preparedness, and geographical relevance. Google's further investment in our shores, through the establishment of Sol signals that our jurisdiction is one of trust, regulatory certainty and sound governance.

Madam President, Seagrass Services Limited, Google's subsidiary in Bermuda will, pending final approval from the Department of Planning, construct a landing station at Southside, St. David's supported by our community. The landing station will be capable of accommodating up to four subsea fibre-optic cables, effectively positioning Bermuda as a permanent fixture in the global network routing [architecture]. Sol will strengthen Bermuda's resilience. It will link to the new Nuvem system to provide unprecedented transatlantic redundancy.

Madam President, what is clear to me is the fact that Bermuda is no longer speaking in hypotheticals and an aspirational manner regarding digital diversification. We have evidenced the fruits of our tangible and successful groundwork. Groundwork that has been laid with forward-leaning policy, transparent processes, and inter-agency coordination. Google has made Bermuda a repeat partner and is supported by its standing as one of the world's most consequential technology firms. And, Madam President, we should be equally clear that this is only the fruit of good governance, good policy and good legislation.

Madam President, Google's town hall [meeting] held on 17 June 2025 in St. David's is further proof of the company's commitment to our communities. Their outreach efforts have been inclusive, informative, and well received.

At the session, Google reaffirmed its intention to:

- diversify Bermuda's legacy economy;
- support the development and training of local talent; and
- drive climate-positive innovation in partnership with Bermuda.

Madam President, this announcement comes at a time when the global economic environment is rapidly shifting, developing faster than [traditional] sectors. The Government of Bermuda understands that securing relevance in that economy requires us to move beyond slogans and promises and demands that we redouble our efforts to facilitate physical infrastructure, establish credible regulation, and earn the trust of notable public institutions. Today we celebrate the delivery of all three of those aims.

Madam President, there is undoubtedly economic significance in this relationship. But more importantly there are strategic advancements that must not be overlooked. Advancements in how and what Bermuda is known for. Through our relationship with Google, we also demonstrate a strategic evolution.

Madam President, it is an evolution and investment in our future. A future where Bermuda moves from being simply known for insurance or tourism, and it entrenches its role and reputation in the digital economy. This economy Madam President, that is the digital backbone that powers financial systems, health networks, AI services, digital finance and international research. It is shaping how we interact in this world. It is shaping how data moves, how systems interconnect and how innovation is delivered. This same cable, that joins its sister cable will carry cloud traffic, provide expanded capacity for our local providers and deliver AI models across the Atlantic. It will bring Bermuda along with it and will now also route through St. David's.

Madam President, this is a tremendous accomplishment. An accomplishment that all of Bermuda should be proud of.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.

The final Statement is the additional one we had this morning, and that is in the name of Senator the Honourable Kim Wilkerson, JP, Attorney General, and Minister of Justice, and it is Consultation Launched on Proposed Amendments to the Proceeds of Crime Act.

Minister, you have the floor.

PROCEEDS OF CRIME ACT (POCA) CONSULTATION LAUNCHED ON PROPOSED AMENDMENTS TO

Sen. the Hon. Kim Wilkerson: Thank you, Madam President. Good morning, and good morning to the listening public.

Madam President, I rise today to update this Honourable Chamber and the public on Bermuda's continued commitment to maintaining its status as a premier jurisdiction in the global fight against money laundering and terrorist financing.

Madam President, in our last mutual evaluation in 2020 by the Financial Action Task Force (FATF), Bermuda was deemed to have robust systems in place to combat money laundering and terrorist financing activities. However, the FATF has since revised its Standards, which has triggered a review of the legislation currently in place. As a result, Bermuda must once again review and, where necessary, amend our legislative framework to ensure we remain fully aligned with these updated global requirements.

Madam President, this work is not just about regulatory compliance for the sake of compliance. It is about protecting our financial system, our reputation, and our people. It is about ensuring that Bermuda remains a responsible player in the global financial ecosystem as we prepare for our Fifth Round Mutual Evaluation which will begin in October 2026.

Madam President, to that end, the National Anti-Money Laundering Committee (NAMLC) has launched a consultation on proposed amendments to Bermuda's primary Anti-Money Laundering/Anti-Terrorist Financing laws: the Proceeds of Crime Act 1997 (POCA), the Proceeds of Crime (Anti-Money Laundering and Anti-Terrorist Financing Supervision and Enforcement) Act 2008 (POCA SEA), and the Proceeds of Crime (Anti-Money Laundering and Anti-Terrorist Financing) Regulations 2008. The amendments being circulated now, while technical in nature, are critical to our compliance with the revised FATF Standards.

Madam President, the Government is interested in soliciting industry and individual views, input and comments on the proposed amendments to address the requirements of the revised FATF Standards at the country level. The purpose of the Consultation Paper is, therefore, to advise industry and the public of the proposed amendments, and solicit comments from stakeholders on the proposed amendments for areas of potential impact and concern to them.

Madam President, the key proposed legislative amendments due to changes in the FATF standards are as follows:

i. Proliferation Financing (PF) Risk Assessment

Sen. the Hon. Kim Wilkerson: It is proposed that section 49(1) of the POCA be amended to provide the legislative basis for a proliferation financing risk assessment.

Madam President, this amendment addresses one of the new requirements of the revised FATF Recommendation 1 which requires competent authorities and supervisory authorities to coordinate activities to identify, assess and understand Bermuda's proliferation financing risk and to take commensurate action aimed at ensuring that these risks are mitigated effectively. This will impact institutional risk assessments and other supervisory measures.

ii. NAMLC Statutory Members

Sen. the Hon. Kim Wilkerson: It is proposed that section 49(2) of the POCA be amended to reflect the inclusion of the Permanent Secretary of the Ministry of National Security as a statutory member of NAMLC, as well as the Chair of the AML/ATF Barristers and Accountants Board.

Madam President, this amendment is in keeping with the Ministry having been appointed a NAMLC agency by the Ministry of Finance, pursuant to the provisions of the Proceeds of Crime Act, on 2 July 2024.

iii. Designation of Attorney General's Chambers as an Enforcement Authority

Sen. the Hon. Kim Wilkerson: It is proposed that the Minister of Justice of the Attorney General's Chambers be delegated or designated as the Enforcement Authority for the recovery of property obtained through unlawful conduct pursuant to section 36F of POCA.

Madam President, this amendment would aim to augment the available investigative tools in civil recovery matters.

iv. The Requirement for Publication of Cancellation Notices

Sen. the Hon. Kim Wilkerson: It is proposed that section 20 of the POCA SEA be amended to include provisions requiring the publication in the *Gazette* of a notice of every cancellation of a registration of a non-licensed Anti-Money Laundering/Anti-Terrorist Financing regulated financial institution or regulated non-financial business or profession.

Madam President, this amendment is aimed at ensuring consistency with the requirement in respect of licensed financial institutions.

v. The Civil Penalties

Sen. the Hon. Kim Wilkerson: It is proposed that section 20(3) of the SEA Act be amended to grant competent authorities the power to impose civil penalties [imposed] for all breaches of the POCA Regulations. The amendments proposed would explicitly include Regulation 10, all of Regulations 11, 17A and 18A which are currently omitted from the list, as well as adding a catch-all provision at the end to future-proof future additional regulations over time.

Madam President, this amendment to is aimed at ensuring civil penalties can be imposed for all breaches.

vi. Consequential Amendment

Sen. the Hon. Kim Wilkerson: It is proposed that there be a consequential amendment to section 42A of the POCA to reflect the legislative change in 2019 that removed the licensing regime for fund administration business from the Investment Funds Act [2006] to the Fund Administration Provider Business Act 2019.

Madam President, this amendment is aimed at ensuring that the POCA addresses the current legislation in place in respect of Fund Administration.

vii. Resolution of Conflicting Provisions in POCA SEA

Sen. the Hon. Kim Wilkerson: It is proposed that section 22 of POCA SEA be amended to resolve conflicting provisions with sections 23 and 24 of POCA SEA with respect to the time periods for the issuance of a Decision Notice in relation to a proposed civil penalty.

viii. Designation of Financial Group

Sen. the Hon. Kim Wilkerson: It is proposed that section 42B of the POCA be amended to enable all statutory authorities to advise the Minister of Justice on the designation of financial groups.

Madam President, this amendment is aimed at ensuring compliance with the revised FATF Standards which include all groups subject to supervision in the definition of "financial groups."

ix. Additional Duties of Supervisory Authorities

Sen. the Hon. Kim Wilkerson: It is proposed that section 5 of the POCA SEA be amended to include in the section 5 duties of supervisory authorities, provisions enabling them to issue rules, codes of conduct or statements of principles as regard compliance with the AML/ATF Regulations and other relevant legislation and best practice.

Madam President, this amendment is aimed at enhancing the powers of supervisory authorities.

x. Correspondent Banking

Sen. the Hon. Kim Wilkerson: It is proposed that section 13 of POCA be amended to reflect that a correspondent relationship should be seen as broader than a bank-to-bank relationship. A correspondent relationship may be offered by any regulated financial institution to a client who may be a bank, or another financial institution such as a DAB.

Madam President, this amendment addresses one of the revisions to FATF Recommendation 15, obligations which previously related only to correspondent banking now apply to all correspondent relationships in order to capture the Virtual Asset Service Providers (VASPs).

xi. Suspicious Activity Reporting Obligations on Non-Professional Trustees

Sen. the Hon. Kim Wilkerson: It is proposed that section 46 of POCA be amended to ensure that the obligations with respect to suspicious activity reporting clearly extend to non-professional trustees. This would be captured by adding an activity to describe the discharge of those trustee obligations.

Madam President, this amendment addresses one of the requirements of the revised FATF Standards, and in particular Recommendation 25 which addresses Beneficial Ownership and Transparency of Legal Arrangements.

Madam President, these 11 proposed changes are not cosmetic changes. They are substantive reforms intended to keep Bermuda's AML/ATF framework in lockstep with evolving global expectations and best practices. As such, we are inviting written submissions on the proposed amendments from stakeholders and the wider public. I should say that the consultation went out last week and the deadline for comments is 30 July 2025. Submissions may be sent to info-namlc@gov.bm.

Madam President, consultation is a cornerstone of good governance. It is a demonstration that this Government does not legislate in isolation, but in partnership with industry, regulators, and the people of Bermuda. We must act with foresight, with diligence, and with unity of purpose. The integrity and stability of our financial system—and more importantly our standing in the international community—depends on it.

Thank you, Madam President.

The President: And thank you, Minister Wilkerson, Minister of Justice, Attorney General, and Government Leader in the Senate.

Moving on with the Orders of the Day.

INTRODUCTION OF BILLS

The President: There are none.

FIRST READING OF PUBLIC BILLS

LAND VALUATION AND TAX (SPECIAL PROVISIONS AND POSTPONEMENT OF PREPARATION OF DRAFT VALUATION LIST) ACT 2025

PARLIAMENTARY ELECTION AMENDMENT ACT 2025

BUILDING AMENDMENT ACT 2025

The President: The following public Bills have been received from the Honourable House of Assembly and are now read for the first time.

Their titles are, respectively: Land Valuation and Tax (Special Provisions and Postponement of Preparation of Draft Valuation List) Act 2025, Parliamentary Election Amendment Act 2025, and the third one is the Building Amendment Act 2025.

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: Senators, we will now entertain questions on the Statements that were delivered this morning, the first one being delivered by Senator the Honourable Crystal Caesar, the Minister of Education, and that was the 2025 Scholarship and Awards recipients.

Would any Senator care to ask questions on this Statement?

Yes, Senator Marcus Jones, you have the floor.

QUESTION 1: SCHOLARSHIPS AND AWARDS RECIPIENTS 2025

Sen. Marcus Jones: Thank you, Madam President. And good morning to my fellow colleagues here in the Senate Chambers, and good morning to the listening audience.

First of all, I would like to thank the Minister of Education for giving us that Statement in regard to the scholarship winners. Thanks to her Ministry staff for those who administered the scholarship awards. And special mention I believe she made was to Shanaye Smith, who was the Scholarship and Awards Programme Manager. It must be a lot of work to do, to organise, to compile, to vet all the persons who had applied. So, hats off to her and her team for doing a fabulous job. I do have a few questions.

My first question would be, what portion of this year's scholarship recipients are pursuing studies in priority areas identified in Bermuda's Workforce Development Strategy, i.e., education, health care, and technology? I would like to see what the Minister has to say about that.

SUPPLEMENTARY

Sen. Marcus Jones: And based on what she gives us, my question would be, my supplemental question would be: Is the Ministry tracking the alignment between scholarship awards and Bermuda's future skills and labour market needs? I think there is some importance to making sure that we are aligned with what the market is asking, that we are providing actually the scholarships that target those specific skill sets that are needed in today's and the future workforce market here in Bermuda.

QUESTION 2: SCHOLARSHIPS AND AWARDS RECIPIENTS 2025

Sen. Marcus Jones: Another primary question I would like to ask is, Has the Ministry undertaken any recent evaluation of the long-term outcomes of government scholarship recipients? In other words, of those who have been fortunate to benefit from the scholarships, are we tracking the graduation rates and their subsequent employment paths once they have finished school? I think that would be valuable data so we can see how the monies that have been invested, which we are all in agreement with (I believe it was $1.7 million) . . . I think it's money well spent. I think it's important that we track and see how our young people are benefiting ultimately in receiving these scholarships.

The President: You have asked one question and a supplementary, and your second question.

Sen. Marcus Jones: Correct, yes.

The President: Mm-hmm.

QUESTION 3: SCHOLARSHIPS AND AWARDS RECIPIENTS 2025

Sen. Marcus Jones: And I guess my last question would be, as it revolves around retention, What percentage of past scholarship recipients from the last five years have returned to Bermuda after completing their studies? We know that there is a requirement in some of these scholarships, and with some there isn't a strict, rigid requirement to return to Bermuda. But I think for the interest of the public, it would be good to know how many actually come back and actually give back to the country based on the benefits they receive from their scholarships.

I believe that's it for now. Thank you.

The President: Thank you.

Would any other Senator . . . Yes, Senator Tannock, you have the floor.

Sen. Tawana Tannock: Good morning, thank you, Madam President, and good morning to our listening public.

The President: Good morning.

QUESTION 1: SCHOLARSHIPS AND AWARDS RECIPIENTS 2025

Sen. Tawana Tannock: I would like to congratulate Minister Caesar and her colleagues in Education on the $1.7 million in scholarship award money that was given out, and to send my best wishes to those awardees. I do have a couple of questions, and they really pertain to the support and giving back once somebody receives the scholarship.

So, the first question that I have is, with the scholarship recipients, what percentage of those scholarship recipients, or how many have opportunities for employment in the Bermuda government, whether that is temporary for the summer or have been identified as being able to fill in a slot in the civil service? That's my first one.

The President: Mm-hmm.

QUESTION 2: SCHOLARSHIPS AND AWARDS RECIPIENTS 2025

Sen. Tawana Tannock: And my second one is, Is there any mentorship requirement of the scholarship awardees? So once a scholarship awardee receives a scholarship, do we require them to do any type of mentorship for persons who may be interested in receiving scholarships? Do we require them to do any reach out, do any coaching? What is the requirement? So, we are giving them something. And even if it may not be service in the civil service or working in Bermuda, do we require any type of mentorship from those individuals to other students who may be interested in the areas in which they are interested in?

The President: Thank you, Senator Tannock.

Would any other Senator care to ask questions?

Senator Lindsay Simmons, you have the floor.

Sen. Lindsay Simmons: Thank you, Madam President. Mine is more of a statement than a question. I just want to highlight and thank the Ministry of Education as somebody that sits on the scholarship board. I just want to thank this Government for year after year investing in our students. Year after year, we are raising the bar and investing more money into our students. And honestly, it is the highlight of my year as a Senator, to actually sit in on and listen to these stories. And most of the names that Minister Caesar has spoken of today, I actually helped to interview. It is rewarding. The Minister has been diligent to make sure that the I's are dotted and the T's are crossed, and Ms. Shanaye Smith as well. I just want to thank them for continuing to put into our students. And thank you for realising that our greatest asset is educating our students.

So, thank you, Minister Caesar.

The President: And thank you, Senator Lindsay Simmons for your comment while we await a response from the Minister.

You have the floor.

Sen. the Hon. Crystal Caesar: I am prepared to answer, Madam President.

I must say that I am a little surprised that there are questions, because this Statement was more of a celebration of our young people and their achievements and those that have been awarded. And whilst I believe that my colleagues' questions are valid and very much require answering, I think that they are better placed as parliamentary questions, because they do not actually speak specifically to my Statement.

My Statement was congratulating those individual students and outlining what the awards are. So, I would like to park that where it is, or those questions where they are, and ask them that if they would so graciously pose those questions, either written or oral, so that we can answer them at a time and a place which is more appropriate. I would like to just focus at this time on the Statement, which does celebrate these young people and their academic achievements.

And so, that is my answer to all questions, because at this time, those questions do not actually speak to the Statement.

Thank you, Madam President.

The President: Thank you, Minister.

Senator Jones.

Sen. Marcus Jones: I appreciate what the Minister of Education has answered us. And yes, we are joining hands with the Government in celebrating our young people. And if she feels that written parliamentary questions are far more appropriate, as long as we get an assurance and a commitment that we are going to get those answers in due course, we can surely park it here, and we will submit those questions to her formally at a later date.

Thank you, Madam President.

The President: Thank you, Senator Jones.

And also, the questions that were put by Senator Tawana Tannock, are you asking for that as well?

Sen. the Hon. Crystal Caesar: The same, Madam President. Questions, as my understanding of the rules, are supposed to be specific to the Statement—

The President: Specific to the Statement.

Sen. the Hon. Crystal Caesar: —that was written.

The President: Mm-hmm.

Sen. the Hon. Crystal Caesar: And so, if there are questions that arise out of that Statement which do not relate specifically to it, and they would like them answered, we can actually have a meeting, or they can pose them through parliamentary questions.

Thank you.

The President: Senator Tannock.

Sen. Tawana Tannock: Yes, thank you, Madam President. I can make my question specific to the Statement.

Of the individuals that you mentioned, how many are required to provide mentorship to students who are interested in pursuing the scholarship award that they have received?

Sen. the Hon. Crystal Caesar: Respectfully, Madam President, I again indicate that that is not what the Statement speaks to. It does not speak to mentorships. It does not speak to requirements. It just speaks to celebrating those young people who have been awarded. And, again, if the Senator would like those questions answered, I am happy to do so. But let us celebrate our young people and leave it at that today.

The President: Senator Tannock, are you prepared to submit your question later?

Sen. Tawana Tannock: Yes, I can do so. But I really have to take issue with the Minister's inference that any question of her Statement is not celebrating these students. This has nothing to do with celebrating the students. As a former teacher, educator myself, having sat on many scholarship boards as Deputy Director of ABIC, who have awarded $800,000 in scholarships and do require mentorship of our students, it was as a matter of celebration but also interest in paying it forward and giving back so that we could continue to celebrate.

So, if every question will be deflected and said that we are not celebrating our students, I do have to take some issue with that because that is certainly not the intent. And I think nobody outside of education will ever take issue, and certainly no former educator will ever take issue with our students being celebrated.

So that was indeed not the intent at all. And I will submit my questions written. Thank you.

The President: Thank you, Senator Tannock.

With that said, then, do you have a final comment?

Sen. the Hon. Crystal Caesar: Yes, I am fine. And I was not trying to [impute] any improper motives but just indicating that, again, as per the rules of the Senate, questions are based on that Statement. And so, I am happy to answer those questions, to have those discussions with regard to what we are trying to do to celebrate our young people. But this particular Statement was just talking about those young people who are being celebrated and who have been awarded. And so, I am happy to do so, as I indicated earlier.

The President: Thank you, Minister.

Senators, with that said and the agreement that has been reached, we will now move on to the second Ministerial Statement. (Oh, she stepped out.) The second Statement that was given by Senator Lindsay Simmons on the Domestic Abuse Specialist.

Would any Senator care to ask questions on the Statement?

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President. So, this may fall afoul. It is not a question; it is just really to say how delighted and pleased I am to see this initiative come forward and to receive this report.

And while I am interested in getting a number on the number of people who have been serviced, that really is not the focus. As I have mentioned in this [Senate], it's an issue that is very important to me. And I just wanted to congratulate the Government in pushing this issue forward and having this person now in place. So kudos. Thank you.

The President: Thank you, Senator Tannock.

Would any other Senator care to speak on the Statement?

Yes, Senator Jones, you have the floor.

QUESTION 1: DOMESTIC ABUSE SPECIALIST

Sen. Marcus Jones: Thanks again, Madam President. Thank you to the Junior Minister for giving us this update on this Domestic Abuse Specialist. I thought it was very informative.

I do have one or two questions. In regard to transparency and evaluation. Can the Junior Minister share what indicators are being used to assess the early impact of the domestic abuse liaison social worker role, and whether statistics or case outcomes will be made available in the upcoming plan?

QUESTION 2: DOMESTIC ABUSE SPECIALIST

Sen. Marcus Jones: My second question has to do with sustainable resourcing. Can the Junior Minister confirm whether funding is in place to expand the number of Domestic Abuse Specialists, and how the Government plans to ensure the long-term sustainability of this role?

QUESTION 3: DOMESTIC ABUSE SPECIALIST

Sen. Marcus Jones: And finally, my last question has to do with survivor support infrastructure. Will the strategic plan address broader systemic needs, such as shelter space, transitional housing, legal support, and trauma counselling to support survivors beyond crisis intervention?

Thank you.

The President: Thank you, Senator Jones.

Would any other Senator care to ask questions?

Senator Tannock.

SUPPLEMENTARY

Sen. Tawana Tannock: Yes, actually Senator Jones's question prompted a supplementary question from me, and it was . . . I know that Senator Jones spoke of support to survivors. But I did want to ask, does the domestic violence officer only work with the victims, or do they also work with the alleged perpetrators to help them to secure counselling and any other services that may be required?

The President: Thank you, Senator Tannock.

I will give Senator Simmons time to . . .

Minister Wilkerson, you wanted to—

Sen. the Hon. Kim Wilkerson: Yes, Madam President.

I will assist my colleague—

The President: Yes.

Sen. the Hon. Kim Wilkerson: —with those answers and say that while the Ministry of Social [Development] and Seniors is driving the holistic support system from the resource and treatment side, colleagues would know that the Ministry of Justice is, at the same time, working in tandem to deliver services in relation to the domestic violence court programme. So, these initiatives work in lockstep to try to answer, I think, the questions from both colleagues.

So, I believe the first question is, what will be the measurement around the activities of the Independent Domestic Violence Advisor (IDVA)? So, we have . . . she is currently, my understanding, working between the Ministry of Social [Development], closely connected with the Bermuda Police Service [BPS], and actually sitting part of the time at the Centre Against Abuse, so that there is a connected-up approach. So, there's clearly an intention for these efforts to be data-driven.

It is critical that we understand the depth of the problem. We certainly have statistics from the Centre Against Abuse, the Women's Resource Centre, and the police. The BPS also has its domestic violence liaison officer in place. And so, whereas I am going to go ahead in what I anticipate could be questions, where the Statement talked about MARAC, which is the multi-agency committee—that group work more to support all of the attendant services around an individual case.

And what is being driven from the Ministry of Justice is the Domestic Violence Working Task Force, which is helping to drive the policy perspectives around this. So, that is why we are tasked with bringing into force and supporting the Domestic Violence Court Programme. But in these, we have every necessary agency and department at the table recognised as important. And the work . . . we cannot inform, as you quite rightly said, how will we determine if we need to budget for this person to be in place next year unless we understand the data around what they're doing and the effectiveness of it. And I believe that that's your question.

So, she's only started, but those will be measurements. And I believe that we can undertake cross-ministry to bring back to the respective Houses a mid-point on how we are measuring that progress, because we know that this is something that is important to everyone in Bermuda.

The President: Thank you.

Sen. the Hon. Kim Wilkerson: I hope I captured the essence of the questions.

The President: Senators are you . . . yes.

I think as the Minister of Justice and Attorney General, I think —

Sen. the Hon. Kim Wilkerson: I can feel a supplemental coming on.

[Laughter]

Sen. Marcus Jones: Well, if I can say this, I do appreciate the Attorney General's answer, because it gave a sort of 30,000-foot answer to how all the pieces fit together. I think that is important.

But I think I had some specific questions that I would like for the Junior Minister to target, although the answer the Attorney General gave us helped us into seeing the whole picture as opposed to the piecemeal answers.

Sen. Lindsay Simmons: Madam President—

The President: Senator Simmons, yes.

Sen. Lindsay Simmons: I do believe that the Attorney General answered these questions sufficiently.

The President: Senator Jones.

Sen. Marcus Jones: Yes, I am looking through the questions that I asked, and I specifically wanted the Junior Minister to speak on the specific issues of transitional housing, trauma counselling, the whole nine

yards. If she could be a little bit more . . . she can expand on those questions so we can get a better sense of how this is all going to work.

Sen. the Hon. Kim Wilkerson: I will answer.

The President: Senator Wilkerson.

Sen. the Hon. Kim Wilkerson: I have . . . apologies, Senator Jones, because I didn't specifically answer the question that you asked. I thought it would be understood that when I said that MARAC comes together to bring all of the services, I should say that includes housing. So, there's collaboration with HOME, for example. There is a clear understanding that when someone is a victim of domestic abuse, they may need to escape. So, we are assessing how are we assisting with that.

Currently there is a roadblock. And we are looking at the challenges in how someone who might be a victim accesses financial assistance. And there is a process, and there is recognition now that that process may take too long when you are in an emergency. So Financial Assistance is at the table as well, so that we iron out how we can line up these services so that they work together.

So, I believe your specific question was, are all of those services being considered in the offering when there is assistance to an individual? And I think what I was saying is, yes, that is what MARAC is doing. But also at the policy level, at the 10,000-foot, we are saying these systems are not working. So, you know, you have one victim over here, and they may be coming together to find them housing. But then there's recognition that, you know what, we need several safe houses. But it has to be data-driven. And so that's how I think the individual services for case management, which I think is what you are referring to, case management, right, what the case management services look like as opposed to the policy, I understand.

[Inaudible interjection]

Sen. the Hon. Kim Wilkerson: And additionally, you have asked the question about perpetrator services. I believe that Minister Furbert gave a Statement in another place in relation to the retention of providers for perpetrator services. So, my understanding, and I do not want to speak in front of her, they may not be finalised yet, but it is a clear understanding that perpetrator services are absolutely necessary. Because in case management, we must try to assist the family as a whole. And that clearly means that there will not be a change in behaviour unless we can deliver case management to the perpetrator as well.

Sen. Marcus Jones: Madam President.

The President: Yes, Senator Jones.

Sen. Marcus Jones: Madam, I thank you for that answer. And first, let me give kudos for it was Senator Tannock that actually asked the question about the perpetrators.

But the additional question I asked is in regard to the budget as far as the funding that is going to be set to take care of the, shall we say, added cost of taking care of those who are victims beyond just the initial counselling, the initial alignment of all the agencies that work on their behalf.

We realise that this is just not a one-time experience. It's going to go on possibly for a year or two years to make sure that this person comes out of it and is back in society and is completely taken care of.

Sen. the Hon. Kim Wilkerson: If I might—the question is slightly confusing because you are referring to budgets and then you are referring to an individual. And I think the point that I was trying to make was that data, from what we ascertain now in a data-driven approach, informs how we plan budgetary going forward.

So, if your question is, *have we crystal-balled exactly what it is going to cost and have we budgeted for it already?* I cannot answer that from where I sit in relation to the Ministry of Social Development. But if that is something that we can also put as a parliamentary question, that is fine. We can get those answers. It certainly was not something that would have been contemplated in the Statement.

Sen. Marcus Jones: I am not going to prolong this, but I am just trying to track funding with services. And I am just using that one person as an example. You cannot just take the one example and sort of put a funding to that one person. But I am saying the whole process. And I guess a further question, I will have to send it in a parliamentary question so I can flush out what I am trying to get to.

Thank you, Madam President.

The President: Thank you, Senator Jones.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President. That would be appreciated. Thank you.

The President: Thank you. With that said, there are no further comments or questions on this Statement. We will move on then to the third Statement.

And that is also in the name of Senator Lindsay Simmons, the Junior Minister for Home Affairs, Youth, Social Development, and Seniors, and National Security. And that has to do with Google subsea cable projects.

Would any Senator . . . yes, Senator John Wight, Vice President, you have the floor.

QUESTION 1: GOOGLE'S SUBSEA CABLE PROJECTS AND BERMUDA'S ROLE AS A DIGITAL ATLANTIC HUB, UPDATE

Sen. John Wight: Thank you, Madam President.

I just have a couple of questions for the Junior Minister. One is, you know, all of us have a laptop or an iPad or a phone or more than one of those. And so, I am just wondering with this new cable, will there be anything different in terms of speed of service? Or will there be any effect or impact on any person in Bermuda as a result of this new cable? My first question.

The President: Mm-hmm.

QUESTION 2: GOOGLE'S SUBSEA CABLE PROJECTS AND BERMUDA'S ROLE AS A DIGITAL ATLANTIC HUB, UPDATE

Sen. John Wight: And the second one is, This is obviously very good news when a company such as Google, which has such a high profile, a terrific reputation, selects Bermuda. But I am just trying to understand in the Statement this sort of reference to diversifying Bermuda's legacy economy, which has been built up over decades of successive insurance and reinsurance and tourism.

And so, I am trying to . . . you know, it seems like a bit of a leap to me to consider this cable connecting Bermuda to the Azores and Portugal being a potential diversification in that context. So, if I can just get the Junior Minister to perhaps clarify what the sort of material benefits would be to classify this as being a diversification of our economy that has been, as I say, built up with insurance and reinsurance and tourism.

So those are my two questions. Thank you, Madam President.

The President: Thank you, Senator John Wight.

Would any other Senator care to ask questions on this Statement?

Yes, Senator Foley, you have the floor.

QUESTION 1: GOOGLE'S SUBSEA CABLE PROJECTS AND BERMUDA'S ROLE AS A DIGITAL ATLANTIC HUB, UPDATE

Sen. Maurice Foley: Yes, thank you, Madam President, and thank you and good morning to all.

I do want to thank Junior Minister Simmons for her Statement regarding the Google Nuvem subsea cable project. And being from St. David's, I am happy to see this project moving forward.

I do have a couple of questions, one regarding local talent development and benefits. More specifically, Madam President, has the Ministry signed any agreements at this point with the Google Nuvem subsea cable project? Now, I must preface that to say, I was happy to hear that there will be, I think, training and career opportunities made available to Bermudians through the Sol project.

But my question is, has the Ministry signed any agreements with Google or the Nuvem subsea cable project to ensure that local hiring or investment in education (such as in scholarships, certification programmes, in fibre optics or networking engineering) has been considered or have any signed agreements on that been accomplished? That's my first question.

The President: Mm-hmm.

QUESTION 2: GOOGLE'S SUBSEA CABLE PROJECTS AND BERMUDA'S ROLE AS A DIGITAL ATLANTIC HUB, UPDATE

Sen. Maurice Foley: And if I can move along to my second question regarding our regulatory infrastructure oversight, Madam President, for the Junior Minister, What is the current status of planning approval for the landing station in St. David's? I know that it is going through its process. But can we get an indication of when construction is expected to begin? That would be good to know as well.

Thank you, Madam President.

The President: Thank you, Senator Foley.

Senator Simmons, when you are ready, you can respond to the questions. I do not see other questions being raised at this time.

Sen. Maurice Foley: Madam President.

The President: Oh, I beg your pardon, Senator Foley, you have additional questions?

QUESTION 3: GOOGLE'S SUBSEA CABLE PROJECTS AND BERMUDA'S ROLE AS A DIGITAL ATLANTIC HUB, UPDATE

Sen. Maurice Foley: I do have one question, one additional question. What revenue does Bermuda anticipate earning, either directly or indirectly, from hosting these cables? Thank you, Madam President.

The President: Are those your three questions?

Sen. Maurice Foley: Yes, thank you, Madam President.

The President: Thank you.

Sen. Lindsay Simmons: Madam President, question one: Google will not be selling to the public or have any retail presence in Bermuda. Google has stated it will wholesale capacity to local providers like Digicel, OneComm, Eastlink, Paradise, et cetera, who can then pass on any potential savings to customers. It will take time for these wholesale arrangements to bed in.

Redundancy of local infrastructures will be improved as our existing submarine cable serving Bermuda is ageing and approaching the end of its technical lifespan.

Number two, Madam President, question number two. Bermuda is expanding its reputation on the global stage, particularly in the digital economy. We are expanding from just being known for reinsurance and tourism to also being known on the global stage as a digital leader.

Madam President, the benefits for Bermuda, what will Google do for the community? The June town hall [meeting] made clear Google community incentives span three periods, currently in process and in development for 2024-2026, and a plan for 2026-2027, which are likely to be placed based on programmes.

Just give me a second, Madam President.

The President: Mm-hmm.

[Pause]

Sen. Lindsay Simmons: *Has the Ministry signed any agreements with Google in regard to job and education?* At this time, we have no signed agreements.

Google is working with [colleges] for Grow with Google scholarships.

When will construction of the cable landing station start? For Nuvem, a third of the cable has already been laid in the Atlantic. And once planning permission has been received, construction of the cable landing station will commence. The cable landing station will be built for up to four cables and will also house the recently announced Sol cable and any other further cables.

The facility will be 35,000 square feet and around 50,000 [square feet] if you include the auxiliary area. Google stated that the facility needs to be built in 2026 so that Nuvem can be ready for service, i.e., lit up in 2027. Planning permission has already been received for the relocation of the Nitro Remote Control Car Racetrack Association and construction of a new track which will begin this year. This is on the critical path.

[Pause]

Sen. Lindsay Simmons: Madam President, I think I just have one more.

The President: Mm-hmm.

Sen. Lindsay Simmons: One second.
[Pause]

Sen. Lindsay Simmons: *What revenue is generated?* There will be an annual tax and a regulatory fee.

We do not have the quantum. They are specified by the RA.

I believe I answered all the questions, Madam President.

The President: Senators?

Sen. Maurice Foley: Yes, thank you, Madam President.

The President: Senator Tannock.

QUESTION 1: GOOGLE'S SUBSEA CABLE PROJECTS AND BERMUDA'S ROLE AS A DIGITAL ATLANTIC HUB, UPDATE

Sen. Tawana Tannock: Thank you, Madam President.

My questions are really from an environmental perspective or maybe even an insurance perspective. I wanted to know if and what consideration has been given in the event that the cables are torn or ripped by vessels in any way, shape, or form. Who are we expecting to cover that? Are we expecting our fishing vessels, our tankers, are we expecting our vessels to have insurance that would cover the destruction or ripping or any type of damage to the subsea cables? Because I would assume that those cables are very expensive to put down, and I do not know what we have explained to our seagoing population as to what their responsibility may be with regard to the vessels.

So, the first is with regard to really the expectation with regard to cable damage by vessels and what has been communicated with regard to that in terms of any insurance necessary to cover that. Or is that something that Google has said that they themselves will be willing to cover, understanding that in our environment locally, our vessels probably do not have the capacity to cover that. That is the first [question].

QUESTION 2: GOOGLE'S SUBSEA CABLE PROJECTS AND BERMUDA'S ROLE AS A DIGITAL ATLANTIC HUB, UPDATE

Sen. Tawana Tannock: And the second is, with regard to the subsea cables in general, damage with hurricanes, any type of damage, what is the requirement of Google to replace damaged cables and to pull up the cables once they are no longer of service? Do we have a requirement with Google for the removal of those cables? And what time frame have we asked Google to fix any damaged cables?

QUESTION 3: GOOGLE'S SUBSEA CABLE PROJECTS AND BERMUDA'S ROLE AS A DIGITAL ATLANTIC HUB, UPDATE

Sen. Tawana Tannock: And then my final question is with regard to how this impacts any type of our undersea environment. So, has a study been done on the impact of fish in the area and our sea life in the area

where these cables are laid, and are any mitigation efforts in place as a result of those studies? Thank you.

The President: Thank you, Senator Tannock.

Sen. Lindsay Simmons: Madam President, I do want to say Google pays for this repair. It would also carry an insurance . . . will carry insurance. There are penalties and fines per Submarine Communications [Cables] Act 2020, those who break cables.

The environmental impact on breaks. A submarine cable has a technical life of around 25, sometimes 30 years. On average, cable fault breaks occur once or twice during the technical life. The fault break could be a cable or equipment issue or a cut cable. The use of submarine cables with multiple landing sites and restrictions on activities in these areas greatly reduces the incidence of cable cuts. Best practice is cables are not pulled up at the end of life as they form part of the seafloor.

I believe I answered your questions.

Sen. Tawana Tannock: Thank you. Thank you, Senator Simmons.

The President: Thank you.

Sen. Lindsay Simmons: I do have one more answer coming in.

The President: You can present that, Senator Simmons.

Sen. Lindsay Simmons: The cable is very low and once laid marine growth forms over the cable and it becomes part of the marine environment. An environmental impact study is being done for the marine elements and landing at Annie's Bay. Google is working with the Planning Department on the proposed construction building elements to ensure compliance with regulation for noise, light and air quality.

The EIS/EIA study done as part of the marine study, submarine cables are very benign. Key marine impact is not to lay during whale migration.

[Pause]

Sen. Lindsay Simmons: Thank you, Madam President. I believe that answers all the questions.

The President: Thank you, Senator Simmons.

And thank you all Senators who asked questions on that Statement.

We will now deal with the final Statement and that was the additional one, the Proceeds of Crime, POCA, which was given by the Honourable Kim Wilkerson, Attorney General and Minister of Justice.

Would any Senator . . . yes, Senator John Wight, you have the floor.

QUESTION 1: PROCEEDS OF CRIME ACT (POCA) CONSULTATION LAUNCHED ON PROPOSED AMENDMENTS TO

Sen. John Wight: Thank you, Madam President.

It is obviously very critical to our jurisdiction that Bermuda retain the strong standing from FATF that we have from our last assessment. And I heard the Minister say that there will be industry feedback, which is also very positive.

I am trying to understand whether these 10 or 11 amendments are required for Bermuda to retain our strong standing with FATF or if there is pushback from industry on one or more of them, what the position would be of government vis-à-vis to push back, because obviously our top priority is to retain the current and strong FATF standing. So that's my question. Thank you, Madam President.

The President: Thank you, Senator Wight.

Are there any other questions then?

Senator?

Sen. Marcus Jones: Thank you, Madam President.

Let me first preface my questions by saying that in order for us in this Chamber to be able to give intelligent, well-thought-out questions, it is helpful, if a Statement is added, that we can actually get a printout so we can cover and see what was written. It is sort of difficult to be listening and then making sure that we're not using the same questions again.

So, I would encourage the Government side, if they can please help us in that area, so everyone can be edified by this question and answer period.

My first question would be, I heard that one of the amendments that the Attorney General was mentioning was that the—

The President: It's on SharePoint, yes.

Senators, you are aware that the Statement was on SharePoint.

Sen. Marcus Jones: This morning? Or when did we get it? The last one, the last Statement on the—

The President: Yes, the Statement that was—

My understanding is that—

Sen. Marcus Jones: Proceeds of crime? It was on SharePoint? What time did we get it? I looked for it, I couldn't see it.

[Crosstalk]

The President: My understanding was that it was on SharePoint once it was agreed that . . . I agreed that we would have the Statement. So, you are saying that it was not on SharePoint?

Sen. Marcus Jones: No, I am saying did we get it before ten o'clock or did we get it after ten o'clock? Had the proceedings already started? I mean, we got it.

Okay, we will move on. Point made.

QUESTION 1: PROCEEDS OF CRIME ACT (POCA) CONSULTATION LAUNCHED ON PROPOSED AMENDMENTS TO

Sen. Marcus Jones: The Attorney General was mentioning about the amendment that is going to be considered would be to bring in the Attorney General's Chamber as the Agency on Record that will actually be enforcing some of the, I believe it was the . . . enforcement of counteracting properties that have been obtained through unlawful means.

My question would be, what was the agency, what was the government agency that was tasked to enforce that prior to the Attorney General's Chambers? I do not think that was in her Statement. And was it changed due to ineffectiveness or as a means of aligning the tasks that were required? I know that government does that from time to time to make sure that everyone is on the same page. If she could bring some light to that for us.

QUESTION 2: PROCEEDS OF CRIME ACT (POCA) CONSULTATION LAUNCHED ON PROPOSED AMENDMENTS TO

Sen. Marcus Jones: And also, the Proceeds of Crime, which I think was 1997 that it was enacted, I know that the original intent was the funds that were received through crime penalties were originally intended to fund the regulatory and money laundering regime in the country. Is that still the case? And are these proceeds tracked and identified for dispersions?

That's it, Madam President. Thanks.

The President: Thank you, Senator Jones.

Would any other Senator care to ask questions on this Statement?

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President. It is purely administrative. Can we be directed exactly to the location of that document?

The Deputy Clerk: It is on the SharePoint.

The President: I was told that this was a Statement that was requested to be presented today. And I did enquire as to whether or not the Statement was on SharePoint. And I was advised that it was. So, I am just talking to the [Deputy] Clerk now to find out. But it would have been on SharePoint.

Sen. Tawana Tannock: Thank you.

The President: Senator Fubler.

Sen. Mischa Fubler: Sorry, Madam President.

Yes, just for the edification of the listening audience as well, parliament.bm, Senate Business, these Statements can be found under the Ministerial Statements heading. They all . . . they just have the date. I do not know what time to the previous question, but the Statement around POCA is available there as a PDF.

The President: Thank you for that.

So, Senators, are there any other questions on this Statement?

[Crosstalk]

The President: Sorry . . . there is—

Sen. the Hon. Kim Wilkerson: Thank you.

The President: Do you have any specific question to myself?

Sen. the Hon. Kim Wilkerson: Right. Okay. Thank you, Madam President.

I will try to answer the questions. I am going to start . . . Senator Wight asked the first question, but I think just as a matter of housekeeping, I will start with Senator Jones' question. And I beg the apologies of colleagues. It was intended that the Statement would have been submitted earlier, and we would have seen it on the site. Well, actually, it wouldn't get on SharePoint until now—

The President: Mmm.

Sen. the Hon. Kim Wilkerson: —as Ministerial Statements are . . . because they cannot be in advance of the Senate [meeting]. However, even in reviewing the Statement and contemplating it, I realised it is quite a technical statement. And it would have been appropriate, and I accept that, to have issued copies so that colleagues could at least have had the ability to read along. But I would say that it has already been launched, so all of the points that I have made are in the consultation. That's on the Government forum already, so you could see it there.

But I think that Senator Jones' point is a different one. He's saying in this forum it would have been efficient to be able, if there wasn't an advanced sight of it, to be able to see it, to read along. And I accept that, Senator Jones.

The President: Have a hard copy.

Sen. the Hon. Kim Wilkerson: Absolutely. Yes. Absolutely.

So, starting back . . . but we accept that it is there now. And, as I said, the paper went out for

consultation last week, so you could see it on the Government forum in any event. But you would not have known to look there, because you did not know that I was bringing it today because it was not on the Order Paper. So, I completely understand. Thank you.

So, Senator Wight's question was whether or not the 11 proposed changes are required. They are the recommendations from CFATF in the reviews as to what we should be doing. So, I think the consultation goes more to *how*. We have the sense that they should not be controversial, because all of the related agencies have been meeting. They are aware of what the new requirements are.

So, there should be some expectation, but they have been waiting on Chambers to propose drafts. And to itemise this. So, in an ideal world, the consultation, it would have happened earlier. But it is out there for industry. So, ideally, we would like to have it that way, but there may be some feedback that says a particular proposal may impact something that had not been considered.

And so, that is the point of the consultation, that we go back to the table and consider those things. So, I think your question might in another way say, is it baked? Not exactly.

[Laughter]

Sen. the Hon. Kim Wilkerson: Not exactly.

And I think the consultation is important, because the range of stakeholders is quite broad. And they are obviously the parties impacted in the particular industries. And particularly as we are adding in the digital asset businesses now, which were not in scope before. So, I think getting their feedback will be important in how we go forward.

The question from Senator Jones is that one of the key proposals here is to designate the AG's Chambers as the enforcement authority. And who was doing it before? It was being done by the Attorney General's Chambers before, but it was not pursuant to a specific piece of legislation that we could point to when we are being assessed that would say this is the authority by which we are doing it. So, it is making very clear the regime in terms of which organisation has the authority to carry out the enforcement actions.

The second question was in relation to the actual proceeds of crime and whether the proceeds are tracked for dispersion. Yes, the proceeds are tracked for dispersion. And currently, the regime is set up where the funds do help to support the administration of the National Anti-Money Laundering Committee, its expenses as well as the attendant expenses of related ministries when they have had to staff up, train, or take on specific resources who are trained in compliance, anti-money laundering, anti-terrorism financing, or proliferation for that matter, that those funds are there.

Another part of the funds is designated for charitable purposes. And historically, it would have been charities where their mandate may be, for example, drug prevention and education. But there is a recognition that sports is often an antidote to antisocial behaviour. And so, there has been applications granted to sporting organisations as well, and particularly those that deal with youth programmes.

SUPPLEMENTARY

Sen. Marcus Jones: Supplemental, Madam President?

The President: Absolutely.

Sen. Marcus Jones: Thank you for that, Madam Attorney General.

My question would be, Would there have had to have been an amendment on that original proceeds of crime legislation to allow for these funds to be diverted from the strictly anti-money laundering regime to all these associated agencies? I see the reasoning behind it, but wouldn't there have to be an amendment to actually change the wording to diversify that money, those monies?

Sen. the Hon. Kim Wilkerson: No, the Act contemplates that. It Is contemplated at the moment.

But would we . . . I think what we would have the ability to do while that's contemplated in the Act is to decide whether there is a national focus that might guide the charitable giving. I think that's . . . so that would be subject to guidelines that are not in the Act. And those could change from time to time.

Sen. Marcus Jones: Depending on the Minister's guidance, is that what I am to interpret that as?

Sen. the Hon. Kim Wilkerson: I think not so much the Minister's guidance, but I think on national priorities.

The President: So, Senators, those were all the questions that were presented. Thank you. That completes our question period. We will now move on.

ORDERS OF THE DAY

The President: Senators, I did read out the public Bills that were sent from the House earlier, and those are the ones that we will undertake at this time. The first being the Land Valuation and Tax (Special Provisions and Postponement of Preparation Draft Valuation [List] Act [2025].

And this is the second reading, and that is in the name of Senator the Honourable Crystal Caesar, Spokesperson for Finance.

STANDING ORDER 25

Sen. the Hon. Crystal Caesar: Yes, thank you. Madam President, if I could, I would like to move that provisions of Standing Order 25 be granted so that the Senate may now proceed with the second reading of the Bills mentioned earlier today.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Leave granted for the Land Valuation and Tax (Special Provisions and Postponement of Preparation Draft Valuation List) Act 2025 to be read a second time on the same day as its first reading.]

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I now move that the Bill entitled the Land Valuation and Tax ([Special Provisions and] Postponement of Preparation of Draft Valuation List) Act 2025 be now read a second time.

The President: Is there any objection to that motion?

No objection.

BILL

SECOND READING

LAND VALUDATION AND TAX (SPECIAL PROVISIONS AND POSTPONEMENT OF PREPARATION OF DRAFT VALUATION LIST) ACT 2025

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I am pleased to introduce for the second reading and for the approval of this [Senate], the Bill entitled the Land Valuation and Tax ([Special Provisions and] Postponement of Preparation of Draft Valuation List) Act 2025.

Madam President, the main purpose of this Bill is to postpone the date by which the quinquennial draft valuation list [is] next due to be prepared under the Land Valuation Act 1967 (the Act), and to extend the validity period of the current valuation list.

Madam President, Honourable [Senators] will be aware that the valuation list sets out the annual rental values, or ARVs, for properties in Bermuda. The 2015 valuation list is the current list enforced as the 2020 quinquennial revaluation of properties was postponed in order to help reduce uncertainty for taxpayers affected by the impacts of the COVID-19 pandemic.

Pursuant to the provisions of the Act, the next quinquennial draft valuation list is due to be deposited on 31 December 2025. Madam President, the Bill extends the date of the preparation for the next quinquennial revaluation by one year, and confirms that the continuation of the 2015 valuation list as the valuation list for Bermuda until 31 December 2026. Consequently, the next draft valuation list will go on deposit on 31 December 2026 and will come into effect for land tax purposes on 1 January 2027.

Madam President, the Land Valuation Department's efforts in updating and maintaining the valuation lists are crucial to Bermuda's land tax system. The Tax Commissioner anticipates raising over $87 million in land tax revenue, which accounts for 6.1 per cent of the Government's projected revenue for the fiscal year 2025/26, based on the ARVs in the current 2015 valuation list.

Madam President, the quinquennial revaluation involves valuing all properties on the Island, and Honourable [Senators] will appreciate that this is a considerable and significant undertaking for the department, which comprises only eight members of staff. The objective of the quinquennial revaluation is to reflect changes in property rental values at a specific point in time. This mass appraisal ensures that all properties are valued on the same basis and date, promoting equity and fairness in assessments and consequently in land tax liabilities for Bermuda's residents.

Madam President, a key component of the revaluation process involves collecting data on approximately 37,000 valuation units. Historically, this has been done by printing and mailing out hard copy notices and forms. The data received back is manually entered into the Department's IT system, a process that takes around six months, and it requires hiring temporary tax data inputters, in addition to paying overtime to the Department's staff. The six months spent on transcribing information from hardcopies could be better utilised analysing the rental data and valuation model building.

Madam President, given the importance of the valuation list, it is essential to modernise the Act governing the quinquennial revaluation and the much-needed transition to online forms. This modernisation will enable the department to operate efficiently in today's digital age and eliminate outdated legislative provisions that are no longer suitable for the modern world, such as the printing and mailing of hardcopy notices and forms to each taxpayer, and upon production of the draft valuation list, depositing a printed copy of the hardcopy list at every post office on the Island.

Madam President, the one-year postponement of preparation of the next quinquennial draft valuation list will ensure a smooth transition of digital forms and completion of necessary legislative changes to the Act. These changes directly impact the next and all future quinquennial revaluations as they support long-term digital transformation and remove antiquated procedures which have no place in the 21st century digital age.

Madam President, it should be noted that there are no adverse financial effects arising from the one-year postponement of the preparation of the next draft valuation list. In addition to enabling operational readiness for the transition to electronic submission of notices and online forms, property owners maintain

certainty in land tax liabilities as there will not be holistic changes to 37,000 ARVs due to a revaluation this year. Additionally, residential property owners will benefit from a 50 per cent reduction in the base land tax rate commencing January 2026. This measure is to provide relief to all homeowners and aligns with Government's commitment to building a Bermuda that benefits everyone and easing the cost of living.

Furthermore, ARV thresholds for pensioner exemptions, rent control and sales of properties to restricted persons will not need to be adjusted because of a draft 2025 valuation list and across-the-board changes to ARVs.

Madam President, with the continuation of the 2015 valuation list for an additional year, the existing list will continue to be updated as normal for property changes such as new builds, demolitions, splits, mergers, etc. Honourable [Senators] should also note that property owners will continue to have the right to request a reassessment of their property if there have been any physical alterations, including the right to object to any proposed ARV amendments made by the department to the 2015 list as they do now.

Madam President, postponing the preparation of the next draft valuation list not only ensures certainty in land tax liabilities for property owners and stable revenue from land tax for the government, but also safeguards a smooth transition to digital forms and the completion of necessary imminent legislative changes to the Act. As previously mentioned, these changes will significantly influence the upcoming and all future quinquennial revaluations by advancing long-term digital transformation and eliminating outdated practices that no longer belong in the digital era.

Madam President, with those introductory remarks, I will now move that the Bill entitled the Land Valuation and Tax (Special Provisions Postponement of the Preparation of Draft Valuation List) Act 2025 is now read for a second time.

Thank you, Madam President.

The President: And thank you, Senator the Honourable Crystal Caesar, Spokesperson for Finance.

Would any Senator care to speak on this Bill?

Sen. Marcus Jones: Yes, Madam President. I will say, before I do make my remarks, I was quite intrigued with this word, *quinquennial*. I had never encountered that word before. I like to pride myself in having a wide span of knowledge of words, but I was incredibly trumped by this word and had to go and look in the dictionary to find out what this word means.

But having said that, it means five. I should have known that right from the bat.

If the Government deems it necessary to extend the validity period of the current valuation in order to allow for modernisation and digitisation of the system, I do not think the Opposition has any room to object to that. So, we definitely support that. But when I was looking to see if there were any previous legislation amendments for situations like this, because we do understand that this is the 2015 valuation that we are talking about. And if this is a five-year term, the next year in which those valuations should have been updated would have been in 2020, which we all know was right in the midst of COVID-19. So that would have been difficult to do.

But I looked and I saw that there was a similar amendment done in 1996 and then in 2014, but there was no amendment done for 2020 to allow for a postponement. So, I wanted to ask the Minister, was that an oversight that 2020 was not done? Or if it wasn't necessary, is this legislation today necessary? If I could just get some clarity on that, I would appreciate it. But I do see why the postponement is necessary, and we on the Opposition support this.

Thank you, Madam President.

The President: Thank you, Senator Marcus Jones, Opposition Leader.

Would any other Senator care to speak on this Bill?

Hearing none.

Sen. the Hon. Crystal Caesar: Madam President, if yourself and my colleagues would just bear with me while I retrieve that answer, thank you.

The President: Yes, indeed.

Sen. the Hon. Crystal Caesar: But while I wait, I will say that I have been advised by the technical team that *quinquennial* actually means five yearly. So, yes, I had to practice it. And I think I did well in my remarks.

[Laughter]

Sen. the Hon. Crystal Caesar: OK, so if I could, Madam President. Yes, we all agree that during the pandemic, which is a once-in-a-century type event, there were many different things in all different arenas, which either were suspended or cancelled or postponed. So, I am advised that the 2020 revaluation was cancelled, not actually postponed, whereas it was cancelled altogether. And obviously, due to the pandemic and the rental market, it just would not have made sense to do it at that point. And it provided additional stability, obviously, for businesses, homeowners, et cetera. And during those economic times, it was actually cancelled, whereas this is a postponement.

And I believe that . . .

The President: Yes, yes, you can move your Bill now.

[Crosstalk]

SUSPENSION OF STANDING ORDER 26

Sen. the Hon. Crystal Caesar: With that said, Madam President, I move that [Standing Order] 26 be suspended in respect of this Bill.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing Order 26 suspended.]

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I move that the Bill entitled—give me one second because it is quite a title—the Land Valuation and Tax ([Special Provisions and] Postponement of Preparation of Draft Valuation List) Act 2025 be now read a third time.

The President: Is there any objection to the third reading?

No objection.

BILL

THIRD READING

LAND VALUATION AND TAX (SPECIAL PROVISIONS AND POSTPONEMENT OF PREPARATION OF DRAFT VALUATION LIST) ACT 2025

Sen. the Hon. Crystal Caesar: Thank you.

Madam President, I move that the Bill do now pass.

The President: Is there any objection to the passage of the Bill?

No objection. The Bill is passed.

[Motion carried: The Land Valuation and Tax (Special Provisions and Postponement of Preparation of Draft Valuation List) Act 2025 was read a third time and passed.]

The President: Thank you, Senator—Minister. And we will move on now. Minister Caesar, we will move on to the next item.

And that is the second reading of the Parliamentary Election Amendment Act 2025. And that's in the name of Senator Mischa Fubler, the Junior Minister for the Cabinet Office and Digital Innovation.

Senator Fubler, you can present your Bill.

Sen. Mischa Fubler: Madam President, my understanding was that the second reading of the Bill would happen next week.

[Crosstalk]

The President: Did he say it was going to be next week?

Sen. Mischa Fubler: Thank you. I move to defer the reading till next week.

The President: Oh, so the Bill . . . yes, that's fine.

So, then we have . . . so that will be carried over then till next week. And—

[Crosstalk]

Sen. Mischa Fubler: I move that both Bills, the Parliamentary Election Amendment Act 2025 and the Building Amendment Act 2025 be deferred until next week.

The President: Until next week. Thank you.

Then both will be carried over until next week. Thank you very much, Senator Fubler. We will move on.

MOTIONS

The President: There are none.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The President: Would any Senator care to speak on this heading?

Senator John Wight, Vice President, you have the floor.

Sen. John Wight: Thank you, Madam President.

I would like to offer condolences to the family of Lynn Doyles. Lynn, when I joined BF&M back in 1992, was the HR manager and she lived well into her 90s and I saw an obituary in the paper. So, I would like to extend condolences to her family on her recent passing.

Thank you, Madam President.

The President: Would any other Senator care to speak?

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Thank you, Madam President.

As mentioned earlier today, I would like, in addition to extending my congratulations to the recipients of the Ministry of Education's scholarships, to also extend my congratulations to the 28 students, well, 27 students who received the ABIC Education Awards. The Association of Bermuda International Companies Education Awards have been in existence for the past 48 years with luminaries such as Patrick Tannock being award recipients. And so, we can see the fruits of that bear out.

And I would like to . . . and it was $800,000 raised, which is the highest amount raised, I should say. But I would especially like to congratulate the 28th awardee, which would be the awardee for our new category of Career Shifter. So, this is the first year that we are actually awarding an adult who is in one industry and would like to enter international business. So, we had 27 scholars come from a variety of schools in Bermuda. And then we have the 28th as a Career Shifter. And my hope is that we can continue to encourage persons who would like to have the skills to shift careers to do so. So, congratulations to the award winners and to the scholarship committee.

The President: Thank you, Senator Tannock.

Senator Foley, you have the floor.

Sen. Maurice Foley: Thank you, Madam President.

I would like to extend my heartfelt congratulations to the organisers, volunteers, and participants of this year's Grace Island summer camp programme. I had the pleasure of going down there on Monday to see the kids off and go off on the boat. And it was on a boat that I remember when I was a teenager and that boat is still around. So, it was good to see the boat still here in working order.

These camps provide or continue to provide a safe, nurturing, and spiritually enriching environment for Bermuda's young people. Offering them the opportunity to disconnect from the distractions of modern life and reconnect with nature, community, and personal growth. I especially want to commend the efforts of the Evangelical Church of Bermuda and Word of Life Bermuda, whose dedication ensures that our children and teens are encouraged, inspired, and equipped with values that will guide them well into the future. Bermuda is certainly stronger because of these programmes. So, I wanted to congratulate the effort that is being done here to all that are involved.

A second congratulations that I would like to present on behalf of our colleague, Senator Cunningham, who would like to congratulate Team Bermuda at the 2025 Island Games in Orkney. Now if anyone does not know where Orkney (that's O-R-K-N-E-Y) is, sorry, it is located off the northeastern coast of Scotland. And we wanted to give special recognition to Taylor Carrick, who claimed our delegation's first medal of the games, which was held yesterday.

Now Taylor displayed remarkable skill and tenacity on the squash court, earning a well-deserved silver medal in the men's single finals. And he narrowly conceded to Orkney's Finlay Scott. So, after two gruelling five-game semi-final matches, Taylor advanced to the final and brought home Bermuda's first medal of these games.

Madam President, with this medal, Taylor has opened Bermuda's campaign in Orkney, and we extend our heartfelt gratitude to him, his coaches, and the Bermuda Squash Association for their dedication, exemplary sportsmanship. And we look forward [with] eager anticipation to more strong performances from Bermuda's athletes in the days ahead. Thank you so much, Madam President.

The President: Thank you, Senator Foley.

Yes, Senator Jones, Marcus Jones, Opposition Leader, you have the floor.

Sen. Marcus Jones: Thank you, Madam President. I would like for this Chamber to extend condolences to the family of the late Linda Ann Marie Franks Greaves, the wife of Franklin “Bucky” Greaves. She and her husband opened a popular clothing boutique called Solo on Bermuda House Lane in the late 1980s. I do not know if folks in this Chamber remember that. Linda was well-known within the insurance industry and climbed the corporate ladder of numerous firms, namely Scandinavian Re, OdysseyRe, and finally Chubb, where she retired as VP of Claims in 2019.

Linda left behind a legacy of mentorship, helping many young professionals who came up behind her. She leaves behind her husband Franklin and daughter Sophia, who followed her footsteps in the insurance business. She will be remembered for her style, her creativity, her generosity, her commitment to excellence, love of family, and for her love of God.

Secondly, Madam President, I would like to extend condolences to the family of the late Ivan “Bootsie” Smith, a true St. Georgian and ambassador for Bermuda. He was a celebrated and well-known employee of US Airways. His clear, distinctive voice welcomed visitors in Bermuda at the airport, and he always presented himself as a true gentleman. He was also a dedicated and knowledgeable taxi driver. He is survived by his wife, LaVerne Smith, and children, Myron and Vanessa. Thank you, Madam President.

The President: Thank you.

Senator Lindsay Simmons, you have the floor.

Sen. Lindsay Simmons: Thank you, Madam President.

I would like to give condolences to the family of Dianne Russell, the wife of Raymond Russell. She is the beloved mother of Raymond Russell, Jr., Reverend Doctor Maria Seaman, her son-in-law, Kent “Peter” Seaman, Allisson Russell, Jahma Charles. She has numerous grandchildren, great-grandchildren, great-great-grandchildren. She was a pillar in the community who loved the Lord. I would just want to extend my condolences to them. Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.

Now Senator Fubler, you have . . . Mischa Fubler, you have the floor.

Sen. Mischa Fubler: Thank you, Madam President.

A few congratulations I have on the list here. First, to the Corporation of Hamilton for the recent Summer Sunday: [City] Funday. I was in attendance with my family, and it was definitely well-produced, and they had a great time, so kudos to them.

Also, to Out Bermuda and Pride Bermuda for their successful Pride Week, punctuated by the Party in the Park! and march through Hamilton, well-attended. Again, kudos to them and all of the volunteers. I think one of our colleagues was actually one of the volunteers today. She's not here today, but to Senator Cunningham as well, congratulations.

And also, to the Bermuda Philharmonic Society, that same weekend they had an enjoyable evening. This was July 5 in the Dockyard. Several of the performers were students, so a special acknowledgement to them as well.

And that ends my list of congratulations. Thank you, Madam President.

The President: Thank you, Senator Fubler.

Would any other Senator care to speak? Minister—

Sen. the Hon. Crystal Caesar: Thank you. Thank you, Madam President.

The President: Caesar.

Sen. the Hon. Crystal Caesar: Yes, I appreciate it. Thank you.

I bring sad condolences to my family on the passing of Yvette Lynn Wilson, nee Baxter. She was my grandfather's sister and was laid to rest on Tuesday, June 24. And I just wanted to express my condolences to the family, my many cousins, and wish them comfort with their memories of her.

Also, I did mention previously, but would like to selfishly again, because I did actually take part in the homegoing service for Dr. Melvyn Bessett. He was laid to rest as well. I was invited to give remarks about my relationship with him. And as one would know, as an educator of a quarter of a century in Bermuda, of over a quarter of a century in Bermuda, he touched the lives of many young people. And so again, I give my condolences to his daughter, Rusheika, her husband, Pastor Joseph Furbert, his sister, Barbara Dillas, his grandchildren, Micaiah, Eli, Eden, Marcus, and Isaiah Furbert.

And I would like to end on a light note by again, extending my congratulations to all graduators and leavers at the end of this school year. I want to wish all students the best in their coming years, whether they are going on for tertiary education, entering the workforce, going into a vocation. And those who will be re-entering in their next year of education, just wishing all a wonderful summer. And congratulations again to those who have graduated and are moving on.

Thank you, Madam President.

The President: Thank you, Senator Crystal Caesar.

Would any other Senator—yes, Minister Wilkerson, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

Let me start by joining certainly with Senator Jones in the condolences for the family of Linda Greaves. She was indeed one of the frontrunners, I think, back when we did not even know these careers were possible. And she was there, certainly a woman of grace, as is her daughter, Sophia. And so quite a loss to the community, for sure, and certainly to her family.

I also want to join on a more positive note the sentiments expressed by Senator Tannock in relation to the ABIC awards and the awardees. I think it is fantastic that ABIC is recognising in this way a Career Shifter. Certainly, I was part of one of the early initiatives out of the Organisation for Corporate Racial Equity, initiating a Career Shifter forum. And so, to see, I think, that recognition with an education award is entirely positive. And I would add, I too am an ABIC scholar, and I owe to that organisation certainly my start many, many years ago as a Hopewell scholar.

And finally, Madam President, you will recall when we were last in this Chamber, I sent out some congratulatory remarks and well wishes to the athletes of the Bermuda Pacers Track Club, who were going abroad to Canada to compete. And members of the public and certainly in this Chamber might have heard that that group of young athletes did exceedingly well. So, for 40 athletes who went to Canada, they hold 51 medals, including 21 gold medals.

The President: Oh!

Sen. the Hon. Kim Wilkerson: And shining stars among them in the really, really young athletes were Skye Furbert and Elliott Davidge, who were top under-9 participants. And in this forum, I should point out, Madam President, under-9 really means these athletes are seven years old.

And I think colleagues would have heard me give congratulations and good wishes to my own granddaughter, Diamond Morris, who performed exceedingly well. We are so proud of her. She took gold in the 800-metres, silver in the 400-metres and came back with two gold medals in relay, the 4 x 100 metres and the relay medley where she ran the 800-metres and her 800- individual was a personal best. And I think sometimes, Madam President, when the kids leave, as was my conversation with her, she's eight years old. So, competing in the under-10 category . . . it was, you know, when she left, she said, *yes, I'm going to get medals*. And me, I'm saying, *well, it's an international competition. There are kids from Jamaica, Barbados, the US and Canada*, you know, trying to temper her expectations.

But, Madam President, it just goes to show that when they put their minds to it, we cannot put our expectations on their ambition.

The President: Right.

Sen. the Hon. Kim Wilkerson: And so certainly she came back with that gold medal and a personal best.

So, thank you, Madam President, for the opportunity to congratulate these young athletes in this forum.

The President: Thank you. I am sure the entire Senate body will join you—

Some Hon. Members: Yes. Yes.

The President: —in the congratulations to those young people.

Sen. the Hon. Kim Wilkerson: Thank you.

The President: And Senator Tannock.

Sen. Tawana Tannock: Yes, thank you, Madam President.

I must apologise, Madam Attorney General, for leaving you off the list of luminary ABIC Award recipients. My apologies. You are indeed proof positive of the value of such awards.

[Laughter]

Sen. the Hon. Kim Wilkerson: No worries, Senator Tannock. I realise that I had a different name in that day.

[Laughter]

The President: Thank you. And I would just like to associate myself with the condolences expressed by Minister Crystal Caesar for Dr. Melvyn Bassett, because I did attend. It was a wonderful sending-off ceremony.

With that, we will move on now to Item No. 16, Adjournment. Minister Wilkerson.

ADJOURNMENT

Sen. the Hon. Kim Wilkerson: Madam President, I move that the Senate now adjourn to the (what is it?) the 23rd . . . July 23. I was about to say 22nd. I was like, that is not a Wednesday, to July 23.

The President: The 23rd. Thank you.

Would any Senator care to speak?

Senator Lindsay Simmons, you have the floor.

DOMESTIC ABUSE SPECIALIST

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I rise today not only as a Senator but as a survivor. Twenty-one years ago, my life changed forever. I was actually assaulted. I was stabbed, and I could have died. But, Madam President, I survived. And because I survived, I have a responsibility, a voice. And I will use that voice today to speak out, not just for myself but for every woman, man, and child suffering silently in abusive homes across the Island. Because, Madam President, domestic abuse is not just a private matter. It is a national crisis. And we can no longer afford silence. We cannot be complacent with our inactions.

Madam President, numbers don't lie. If you allow me, I would like to give the latest statistics from the Bermuda Police Service for the period of July 1 to July 15.

The President: You certainly may.

Sen. Lindsay Simmons: Thank you.

Domestic incidents. A total of six domestic-related incidents were reported to involve verbal disputes only. Four escalated into physical assaults, including minor wounding, biting, and actual bodily harm.

Status. All cases have been referred to the domestic abuse liaison officer and are being jointly managed with the Vulnerable Persons Unit, the VPU. Support and investigations remain ongoing.

But, Madam President, let's be clear. One case is one too many. Six in just 15 days is deeply alarming. And we must ask ourselves, how many more incidents go unreported? How many victims are afraid to call for help, especially when their abusers control the money, the home, or the children?

The human toll, Madam President. Every day, I hear stories. A young mother who is afraid to leave because she has children to feed. A woman trapped in financial stranglehold, unable to fight back in court because her abuser has the money, the power to bury her in legal battles. Madam President, justice should not just be for sale.

The barriers survivors face. Domestic abuse is not only physical, it is emotional, psychological, financial, and legal. Survivors are made to feel powerless at every turn.

I just want to give a personal, my personal take on when being questioned by the police. When the courts . . . when we feel the courts fail us. When we feel that we have no safe place to go. When there are financial . . . while we are being financially bullied.

I do think from 21 years ago to now, Madam President, we have shifted. We are speaking more about it. But people have to feel safe. And I believe that we are moving in the right direction to help people feel safe. To speak about these stories. Because I know

firsthand. But I am here today, in this Chamber, because someone believed in me. Because I fought to reclaim my life. Because I had to. And I am here to say *no more*.

Madam President, again, the progress. I want to pause to recognise that this Government is taking steps in the right direction. I am proud that today in this Chamber I was able to report on the Domestic Abuse Specialist. It is definitely a critical and vital role that will strengthen how we identify, support, and respond to victims and survivors.

This, Madam President, is a meaningful step. A step that we should not take for granted. And it must be the first of many. We must now ensure that this Specialist is empowered, resourced, and enabled into a broader system of prevention, protection, and accountability.

What must change? This is not just about raising awareness. It is about action. Violence begins long before the first punch is thrown. Before the first person screams in your face. Let us teach our young people about healthy relationships and consent. We need to have this in schools, youth clubs, and churches. Let's break the cycle before it begins.

So, Madam President, I give my promise. I stand here not as a victim, but as a voice. And I shall not be silent. Not when our women are crying behind closed doors. Not when our children are being raised in fear. Not when survivors are suffering in silence because of money, shame, or lack of support. The fight against domestic abuse is not just a personal one. It is a universal one. And it is time for this Senate to act with urgency and unity.

Let's be the generation of leaders who did not turn away. Let's be the Parliament that passes laws with teeth, with heart, and with humanity. Let us protect the vulnerable and prosecute the violent. Because Bermuda is too small for silence and too strong to turn our backs on.

Madam President, we need to stop asking, why didn't she leave? And start asking, what has failed her? If money keeps her silent, we must give her the voice. If courts are used as weapons, we must balance the scales.

Madam President, I say we stand up together and combat domestic violence. Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons.

Would any other Senator care to speak on the motion to adjourn?

Yes, Senator Fubler. Mischa Fubler, you have the floor.

AN APPEAL TO THE MOTORING PUBLIC SUMMER SAFETY REMINDERS

Sen. Mischa Fubler: Thank you, Madam President. I will be brief. But I wanted to ensure that I capture before we wrap for the summer an appeal to the motoring public.

We have seen, it seems fairly persistent in the local media, issues of collisions and injuries. And again, I just want to ask people to put their phone down. Just wait until they get where they are going. Or pull over somewhere where it is safe to use it. I think most days when I commute into the city, I can find one or several people distracted while driving by their phones. And so, I think it is imperative, especially as we move into the Cup Match season where the social consumption of intoxicating substances increases, that we take the time to at least not add the distraction of electronic devices while operating the vehicles.

And secondly, an appeal to those on mopeds who find it too inconvenient to buckle their helmets. As someone who operates a moped regularly, I find it baffling at the thought of putting the helmet on your head without strapping it up, rendering it relatively useless if you were to actually need it. I think you do not need to look far for instances of people who are kind of advocates for the end of helmet mandatory usage, actually finding untimely demises.

There was a lawmaker in the US, right, who was riding his motorcycle. He was a big advocate for do not make me wear a helmet. And he got into a crash and both himself and his significant other perished as a result of not wearing one. Right? And like, I struggle to find the logic behind it. Like, is it you are trying to save some time—those five to seven seconds it takes to strap it up? Does that really . . . or maybe it is a comfort thing. You know, maybe get a more appropriately sized helmet if it is uncomfortable to do up the strap.

But again, you know, do yourself the favour. Maybe you think, *okay, well, I am exceptional at operating this bike. I am not going to get into an accident.* That doesn't account for others on the road who may be distracted by the use of their cell phone in their car striking you. And then you, being an excellent rider have no impact on that situation. And while the fatality rate is still . . . you know it is not in the hundreds yet. There are, I would argue, hundreds. I tried to look for some recent statistics and they were not available (but I will continue to investigate that), around people who have permanent injury as a result, especially to their cognitive ability.

And keep that in mind. Even if, you know, you survive that incident, if your ability to think is impacted, think how that will affect your ability to live in our capitalist society where you need to be able to earn money, which is often tied to your ability to think well.

And on that note, I hope everyone has an enjoyable holiday season. I guess I will touch on that again in our last sitting next week.

But, you know, as you make your way around the roads of Bermuda, again, you do not have to look far to hear people complaining about the safety aspect of just the road condition itself. Do not add to that by also using your cell phone and increase your chances

of survival by strapping up your helmet as you operate your bike.

Thank you, Madam President.

The President: And thank you, Senator Mischa Fubler.

Would any other Senator care to speak on the motion to adjourn?

Hearing none, then Senators, thank you for your attendance and the work this morning. And we will now adjourn until next week, July 23.

Be safe and enjoy your time.

[At 12:22 pm, the Senate stood adjourned until 10:00 am, Wednesday, 23 July 2025.]

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BERMUDA SENATE
OFFICIAL HANSARD REPORT
23 JULY 2025
10:04 AM

Sitting Number 11 of the 2025/26 Session

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Good morning, Senators.

The Senate is in session.

Shall we pray?

PRAYERS

[Prayers read by Sen. the Hon. Joan E. Dillas-Wright, President]

The President: Please be seated.

CONFIRMATION OF MINUTES

[Minutes of 16 July 2025]

The President: Minister Wilkerson.

Sen. the Hon. Kim Wilkerson: Good morning, Madam President.

The President: Good morning.

Sen. the Hon. Kim Wilkerson: I move that the Minutes of the meeting of Wednesday, 16 July 2025, be taken as read.

The President: Is there any objection to that motion?

Sen. Marcus Jones: Yes, there is.

The President: Yes, Senator Marcus Jones.

Sen. Marcus Jones: My unreadiness, Madam President, is on the first page. It is noted incorrectly that Senator the Honourable Crystal Caesar asked a question to Senator Marcus Jones. The correct version should be that Senator Marcus Jones asked a question of Senator the Honourable Crystal Caesar.

The President: Senators, is there any objection to that correction?

Sen. the Hon. Kim Wilkerson: None on this, Madam President.

The President: The amendment will be made.

Thank you, Senator.

Sen. the Hon. Kim Wilkerson: Madam President, with that amendment, I move that the Minutes of Wednesday, 16 July 2025, now be confirmed as amended.

The President: Is there an objection to the amendment on the passage of the Minutes?

No.

Thank you, Minister Wilkerson.

[Minutes of 16 July 2025 confirmed as amended]

MESSAGES

The President: Mrs. Beale.

The Deputy Clerk: There are no messages, Madam President.

The President: Thank you.

REPORTS OF COMMITTEES

The President: There are none.

ANNOUNCEMENT BY THE PRESIDENT

APOLOGIES

The President: I would just like, Senators, to let you know that Vice President John Wight will not be in the session today. He has a former commitment this morning.

ANNOUNCEMENTS

The President: We have a few announcements. The first in the name of myself.

OMBUDSMAN FOR BERMUDA SPECIAL REPORT: BETWEEN A DOCK AND A HARD PLACE AN INVESTIGATION INTO MARINE AND PORTS' FAILURE TO IMPLEMENT A PLANNING CONDITION FOR A MOORING REGISTRATION

The President: Senators, I wish to announce that in accordance with the provisions of sections 24(2) and 24(3) of the Ombudsman Act 2004, a copy of the special report entitled "Between a Dock and a Hard Place: An Investigation into Marine and Ports' Failure to

Implement a Planning Condition for a Mooring Registration" has been forwarded to me as the President of the Senate, and that copies of the said report are hereby tabled in the Senate for the information of Senators.

Senators, you can access a copy of the report on your tablet and/or on the Parliament website. Thank you.

And the next announcement is in the name of, the first one being in the name of Senator Lauren Bell, the Minister of Economy and Labour.

Senator Bell, you can present your announcement.

EMPLOYMENT (MINIMUM HOURLY WAGE) AMENDMENT ORDER 2025

Sen. Lauren Bell: Yes, good morning. Thank you, Madam President.

I hereby present for the information of Senate, the Employment (Minimum Hourly Wage) Amendment Order 2025, as made by the Minister responsible for Labour, in exercise of the power conferred by section 11 of the Employment (Wage Commission) Act 2019. Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you, Senator Bell, and I believe you have a second announcement.

BERMUDA IMMIGRATION AND PROTECTION (PROHIBITION OF ENTRY) (NO. 2) ORDER 2025

Sen. Lauren Bell: I do. Thank you, Madam President.

I hereby present for the information of Senate, the Bermuda Immigration and Protection (Prohibition of Entry) (No. 2) Order 2025, as made by the Minister responsible for Immigration, in exercise of the power conferred by section 26(1) of the Bermuda Immigration and Protection Act 1956. Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you, and I believe you have a third announcement. Do proceed when you are ready.

WAGE COMMISSION—RECOMMENDATIONS FOR THE MINIMUM HOURLY WAGE IN BERMUDA

Sen. Lauren Bell: Thank you, Madam President.

I hereby present for the information of Senate, the Wage Commission—Recommendations for the Minimum Hourly Wage in Bermuda June 2025. Senators may access copies on their tablets and/or the Parliament website.

The President: Thank you, Senator Bell.

The fourth announcement is in the name of Senator Lindsay Simmons, the Minister of Youth, Social Development, and Seniors.

Sen. Lindsay Simmons: Good morning, Madam President.

The President: Good morning.

HUMAN RIGHTS COMMISSION—ANNUAL REPORT 2024

Sen. Lindsay Simmons: Madam President, I hereby present for the information of the Senate the Human Rights Commission 2024 Annual Report. Senators may access copies of the report on their tablet and/or the Parliamentary website.

The President: Thank you, Senator Simmons.

NOTICES OF MOTIONS

The President: The first one is in the name of Senator the Honourable Crystal Caesar, Spokesperson for Finance.

Senator Caesar, you have the floor.

Sen. the Hon. Crystal Caesar: Sorry, apologies, Madam President.

[Pause]

Sen. the Hon. Crystal Caesar: Madam President, I—

[Crosstalk]

CONTRIBUTORY PENSIONS (AMENDMENT OF CONTRIBUTIONS AND BENEFITS) ORDER 2025

Sen. the Hon. Crystal Caesar: Thank you. Thank you for the clarification.

Madam President, I now introduce for consideration the Contributory Pensions (Amendment of Contributions and Benefits) Order 2025 proposed to be made by the Minister of Finance in exercise of the power conferred by section 37 of the Contributory Pensions Act 1970. And I will move that this Order be considered later in the meeting.

The President: Thank you, Senator Caesar, Spokesperson for Finance.

PETITIONS

The President: There are none.

STATEMENTS

The President: We have two Statements this morning. The first one is in the name of Senator Lindsay Simmons, Junior Minister for Youth, Social Development and Seniors.

Senator Simmons, you have the floor.

HUMAN RIGHTS COMMISSION—ANNUAL REPORT 2024

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I am pleased today to lay before this Honourable House the Annual Report of the Human Rights Commission for the year ending 31 December 2024.

Madam President, the Human Rights Commission has a statutory remit to protect and promote human rights under the Human Rights Act 1981. The Commission's mandate involves education, the promotion of principles of non-discrimination and equality, and to investigate and endeavour to settle allegations of discrimination.

Madam President, the Executive Officer of the Commission screens and investigates alleged contraventions of the Act, provides assistance to those who believe they have experienced discrimination or assist those who have questions related to rights and obligations under the Human Rights Act. The Commission is both a public watchdog for human rights compliance and a resource to foster and promote human rights principles by working with stakeholders across the Island, inclusive of the government, employers, service providers, landlords, community organisations, schools and individuals.

Madam President, the Commission works to further its objective of eradicating discrimination through the following means:

- addressing all queries related to rights in Bermuda;
- screening and investigating complaints of discrimination under the Human Rights Act 1981;
- providing dispute resolution services through mediation to help settle complaints of discrimination;
- referring meritorious complaints to the Human Rights Tribunal;
- reviewing policies and providing guidance with all stakeholders in support of their human rights obligations;
- engaging in collaborative presentations, research and educational programming;
- facilitating and participating in consultations to support the evolution of human rights in Bermuda;
- providing educational presentations, workshops and training tailored to meet stakeholder needs in support of their human rights education and compliance commitments;
- providing recommendations to the Government on proposed legislative amendments to ensure consistency with international standards;
- supporting the independence of the Selection and Appointment Committee and the Human Rights Tribunal;
- providing guidance to the Government, organisations, businesses and educational institutions on the development and implementation of a human rights-based approach to legislation, policies, programmes and complaint handling mechanisms to ensure compliance with the Act and international human rights agreements.

Madam President, included in the Annual Report, you will note that during the 2024 calendar year the Commission received 179 intakes, which account for both complaints and queries. The Commission observed significant increases in intakes that appeared to contravene the Act, with a higher volume of matters advancing through the complaint handling stages, in contrast to previous years. Of the total in-takes received in 2024, Madam President,16 per cent remain ongoing, as the remaining 84 per cent have been resolved. Madam President, the intakes primarily identified discriminatory treatment based on the protected ground relating to,

- disability [at] 17 per cent;
- sex [at] 15 per cent; and
- ethnic or national origins, which accounted for 14 per cent.

Madam President, within the protected areas of discrimination, 27 per cent of the intakes received related to concerned alleged contraventions of section 6(1) of the Act. The protected area of work place harassment contrary to section 6B(1) of the Act accounted for 17 per cent of intakes, followed by allegations of discrimination within the provision of goods, facilities and services, accounting for 15 per cent of intakes received.

Madam President, the Annual Report further states that 68 per cent of the intakes received concerned employment and/or the workplace. This total combined matters under the protected areas in the Act, such as section 6, section 6B, section 9 and matters that came to the Commission which were identified as being employment related. The complaints field included various individuals reporting that they were sexually harassed within the workplace, were denied employment because of a criminal record, were terminated because of their family status and experienced discriminatory treatment with respect to pay because of their place of origin and/or ethnic or national origins.

Madam President, on 21 March 2024, the Commission hosted the “What Can I Do? What Can We Do?” conference, a day dedicated to learning, connection and collective action to protect and promote human rights in Bermuda. In June of 2024, the Commission launched a public consultation to gain deeper insight into the lived experiences of people with disabilities. The consultation was designed to hear from people with disabilities, their families, disability [advocates]

and support services and members of the public. It was aimed to create a platform for sharing experiences and highlighting the barriers faced while navigating life in Bermuda. And in October 2024, the Commission acknowledged the extension of the UN Convention on the Rights of Persons with Disabilities to Bermuda.

Lastly, Madam President, the Annual Report highlighted that Palestine continued to feature among the work of the Commission as the ongoing genocide against Palestinians continued in 2024. The Commission joined the Peace March [Walk for Palestine] and the gathering on Cabinet grounds, [coinciding] with the International Day of Solidarity with the Palestinian People, emphasising the need for vigilance in protecting rights.

Madam President, I commend the Officers of the Commission under the leadership of the Executive Officer for their steadfastness and commitment to the work of the Human Rights Commission. I invite this Honourable [Senate] to read the Annual Report of the Human Rights Commission and become informed about the engagements, educational activities and accomplishments that the Commission was involved in during 2024. Also, Madam President, I want to inform the listening public that the Selection and Appointment Committee of the Human Rights Commission is receiving applications to serve as Human Rights Tribunal Panel Members. More information about this can be found at www.humanrights.bm.

Madam President, in closing, and in accordance with section 30A of the Human Rights Act 1981, I now lay before this Honourable [Senate] the Human Rights Commission Annual Report for the year ending 31 December 2024.

Thank you, Madam President.

The President: Thank you, Senator Lindsay Simmons, Junior Minister of Youth, Social Development, and Seniors.

The second Statement is in the name of Senator Lauren F. Bell, the Junior Minister for Economy and Labour.

Senator Bell, you have the floor.

MINIMUM WAGE FOR BERMUDA ADVANCING A FAIR AND SUSTAINABLE MINIUM WAGE

Sen. Lauren Bell: Good morning, Madam President and listening audience.

I am pleased to introduce to this Honourable Senate today the Wage Commission's report on recommendations for the minimum hourly wage in Bermuda. This report marks a pivotal step in our ongoing commitment to ensuring a dignified standard of living for all Bermudian workers.

Madam President, Members of the Senate may recall that in September 2024, the Government's position paper on progressing Bermuda's minimum hourly wage rate from the current rate of $16.40 to a rate between $16.81 to $17.23 in 2025 was presented in the House. This paper underscored the Government's unwavering commitment to advancing the minimum hourly wage, initially enacted on 1 June 2023, and proposed a clear framework for its progression.

Madam President, the Wage Commission, in accordance with its obligations under sections 9 and 10 of the Employment (Wage Commission) Act 2019, has affirmed the Government's position in this regard. Critically, the Commission has recommended that the statutory minimum hourly wage rate be increased in 2025 to $17.13. This adjustment is not merely an incremental change. It is a vital investment in our society and our economy. A minimum wage that keeps pace with the cost of living is fundamental to ensuring that full-time work provides a pathway out of poverty, rather than trapping individuals in it. This progressive approach helps to reduce reliance on social safety nets and builds a more resilient economy from the ground up.

Madam President, it is anticipated that more than 2,500 workers will benefit from this adjustment, primarily those in the service and sales sectors. These workers include individuals employed in hotels and restaurants, retail workers, personal care workers, cleaners, beauticians and domestic workers.

Furthermore, Madam President, this position aligns directly with international best practices and the principles advocated by the International Labour Organization, otherwise known as the ILO. The ILO consistently emphasises that minimum wages should be reviewed and adjusted periodically to ensure they provide a living wage, taking into account the evolving cost of living, social security, and the prevailing wage levels. Their conventions and recommendations highlight that fair minimum wages are essential for decent work, social protection, and inclusive economic development. They play a critical role in reducing inequality and enhancing social cohesion.

The Commissioner's report states that the minimum hourly wage rate should be progressed by the annual average of inflation using the Consumer Price Index as the indicative measure, capped at 2.5 per cent per year every two years. Taking the annual rate of inflation for 2023 and 2024 of 3.3 per cent and 1.9 per cent respectively, the Wage Commission proposes a statutory minimum hourly rate of $17.13, an increase of $0.73 per hour from the current rate.

Additionally, Madam President, the Commissioner's report recommends that the statutory minimum hourly wage rate be reviewed every two years, utilising information from the Annual Employment Survey as well as the Labour Force Survey. As the Commission notes, this biannual review will minimise potential business disruptions and afford employers an opportunity to adjust their operations and pricing strategies accordingly, mitigating any adverse effects on employment levels or business viability. Moreover, knowing that the wage adjustments will occur every two years based on

an objective economic indicator allows for better long-term planning and budgeting for businesses and households alike.

Madam President, the Employment (Minimum Hourly Wage) Amendment Order 2025, which reflects the recommendation by the Wage Commission to increase the statutory minimum hourly wage rate, has been laid in the House. It will take effect on 1 September 2025, and the minimum hourly wage rate of $17.13 will apply.

Madam President, the Government wishes to express its sincere gratitude to the distinguished members of the Wage Commission and their unwavering commitment has been instrumental in ensuring a basic standard of living for the people of Bermuda.

Thank you, Madam President.

The President: Thank you. Thank you, Senator Lauren Bell, the Junior Minister of Economy and Labour.

INTRODUCTION OF BILLS

The President: There are none.

FIRST READING OF PUBLIC BILLS

CORPORATE INCOME TAX AMENDMENT ACT 2025

The President: The following public Bill has been received from the Honourable House of Assembly and is hereby read for the first time. Its title is the Corporate Income Tax Amendment Act 2025.

FIRST READING OF PRIVATE BILLS

The President: There are none.

QUESTION PERIOD

The President: Senators, we will now entertain questions on the Statements that were given this morning, and the first one will be the Human Rights Commission, Statement which was delivered by Senator Lindsay Simmons.

Would any Senator wish to ask questions?

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Yes, thank you. Good morning, Madam President—

The President: Good morning.

Sen. Tawana Tannock: —and good morning to members of our listening public.

QUESTION 1: HUMAN RIGHTS COMMISSION— ANNUAL REPORT 2024

Sen. Tawana Tannock: First, I would like to congratulate the Bermuda Human Rights Commission for the hard work that they do in often very sensitive and touchy areas that cannot be easy to investigate. I noted that the Convention on the Elimination of Discrimination of People with Disabilities was extended to Bermuda at the end of last year, and that it is mentioned in the Statement, and that the Human Rights Commission indicated that they look forward to working with the Government to help implement the convention requirements.

I wanted to know if there was any clear timeframe or framework of how the convention requirements would be implemented, or how the Human Rights Commission would be working with the Government to do so. And the background to that is that, as you would know in this Senate, the Convention [on the] Elimination of Discrimination Against Women was extended to Bermuda in 2017. And a survey was supposed to have been compiled to indicate what areas were required for the Island to work on. To date, that survey has not been compiled. That was in 2017.

And I also note that the CEDAW Convention [Convention on the Elimination of All Forms of Discrimination against Women] is not mentioned in the Human Rights Commission report. So, given the fact that the Human Rights Commission is not mentioning CEDAW at all, or any steps toward it, and now we have extended another Convention to Bermuda, I wanted to know, are there any concrete steps that will be taken? Is there any timeline or frame of reference for how and what the Human Rights Commission will help the Government to implement with a Convention that aims to get rid of discrimination against people with disabilities?

And I mean, by the by, if there is any update on CEDAW, even though it was not in the Human Rights Commission paper, it would be great to get that information as well.

The President: Thank you, Senator Tannock.

Would any other Senator care to ask questions?

Senator Cunningham, you have the floor.

QUESTION 1: HUMAN RIGHTS COMMISSION— ANNUAL REPORT 2024

Sen. Victoria Cunningham: Thank you, Madam President, and thank you to the Junior Minister for providing her Statement.

I will echo the comments from Senator Tannock about the important work that the Human Rights Commission does. I believe the Statement talked about a significant increase in complaints over the previous year. So, I would like to know with 179, I guess they call them intakes, complaints and queries for this year, how

does that relate to the previous years, and what are we seeing the main increases from? I know that they said the majority were the employment and workplace discrimination.

SUPPLEMENTARY

Sen. Victoria Cunningham: But if I may have a supplementary to that, I would be interested to know how long on average it takes to actually resolve one of these human rights complaints. I believe it mentioned that most were resolved in the year, but it would be interesting to know how long that takes.

The President: Thank you. Those are your supplementary.

Would any other Senator care to ask questions on this Statement?

Hearing none, then we will wait for a response from the Senator.

Sen. Lindsay Simmons: Thank you, Madam President.

While I am waiting for a response, I just want to highlight that we are merely laying the report. The Commission is independent.

Also, I would say that each case is individual, so some might take longer, but I am happy to report that I believe it was 86 per cent . . . 86 per cent were closed within the year. So, I think each case it would be different lengths of time. Some might have been faster than others.

Also, I just want to highlight that Senators or the public are always able to write directly to the Human Rights Commission [HRC] as they are independent. We are merely just laying the report in the Senate.

The President: Senator Tannock.

Sen. Tawana Tannock: Yes, thank you. I appreciate that. But as a former chairperson of the Human Rights Commission, what I do know is that for the Executive Director, the person that supervises her job description, her salary request for increases is actually the Cabinet Secretary. So, while there is a level of independence, there has to be some oversight for implementation and development, and that's simply what I was asking for.

Sen. Lindsay Simmons: Again, I did say I was still waiting for answers from my technical officer, but I just wanted to highlight that for the Senators and the listening public.

The President: Thank you.

Sen. Lindsay Simmons: We also rely on the UK convention authority to work with us with our compliance as we do act yearly for their reporting obligations.

[Pause]

Sen. Lindsay Simmons: And her oversight is the Governor.

Regarding the Convention on the Rights of Disabilities, the Government is best suited to answer regarding the progression of the timelines.

[Pause]

Sen. Lindsay Simmons: I think I just have one more to answer.

The President: Senator Tannock.

SUPPLEMENTARY

Sen. Tawana Tannock: Yes, thank you, Senator.

I had a supplementary question. I do not know, so while you were waiting for that one, I had actually a supplementary question to Senator Cunningham's question—

The President: Yes.

Sen. Tawana Tannock: But I was waiting for the answer, but I can probably forward it now.

If you look at the 2023 Human Rights Report, it does not appear that there were any tribunals in the 2023 year. It appears that all tribunals were reported in the 2024 year. So, to Senator Cunningham's question, how many . . . or when were those tribunals that were adjudicated and finished in 2024 start? And why were there no tribunals in the 2023 year?

The President: Thank you, Senator Tannock.

Sen. Lindsay Simmons: Again, I want to reiterate, regarding the timeframe for intakes, it depends on the complexity of the complaint, responsiveness of the parties, and the volume of the matter before the Commission.

[Pause]

The President: Senator Simmons, are you anticipating any further responses?

Sen. Lindsay Simmons: Yes, they are sending me a response right now. Thank you.

The President: Thank you.

[Pause]

Sen. Lindsay Simmons: Regarding 2023, directions and preliminary hearings were held.

Also, there are some matters that were resolved through mediation and did not have to go to the

tribunal. I did mention in my report that we tried to do mediation first.

And I believe, Madam President, that covers everything.

The President: Senator Tannock.

Sen. Tawana Tannock: Thank you, Senator Simmons.

I was still waiting for the reason why the Convention [on] the Elimination of Discrimination Against Women and children was not highlighted, or any work toward it highlighted in the Human Rights Commission report of this year, when they have highlighted the convention to assist people with disabilities. And if any work had been done with the HRC and the Government towards that Convention, or if it had fallen off their radar, which is why it is not in this report for this year.

So, it was just the CEDAW information I was waiting for.

[Pause]

Sen. Lindsay Simmons: The Government will report on the work of the Gender Affairs Council . . . which oversees the progression of the CEDAW.

SUPPLEMENTARY

Sen. Tawana Tannock: I do have a supplementary question.

So, does that mean that the HRC is not actively working towards any of the convention requirements of CEDAW?

[Pause]

The President: We are—

Sen. Tawana Tannock: Madam President, in the interest of time—

Sen. Lindsay Simmons: I have an answer.

Sen. Tawana Tannock: Oh, okay.

The President: Sorry, Senator Simmons. You proceed.

Sen. Lindsay Simmons: The state has the obligation to adhere to the obligations. However, the nature of the Commission's work addresses some of the concerns through education, advocacy, and engagement.

Thank you, Madam President. I believe that I answered all the questions.

The President: Thank you, Senator Lindsay Simmons, and thank you, Senators, for your questions regarding the Statement.

We will now move on to the second Statement that was delivered by Senator Lauren Bell, the Junior Minister for Economy and Labour, and that was Advancing a Fair and Sustainable Minimum Wage for Bermuda.

Would any Senator care to ask questions on this Statement?

Yes, Senator Marcus Jones, Opposition Leader [in the Senate], you have the floor.

QUESTION 1: MINIMUM WAGE FOR BERMUDA ADVANCING A FAIR AND SUSTAINABLE WAGE

Sen. Marcus Jones: Thank you, Madam President. Good morning to my fellow colleagues here in the Senate, and good morning to the listening public.

First, I would like to thank the Junior Minister for bringing this Statement, Advancing a Fair and Sustainable Minimum Wage for Bermuda. I believe that we all can agree that this is a very important issue within our country.

My question to her would be, Has the Government researched and consulted with private businesses and other stakeholders to ascertain the impact [of] the original increase of minimum wage [and how it] has affected their businesses?

SUPPLEMENTARY

Sen. Marcus Jones: And I would also offer a supplementary to that question. Has this increase caused the size of their staff to diminish or remain the same?

The President: Thank you.

Would any other Senator care to ask questions on this Statement?

Senator Cunningham, you have the floor.

QUESTION 1: MINIMUM WAGE FOR BERMUDA ADVANCING A FAIR AND SUSTAINABLE WAGE

Sen. Victoria Cunningham: Thank you, Madam President, and thank you to the Junior Minister for delivering the Statement.

My question is around the inflation adjustment, and I think it was mentioned that it would be capped at 2.5 per cent, which, (a), the first part of that question is actual inflation back in 2023, although we are a few years and months behind, was actually 3.3 [per cent]. And so, my question would be, Has there been any analysis on the long-term impact of that cap (so the 2.5 per cent every two years) on any wage stagnation and ultimately purchasing power over time for these individuals?

The President: And you have a supplementary?

Sen. Victoria Cunningham: A second question.

The President: A second question, yes.

QUESTION 2: MINIMUM WAGE FOR BERMUDA ADVANCING A FAIR AND SUSTAINABLE WAGE

Sen. Victoria Cunningham: So, this Government put forth the minimum wage a number of years ago, and I would just like to know what policies are being thought about (or in place) that were likely to reduce underemployment, that will upskill workers and ultimately create full-time job opportunities through this minimum wage?

SUPPLEMENTARY

Sen. Victoria Cunningham: And as a supplementary to that, what is being done to make sure that the minimum wage is not resulting in reduced hours or job losses, particularly in our seasonal sectors like hospitality? Thank you, Madam President.

The President: Thank you, Senator Cunningham.

[Pause]

[Crosstalk]

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: While we are waiting for the responses, I would just like to acknowledge and welcome the Opposition Whip, Senator . . . sorry, [Shadow] Minister Craig Cannonier, who is in the Gallery. Welcome to you, sir.

[Question Period, continuing]

[Pause]

The President: And for the benefit of the listening audience, we are waiting for the Senator to receive responses to the questions that have been posed.

Sen. Mischa Fubler: Hello, Madam President. I would just like to interject, if appropriate. I declare my interest as the Chairman of the Wage Commission.

To the question around consultation taking place, the Wage Commission is represented by a cross-section of Bermudian society. Third sector service industry, corporate sphere have representation. And we collaborated with any organisations that indicated their interest in providing feedback around the methodology for increasing the minimum wage.

Hopefully, that answers the Senator's question.

The President: Thank you, Senator Fubler.

Sen. Marcus Jones: Supplemental, Madam President?

The President: Senator Marcus Jones, yes. What is your supplemental?

SUPPLEMENTARY

Sen. Marcus Jones: Actually, I thank the Junior Minister for interjecting that information. It is very helpful.

My only question would be, are those interactions, were they recorded where it can be viewed by the public just to see what their response was to your deliberations with them in regard to that?

Sen. Mischa Fubler: Yes, as a legislative commission, official minutes are captured for all of our meetings.

The President: Thank you.

That answers your questions? Thank you.

Sen. Lauren Bell: Madam President, I do have some responses, and I thank my Senate colleague for his input on this topic.

The President: Thank you, Senator Bell. Do proceed.

Sen. Lauren Bell: Thank you.

In response to Senator Cunningham's question regarding the CPI cap on the increase to the minimum wage. As my brief and as the report from the Commission has stated that is a cap of 2.5 per cent. She did point to the fact that the cost of living was tagged at 3.3 per cent in [2023] and I just wanted to highlight that in [2024], the CPI was at 1.9 per cent.

As part of the long-term impact on the cap of the CPI it is the Wage Commissioner's remit to consider and provide its recommendations on the proposed minimum hourly wage rate, and this includes the cap of the CPI into consideration. We recognise the Senator did ask whether there were any studies or reports done on the impact of that cap, and we recognise that the minimum wage has been newly implemented to the country, so we will be looking forward to how that cap does impact going forward.

And just for some more background to Senator Cunningham, page three of the report does detail why the cap was implemented and also speaks to the consideration of other methods used. And we do recognise the balancing act that has to be struck when we consider protection of jobs in light of the increase in minimum wage. So it is that balance that we are very cognisant of.

Senator Cunningham also asked regarding upskilling. I want to draw her reference to the work that's been done by the Department of Workforce Development. There is extensive work that has been done by various initiatives coming out of Workforce Development that's focused on doing exactly that: the upskilling

of the Bermuda workforce. I encourage her to have a look at the work that is being done by that Department.

Senator Cunningham also asked a question about the loss of hours or the potential of loss of hours. The Department of Labour has not received any reports of lost hour complaints as a result of the implementation of the minimum wage rate. Employers have reported challenges with implementation of the minimum wage rate as it pertains to adjusting contracts and has sought the advice of the Department of Labour on how that can be facilitated.

Madam President, I do believe I have answered all the questions posed by my Senate colleagues with the support, of course, by the—

The President: Senator Fubler.

Sen. Lauren Bell: Yes, thank you very much.

The President: Thank you.

Senators, that completes the questions then on the Question Period for the two Statements that were given this morning. We will move on.

ORDERS OF THE DAY

The President: The first Order of the Day is the second reading of the Parliamentary Election Amendment Act 2025, and that's in the name of Senator Mischa Fubler, the Junior Minister for the Cabinet Office and Digital Innovation.

Senator Fubler, you may present your Bill.

Sen. Mischa Fubler: Thank you, Madam President.

I move that the Bill entitled Parliamentary Election Amendment Act 2025 be now read the second time.

The President: Is there any objection to that motion?

No objection.

BILL

SECOND READING

PARLIAMENTARY ELECTION AMENDMENT ACT 2025

Sen. Mischa Fubler: Thank you, Madam President.

The purpose of the Parliamentary Election Amendment Act 2025 is to grant the Parliamentary Registrar the authority to appoint staff within the Parliamentary Registry. This amendment is a key step in supporting the ongoing reorganisation of the department, which commenced in February 2024 with the aim of enhancing the operational efficiency, independence, and overall effectiveness of the office. By formalising the Registrar's staffing authority in legislation, this amendment ensures that the Parliamentary Registry can remain appropriately resourced to fulfil its critical mandate of administering elections and maintaining the Parliamentary Register while aligning with best practises for independent electoral bodies.

Madam President, this amendment comes at a time when there is increasing public expectation for electoral reform and modernisation. To meet these expectations, the Parliamentary Registry must be positioned to recruit and retain the right talent and expertise and to do so in a timely and efficient manner. Granting the Registrar the authority to appoint staff and engage technical advisors ensures that the office can remain responsive to the evolving needs of the electoral system while upholding its independence and maintaining the highest standards of electoral integrity.

Madam President, the Parliamentary Election Amendment Act 2025 introduces a new clause under section 6 of the Act to formalise the staffing arrangements within the Parliamentary Registry. This clause provides that the Registrar will be supported by such number of public officers as may be required for the discharge of the Registrar's functions. It further empowers the Registrar to delegate specific duties, powers, or functions to staff, with the exception of the power to delegate itself.

Madam President, the amendment also allows the Registrar to engage technical or professional advisors as needed to assist with the specialised demands of electoral administration. Importantly, all staff appointed or engaged under this provision will be under the direction and control of the Registrar in the performance of their duties under the Act.

Madam President, this change reinforces the operational independence and flexibility of the Parliamentary Registry, ensuring the office is properly resourced and positioned to meet its constitutional responsibilities effectively.

Thank you, Madam President.

The President: Thank you, Senator Fubler.

Would any Senator care to speak on this Bill?

Senator Cunningham, you have the floor.

Sen. Victoria Cunningham: Thank you, Junior Minister, for that overview. I just have a few questions on this.

One around so . . . from the Budget Book, which was not too long ago, the Budget Book called for the PR's office to have up to six FTEs [full-time equivalents]. Now, my understanding is this: this Bill is potentially for advisors as well, so not necessarily full-time equivalents, but I would be interested to know how they are going to be budgeted in and if there is a dedicated budget to any of these increased hiring of external advisors or full-time staff.

Should I just keep going? Okay. Thank you. Thank you, Madam President.

I would also be interested . . . the Junior Minister talked about empowering the [Parliamentary Registrar] to delegate staff and appoint staff. To what extent are they expecting to increase staffing around looking into absentee balloting and any data digitisation to update [Parliamentary Registry] records?

Then, I have got another question based on, I guess, electoral integrity, if you will, Madam President. How will the Parliamentary Registrar demonstrate that these powers are given or used to enhance electoral fairness and not politicise any staffing?

And I think . . . well, I would also be interested to know how these roles will be filled. Will it be through public recruitment or will it be through internal government appointments, and what would the qualifications be?

Sen. Mischa Fubler: Thank you. I will endeavour to—

The President: Minister—

POINT OF ORDER

Sen. the Hon. Kim Wilkerson: A point of order. Not a single question asked by our colleague relates to the substance of the Bill in front of us. We are merely inserting the provision to enable staff to be hired. Her questions relate to things outside of the Bill in front of us.

Sen. Victoria Cunningham: They relate to the *how*.

Sen. the Hon. Kim Wilkerson: Absolutely. Which is . . . the *how* is not in front of us.

This is enabling legislation—

The President: Mm-hmm.

Sen. the Hon. Kim Wilkerson: —to create the framework for the Registrar to be able to hire staff.

I do not believe, Madam President, that the questions are appropriate in the context of what is in front of us.

POINT OF CLARIFICATION

Sen. Marcus Jones: A point of clarification, Madam President.

The President: Yes—

Sen. Marcus Jones: We do take the Honourable Kim Wilkerson's point, but in listening and considering the questions that Senator Cunningham brought before this Chamber, we understand that the full answers will not be made ready at this moment of passing this Bill.

But I think the fact that we do support this Bill, let us first make that quite clear, and the questions that she raises at least allow us as the Senate Chamber to consider the full context of how this amendment will impact what the Parliamentary Registry does.

So, I think she's raising it to bring about the awareness that, yes, we support it, let us do it, but these questions are something to consider in the future.

The President: Questions to be considered in the future, yes, but not at this time.

Sen. the Hon. Kim Wilkerson: Thank you, Madam President. I am much obliged with that clarification.

Sen. Mischa Fubler: Thank you, everyone.

Madam President, I have some of the responses. And so, in regard to the budget and the possibility of increasing headcount, any additional hires will need to be done within the constraints of the currently approved budget.

And how will the Registrar be used to enhance electoral fairness and ensure the . . . so, the Parliamentary Registrar's Office operates under the highest levels of integrity. I think we can all agree that there were no instances of concern raised during the most recent election. And I would like to make sure that I send out my support to the Parliamentary Registrar for them carrying out their essential task and electoral fairness is inherent to our legislation.

And for Senator Cunningham's questions around recruitment, the Bill allows for the Parliamentary Registrar to recruit staff, and the staff will still fall under the Government Collective Bargaining Agreement with the Bermuda Public Service Union and follow the usual onboarding process for employees. The difference is that the recruitment will be done by the Parliamentary Registrar and not the DEOD, the Central Department for Hiring. Like central HR, I think is the short of it, for the DEOD.

Hopefully that answers the questions that were posed satisfactorily, Madam President.

The President: Yes. There is a nod.

So, you may proceed to pass your Bill.

SUSPENSION OF STANDING ORDER 26(3)

Sen. Mischa Fubler: All right, excellent.

Madam President, I move that Standing Order 26(3) be suspended in respect to this Bill.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing Order 26(3) suspended.]

Sen. Mischa Fubler: I move that the Bill entitled the Parliamentary Election Amendment Act 2025 be now read the third time.

The President: The second time.

Sen. Mischa Fubler: We started with the second . . .and—

The President: I missed it. Sorry.

Sen. Mischa Fubler: Yes, okay.

We have just moved that to be read the third time.

The President: Is there any objection to the third reading?

No objection.

[Laughter]

Sen. Mischa Fubler: Thank you. You did catch me out here. I am like *did I get the process wrong?*

I think we are good for now.

BILL

THIRD READING

PARLIAMENTARY ELECTION AMENDMENT ACT 2025

Sen. Mischa Fubler: Thank you, Madam President, I move that the Bill do now pass.

The President: Is there any objection to the passage of the Bill?

No objection.

The Bill is passed. Thank you—

Sen. Mischa Fubler: Thank you, Madam President.

The President: Senator Mischa Fubler and Senators.

[Motion carried: The Parliamentary Election Amendment Act 2025 was read a third time and passed.]

The President: We will now move on with the second [item on the] Orders of the Day, and that is the second reading of the Building Amendment Act 2025. And that is also in the name of Senator Mischa Fubler, the Junior Minister for the Cabinet Office and Digital Innovation.

Senator Fubler, when you are ready, you can move your second Bill.

Sen. Mischa Fubler: Thank you, Madam President.

I now move that the Bill entitled the Building Amendment Act 2025 be read for the second time.

The President: Is there any objection to the second reading?

No objection.

BILL

SECOND READING

BUILDING AMENDMENT ACT 2025

Sen. Mischa Fubler: Thank you, Madam President.

I am pleased to present to my fellow Senators a Bill entitled the Building Amendment Act 2025.

Madam President, in a Ministerial Statement delivered on the 30th of May in another place, Minister Rabain, the substantive Minister for this Ministry spoke to a range of initiatives under consideration by the Department of Planning to address long-standing challenges in processing building permits and managing planning procedures. At that time, he committed to keeping this group of the Senate and the public informed as measures designed to streamline and modernise the planning process advanced.

Madam President, the Bill before us today, while procedurally modest, sets us firmly on that path. It proposes a straightforward but important change amending section 23 of the Building Act 1988 by replacing the affirmative resolution process with the negative resolution process for regulations made under that section.

Section 23 empowers the Minister to make regulations for carrying out the purposes of the Act, including adopting or updating building codes and setting construction standards. This amendment will enable such technical regulations to be updated more efficiently without the need to refer each change back to the full House for approval while preserving parliamentary oversight and accountability.

Madam President, this change enables the Ministry to act more swiftly where appropriate without compromising the high standards and safeguards the public expects. It supports the broader aim to build a planning system that is responsive, reliable, and fit for purpose. In short, it aligns with the Government's commitment to be builders not blockers, to respect the time and expertise of applicants and professionals and deliver the practical reforms the public has consistently called for and which we have a duty to implement.

Madam President, one regulation that will immediately benefit from this amendment is the Competent Persons' Scheme (CPS), an initiative referenced in the May 30th Statement. Under this Scheme, suitably qualified professionals designated as competent persons will be empowered to self-certify that building works comply with applicable codes and regulations. By shifting certain responsibilities to these qualified professionals, the Scheme is expected to significantly reduce reliance on inspections carried out by the Department's building inspectors. This in turn will accelerate project timelines, reduce administrative burdens, and deliver meaningful cost savings across a wide range of building developments, all while maintaining high standards of safety and regulatory compliance.

Madam President, to implement the Competent Persons' Scheme effectively, the legislative framework underpinning the Act must be sufficiently adaptable. This regulatory change is therefore both necessary and practical. It ensures we can move promptly to modernise the regulatory environment and support industry innovation while retaining proper oversight of standards.

Timely implementation is critical. It will facilitate more efficient credentialing of professionals and help uphold rigorous safety and quality standards informed by industry experts and professional best practices as determined by the appropriate regulatory committees. Given the technical nature of these updates, the negative resolution process is both appropriate and proportionate.

Madam President, by adopting this more streamlined approach, the Government is taking a decisive step towards the modernisation of Bermuda's construction regulatory framework. This amendment not only supports the successful rollout of the Competent Persons' Scheme but also lays the foundation for further reforms aimed at reducing delays and enhancing efficiency across the sector.

Thank you, Madam President. I now invite comments from my honourable colleagues.

The President: Thank you, Senator Fubler.

Would any Senator care to speak on this?

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Yes, thank you, Madam President.

I have been here flipping furiously, and I have to say that I am a bit annoyed with myself because I had notes on this because I thought it was coming last week, and now I do not know where I have written them down, so I have to go off the top of my head.

[Laughter]

Sen. Tawana Tannock: But the gist of them, Senator Fubler, was that, you know, to change the resolution procedure, as you know, the section that we are talking about . . . so the regulations that we are talking about that can be made under that section are extensive. They go with, like you said, credentialing. They also go with building permits. They go with changes to structures. And so, my question was (and I had a list of everything that would be impacted by that procedure, but my question is), you know, are we not waiving . . . I guess, waiving scrutiny, parliamentary scrutiny, for the sake of effecting change in one particular area?

I understand about the credentialing and how we have to be flexible. So, my question is twofold. Number one, why wouldn't we just change the resolution procedure for that area?

And number two, gosh—

[Laughter]

Sen. Tawana Tannock: I have lost my actual train of thought. I do not have my notes written down. I guess number two would be, oh, yes, this was it. Can you indicate or give us an idea of any type of enhancements beyond credentialing to the building process, to moving forward with building permits that have been slowed down because of the current resolution procedure?

The President: Thank you, Senator Tannock.

Would any other Senator care . . . Senator Cunningham, you have the floor.

Sen. Victoria Cunningham: Thank you, Madam President.

So, I guess, kind of following on a bit from what Senator Tannock was just saying, with this resolution change, I guess from the affirmative to the negative, I understand it allows speed. But it reduces that potential accountability because there's no longer the explicit parliamentary approval required. So, my question is, how will the public know that these new regulations have passed and how long will they have an opportunity to lodge any objections?

And to follow on from that, I understand anything that we can do to reduce or speed up the permit turnaround times is a good thing. But are there going to be benchmarks set to track these improvements with less reliance on the building inspectors and things?

And then, I guess, on the credentialing, are our local contractors and tradespeople, small contractors, aware of these changes and is there a plan to offer the support? I believe I read somewhere that there was going to be some support. But I just wondered if that was coming independently or from the government.

Thank you very much.

The President: Would any other Senator care to ask questions on this?

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: While we are waiting for any other questions, I would just like to acknowledge and recognise MP [Robert] King, Opposition Member, in the Gallery.

Welcome to you, sir.

[Second reading debate, continuing]

Sen. Mischa Fubler: Madam President, while we await any potential additional questions, I think I would like to endeavour to begin my responses.

The President: Certainly.

Sen. Mischa Fubler: And it seems like both Senators touched on the need for oversight.

So, for the elucidation of my colleagues as well as the listening public, the negative resolution process requires official notice, i.e., gazetting of regulation changes. And we, as Members of the Legislature, have the ability to make a motion for annulment of any such regulation to end up to 21 days after the notice has been made to the Legislature, which is at the next earliest convenience.

And so just as a use case, we are now preparing to go on summer break. If a regulation change were to be required under positive resolution, it could not be done so until we return in the fall. And so, this negative resolution change allows for the change to be made. And then when it has made notice to either the other place or here in the Senate, you have the opportunity to then say, *well, I do not think this is the right approach, and maybe we should not do that.*

And to some of the other questions around if we would anticipate using the change to other enhancements to the process, as it were, the Ministry anticipates using this amendment to enhance other areas of the building permit process. As these are prepared, stakeholders will be consulted, and the public will be informed. And around further to this information and consultation, the department routinely meets with key stakeholder groups to obtain feedback on policy changes and procedural changes. No changes are progressed without unilateral support. Making changes is ultimately for the public benefit in respect of streamlining procedures to bring about greater efficiency.

I think we are all in agreement that there is no shortage of examples of folks saying that the Department of Planning needs to provide opportunities for reducing red tape and increasing the velocity that planning applications are approved and to be more modern in their approaches to developing buildings, especially housing.

I think there was a question around local contractors being aware of the changes. And specifically to that, no changes are moved forward without the support of the key stakeholder groups. For example, we consult with the multiple divisions of the Chamber of Commerce, such as the Construction Division and Energy Division, both of which read out to their members with policy change ideas. And further, we consult widely with agents such as architects, engineers, solar installers, draftspersons, et cetera.

And I am just waiting on a response from the technical team around benchmarking to track improvements.

Sen. Tawana Tannock: Madam President, I do have a supplemental because I did not hear the answer to my question specifically. But thank you, Senator Fubler, for your responses.

The President: Senator Tannock.

Sen. Tawana Tannock: Thank you. Sorry. Thank you, Madam President.

I just wanted to mention to Senator Fubler, thank you for his responses thus far. I do not think I heard a response to my question with regard to outside of the credentialing, do you have an example where perhaps in the past year, having the current resolution procedure has impacted the implementation of an initiative?

Sen. Mischa Fubler: Understood, Madam President.

My apologies. So, we are looking for an example of where, due to the positive resolution requirement to changes in regulation, we have not been able to implement changes in the planning policy or in this department's workspace. And I think I would point out the Competent Persons' [Scheme] as one, and I will await some other examples from the technical officers.

The President: Thank you.

Senator . . . sorry, Minister Wilkerson, Attorney General, you have the floor.

Sen. the Hon. Kim Wilkerson: Thank you. Thank you, Madam President. And good morning again to the listening public.

I thought while my colleague is awaiting an answer, because I believe Senator Tannock's question may be around data as opposed to something anecdotal, I wanted to offer two things.

First, certainly my support for this initiative. And it is born, as Senator Fubler has said, out of a real concern for moving progress as it relates to certainly some of the key issues facing the country, number one amongst them being housing and development. These changes certainly are a result of feedback from stakeholders with respect to how long it takes for the planning process. And so, I am obliged to certainly have the support of the Opposition on this measure.

As far as anecdotal kind of evidence, I would offer my own particular story in where I live. Madam President, I live in a house that was a house. It was a residence of one of Wil Onions' early architectural accomplishments in Bermuda on his return to the Island. My home was built in 1937. It was always a dwelling, a residential dwelling. But for three years, an owner used the dwelling. She applied to have it as a rest home.

The President: Mm-hmm.

Sen. the Hon. Kim Wilkerson: I was in the planning process for two years to have the designation of the property changed back to residential, although it was always a residence. It was sold to me as a residence. And some of the delay in that processing was actually having people come out to view the property for which I was doing no construction whatsoever.

I nevertheless had to submit a building permit. I was doing a building . . . a full planning process in front

of the board to do something that would otherwise be an administrative change. So that's clearly anecdotal, but a clear example. And I have heard many, many more examples of where, if there was the ability, a Competent Persons' Scheme, for example, to have already in place for other qualified people who are qualified as inspectors, but they may not be an inspector with the department, people who are subject to a planning application are not left waiting and waiting. It alleviates some of the challenges around staffing and having qualified people from the Planning Department actually get onto a site.

And so that is offering, Madam President, just a practical example of how I believe this fantastic enhancement will help average Bermudians.

The President: Thank you, Minister Wilkerson, Minister of Justice, Attorney General and Government Leader in the Senate. I think that helps the explanatory process.

Senator Marcus Jones, you have the floor.

Sen. Marcus Jones: Thank you, Madam President.

May I just add to what Madam Attorney General has said?

The President: Mm-hmm.

Sen. Marcus Jones: We, in the Opposition, do in fact support this Bill. We see the importance of enhancing the process, modernising it, making it more efficient, cutting back on the time spent, as we have heard the anecdotal story from Madam Attorney General. Anything that is going to improve the efficiency in the work that they do in the Planning Department, we are definitely in favour of.

Thank you, Madam President.

The President: Thank you, Senator Marcus Jones, Opposition Leader in the Senate.

[Pause]

Sen. Mischa Fubler: Thank you, Madam President.

A couple more responses. This around the benchmarking raised by Senator Cunningham. When developing new policy, the benefits and potential challenges are explored. And this is, of course, done in consultation with key stakeholders to flush out all potential impacts, both positive and negative.

And regarding examples of delays as a result of the need for the positive resolution, I did call out the Competent Persons' [Scheme]. But it is also important for us to be cognisant of the differentiation between the planning application process versus the building permit and construction process. Each process is governed by its own separate legislation. And in this case, I think the Competent Persons' [Scheme] is definitely something that will help to add efficiency to the planning process, something that we are all very much looking forward to seeing, I think.

And if there are no further questions from my colleagues, I will proceed, Madam President.

The President: Senator Cunningham.

Sen. Victoria Cunningham: Sorry, I do have a supplemental from that.

And so, we talk about streamlining the planning process. But what you have just said has made me think, you know, surely the Planning Department, and I believe they did from the budget, off the top of my head, have some employee needs. But surely if we had a fully staffed and competent Planning Department, we would not have the need for the Competent Persons' [Scheme] and those kinds of things.

So, my question is, if the Planning Department is properly staffed with a qualified team that can do this, why are we looking into adding additional legislation that we do support? But I am kind of looking to get my teeth into something and this really is way too exciting for me.

[Laughter]

Sen. Mischa Fubler: Okay, Madam President—

The President: Senator Fubler.

Sen. Mischa Fubler: I do want to start by saying that it feels a little like I am being asked to provide my opinion on the change, which I do not think is appropriate. But given there are a multitude of reasons why people who are qualified as building inspectors may choose to not work for the Department of Planning, I think us taking this approach to still incorporate them into the process to increase efficiency is a way forward. I do know anecdotally, through talking to some of the consultants the Planning Department has had on in recent years to address the backlog, [they] are doing what is feasible within the current budgetary constraints to reduce that.

And this negative resolution change to facilitate Competent Persons' [Scheme] is another opportunity to enhance the throughput of the Planning Department. And I would just say that I do not think the argument posed by Senator Cunningham has basis because there will always be some sort of queue unless we have infinite planners involved in the process so that they would reduce the backlog. I do not think that is feasible.

And so yes, I think that is hopefully a sufficient response to the supplementary question, Madam President.

The President: Certainly. It now leaves you to pass your Bill.

Sen. Victoria Cunningham: Sorry, just wanted to make one . . . I was not asking for your opinion. It was a policy, a planning policy question.

Sen. Mischa Fubler: Fair enough, Madam President. Although it did seem that . . . do I think that if we just had more people, then there would not be the backlog. And I think that is more opinion based without some metrics behind it.

Although I do encourage the Senator to reach out to the Department of Planning to request some of those numbers so we can get a better feel for what the current backlog is, how many staff are currently working on the planning applications, and what would be an appropriate increase in headcount to resolve that.

The President: That said, now you [may] pass your Bill.

Sen. Mischa Fubler: Okay, thank you, Madam President. (And where is it?) Here we go.

Madam President, I wish to thank my fellow Senators for their thoughtful contributions to this debate and for the constructive spirit in which the Bill has been received. And while today's amendment is procedural, its significance should not be understated. As noted, modernising our regulatory framework is essential if we are to meet the evolving needs of the construction sector and uphold the high standards that the public rightly expects. As I said, when I tabled the Bill, the Competent Persons' Scheme is just one example of how this change will be applied in practice. We are already identifying additional areas where this streamlined process will allow us to act more efficiently and responsibly.

Madam President, one example which has been highlighted in recent weeks concerns drainage and site runoff issues, problems that if not addressed proactively can have serious consequences for neighbouring properties and the wider environment. And specifically, there have been instances where projects were completed in accordance with the building code and granted a certificate of use and occupancy. However, the compliance measures required to secure that certificate were subsequently removed or altered.

The ability to adopt technical regulations more swiftly under the negative resolution process will enable us to implement targeted measures to prevent such issues in the future, including regulations that will require certain compliance measures, such as drainage controls, and runoff barriers to be retained and properly maintained after construction is completed and occupancy certification has been issued.

Hopefully, this is an additional response to Senator Tannock, who had questions around, well, what else could we do if we changed it to negative resolution? And Madam President, this is precisely the kind of practical solutions-focused reform that the public has asked us to deliver. It strikes a balance between the need for efficiency and the imperative of maintaining rigorous standards and accountability. I am confident that this amendment lays a solid foundation for further improvements that will benefit homeowners, developers, professionals, and the community as a whole.

Again, I thank my honourable colleagues for their engagement and support.

Thank you, Madam President.

The President: Thank you, Senator Fubler. That just leaves you to pass your Bill.

SUSPENSION OF STANDING ORDER 26(3)

Sen. Mischa Fubler: Madam President, I move that Standing Order 26(3) be suspended in respect to this Bill.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing Order 26(3) suspended.)

Sen. Mischa Fubler: Madam President, I move that the Bill entitled the Building Amendment Act 2025 be now read the third time.

The President: Is there any objection to that motion?

[Crosstalk]

BILL

THIRD READING

BUILDING AMENDMENT ACT 2025

Sen. Mischa Fubler: Madam President, I move that the Bill now do pass.

The President: Is there any objection to the passage of the Bill?

No objection. The Bill is passed.

[Motion carried: The Building Amendment Act 2025 was read a third time and passed.]

The President: Thank you, Senator Fubler and all Senators for your input.

We will now move on with the Orders of the Day. The third item is the second reading of the Corporate Income Tax Amendment Act 2025, and that is in the name of Senator the Honourable Crystal Caesar, Spokesperson for Finance [in the Senate].

Senator Caesar, you have the floor.

Sen. the Hon. Crystal Caesar: Thank you, Madam President. I am just trying to pull up the proper Standing Order to enable me to read this.

[Crosstalk]

Sen. the Hon. Crystal Caesar: No, I have it. I just have to pull it up. Give me a second.

The President: Oh, you have it in front of you?

Sen. the Hon. Crystal Caesar: I do, I do. My computer.

The President: You can proceed.

Sen. the Hon. Crystal Caesar: Okay.

STANDING ORDER 25

Sen. the Hon. Crystal Caesar: Madam President, I move that Standing Order 25 be granted so that the Senate may now proceed with the second reading of the Bill entitled the Corporate Income Tax Amendment 2025.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Leave granted for the Corporate Income Tax Amendment Act 2025 to be read a second time on the same day as its first reading.]

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

BILL

SECOND READING

CORPORATE INCOME TAX AMENDMENT ACT 2025

Sen. the Hon. Crystal Caesar: Madam President, it is my distinct honour and privilege on behalf of the Government to rise this morning in this Honourable [Senate] to debate the Bill entitled the Corporate Income Tax Amendment Act 2025.

Madam President, this Bill proposes amendments to the Corporate Income Tax 2023, or the CIT Act, to clarify certain provisions, resolve interpretive issues that have arisen, and enhance the overall alignment of the legislation with international standards and administrative best practices.

Madam President, by way of background, I would note that the Corporate Income Tax Act 2023 was enacted in December 2023. The CIT Act imposes a statutory tax rate of 15 per cent on the profits of Bermuda entities that are part of multinational enterprises, or MNE groups, with total global revenues exceeding EUR 750 [million] in at least two of the preceding four fiscal years. Since that time, the Corporate Income Tax Agency has been established and is now operational.

Madam President, another milestone on this journey was reached yesterday with the launch of the Corporate—not yesterday, but recently—with the Income Tax Agency of the CITA Online. This is a secure and user-friendly digital platform developed to enable corporate taxpayers to submit their CIT payments and is further evidence of the jurisdiction's ability to quickly and effectively deliver complex change. I would like to thank the CEO [of the Corporate Income Tax Agency], Mr. Mervin Skeet; [Managing Director] Louisa Lewis-Ward; and all the team at the Agency for this achievement.

Madam President, following the decision to implement a corporate income tax the Bermuda Government acted swifty to advance the necessary legislation. Given the complexity and technical nature of international tax matters, it was anticipated that further refinements and supplementary legislation would be needed to establish robust enforcement and compliance frameworks consistent with international best practices.

Madam President, the Corporate Income Tax Agency held a public consultation on the proposed amendments to the Act from May to June 2025 which included an illustrative Bill. The feedback received during the consultation process has been thoroughly reviewed and thoughtfully considered. Where appropriate, revisions have been incorporated into the legislation to address the concerns and suggestions raised by stakeholders. This approach ensures the legislation is both practical in its application and reflective of the input from those it will affect.

The proposed amendments relate to the following matters and were put forward for consideration:

- unit linked insurance;
- short-term portfolio shareholdings;
- fiscal transparency election;
- elective reduction in entry year taxable loss offset;
- location rules including treatment of part year BCEs;
- *de minimis* exemption translation of non-USD denominated tax balances;
- clarification as to the treatment of entities for section 9 purposes if less than 80 per cent owned for part of the year, and greater than 80 per cent owned for another part of the year, delegation of the fund and other minor corrections.

Madam President, in addition to the substantive amendments previously outlined, a number of technical changes are also proposed. These include consequential amendments to the Corporate Income Tax Agency Act to define the term "officer" as well as amendments to the Public Treasury (Administration and Payments) Act 1969. Specifically, it is proposed that new section 10G be inserted to the Public Treasury Act to formally establish the Minister of Finance as responsible for the administration and management of the Tax Refund Reserve Fund which was created

under section 50A of the Corporate Income Tax Act [2023]. The proposed amendment would require the Minister to ensure that tax receipts are paid into the fund rather than the Consolidated Fund and that all disbursements, including transfers into the Consolidated Fund are made in accordance with relevant regulations. The provision would also allow the Minister to delegate these responsibilities to the Corporate Income Tax Agency in coordination with the Accountant General.

These administrative provisions are essential to ensuring the effective and transparent operation of the Tax Refund Reserve Fund. By clearly defining the roles and responsibilities for the management of tax receipts and disbursements, the amendments support robust governance and accountability. This forms a critical part of the broader infrastructure required to implement and maintain a well-functioning corporate income tax system.

Madam President, I would like to inform this Honourable [Senate] that work is well underway to finalise the regulations for the Tax Refund Reserve Fund. While the necessary provisions are being developed, the relevant legislation will be tabled in the House of Assembly at a later date. This fund represents an important component of the corporate income tax system ensuring appropriate management and allocation of tax revenues in accordance with international standards.

Madam President, in closing, I wish to emphasise that the Government remains confident that the corporate income tax framework reinforces Bermuda's steadfast commitment to global compliance and transparency while preserving the Island's strong and respected international standing. The progress made to date has been greatly supported by the invaluable contributions of the International Tax Working Group whose continued expertise and dedication remain central to this important initiative.

I would like to sincerely thank everyone in the Ministry of Finance, the Corporate Income Tax Agency along with our dedicated advisors, for the time, effort and expertise they have contributed to this work. I also extend my appreciation to the drafting team at the Attorney General's Chambers for their valuable support throughout the process.

Thank you, Madam President.

The President: Thank you, Minister, Senator the Honourable Crystal Caesar, spokesperson for Finance [in the Senate].

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And before I open to the floor, I would just like to acknowledge the Minister for the Cabinet Office and Digital Innovation, the Honourable Diallo Rabain who is in the Gallery.

Welcome to you, sir.

[Corporate Income Tax Amendment Act 2025, second reading debate, continuing]

The President: Would any Senator care to speak on this Bill?

Yes, Senator Marcus Jones, Opposition Leader in the Senate. You have the floor.

Sen. Marcus Jones: Thank you, Madam President.

From the outset, we as the Opposition do support this Bill, keeping in mind and recognising that in this new venture, this new path that this country has taken, that amendments would be necessary through the course, especially in the early stages as we put this regime, this new corporate income tax regime together.

I will leave these two caveats. One is, even at the budget time when numbers were being presented as potential revenue coming in under this regime, we asked a question at that time, if the number of multinational companies were known to be a part of this, who actually fell into this category? That question still remains on record. And we do ask those questions every time this point and amendments come up because I believe the country needs to have some sort of idea of how many are actually a part of this regime.

We appreciate, of course, the contributions of the international business community as it does impact them directly. And the expertise that is needed from this particular sector is in fact important. We do understand also that receipts for this particular corporate income tax will be expected as early as next month, in August.

And my second caveat would be in regard to expected tax refunds. Is there a percentage of receipts taken that will be set aside in the event that during filing time, which I believe is going to be in January of 2026 . . . is there a percentage of the tax receipts that will be set aside to ensure that in the event of any submissions by these participating companies that sufficient funds will be there to satisfy those financial obligations that the government will have?

Again, realising that this is a new venture all of the eventualities that may come up may not be known at this point. But I believe we on this side would like to have a little bit more information to bring us comfort that in the outset we will be able to take care of our obligation as a jurisdiction. But as I stated at the outset, we do support this Bill, this amendment. It does make sense that we have these amendments be brought to this Chamber as we go through the stages of framing this Corporate Income Tax Agency.

Thank you, Madam President.

The President: Thank you, Senator Marcus Jones.

Would any other Senator care to speak on this Bill?

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Yes, thank you, Madam President.

I echo Senator Jones. There have been substantial amendments already to this legislation. And what would be particularly helpful would be if there was a tracking document that perhaps could be presented to Senators and to the other politicians perhaps that showed us the tracking of all of the amendments, maybe by some type of chart. That is a suggestion.

But my first question is regarding the system that Senator and Minister Caesar mentioned that went online yesterday. I believe that 125 companies have registered. And I wanted to know if that is in line with the number of companies that the Government expected to be registered.

And then my second is with regard to those questions . . . Sorry. Those questions. My second question is with regard to clause 30 and the amendment that allows the Minister of Finance to delegate the management of the tax refunds to either . . . and it says either . . . and/or, or jointly, as should be the Minister's instruction upon writing. The Attorney General's Chambers or the Corporate Income Tax Commission. And my concern with that amendment is that unless there will be other, there will be further clarity around that, how can we avoid arbitrariness?

So, when will either the Accountant General or the tax refund . . . sorry. When will either the Corporate Income Tax Agency or the Accountant General be used to manage these funds? What is the process and what is the procedure? When will the determination be made so that one body rather than the other handles them? And what will be the rationale? Thank you.

The President: Thank you, Senator Tannock.

Senator Cunningham, you have the floor.

Sen. Victoria Cunningham: Thank you, Madam President. And thank you to the Minister and Senator for bringing this forward.

I just have one question, and I guess it speaks to part of what Senator Jones and Senator Tannock were talking about.

Having seen all these amendments, how close are we to actually being done, given that the first payments are expected in the next month or so? And given that, you know, as of January they will be reporting, I think, our taxpayers now . . . we have obviously flipped the dial from a Bermudian tax to an international taxpayer model and I think, you know, are our international business partners on the Island happy with it?

I know that you have spoken about the collaboration and the support from the International Tax Working Group, which I assume they would be part of. But I just want to know how much more legislation is expected in order to finalise this, because I recall things about qualifying tax credits and things that I don't think have been finalised. So, my question is, How much more is there to be put in place or amended in order to go forward and continue? With the understanding that, yes, there are always going to be amendments that need to be made. Thank you, Madam President.

The President: Thank you, Senator Cunningham.

Senator Tannock, yes, you have the floor.

Sen. Tawana Tannock: Yes, thank you. I do have one supplementary question from Senator Cunningham's [question] and also mine.

So, we have the companies that have now registered, and they will be getting TINs [Tax Identification Numbers]. But as Senator Cunningham has indicated, we are now in an international tax model. Currently companies, when they make filings to the US, maybe on tax form W-8 BEN-E, whatever the case might be, if you are based in Bermuda you normally indicate (if it is not applicable to you) that you do not have a TIN. We can no longer state that we are part of jurisdiction that does not give out TINs.

So, now that we have the system up and running for the companies that are registered, I have not seen it mentioned anywhere in the legislation and nowhere in these amendments, how we will address the issue of handing out or not handing out TINs for companies that do not fall in-scope, but can no longer claim to be part of a jurisdiction that doesn't issue them.

The President: Thank you, Senator Tannock.

[Crosstalk]

[Pause]

Sen. the Hon. Crystal Caesar: Okay, Madam President, I have some answers for my colleagues.

Specifically, to Senator Tannock, some of the questions that she asked are actually quite highly sensitive information and so we will be happy to give a specific briefing to her at a later date—

The President: Mm-hmm.

Sen. the Hon. Crystal Caesar: —if she doesn't mind. And we have actually taken those questions down for further response.

Senator Cunningham did ask about, basically, how do other stakeholders feel about some of the amendments that are being made. We have actually . . . there has been wide consultation, or robust consultation with them. And so, these amendments actually incorporate some of those concerns, some of those ideas, et cetera, from stakeholders. So, it would be that they are quite satisfied with the amendments as they currently stand.

And then there was also the question with regard to the refundable tax legislation in terms of where

we are with that. I can definitely indicate that that legislative framework is actively being developed with legislation anticipated by 1 December 2025. It is quite complex and technical. And the Ministry is undertaking a thorough and diligent process to ensure that any framework that is put into place is efficient, effective and beneficial to both the Government and any key stakeholders.

It is our objective to ensure that Bermuda's regime is . . . while reinforcing our reputation and attractiveness for businesses, we are ensuring that it is in alignment with broader tax implications and policies, et cetera. So, it is still underway as it pertains to the legislation for the QRTC, or the Qualified Refundable Tax Credit regime.

I believe there was a question with regard to how we are accounting for any tax refunds. And again, that would be incorporated in the legislative framework and/or policies that are being developed. And as I previously stated, this legislation is scheduled for enactment by 1 December. And obviously, we are continuing to liaise with and engage stakeholders such that we can ensure that it is robust and fully vetted before it is brought forth. But in due time we will definitely have sight of that regime and that framework.

I believe that answers the majority of questions. Madam President, if there is anything further I welcome those questions at this time.

The President: Senator Cunningham, do you have a supplemental?

Sen. Victoria Cunningham: I just have a supplemental to one of those answers.

You talked about how some of the framework is still being established and going to be before the Legislature. But if companies are already declaring or paying part of their proceeds in August and then something else changes, will there be an expectation that some of these changes will be retroactive? So, they might, well, I would hope end up owing less, but maybe end up owing more than they had anticipated when they first filed in August.

The President: Thank you.

Sen. the Hon. Crystal Caesar: And I thank you for that question. That's actually a good consideration. And I am actually . . . I am, like I said, some of the calculations are quite complex and considerations are quite complex, and I am more than sure that this will be under consideration, any retroactive, et cetera, in due course. But as I said, it is still in process. But, again, thank you for that. Because if it has not been considered (but I doubt that it has not) that intervention is appreciated. But we will definitely be able to give additional insight as we get them for that.

The President: Senator Cunningham. Sorry, I beg your pardon.

Senator Tannock.

Sen. Tawana Tannock: I know it's easy to confuse the two of us.

The President: No, no, no, no.

[Crosstalk]

The President: There's no . . . there's no confusion on my part.

Sen. Tawana Tannock: We are both wearing St. George's colours.

The President: There's no—

[Laughter]

The President: There's no confusion on my part.

Sen. Tawana Tannock: As you yourself, Madam President. I see you are wearing St. George's proudly.

[Laughter]

Sen. Tawana Tannock: So I—

The President: You have a further—

Sen. the Hon. Crystal Caesar: Point of order. This is our Somerset Senate, Thank you very much.

[Laughter]

The President: Senators, we will get down to the business.

Senator Tannock, you have an additional question?

Sen. Tawana Tannock: I do, Madam President, thank you very much.

So, I guess I may have put the cart before the horse when I asked about the tax information number. So, I was assuming that because companies . . . because you went live earlier this week and companies registered, that when they registered, they might have gotten a number. So, I thought that what that might have meant was that if other companies who don't register, for instance have to fill out paperwork, which we have to all the time, and remit to the US, it would be difficult for us to now say we don't . . . we are in a jurisdiction that doesn't give out a number, which is why we don't have one. Which is what we always used to say.

But if we are not at the point yet where we are giving out tax ID numbers, then my concern does not really come into play yet. But I am just thinking about

the next . . . even now, you know, we fill out paperwork all of the time to send to the States, and we indicate, *Listen, we don't have the number you're asking for*. But I want to make sure that companies who are not in-scope can still safely say that, or if there is an alternative, if numbers are already being given out. That is it. I guess some clarity as to the thought behind my question. Which I understand, if no numbers are given out, it does not come into play yet.

The President: Mm-hmm.

Thank you, Senator Tannock.

Sen. the Hon. Crystal Caesar: Yes, again, thank you, Senator Tannock.

I am familiar with those forms as well. And so, in order, obviously, to keep track of those that are registering there would be some sort of identification number. Now how that will play out jurisdictionally and be used as formal identification numbers for cross jurisdictions, again, that is something that is still under consideration at this point. So, obviously, there would need to be conversations with other tax jurisdictions as to how those numbers would be used, or if at all.

So, we are . . . the numbers are being provided but whether they would be official numbers that would be potentially used as tax identification numbers for other filing purposes, that remains to be seen. Again, we are still in the process of bearing out how that . . . what that looks like and how they will be used. And again, we take on board your points. I certainly believe that the team does have that under consideration, but at this point as to how specifically it will be used cross jurisdictionally, bear with us as that consideration is under . . . in process.

The President: So, thank you, Senator Crystal Caesar, spokesperson for Finance [in the Senate].

You can pass your Bill.

SUSPENSION OF STANDING ORDER 26

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I move that Standing Order 26 be suspended in respect of this Bill.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing Order 26 suspended.]

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill entitled the Corporate Income Tax Amendment Act 2025 be now read a second time.

The President: Is there any objection to a second reading?

No objection.

Sen. the Hon. Crystal Caesar: Madam President, I move that the Bill entitled the Corporate Income Tax Amendment Act 2025 being now read a third time.

The President: Is there any objection to the third reading?

No objection.

BILL

THIRD READING

CORPORATE INCOME TAX AMENDMENT ACT 2025

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I move that the Bill do now pass.

The President: It has been moved that the Bill do now pass.

Is there any objection to that motion?

No objection. The Bill is passed.

[Motion carried: The Corporate Income Tax Amendment Act 2025 was read a third time and passed.]

The President: Thank you. And I would just like to also acknowledge and thank Ms. Genesis Iris from the . . . who's the policy analyst from the Ministry of Finance who has been very helpful in—

Sen. the Hon. Crystal Caesar: Yes.

The President: —responding . . . helping the Minister respond to the questions.

Thank you for your attendance this morning.

[Second reading debate, continuing]

The President: Thank you, Senators.

We will now move on to the final item on our Orders of the Day, and that is consideration of the Contributory Pensions (Amendment of Contributions and Benefits) Order 2025. And that is also in the name of Senator the Honourable Crystal Caesar, spokesperson for Finance [in the Senate].

So, Minister Caesar.

SUSPENSION OF STANDING ORDER 71(2)

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I move that the provisions of Standing Order 71(2) be suspended in respect of the Contributory Pensions [(Amendment of Contributions and Benefits)] Act 2025.

The President: Is there any objection to that motion?

No objection.

[Motion carried: Standing 71(2) suspended.]

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

I move that the Senate do take under consideration the Contributory Pensions (Amendment of Contributions and Benefits) Order 2025 proposed to be made by the Minister of Finance in exercise of the power conferred by section 37 of the Contributory Pensions Act 1970.

The President: Is there any objection to that motion?

No objection.

DRAFT ORDER

CONTRIBUTORY PENSIONS (AMENDMENT OF CONTRIBUTIONS AND BENEFITS) ORDER 2025

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

Madam President, I come before this Honourable House with a message of reassurance, respect and responsibility. It is my duty today on behalf of the Minister of Finance, the Honourable David Burt, JP, MP and my privilege to present the Contributory Pensions [(Amendment of Contributions and Benefits)] Order 2025.

Madam President, Bermuda's seniors are the architects of our modern nation. They worked tirelessly, raised families, supported communities, and laid the foundation of our progress. Now in their later years it is our moral obligation to ensure that they are cared for with dignity and gratitude.

This Government's commitment to our seniors is unwavering. Today's legislation is more than an amendment; it is an affirmation that their needs are not forgotten, and their well-being remains our priority. Madam President, Bermuda provides retired individuals with a combination of social insurance benefits from the Contributory Pension Fund (CPF) and a mandatory Occupational Pension from their employer.

Ideally, the Social Insurance Benefit would provide a first tier or basic pension which will be supplemented by the second tier, or Occupational Pension. Through no fault of their own, however, several retired persons are currently not receiving the Occupational Pension and therefore rely on the Social Insurance Benefit as their sole source of income. Madam President, this situation could be better, and the Government continues to work to ensure that seniors who rely heavily on their social insurance benefits have a dependable resource.

Madam President, notwithstanding the above, the CPF benefits provide an important base retirement income. Currently, the maximum pension paid under the CPF is around 29 per cent of the median annual gross earnings for Bermudians as indicated in The Bermuda Job Market Employment Brief produced by the Department of Statistics in September 2024. This compares closely to the UK with a full basic state pension as a percentage of average earnings around 30 per cent; The Bahamas, 28 per cent; Jamaica, 20 per cent; Barbados, 30 per cent; and Trinidad and Tobago, 29 per cent. In the Cayman Islands, the structure of retirement benefits differs due to the absence of a government-provided contributory pension.

The Cayman [Islands] operates a mandatory private pension scheme which we also have as an addition.

Madam President, the proposal is straightforward but meaningful. All pensions and benefits provided under the Contributory Pensions Act 1970 will be increased by 2.3 per cent, effective 16 August 2025. The adjustment will be reflected in the payment issued on 15 September [2025]. This adjustment directly matches the 2.3 per cent rise in Bermuda's cost of living, ensuring that our seniors are not disadvantaged by inflation.

Madam President, there are five types of benefits payable under the Contributory Pensions Act 1970. All the pensions and allowances will be increased by 2.3 per cent. These pensions and allowances are:

- contributory old age pension;
- contributory widow's or widower's allowance;
- contributory disability benefit;
- non-contributory old age pension; and
- non-contributory disability benefit.

In practical terms, the basic contributory pension will rise from $1,179 per month to $1,206 per month.

The maximum contributory pension will increase to approximately $1,752 per month. Some 15,086 of our fellow Bermudians depend on these benefits. From 15 September 2025, they will see their pensions rise offering not just financial support but peace of mind.

Madam President, in July 2018, the PLP Government formally pledged to raise pensions every year at the inflation rate. A commitment to which they have abided by except for 2020. And of course, that was during the COVID-19 pandemic strike, [which] promoted the Government to exercise fiscal conditions amidst economic uncertainty. The Government compensated with a broader increase in 2021. As a result, the combined inflation for 2020 and 2021 was about 1.50 per cent. However, in 2021, the Government increased the pension by 2.75 per cent.

Madam President, I am proud to remind this Honourable [Senate] that this marks the seventh [pension] increase by this Progressive Labour Party Government since 2017. In each instance we have acted decisively to protect the purchasing power and dignity of our seniors. Since 2017, we have delivered 1.75 [per

cent] increase in 2017; 1.40 [per cent] increase in 2018; 1.20 per cent increase was done in 2020 for 2019 and 2020. [Also,] a 2.75 per cent increase in [2022] for the years 2021 and 2022. [There was a] 4.10 per cent increase in 2023; 2.40 [per cent increase] in 2024 and 2.30 per cent increase now in 2025.

This consistent record stands in contrast to the former Government who allowed seniors to wait five years without relief. Madam President, compassion alone does not secure pensions. Financial responsibility is essential.

The Contributory Pension Fund remains strong with net assets exceeding $2.25 billion, as of 31 March 2025, ten times the annual value of benefit payments. Even without further contributions the fund could sustain payments for almost 10 years.

Madam President, the Government, however, believes it must strengthen the fund's position. Contributions will be increased by 4.81 per cent in August 2025. This is 2.51 per cent more than the benefit increase proposed for the year. Weekly contributions for those under 65 will increase from $71.84 to $75.30, split equally between employer and employee. For those over 65, contributions will rise from $35.92 to $37.65, paid entirely by the employer and none by the employee.

Madam President, this modest increase ensures that we protect future generations of pensioners while honouring current beneficiaries.

In this regard, Madam President, the Government's sound investment strategy for pension fund assets is achieving good results. As of 31 March 2025, the contributory pension fund investment stood at $2.099 billion. The nominal rate of return for the 10 years preceding 31 March 2025 has been 5.8 per cent.

Madam President, as evidenced by the 2023 Actuarial Report tabled in the Senate, the viability of the fund in the short-term to medium-term is good with the fund being positive for the next 19 years until 2042. However, in addressing the long-term challenges associated with pensions generally, the Ministry will continue to monitor the performance of the fund. It should also be noted that the funding policy for the CPF is based on sustainable funding rather than on full actuarial funding. That is, contributions plus investment income should cover benefits and administration expenses on an annual basis while the fund builds sufficient reserves to cover several years of benefits and expenses to withstand future adverse circumstances.

Madam President, we must remain vigilant. Bermuda, like many countries, faces demographic challenges. I note the important work done by the Pension [Fund] Committee. This committee includes officials from the Ministry of Finance, the Public Funds Investment Committee (PFIC), assisted by consultants McKinsey & Company and TELUS Health which have been assessing the current state of the PSSF [Public Service Superannuation Fund] and the CPF [Contributory Pension Fund] while evaluating options to address the government pension funds.

Madam President, this Government will never shirk its duty to Bermuda's seniors. Each pension increase, each policy change is a demonstration of our care and our commitment to them. To the seniors listening today, this Government sees you, this Government values you, and this Government will always stand with you. Today's legislation is not merely about finances; it is about fairness. It is about dignity. It is about ensuring that those who built Bermuda can retire in security and in peace.

Thank you, Madam President.

The President: And thank you, Honourable Senator Crystal Caesar, spokesperson for Finance [in the Senate].

Would any Senator care to speak on this [Order]?

Yes, Senator Marcus Jones, you have the floor.

Sen. Marcus Jones: Thank you, Madam President.

I thank the Minister of Education and spokesperson for Finance [in the Senate] for bringing this [Order] to this Chamber. We understand that this pension fund that has been a concern for the community for a number of years now is not as funded as it should be, so we can definitely understand why the Government has had to bring these increases as an amendment to this contributory pension Order.

My only observation would be, and the Minister has given us ample information, and I guess a good grade to the fund managers that actually manage these funds. I would be curious to see what percentage of these funds are actually managed by local fund managers and how much is overseas now. Granted, she is not going to have those answers right at the moment, but I am just posing that and throwing that out there because when assessing the performances of the fund managers on these assets, I believe that consideration has great importance because it leads me to the next question.

With these additions and increases to contributions, which before this point was going up until 2042, (a) I am sure the Government is going to be anticipating increases over the next few years, and (b) how much will these contributions, increased contributions, actually extend beyond 2042? I mean, these are things, these are questions that come to mind as I looked at this [Order].

We do support it. We know why it needs to be done. But as an Opposition that is looking to see all the different angles and how this will impact our seniors going forward, of course, we are very much interested in the performance of the fund managers, locally or overseas, and how much these increases will impact, extend the funds being available beyond 2042.

Thank you, Madam President.

The President: Thank you, Senator Marcus Jones.

Would any other Senator care to speak on this [Order]?

None. Then, Minister, it is back to you.

Sen. the Hon. Crystal Caesar: Thank you, Madam President, and I thank my colleague. He is correct. I don't have specific answers as how many pension funds are managed locally versus overseas. But I have noted that. And that is something I can get from the technical team and provide.

In addition, the question was around beyond the 19 years that we have already projected up to 2042. That's a good question, Senator Jones. I can say before me, and what I have in front of me, is up to that point. So, again, that is something that I am sure that has been under consideration, beyond that, but again, that is something that I would have to get from them. I am sure they do modelling out longer than that, but at the very least it is for the next 19 years. Yes. So, I can undertake to see what additional modelling and/or protections there may be beyond that.

The President: With that being the only question, it is for you to pass the [Order].

Sen. the Hon. Crystal Caesar: Okay. Thank you, Madam President.

Madam President, I move that the said draft Order be approved and that the following message be sent to His Excellency the Governor:

"May it please your Excellency, the Senate having had under consideration the draft Order entitled the Contributory Pensions (Amendment of Contributions and Benefits) Order 2025, proposed to be made by the Minister of Finance, in exercise of the power conferred by section 37 of the Contribution Pension Act 1970, has the honour to inform Your Excellency that the Senate has approved the said draft Order."

The President: Thank you, and there is no objection to the message being sent. So, thank you for—

Sen. the Hon. Crystal Caesar: Thank you, Madam President.

[Motion carried: The Contributory Pensions (Amendment of Contributions and Benefits) Order 2025 was approved.]

The President: Thank you, Senators. That concludes our Orders of the Day.

MOTIONS

The President: There are none.

CONGRATULATORY AND/OR OBITUARY SPEECHES

The President: Senator Cunningham, you have the floor. First off the bat.

Sen. Victoria Cunningham: Thank you, Madam President.

Firstly, I would like to start by offering condolences from the One Bermuda Alliance, and for many of my Opposition Senate colleagues, to the Harvey family in St. George's. The Harvey family name in St. George's is synonymous with the St. George's Cricket Club. So, we want to pay our respects and condolences to Mr. Dale Harvey who is the older brother of one of our OBA colleagues, Mr. Tommy Harvey. But Dale spent his life caring for others and I think you could describe him as the definition of a gentle giant. But at this time of year particularly you would always see him driving his car around town with at least eight Cup Match flags attached in support of the best team, St. George's.

[Laughter]

Sen. Victoria Cunningham: I just want to send condolences to his mother, Margaret, who has now sadly lost three of her children, and send condolences to Tommy and the rest of his entire Harvey family in St. George's.

I would also now like to extend my congratulations to team Bermuda for their performance at the 2025 Island Games in Scotland. We secured five metals. Both our football teams under-23, men and women secured the gold medal.

[Desk thumping]

Sen. Victoria Cunningham: Yes! And we also had a silver medal in squash with Taylor Carrick, Jake Brislane in the 5,000 metres and then Sienna Mosquera, an 18-year-old coming up with bronze in the golf. I actually flew back with a number of the athletes on Sunday and found out that the 18-year-old had only picked up golf about two or three years ago. So, there is hope for the rest of us with our golf game.

But I just wanted to offer congratulations to Team Bermuda. We are always proud when our athletes go on the international stage. So, well done!

And then because I was not here last year and everyone in this Chamber knows how passionate I am about scholarships, I thought I would thank the Minister for her Statement last week. And I would also like to acknowledge and thank Shanaye Smith and her team at the Ministry of Education for their work behind the scenes.

But I also want to congratulate all of the scholarship award winners for the 2025 academic year. Many of them are obviously government, but a lot are private and institutional scholarships. So, to each recipient I am just going to say *Well done! Your recognition*

is well deserved. And I wish them all the best as they prepare to go on with the next chapter. Some are obviously going into . . . not freshman years, but for those going into freshman year, I would say when you are packing think about taking a little piece of Bermuda with you. So, go to one of the tourist shops and get a postcard or a flag or something, just something to keep you remembering home when you are away.

And then for those students who maybe missed out on awards, don't be discouraged. I think the journey does not simply end here. You can keep going next year and your potential is no less valuable. So, I tell those to keep striving and stay open to the opportunities. Believe in yourself. And I think Bermuda can say we are proud of each and every one of them.

Finally, Madam President, I would like to send my best wishes to the St. George's Cup Match cricket team. I think this is the year for us to bring it home. With that in closing, I would like to wish my Senate colleagues and listening audience and all of Bermuda a very happy and safe Cup Match and may St. George's win the Cup.

[Laughter]

The President: Senator Lindsay Simmons, you have the floor. I saw you first.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I give condolences to the family of Josh Frias. He was a student at CedarBridge. He unfortunately lost his life on July 17. He was . . . as the Chairman of CedarBridge I go up there often and Josh was larger than life. I did speak to his father yesterday with Principal Caesar. CedarBridge is mourning. Minister Caesar gives her condolences as well. And from the PLP we give condolences to his family, his father Bruno and his mother Ingrid. We are here for you and we pray you during this difficult time. Thank you, Madam President.

And I do want to . . . I don't necessarily agree most of the time with the OBA, but—

[Laughter]

Sen. Lindsay Simmons: —you are on point today with your last comments. Madam President, as somebody who is leading the Chamber, you are beautiful in your blue and blue. So, I see I did a quick count—

[Laughter]

Sen. Lindsay Simmons: —we have six in here for St. George's [and] five for Somerset. Minister Caesar is not impressed but we will take home the Cup. Thank you so much. So, congratulations to all Cup Match people [who] get selected for the team. But I pray that we bring the Cup home finally. I am not a sore loser; but we definitely need to win the Cup this year. Thank you.

So, congratulations to everybody. And happy Cup Match.

The President: Thank you, Senator Lindsay Simmons.

Senator Mischa Fubler, you have the floor.

Sen. Mischa Fubler: Thank you, Madam President.

I would like to start by associating myself with Senator Cunningham's remarks in regard to congratulating the Bermudian team, the contingent who went out to the Island Games, most especially to our women's and men's football teams who returned with gold metals. They are actually beneficiaries of the FIFA Talent Academy, which leads me into my second congratulations to the Bermuda Football Association [BFA] and the several coaches who received accreditation on Monday evening. The BFA has been officially recognised by FIFA [Fédération Internationale de Football Association] as a talent academy. We are actually the seventh member association out of 150 or more member association, so kudos to the BFA for their efforts in establishing that programme and the example of its success and hopefully future success that we have seen with our teams who have returned with gold metals from the Island Games.

Thank you, Madam President.

The President: Thank you, Senator Fubler.

Would any other Senator care to speak?

Sorry. Senator, Minister Caesar?

Sen. the Hon. Crystal Caesar: Yes, thank you, Madam President.

I would like to give condolences in advance to all Senators who are for the St. George's team.

[Laughter]

Sen. the Hon. Crystal Caesar: I do feel sorry for you and your delusions of grandeur. But we can all dream.

[Laughter]

Sen. the Hon. Crystal Caesar: I did however want to just say that during this time this is very festive. And I think this shows the country at its best. We are all very . . . we represent our teams. The country actually feels lighter. It feels happy. I do want to take the time to just say happy Cup Match to Bermuda. We know who the winners and the victors are. (Somerset)

[Laughter]

Sen. the Hon. Crystal Caesar: But in a more serious note, I do wish all in the Chamber and the listening public a happy Cup Match. Remember the reason that we are celebrating. It is not just for us to party. But us to

celebrate culture and freedom of the enslaved. So, with that, Madam President, I finish.

Thank you.

The President: Thank you, Minister Caesar.

Would any other Senator . . . Senator Tannock, you have the floor.

Sen. Tawana Tannock: Yes, thank you. I don't need to say anything else about the teams, but what I will say as just a comment to Minister Senator Caesar's words that, yes, remembering the reason for the season. And with that I picked up a wonderful deck of cards from a local company with regard to Cup Match history. I found them at Caesar's Pharmacy in Somerset.

The President: Hmmm.

Sen. Tawana Tannock: I don't know if they are available anywhere else. But it is a specific Cup Match edition of Bermuda history cards that are playing deck size. And so, I am sure the folks at Bermuda Bookstore can source them if they do not already have them. And I wish I would have taken a picture of the name of the company. But if you are interested in Cup Match history and a fun way to learn with your family, they are Cup Match history cards. They are a playing size pack. And I got my pack at Caesar's Pharmacy.

The President: Thank you for that promotion. I think that is excellent to hear.

[Inaudible interjections and laughter]

The President: Would any other Senator care to speak?

Then . . . oh, Madam Attorney General, Minister—

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

Let me start with joining certainly Senator Cunningham in the condolences to the Harvey family. Dale was a classmate of mine; the class of 1979 of The Berkeley Institute. Our entire class has been in mourning over his passing. He was a person who was always the same whenever you saw him. I usually saw him if I was going east, probably at Shelly Bay, driving his truck. Obviously his sister, Esther, was in high school at the same time as us. As you mentioned, she had also passed away not that long ago. So, the Harvey family certainly are in our thoughts and prayers.

Madam President, in terms of congratulations, let me first join again with Senator Cunningham in congratulating the Bermuda teams all across the disciplines for doing the country so well and putting us on the map. I believe these athletes carried themselves admirably across all of the disciplines. In relation to sports though, I have to say, Madam President, in this forum I would like to congratulate umpire Precious Smith on her accomplishment at the Eastern Counties on Saturday in being the first female to officiate—yes, at the Counties. And she is an attorney, but she is also clearly a cricket player and a cricket aficionado. I travelled from Somerset to St. David's just to mark the occasion and to support her efforts in being out there. Needless to say, the game was a nailbiter, as well. And I am not going to say who I was rooting for; I was dressed in red and white though.

[Laughter and inaudible interjection]

Sen. the Hon. Kim Wilkerson: Yes. Madam President, in the vein of congratulations and Bermudian athletes of another sort, I had the distinct pleasure of attending the Earl Cameron Theatre last Friday to see the ballet performance of the Cannonier-Watson children. So there Ravi Cannonier-Watson, his sister Vidya, and their youngest sister, Inanna. They were absolutely fabulous. They came to Bermuda. They brought friends of theirs who were professional dancers. And I think this Island got to see dancers from the Zurich Ballet, The English National Ballet [School], obviously The Royal Ballet, the Hungarian National Ballet perform at an incredible standard. And so, I just say congratulations to the Cannonier-Watson children. And particularly to their parents who have invested so much and to see kind of the product of their labour and their love on display in this form. And it certainly was inspiring.

All of the children who were in the room, as well, to see dancers of this standard who, you know, cross every UN complexion performing at the highest standards on our little Island. I was moved to see that they will be undertaking to do this on an annual basis. And I believe everybody who saw the performance, the one thing that people said was that they hoped that it would be on for more than one night when they return to do this next year. So, hats off to them.

The President: Mm-hmm.

Sen. the Hon. Kim Wilkerson: And finally, Madam President, I want to take this opportunity in this forum to congratulate OUTBermuda. Some of us attended the Pride festivities a few weeks ago, going into the first weekend of July. I had the pleasure of being invited and attending along with Minister Tinee Furbert . . . they hosted an appreciation breakfast this morning for sponsors and supporters. And I just want to put my . . . in this forum hats off to the Executive Director Joshua Samuels, and to the board of OUTBermuda. They are doing incredible work in the forum that they are in. And though there is certainly a way to go in this jurisdiction, I believe, Madam President, that Bermuda is becoming a place where young queer Bermudians are feeling like this is home.

Madam President, in the . . . OUTBermuda has presented to me as the Minister of Justice and the

Attorney General their policy manifesto. And in it they reference the fact that Bermuda is the first English speaking Caribbean jurisdiction to decriminalise homosexuality and legally recognise same-sex couples. And they suggest Bermuda has a responsibility to lead by example in advocating for the fairer treatment of the LGBTQ+ community across the region. And this is certainly something that will be in front of mind as we think about advocacy in CARICOM and through our other international connections, Madam President.

Thank you.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: Thank you, Senator Wilkerson.

And before I move on, I would just like to acknowledge the presence of MP Mr. Scott Pearman in the Gallery. Welcome to you, sir.

[Congratulatory and/or Obituary Speeches, continuing]

The President: Would any other Senator care to speak?

Senator Tannock, you have the floor.

Sen. Tawana Tannock: Yes, just briefly. I did some quick research and the playing card decks with Cup Match history trivia, they also have five other decks with Bermuda history, and you can find their resources at bermudatrivia.com. I don't know the company. It is a local company. But anytime we can support locally I suggest we do so, especially with subjects as interesting as this.

The President: Thank you.

With that, would any other Senator care to speak at this time?

Hearing none on the congrats and obits . . . I would just like to acknowledge and add my support to all the teams and the congratulations to the Bermuda teams who have participated and won and put Bermuda on the map, I would say.

So, thank you all for your comments and we will now move on.

Madam Attorney General.

ADJOURNMENT

Sen. the Hon. Kim Wilkerson: Madam President, I move that the Senate adjourn until 12 *[sic]* September [2025].

[Inaudible interjection]

Sen. the Hon. Kim Wilkerson: I'm sorry. It is 17 September.

The President: Yes. The 17th.

Sen. the Hon. Kim Wilkerson: It is the House that is returning on the 12th, but we will return on September 17.

The President: Yes.

Sen. the Hon. Kim Wilkerson: My colleague across the aisle looked like I was cutting into his cruise again.

[Laughter]

Sen. the Hon. Kim Wilkerson: So, forgive me.

The President: The confirmation is that we will return on 17 September.

Would any Senator care to speak on the motion to adjourn?

I recognise Senator Foley. That is the first person who caught my eye.

EMIGRATION—SOLVING THE REASONS FOR SHOULD BE A NATIONAL PRIORITY

Sen. Maurice Foley: Thank you, Madam President.

And Madam President, and Members of Parliament who are in the Gallery, Senate colleagues and the listening public, I always look forward to Cup Match. Even while living abroad, I would also make a point to come home for Cup Match because that was a highlight for me living abroad and coming home to this beautiful country.

When we talk about Bermuda's future, we often talk about budgets. We often talk about policies. We often talk about international business. But the truth is our greatest resource is our people. Without us, nothing else works—no policy, no plan, no strategy. So, I speak here today deeply concerned about a trend that threatens this foundation. More and more Bermudians are leaving our shores, or at least making plans to do so. This isn't just a statistic. It is a story we all know, as I am certain we all have a friend, a relative, a neighbour or even a working colleague who has moved away because they felt they had to. Some do leave for school. Some for better jobs. And some because the cost of living has just become too heavy.

Now, I have to ask myself first, *What is this reality we face?* Madam President, earlier this year the Ministry of Economy and Labour published a position paper on *Retaining [the Local] Workforce.* It spelled out what many of us already know, and that is: Bermuda's population is shrinking. And we are losing talent we desperately need. Now, the research behind that report identified the five biggest reasons Bermudians are leaving.

1. The high cost of living, obviously.
2. The difficulty of retiring here.
3. Concerns about management of our economy.

4. Limited career opportunities.
5. A lack of quality of life options and activities.

Now as I wrote recently in my op-ed on 7 July, entitled "Bring Them Home: Why Bermuda Must Reclaim Its Greatest Resource," I stated that when we allow the pressures of our cost, opportunity and governance to push Bermudians away we are draining the very life blood of our community. Now these are not abstract issues. They are in fact realities shaping people's lives and decisions right now.

So, I would like to share a real story regarding the cost of living. Madam President, just last week I spoke with a young Bermudian couple. Both of them have good jobs and are hard-working, talented people. But they told me they are seriously thinking about moving overseas. Not just because they want to. In fact, they said, *This is home. But we don't know if we can afford to stay.* The rent takes up half their income. And with the cost of groceries and utilities and so on, they can't imagine ever buying a home or raising a family here.

When young families feel they have to leave, that should set off alarm bells for all of us. Because if they leave, we lose not just two people, we lose the next generation that would have grown up calling Bermuda home.

Now, why does this matter, Madam President? For a country with approximately 60,000 people, losing even a few hundred working-aged Bermudians every few years is devasting. Now, to me, that's like watching an entire graduating class disappear. When people leave, we don't just lose numbers, we lose experience, creativity and leadership. Now, even the World Bank has put it plainly: Human capital is the most important wealth of a nation. And when it leaves, development slows.

Now, I also mentioned in that previous op-ed that our greatest challenge and greatest opportunity lies in how we treat Bermudians both here and abroad. We cannot afford to take their presence or their contributions for granted. And I believe that now more than ever. Bermudians like myself, we still love this Island. Bermudians abroad, especially, love this Island. And they would love to return. But they need a reason. They need a pathway. They need a real opportunity to come back home.

Another story I would like to share is regarding career opportunities in Bermuda, Madam President, I met a young Bermudian woman not long ago at a local coffee shop who said to me, *If there were real opportunities in Bermuda, I would love to come back home tomorrow.* But instead, she is in Canada leading major projects while her talent and experience are benefiting someone else's economy. Now just imagine what she could contribute here if she had the chance. And she is not alone. How many more Bermudians like her are out there? People with world-class skills who would bring that expertise and experience home if only they saw a place here for themselves.

So, again, I ask myself, *What needs to change?* Well, Madam President, the solutions to this challenge are not complicated at all. Well, in theory. But they do require political courage and focus. First, we do have to continue to tackle the cost of living. As we all know, Bermuda is consistently ranked among the most expensive places in the world. If young professionals, even those working full-time cannot afford to pay rent, let alone buy a home, they will in fact look elsewhere.

Second, we need to create a meaningful career pathway. That means continuing to support local businesses, investing in industries where Bermudians can lead and make entrepreneurship a viable option, not just a dream.

Third, we must rethink retirement. Our seniors, the people who built this country (in my opinion) should not have to leave Bermuda just to retire with dignity.

Fourth, we must engage our diaspora. There are over 70 per cent of Bermudians abroad, according to recent research, [who] have expressed interest in contributing to Bermuda's growth, if we build the right channels for them to do so.

And finally, Madam President, we need to a culture of innovation. Small nations like Singapore and Estonia (in fact) have proven that you can overcome size and geographic location. How? Buy investing in local talent and technology. And I do believe Bermuda can do the same.

Now, from a retiree's perspective, Madam President. Not long ago I did hear from a retiree who told me, *I never thought I would have to leave Bermuda to enjoy my retirement. This is my home. But I cannot afford to stay.* Now, this is one person who gave their life to building this country. I do understand that this one story is based upon their circumstances. And I can only assume there are others. However, if retirees feel pushed out at the very moment they should be enjoying the fruits of their labour, then something is deeply wrong with our approach.

Now, on a personal note, Madam President, I know what it means to leave Bermuda for opportunities. I've been there. I know the sacrifices and uncertainty of building a life in another country. But I also know the pull of home, the pull of Bermuda. The deep sense of belonging you can't find anywhere else.

Now, when I made the decision to return home it wasn't easy. I didn't just wake up one morning and say, *Okay. I'm going to pack up and return home next week or next month.* No. It took planning and making sure it was feasible and that I would have total support from my family and friends, and most importantly I asked myself, *Would I not just be able to live in Bermuda, but to also thrive?* Fortunately for me, I was able to check all of those boxes; however, not everyone has that kind of support in place. Therefore, I can't assume . . . I can't just assume people will come back because of nostalgia.

One Bermudian I spoke with living abroad put it perfectly. And this is a friend of mine. This is a friend

of mine. We want to be part of Bermuda's future, but Bermuda needs to show it wants us.

Now, I also wrote in the same op-ed, that if we truly want to build a sustainable future, we must make Bermuda a place where Bermudians feel wanted, valued, and inspired to return. Not simply because it is home, but because it is a place where they can live and thrive.

So, in closing, Madam President, Bermuda is at a crossroads. And I know we have heard this saying before: We can either keep watching our people leave or we can take bold action to make Bermuda a place where our people choose to stay, return and contribute. This isn't about politics. This is about survival. It is about building a future that includes all Bermudians, no matter where they are today. So, I challenge this Government, and all of us in this Chamber, Madam President, to make this issue a national priority. Let's not wait until we have lost too much. Let's act now while we still have the time to turn things around.

Thank you, Madam President.

The President: Thank you, Senator Foley.

Would any other Senator care to speak?

Senator Lindsay Simmons, you have the floor.

Sen. Lindsay Simmons: Thank you, Madam President.

Madam President, I wasn't actually going to speak today but something this morning sparked something in me to speak. Madam President, before I begin with my remarks, I just want to say that as somebody with light skin, somebody that is born of a Black Bermudian father, somebody that went to predominantly Black schools. I went to The Berkeley Institute.

The President: Senator Lindsay Simmons, I have been aware of the comments that you are about to make, and I would ask that you meet with me afterwards because I have been forewarned about an issue that you raised—

Sen. Lindsay Simmons: So, I am not allowed to give my motion to adjourn is what you are saying?

The President: Not on the matter on which you want to speak to. My understanding it is Bermuda branch issue. It is not an Opposition or a Government issue.

Sen. Lindsay Simmons: I'm sorry.

[Pause]

The President: I would like to recess for two minutes.

Proceedings suspended at 12:39 pm

Proceedings resumed at 12:43 pm

[Sen. the Hon. Joan E. Dillas-Wright, President, presiding]

The President: Senators, we are back in session and the issue has been resolved outside of the Senate Chamber.

Would any other Senator care to speak on the motion to adjourn?

Senator Fubler, Mischa Fubler, you have the floor.

EMANCIPATION AND THE FRIENDLY SOCIETIES—HISTORY OF

Sen. Mischa Fubler: Thank you, Madam President. I seem to have finally managed to slip in before my colleague on the other side who often seems to beat me to the punch. And so, I would like to start off by acknowledging, I guess I will lend my support to Somerset because I am here decked out in my traditional red and blue.

But I wanted to take a moment before we wrap up for the summer, take our summer recess, to take a look at kind of the reason for the season, as it were. Everyone has been speaking to Cup Match and just, I guess, for the benefit of someone who is in the listening public who is not already aware (I feel like that is maybe a small demographic but just in case), you know, the origination of Cup Match, the combined holidays of Emancipation and now Mary Prince Day. Something I am very pleased to see we had renamed, although maybe some may feel differently.

And so, on that note, the origination of Cup Match sits with our Friendly Societies, including the largest that began recognising our emancipation, our liberation (as it were) from enslavement. And they were the Somers Pride of India Lodge, No. 899 of St. George's and the Victoria and Albert Lodge, No. 1027 of Somerset. And they are both under the banner of the Grand United Order of Oddfellows.

And in preparation for my statement today I went back, I wanted to kind of brush up (as it were) on my understanding of the Friendly Societies. I have a familial connection. My, I think my great, great Uncle Clarence Orister Darrell was influential in that group. Actually, in the annual Good Sportsmanship Award that is awarded by the Friendly Societies is something that was made in recognition of his contributions as well as sponsored by one of his family members.

And on that it is important to call out, kind of their ideals, the idea of collective economics. And so, I wanted to also make mention of Dr. Bradshaw who I believe is still the Chairman of the [Bermuda] Friendly Societies Association and also, I want to give kudos to the Department of Culture and the National History Museum of Bermuda who both have content available online. There are some interviews or lectures. Both some kind of joint . . . and those too from Dr. Bradshaw that are captured by both of those groups. Freely

available to the public. I encourage you to watch them. They are informative.

And one of the things that I wanted to talk about, right? Like one of their core tenets of that collective help group, they were formed primarily by free Blacks prior to emancipation. And those who were living in a position of privilege even though they were still disadvantaged in society saw the imperative that they offer a helping hand up to their brothers and sisters who were emancipated in 1834. And also, [it] is interesting to note that for well over 100 years we celebrated that emancipation through the celebration of emancipation by playing a cricket game but . . . having Cup Match, it wasn't until 1947 that it was made a national holiday. So, for well over 100 years, we just decided we were going to take the day off. I hate to think . . . that takes great courage. That should be acknowledged. Right? Like living in those times that would have been risky business to do.

And also, on that group of free Blacks who provided opportunity to their siblings who were then emancipated in 1834 through providing opportunities for employment credit so that they could purchase the necessities of life, housing, food, et cetera. And the extenuation of the need for education. Right? So those kind of core tenets of the Friendly Societies, education and collective help, I want us all to consider and kind of carry through our day today as we go . . . and then, you know, also I touched on the renaming of the second day of the Cup Match holiday, Mary Prince Day. And for me personally, just you know, Emancipation Day in 2028 will be 3 August, which is my daughter's birthday. And then in 2029, that will be Mary Prince Day. Both of those momentous occasions to both celebrate, you know, something that is perpetually notable for us in the country. And also, personally significant.

Again, coming back to this theme of liberation. I encourage those of us who are here in the penultimate week prior to the Cup Match holiday, the week before, I encourage everyone to kind of carry some of those friendly society ideals into how they conduct themselves over the holiday. Some of the groups are known as "temperate lodgers." Right? Like they . . . discourage public drunkenness and . . . Well, you know, its Bermuda, we have a culture. I encourage the listening public to think about that and about its affect on our liberation.

How liberating is it for us to consume to a state of being unable to conduct our day-to-day activities? How liberating is it for us to (and I touched some of this last week) operate vehicles at breakneck and reckless speeds or in a reckless manner? How liberating is it for us to allow petty differences to devolve into altercations over the weekend? So, you know, give some thought to how you liberate yourself and carry forward that courage that was demonstrated by the Friendly Societies and the free Blacks of Bermuda for 113-or-so years that we just decided it was going to be a holiday until the Government finally caught up.

And also, on that whole idea of those of us in positions of privilege feeling obligated to offer assistance to those less privileged. I wanted to highlight that comment from my colleague, Senator Foley, around we can't just rely on nostalgia for Bermudians to return home. I would posit those of you who have left for education and experience who have established yourselves as successes, whatever success means to you, that you feel a similar obligation to return home and contribute to the betterment of your Island. It is something that I did personally. Right? I left in 2002, and it was not until 2017 that I was in a position to be able to return. But when I did, I made sure to join the community groups like the Board of the Chewstick [Foundation] so that I could share my talent and experience with the Island in a way that helps to better it. And I encourage more of us to consider the same.

I also would [ask] my colleagues to consider moving beyond just identifying the problems. I think they are well established. The challenges we are facing around population and emigration I encourage more proffering of tangible solutions. So, it is not just enough to say that we need to encourage Bermudians to come home or that the Government needs to make it a priority. Something that . . . I think I want to take a slight offence to there. Please take the time in your kind of scrutiny of the Government's operations to apprise yourself of the programmes that are underway. Things that address housing and child care and access to food and medicine are initiatives that are priorities of the Government, all things required for a good society and an attractive one to encourage people to return.

And for those of us in the retirement age who are considering [the] standard of living, I also want you to consider the legacy of colonialisation and its impact. And your impact in that regard by choosing to take your assets and retire in a region that is possibly less economically developed. Because that is an ironic turn of events, given our own current situation as a British Overseas Territory.

Also, just to close out. Again, some tangible solutions. I encourage all of us. Dr. Bradshaw mentioned in one of the videos I watched of his in preparation for this statement that, you know, there were double digit friendly society lodges even in his time of joining. But I think that this video was from two or three years ago, and there were only six lodges remaining. So, get out there and join a lodge.

He made sure to mention that it is not a Black-only thing. I think colloquially people think of the Friendly Societies as like the Black lodges of Bermuda in contrast to those of the, say, Freemasons, as another society of lodges that do community service and collective help. But that is not the case. He is a stewardess. And so I reach out to someone. Watch those videos. He provides some mechanisms for contacting the lodges so that even if you are not an active participant in their operations (although I would encourage you to do so), that you are at least helping to fund the

continuing existence of them through your membership dues. And in that regard I have already started the process of joining a lodge myself to that end.

And so, in closing, I would like to thank you, Madam President, for allowing me the time to share these thoughts and would encourage both my colleagues here and everyone in the general public to carry those ideas of collective help, collective economics and liberation in front of mind as you make your way through the Cup Match holiday.

Thank you, Madam President.

The President: Thank you, Senator Mischa Fubler.

Senator Cunningham, you have the floor.

MODERNISE OUR EDUCATION SYSTEM; CREATE A NATIONAL MENTORSHIP PROGRAMME; EXPAND ACCESS TO INTERNSHIPS AND APPRENTICESHIPS ACROSS ALL SECTORS

Sen. Victoria Cunningham: Thank you, Madam President. Thank you to the speakers before me. I think we are all on the same vein although mine is going to be slightly more of a tangent. But I think, you know, the reason for the season . . . and I will say, as we are obviously going on a summer break, that I think Cup Match and the hurricanes are two of the best times of year that show Bermudians coming together. And I think a lot of what we need to do is come together. And you know, share our culture, share our heritage.

So, I want to speak this afternoon about a challenge that I see but also see as an opportunity that faces us, and that is how we support our people in building sustainable careers at every stage of life. So, not just our students. And I think because, you know, we say we are serious about national development, but we have got to be also very serious about human development.

As people may be aware, for the past decade, or decades, I have had the privilege of working with hundreds of Bermudian students and some adults looking to reskill and pivot. But they are all part of a story. And that is Bermudians who are trying to grow and contribute to our society and basically secure their future in our country. But a lot of times that journey is harder than it should be. But if we talk about our youth, you know, it is the summer holidays. Hundreds of Bermudian students are likely participating in internships across a wide range of industries. And they are talented, ambitious and committed to what . . . you know, their future and hopefully their future in Bermuda. But I am not sure that talent is enough. Because access is what matters. So, it is access. It is networks. It is the confidence of these young people. And a lot of times you see that some of our students do not have the same chance as everyone else to get through that door.

I think that reality was echoed in the recent emigration survey which found that many young Bermudians are leaving because they don't see clear professional pathways or professional opportunities here at home. I guess if our young people can't see a future, they are going to start looking elsewhere. So, we have to create a system that opens the doors to them, especially our public school students whose career ideals may not potentially fit into that ideal box.

But, Madam President, it is time to celebrate all careers. So, I think we need plumbers and electricians just as we need accountants and actuaries and underwriters. You know, we need chefs. We need nurses. We need marine pilots. We need hospitality workers, entrepreneurs, and all work, we have to celebrate all work with the same value. But I think a lot of our systems still favour certain paths while neglecting others.

I do note, and we have had many conversations about this, that the Department of Workforce Development has gone to great efforts. But in my mind, we need more. I think vocational training is underfunded. Apprenticeships are hard to find. I mean, we have heard about the IT apprenticeships and other apprenticeships. I also see firsthand career guidance in schools is fairly uneven. But I think we need to modernise our education system and celebrate those talents.

But I also want to consider or allow people to consider that it is not just our students, it is also our young people. Or career shifters in their 30s, 40s, 50s who may be coming back into the workforce from raising children. Maybe they have been made redundant. Maybe they realised that their industry is shrinking or that their passion lies somewhere else. And these individuals are amazing because they are enrolled in night classes at Bermuda College. They are looking at certifications. They are applying for internships that are going to be, you know, 35-year-olds with 22-year-olds in the room.

But they are looking to start over. And I think the Labour Force Survey that recently came out makes it clear that many of our workers want to upgrade their skills. But the cost and the time just aren't . . . and access in some cases is holding them back. So, I think we need to support those because I don't think learning should stop at 25.

And then as we go through the summer into August, we have got the back-to-school season upon us. And I guess our social media will soon be flooded with photos of school supply drives and children receiving new backpacks. You know, these efforts matter. I am probably in the process of organising one myself. But I just want people to recognise that while backpacks and pencils and whatever may ease the burden for a family and show that someone cares, it is not necessarily a strategy. It's a gesture. Right? It is *here is a backpack*. And what happens after the photo is the consistency that is needed. So, do these children have a working device at home? Do they have Internet? Do they have the support they need from parents, friends, family, whoever it is if they are struggling?

And so, I think a lot of times the answer is no. And I think it is up to us, you know, Government, the private sector and the civil sector to stop making education seasonal. Look, you know, show up for our children. Not just in the summer holidays, not just for the backpack, but throughout the year.

So, per Senator Fubler's comments about providing tangible solutions, I think we need to expand access to internships and apprenticeships across all sectors. I know international business is year on year increasing the number of opportunities available. But for the students who aren't necessarily interested in business, what is there for them to see things? And I think we need to invest more in vocational education that reflects the needs of our economy as well as scholarships and certifications, not just for degrees, but also more for the trades and tech.

So, you know, while I celebrate the $1.7 million that the Government is giving out, I think we can focus a lot more on the Bermuda College certifications that these young people can do, and create a national mentorship programme. I work with kids, and I see the value every day of mentorship. And I think we need to celebrate these students having mentors across the Island, across industries, across roles and make sure that our career guidance is robust.

So, while we are doing a lot, I think there is more that can be done. Because I think when our future . . . when our people, especially our youth will see a future, then they will stay. And when our people or our adults can reskill then they will also stay. And you know, maybe, perhaps, see a future on the Island.

But I think opportunity is perceived to be limited. I actually have had about 10 or 11 career shifters this year successfully transition from different backgrounds into international business. So, I would say the opportunity is there. But again, it goes back to the availability and the access that our people have. So, I would say that the emigration survey is the warning sign, but the Labour Force Survey is the roadmap, and it is time to act.

So, I think . . . what I say as we come across the summer season, I want to say to our business leaders: Open your doors. Offer an internship to someone young. Create an apprenticeship. Take a chance on someone who may not have the polished résumé but whose attitude and potential and work ethic are . . . you know, shine through and you can see it. To our educators: Celebrate all pathways. And to our community: Just go out and mentor someone. Find a young person or someone who is looking to career shift and mentor them and show them that they matter. Show them that what they want to do can be done. Because I think it is not just the job of Government. I think it is a job for all of us. And I think if we truly invest in our people then we will hopefully not just retain it, retain our talent, but we will unlock it and for future generations to come.

Thank you, Madam President.

The President: Thank you, Senator Cunningham.

Now, Senator Lauren Bell, you have the floor.

Sen. Lauren Bell: Thank you, Madam President.

Before I start my prepared motion to adjourn, I just want to first acknowledge and thank Senator Cunningham for her plea to industry. And her request that industry participate in extending increased access to our youth to internships and mentorships. I think that is one that I personally support and along with my party. So, I thank her for that plea.

PLP GOVERNMENT—STRATEGIES, PROGRAMMES AND INITIATIVES PUT IN PLACE

Sen. Lauren Bell: I also want to speak for a minute on the comments offered by my Senate colleague, Senator Foley, who made a plea to make the issue around emigration a priority. And, Madam President, with the upmost respect, I acknowledge the concerns Senator Foley has raised, but I also encourage him to have a look at what this Government is doing to address the concerns he raised today pertaining to emigration and the current economic conditions of Bermuda.

The issues he has highlighted have formed the core of my party's campaign platform and our Throne Speech. And we have clear strategies to address the concerns he has raised. I can point directly to the recent Cost of Living Summit. Now, that was not just a meeting to exchange words, but it was a deep commitment that we saw that came from our various industries and sectors, a willingness to collaborate, to address this national issue on the cost of living.

I also would like to draw his attention to this Government's deep commitment to investing in our youth. Those are not just words, Madam President. You would only need to look to our commitment to the increase in our scholarships to know that we are deeply committed to our youth. I hesitate to highlight that it was the OBA who slashed the scholarships to our students, and I would respectfully say that we're seeing the impact of that these many years later.

We also have invested heavily in workforce development and providing opportunities and access to training for our youth and for adults who are looking to transition to different industries. Our Government has committed to growing, expanding and diversifying our economy and I encourage Senator Foley to have a look at the National Economic Development Strategy that was tabled by the Minister of Economy and Labour. The Minister of Economy and Labour has also tabled a report on "Addressing the Challenge of an Ageing Population [in Bermuda]."

We also recognise that the importance of grounding our youth is . . . in one way can be done through home ownership. And I'm incredibly proud of the work that my party has done on trying to find pathways to home ownership by creating a government

guarantee to support home ownership with enviable terms and conditions.

We also recognise that while our population is ageing, it is also a population who is also healthy and looking for access to the right to work and working beyond the traditional 65 years old. Sometimes is not just for economic reasons. Some of it is because our ageing population want to continue to contribute and we recognise the importance of having conversations around the retirement age.

And, Madam President, these are not just words that we see in our campaign platform or in our Throne Speech or in reports that we table both here and in the House, but we also actually see results. Right? So, we're seeing the lowest unemployment numbers that we've seen in a very long time including the lowest youth unemployment. We are recognising the milestone of the passing of our recent budget that speaks to the fiscal responsibility of this Government and our commitment to ensuring a strong future for Bermuda going forward. We also recognise the increased number of businesses and the growing entrepreneurship supported through the BEDC [Bermuda Economic Development Corporation] by this Government.

So, in summary, Madam President, I just want to first thank Senator Foley for the recognition of these challenges that we collectively face. I encourage him to become more aware of the strategies and the programmes and initiatives that this Government has put in place. And [I] welcome him to have a sit down with me to discuss, in particular, the ministries that I'm a Junior Minister of, so, the Ministry of Health, the Ministry of Economy and Labour, and the Ministry of Housing.

CUP MATCH AND EMANCIPATION— REMEMBRANCE BRINGS JUSTICE AND CELEBRATION BRINGS HEALING

Sen. Lauren Bell: On that note, Madam President, I just want to go to my prepared motion to adjourn and in keeping with many of the comments made by my colleagues, I just want to rise today to give you assurances, Madam President, that my daddy raised me right. And you can tell my daddy raised me right by the blue and blue that I'm wearing in this honourable place.

[Laughter and crosstalk]

The President: I'm sorry. I'm sorry, I laughed.

Sen. Lauren Bell: My father instilled in his children lifelong loyalty and support for the great and mighty St. George's. Unfortunately, Madam President, I apparently do not have the same high level of parenting skills as my father as I'm sad to report to you that two of my four children support the other team. You can imagine the banter in my family as a result.

The President: Yes. Mm-hmm.

Sen. Lauren Bell: Yes. We had . . . my youngest at the tender age of three and a half declared that he does not need to follow the tradition of blue and blue and he was going to don red and blue in celebration of his nursery school Cup Match celebration. It was that year that, of course, Somerset won and while watching the celebrations my three-and-a-half-year-old managed to convince his elder sister to also convert.

[Laughter and desk thumping]

Sen. Lauren Bell: Madam President, Cup Match is arguably one of the most cherished holidays and for many it means friendly rivalry and a time for family gatherings. But at its core, Cup Match is sacred.

The President: Mm-hmm.

Sen. Lauren Bell: It is a living tribute to Emancipation Day marking the abolition of slavery in Bermuda in 1834. And to Mary Prince Day named in honour of one of Bermuda's bravest daughters.

Madam President, as a White Bermudian woman I am deeply grateful and feel privileged to live in a country where our culture is rich, our traditions vibrant, and our history, though painful, is honoured with honesty and reverence.

Madam President, I say this not as someone removed from the weight of that history but as someone who seeks to acknowledge it with open eyes and full heart. And I recognise that I stand here today benefiting from generations of unearned privilege in a society shaped by slavery, colonialism and its long shadow.

But I also stand here committed to being part of a future where remembrance brings justice and celebration brings healing. And while my father loved to take his children to the Match so we could fully experience for ourselves the unique energy of the holiday, the amazing food, the friendly rivalry, and the deep connection to community, my mother was committed to ensuring her children had a deep understanding and appreciation of Bermuda's history and the significance of this holiday.

While the public schools my siblings and I attended many, many decades ago offered very little on Bermuda's history, my mother (bless her) . . . my mother filled the shelves of our home with books by great Bermudian authors. It was on the pages of these books that I gained my knowledge of Bermuda's history and her race-based injustices.

In a similar work, *Chained on the Rock: Slavery in Bermuda,* the late Cyril Outerbridge Packwood reminds us the people of Bermuda were chained not just physically but by laws, by attitudes, and by an entire system built to preserve slavery. Emancipation did not end struggle. It marked the beginning of a new kind of resistance. He also said emancipation was not a gift, it

was a demand. And freedom once claimed had to be defended in the face of new systems of control.

Madam President, Packwood's words remind us that emancipation was not a finish line but a starting point. A moment of possibility that demanded continued courage and collective determination.

In her autobiography, *The History of Mary Prince*, Mary Prince, born in Bermuda, and the first Black woman to publish an account of her life as a slave in the British Empire wrote, "All slaves want to be free—to be free is very sweet. . . . I have been a slave [myself]—I [know] what slaves feel . . . and I know what a slave knows." These words, though simple, cut to the bone. They are a reminder that freedom is never to be taken for granted. That joy and justice are not luxuries. They are rights. They are rights that must be remembered, protected and expanded.

Madam President, whether we are wearing blue and blue or the begrudging red or blue, let us remember that Cup Match is a celebration of freedom not only in a historical sense, but in a living, evolving principle. Let us ensure our children, our grandchildren, and future generations know our history.

May we continue to preserve and honour this sacred cultural tradition, not only as a cricket holiday, but as a solemn celebration of justice, memory and freedom hard won. Let us honour the strength of those who endured the unthinkable, and the courage of those who told their stories. Let us make space for reflection alongside our celebration and for truth alongside tradition.

Madam President, I am proud to live in a Bermuda where we do not turn away from our past. We commemorate it. Where we do not erase difficult truths. We rise above them. And where we honour freedom not just with our words but with our continued efforts to build a more just and equitable society for all.

Madam President, on that note, I wish to wish you, Madam President, my Senate colleagues, the listening audience, and all Bermudians both here and overseas, a safe, fun and reflective Cup Match holiday. I look forward to joining my Senate colleagues in returning after our summer break to continue our work, the work of the people.

Thank you, Madam President.

The President: Thank you, Senator Lauren Bell.

Would any other Senator care to speak?

Senator Marcus Jones, Opposition Leader in the Senate, you have the floor.

EMIGRATION—SOLVING THE REASONS FOR SHOULD BE A NATIONAL PRIORITY

Sen. Marcus Jones: Thank you, Madam President.

I am not going to be long or belabour my points. I'm going to keep it quite brief. But it would be remiss of me if I did not bring some context on what Senator Maurice Foley was trying to present to his fellow colleagues in this Chamber and to the wider audience of the listening public.

Senator Foley is a Bermudian who spent much of his years crafting his skills and expertise in a foreign country but always had an eye for Bermuda. He represents a number of Bermudians who have left looking to educate themselves, looking to widen and broaden their knowledge base, their expertise, [and] their skill sets. And Bermuda is at a place in our history where we have many who are thinking of leaving, many who have left. And as I listened very intently to Senator Foley's presentation, I realised what was rising through his words was a love for his country, . . . with an intent desire to incentivise his fellow Bermudians who are living abroad to come back to the Island.

He was only giving the current status of Bermuda's situation with emigration. A lot of it right from the report that was produced by this Government. He was not telling us anything new, but what he was doing, he was keeping in the forefront of the minds of everyone in this community that we must do everything that we can, not just Government, but all of us need to do as much as we can to . . . for one, keep as many of our Bermudians here contributing to the Island and attracting as many of our Bermudians who have gone abroad back to the Island.

I think that needs to be highlighted. I think it needs to stay in the forefront of our consciousness and all of our planning and all of our policymaking. Let's ensure that we make those fellow Bermudians who have left and have a desire to come back home, make them feel that they're welcome. Do all we can to have things in place to have them come back. I think it was important that I bring that context.

And Madam President, as we are about to recess for the summer I want to wish all Bermudians of all persuasions, whether from the West End and celebrating the west's upcoming victory or whether you are from the east and you may need a blanket or two to wipe the tears.

[Laughter]

The President: A blanket?

Sen. Marcus Jones: I want to wish everyone a very wholesome, healthy and safe Cup Match holiday. We know that during this time we like to . . . Bermudians like to celebrate, love to party. And that's good. And along with that celebrating, we like to partake of adult beverages. But I will say, as you do partake in those adult beverages remember don't drive. Keep it safe. Let's have a holiday where we have no tragedies, nothing of the sort. And that when we come back to these Senate Chambers, we will know that we had a good time, but it was also a safe one.

And on that note, I thank you, Madam President.

The President: Thank you, Senator Marcus Jones, Opposition Leader in the Senate.

ANNOUNCEMENT BY THE PRESIDENT

SENATE VISITOR

The President: And before I opened the floor again to anyone else who wants to speak, I would just like to acknowledge the presence of Neville Tyrrell, the MP and Government Whip in the Gallery.

Welcome to you, sir.

[Motion to adjourn, continuing]

The President: Would any other Senator care to speak at this time?

We have Minister Wilkerson, Government Leader and Senator of . . .

CUP MATCH AND EMANCIPATION—ORIGIN OF THE HOLIDAY

Sen. the Hon. Kim Wilkerson: Thank you, Madam President. I just want to take a few minutes. And let me start by joining in the comments of my colleague straight across from me. He mentioned blankets—

[Laughter]

Sen. the Hon. Kim Wilkerson: —for the tears of the St. George's fans. And I concur on that point.

But, Madam President, it isn't certainly lost on this Chamber, and many colleagues have referenced here, the importance of the origin of the holiday that we are about to undertake. And thinking back to 1834, Madam President, I wanted to mention in this Chamber that exactly 100 years later, in 1934, August 5, to be correct, was the birthdate of my mother. So, she will turn 91 years old on the 5th of August.

And I have reflected, Madam President, thinking about what life must have been like for her as a Bermudian, a Black Bermudian woman of not very high means, from a family of 13 children growing up in the Bermuda of 1934. And to try to give myself a little bit of context, Madam President, I thought just for the fun I would search to see what the newspaper was saying in the year that my mother was born, that was 100 years after the emancipation of slavery. I was lucky to find in the archives of the library, online, a newspaper from 1934.

Madam President, I was surprised to see that *The Royal Gazette* then was called *The Royal Gazette and Colonist Daily.* The advertisements during that time, I scoured the whole paper, as to be expected, there would not be a Black face to be seen. So, if we think about what representation must have been like for children like my mother at that time, so much of what we see is, you know, if you see it then you can be it. But she couldn't see it then.

And the advertisement, just for fun, Madam President, the English Sport Shop read, *Tweed suits by Fortnum and Mason* (no less) *£6.00, "Clothes wash cleaner if you use Sunlight soap."* Some of us may remember stories about Sunlight soap.

But my mother, Madam President, she was a woman who, despite coming from that time, somehow managed to reinvent herself a couple of times. You know, raised five children successfully with my father. None of us managed to get in trouble. We became either skilled trades people or educated, and we became professionals. But my mother herself, she grew up . . . she was a chambermaid. She was a seamstress. And at one point I remember, I was probably in university myself then, just starting, and I came home, and I remember saying, *Mom, what are you doing?* And she says, *Oh, I'm doing a course*.

And in those days, Madam President, you know, you didn't get online to do an online course. It was a send-away . . . a send-away course, is what I think what it was referred to as then. And my mother did that course and qualified through, I think, an institute in California and she became an upholsterer, and ordered in her equipment. So, with her sewing skills she then becoming qualified as an upholsterer. She did very well for herself. She certainly taught me the value of hard work and dedication and finding a way—sometimes even when you think things may be impossible.

So, Madam President, just in front of the imminent celebrations in Somerset where my mother lives with me, as we celebrate our win shortly, I want to also take the opportunity to use this forum to wish my mother a happy birthday as she sees 91.

[Desk thumping]

Sen. the Hon. Kim Wilkerson: Thank you, Madam President.

CUP MATCH AND EMANCIPATION—ORIGIN OF THE HOLIDAY

The President: Thank you, Minister Wilkerson.

Would anybody, would any other Senator care to speak? The Minister was the last?

Well, I would just like to say to Senators that as we have come to the close of this Senate session and break for the summer and proceed to our Cup Match holidays, I want to thank . . . first of all, I would like to thank Senator Mischa Fubler, for his historical overview. I think that was really, really quite, you know, . . . particularly when you talked about the friendly societies. I certainly . . . my grandparents belonged to it, and I have given presentations to the Friendly Societies. So, I was very impressed with the historical overview.

And also, I would like to thank [Senator] Lauren Bell and Minister Wilkerson for their personal

summaries. Because I think that we all have these stories about our families and what we've been told and . . . and generally speaking, the origin of Cup Match, and what families actually do on those days.

And so, as we break, I want to wish each and every one of you a most wonderful, safe and enjoyable Cup Match as I do for all those listening to us today. I think they have really . . . all those who have tuned into the Senate session today would have really enjoyed the session and the historical overview, aside from the work and the Bills that we pass. But I think this part of our agenda has been very informative and I want to thank each and every one of you.

So, as we leave, I would say, have a very safe and most enjoyable Cup Match. And I'm a St. George's fan—

[Laughter]

The President: —and even though I refuse to . . . I'm going wait until the game is played. But nevertheless, whatever you all do, do enjoy it. And we will come back refreshed to continue with the Senate session on 17 September.

So, with that, thank you all for your attendance today and for the work during this past session. And I wish you well.

The Senate stands adjourned.

[At 5:34 pm, the Senate stood adjourned until 10:00 am, Wednesday, 17 September 2025.]

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BERMUDA SENATE
2025/2026 SESSION

OFFICIAL HANSARD REPORT
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