

**Bermuda Football Association**



# ACTIVITY REPORT

**2022/2023**



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## PRESIDENT'S REMARKS

2023 will be remembered as the year we continued to emerge out of the COVID Pandemic. The effects and residual challenges persisted. The resilience of the executive and administrative team cannot be understated. The office staff have kept the daily function moving along. Balancing personal and family life whilst going above and beyond on behalf of football.

The BFA Financial Controller, Gayle Lindsay, moved on to other opportunities. Her work and experience were valuable to the BFA and football in Bermuda. She left a void that was difficult to fill. We are grateful for her work in finance and project management on behalf of the BFA. Efforts to replace Ms. Lindsay proved to be very challenging. Oversight of the Treasury function was assumed by a small committee of David Sabir, Ray Jones and I. The services of Abacus Ltd were retained and the BFA was able to meet its financial reporting requirements and return the finance function to normal activity.

We would be remiss if we did not acknowledge the work of Kyle Lightbourne and Ray Jones whose time at the helm of our Senior Men's team is punctuated by Bermuda's first ever qualification to the Concacaf Gold Cup in 2019.

We also thank BFA Treasurer Kim Richards for her 5 years of service to football.

The naming of our 2023 legends and honoring of Order of Merit recipients continues to be one of the highlights of the year.

The continued strengthening of the women's game and steady progress of our referee program is a source of pride.

The BFA will continue to work through the action items of the Strategic Plan 2020+. Specific attention will be paid to finding ways to improve football infrastructure and work with our member clubs to improve football administration. These are key foundations to improving the game.

Mark Wade, BFA President

# STRATEGIC PILLARS

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The Bermuda Football Association's strategic purpose embraces our three pillars by capturing who we are, celebrating what we do, connecting our efforts, and creating a new vision. Our three pillars: **Football**, **Opportunity** and **Community** represent our GAME FOR LIFE which is a powerful statement of longevity. It embraces the past, present, and the future. It unites fans! Football is more than just a game! It is the **GAME FOR LIFE!**

# **VISION**

**FOOTBALL AT EVERY  
OPPORTUNITY, IN EVERY  
MIND AND OPEN SPACE**

# **MISSION**

**ADMINISTER THE GAME BY  
ENHANCING, PROMOTING  
AND PROTECTING  
FOOTBALL IN BERMUDA AND  
INTERNATIONALLY**

# VALUES

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## GOVERNANCE

Through leadership and best practices, we will ensure responsible stewardship of the game

## INTEGRITY

We have a high regard for truth and will adhere to strong ethical, moral, and sporting values.

## TRANSPARENCY

We will promote and communicate our policies, processes and decisions in a timely manner.

## ACCOUNTABILITY

We take full responsibility for our decisions and are fully accountable for ourselves and our actions

## SERVICE

We will be servant leaders through football

## EXCELLENCE

Our success depends upon our ability to deliver our programme at the level of excellence expected by all members of the Family of Football

## INNOVATION

We are dedicated to the continuous research and development for the future of the game.

## DIVERSITY

We will provide football programmes for the entire community

## FAIRPLAY

We will manage and promote all aspects of football with impartiality and respect.

## PASSION

We are passionate in every aspect of footballing endeavours.

## TEAMWORK

We will work collaboratively and diligently to achieve our common goals, while showing concern and support for all

# COMPLIANCE COMMITTEE

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## **Compliance in General:**

2022 saw the return of in person FIFA Compliance Conferences with the 4th FIFA Compliance Summit being held in Costa Rica during September 26th-27th. The theme of the Summit was Beyond Best Practice. Participants were invited to look at compliance in a different way and explore how best-practice policy could be expanded so that it is a shared mindset and culture within our Member Associations and Affiliates.

## **Development of a Child Safeguarding Policy:**

FIFA has mandated that each Member Association implement a Child Safeguarding Policy. Under the Child Safeguarding Policy each Affiliate will be required to have a Child Safeguarding Officer who will be responsible for ensuring that their club has appropriate measures in place around child safeguarding and will be the contact person at their club for all matters pertaining to child safeguarding. A full list of the responsibilities of the Child Safeguarding Officer will be available in hard copy at the meeting and made available electronically, thereafter. Subsequent to the AGC, meetings will be held with Affiliates to advance preparations for establishing Child Safeguarding Officers at each Club. FIFA has also established a Child Safeguarding Diploma. Graduation of the first cohort to receive this Diploma will take place in late October at FIFA's headquarters in Zurich, Switzerland. You may be

Association will be represented amongst the graduates from this program.

## **Personal Information Protection Act 2016 (PIPA) – BFA Privacy Policy:**

The Bermuda Government has set January 1, 2025 as the date upon which the remaining sections of the PIPA will come into effect. The Association and every Affiliate must have policies, procedures and protections in place that meet all the requirements of the PIPA on that date.

Each one of us collect and hold personal information on those that are connected to our club and our programs and must have measures in place to protect this information.

Between now and January 1, 2025, Compliance will work with the Privacy Commissioner and his staff to hold various workshops and information sessions to assist the Association and its Affiliates to ensure we are ready for January 1, 2025.



## **BFA Compliance Handbook:**

This continues to be a work in progress and is being modelled around the requirements as laid out in the FIFA Compliance Handbook taking into consideration our Association environment and needs.

## **BFA Constitution:**

Work continues on the review and updating of the BFA Constitution and Bye-Laws.





# COMPETITIONS COMMITTEE

## Objective:

**“To organize, direct and manage all elements directly related to the competitive domestic and international match experiences in which Bermuda teams participate.”**

## Committee Members

Members of the BFA's Competitions Committee ("CC") for 2022 – 2023 are as follows:

Mr. Shannon Burgess (Chair and BFA First Vice President), Mr. Emmanuel (Manny) Faria (Vice-Chair and BFA Executive Member), Mr. Mark Steede (BFA Executive Member), Ms. Terrisa Stewart (BFA Executive Member) and Mr. Troy Harvey.

## Bermuda Football Association 2022 – 2023 Season

We acknowledge the winners of the respective 2022-2023 senior competitions.

### Premier Division Champions

Charity Cup Champions: **Devonshire Recreation Club**  
Dudley Eve Trophy Champions: **Somerset Cricket Club**  
Friendship Trophy Champions: **Pembroke Hamilton Club**  
Premier Division League Champions: **Pembroke Hamilton Club**  
FA Cup Champions: **North Village Community Club**

### First Division Champions

League Champions: **Paget FC**  
Shield Champions: **Paget FC**

## Acknowledgements

The management of the Senior Leagues continues to be a problematic proposition, and the success of the leagues would not be possible without the dedication and commitment of numerous stakeholders including, but not limited to:

- Bermuda Government and relevant Ministries
- Bermuda Football Association Players, Coaches and supporters
- Bermuda Football Association Affiliates and Field Operators
- BFA ExCo Members
- Bermuda Police Service
- Local Media
- BFA executive committees
- BFA office staff
- Bermuda Referee Association
- Volunteer Staff

## **Scheduling of Matches**

At the time of the writing of this report, the 2023/24 schedule is in final draft form. As was the case last year, we will schedule certain matches on evenings other than the customary Friday and Saturday evenings (to accommodate the scheduling of referees). There will be a small number of matches scheduled for Thursday evenings and this will allow senior referees sufficient rest periods to officiate multiple matches over the course of a weekend (i.e. Thursday evening and Saturday evening; or, Friday evening and Sunday) – note that there are only 5 local Premier Division Referees available to us this year.

## **Amendments to Regulations**

The International Football Association Board (“IFAB”) has made several amendments to its regulations, and these will be implemented locally during the 2023/24 season. The Bermuda Referees Association can provide more detail if and when needed.

## **Withdrawal of Member Association from League Competition**

It is with deep regret that we must confirm that Bermuda Athletic Association has withdrawn from competitive competition for the 2023-2024 senior season.

## **Reinstatement of Member Association to League Competition**

We confirm that Vasco Da Gama has been reinstated to competitive competition for the 2023-2024 senior season.

## **Strategic Plan Update**

One key initiative under the Strategic Plan of the Competitions Committee is to enhance the senior domestic competitions. This particular initiative aligns with that of a key Strategic Goal of the Player Development Committee (“PDC”) to “Strengthen the local domestic Senior league football”. This goal specifically speaks to the objective of ensuring that “the quality of player development, in the country, prepares players to compete at the international level”. In order to achieve this, the PDC committed three specific action points, one of which is providing the Competitions Committee with recommendations to stimulate/improve senior football. Over the course of the year, the Players Development Committee was charged with the task of engaging stakeholders to explore ways that senior domestic competition can be refined in order to improve the quality of our local product. Some of the initial items have been explored by the committee with an aim to implement for the 2024/25 season. At the time of the writing of this report, the final recommendation has not been drafted but it is expected that engagement with key stakeholders will recommence in the coming weeks.

In closing, the Competitions Committee and the Bermuda Football Association wish all teams the best of luck for the 2023/24 season.

# INFRASTRUCTURE COMMITTEE

## Committee Members

Chairman – Mark Wade, Taijuan Talbot, David Sabir, Troy Lewis, MoZiah Selassie

## Mission

Future infrastructure provisions and upgrades for the Clyde Best Center of Excellence (CBCOE) and all football clubs registered with the Bermuda Football Association (BFA).

## Committee Meetings

Monthly Meetings will be held on the last Monday of each month. However, the committee met via Zoom more regularly to move projects.

## STRATEGIC PLAN

The Infrastructure Committee Strategic goals have been amended to reflect the change in the committee and the impact the COVID-19 pandemic has had on productivity.

### GOAL #1

To improve and optimize all BFA facilities in order to both rationalize current assets as well as provide the best possible playing experience for footballers in Bermuda.

### Objective

Conduct infrastructural assessments and provide recommendations on the state and improvement of the facilities of the Clyde Best Center of Excellence and all current football clubs.

### Actions:

- Establish an electronic register for inventory / assessment of all BFA and its members' property.
- Establish a process for applying for BFA infrastructure grants.
- Formulate and approve building plans for the continuous development of the CBCOE building, so that rental revenue can be generated.
- Establish immediately needed Night Field Venues – (PHC & NVCC Light Projects)
- Prepare an overall Bermuda Map to identify current venues, assets, and amenities to better plan future capital projects.
- Formulate and Review Capital Project Plan to make recommendations to the Executive Council for Future Capital Projects.
- Review & Present Small & Medium Project Budgets... Superseded by Small project program

## GOAL #2

To optimize the facilities of the BFA in order to both rationalize current assets as well as provide the best possible experience for stakeholders in Bermuda.

### Objective

Review the present professional operational and maintenance program system for the BFA facilities in order to both, establish operational efficiencies whilst ensuring that the BFA achieves the long-term values of their Assets for the future

### Actions

- Establish a Risk Management Policy for the maintenance of assets purchased for clubs by the BFA.



## GOAL #3

To optimize management and administrative systems for the next year in order to continuously improve and meet the demands required to operate a professional and effective office environment for the BFA

### OBJECTIVE

Review and ensure that the present IT infrastructure is capable of meeting changing technological demands in the management of football in Bermuda by the BFA.

### ACTIONS

- Conduct a review of IT equipment.
- Conduct an IT needs assessment.
- Review and make recommendations to the Executive Council for continuous improvements to the IT infrastructure.
- Formulate and implement an effective and futuristic IT maintenance and improvement plan.
- Establish BFA Filing convention and Information management protocols. Specifically a central location for all BFA files, emails, documentation on the network.

## GOAL #4

To develop concepts for BFA open spaces for possible revenue generation and or capacity building

## OBJECTIVE

To ensure long term stability/viability of the BFA and football in Bermuda

## ACTIONS

- Update survey plans for as built conditions Superseded CBCOE Renovations
- Formulate a list of possible revenue generating concepts.
- Produce design concepts for discussion and planning.
- Complete feasibility Study of design concepts

## North Village Community Club (NVCC) Field Lighting

The project continues to progress through some challenges. The lighting materials have been delivered to Bermuda after delays due to the COVID Pandemic. Current challenges relate to the pole foundations and road trenching required for the BELCO electrical feed. Efforts continue to have the project complete by year end.

## Clyde Best Center of Excellence (CBCOE) – The Home of Bermuda Football

### Lower Ground floor development

Technical center development is progressing. The approved plans will soon go out to tender with the expectation that the development will be completed in 2024

## 56 St Johns Road

The facilities team has provided support, along with the Bermuda Cricket Board, to Western Stars Sports Club on the field resurfacing project



# MARKETING COMMITTEE

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## Members

Terrisa Stewart (Chair), Allan Young (Committee Member), Antoine Augustus (ExCo Member), David Sabir (General Secretary), Mark Wade (President)

## Meetings

The Marketing Committee (M-Com) convenes monthly on the second (2nd) Monday of each month.

## Purpose

The Marketing Committee was formed with the responsibility of managing all communication and press-related activity for the Bermuda Football Association and its Standing Committees. It serves as the primary point of contact for all media activities related to national and domestic programs.

## Strategic Partnerships

During this year, the M-Com entered and continued several strategic partnerships in support of Bermuda's football athletes.

- **February 2023:** Bermuda Health Care Services and DaRock Elite Performance joined as two of our newest National Academy sponsors.
- **March 2023:** Live streaming of our Premier Division matches is a current working project after an agreement with FIFA was signed to will see Premier Division matches on the FIFA+ platform.
- **June 2023:** The unofficial partnership that existed between BFA and BCB was formalized by the signing of a Memorandum of Understanding (MoU) between the organizations.
- **July 2023:** The BFA sponsored the Bermuda Triangle Cup tournament during the weekend of July 28 – July 31, 2023, for the 2nd year. Additionally, Lindo's Group of Companies joins as our latest sponsor in support of the 4 Cup Competitions that are hosted by the Association annually.



## Mission

**Our vision is to 'bring football alive'. We aim to achieve our vision by providing new ways for Bermudian football fans to stay up-to-date on domestic and international activities, purchase merchandise, and connect with other fans.**



## Domestic League Activity

Since the formation of the committee in September 2022, we have activated multiple marketing campaigns in support of the domestic league activity. Below are the various competitions we've created dedicated campaigns for.

- Leonard DeRosa Holder (Youth)
- Gregory Grimes (Youth)
- Dudley Eve (Senior)
- Friendship and Shield (Senior)
- Appleby Under-17 Championship (Youth)
- FA Cup (Senior)

Among these matches, we hosted VIP experiences on the Club grounds of Devonshire Recreation Club, Somerset Cricket Club, and Dame Flora Duffy South Field Stadium.

Additionally, to close out the 2022/23 season we hosted the BFA Awards Weekend, which saw the Senior Men's and Senior Women's League awards being hosted on April 22, 2023, as well as the Youth, both boys and girls, leagues on Sunday, April 23, 2023.

At the time of this report, the M-Com collaborated with the Competitions Committee to prepare for the start of the 2023/2024 Senior League and launch its marketing campaign. This will begin with match details related to the 2023 Charity Cup and Dudley Eve Group Phase fixtures in August 2023.





## National Program Activity

In 2023, our National Teams had increased tournament activity that required marketing support. Below is the list of campaigns we have participated in this year.

- 2023 Concacaf Boys' Under-17 Championship (February 2023 – Guatemala)
- 2022/23 Concacaf Nations League Group Phase (March 2023 – Bermuda/Dominican Republic)
- 2023 NatWest International Island Games (July 2023 – Guernsey)
- 2022/23 Concacaf Boys' Under-15 Concacaf Championship (August 2023 – Location)
- 2023 CFU Girls' Under-14 Challenge Series (August 2023 – Antigua and Barbuda)
- 2023 Concacaf Girls' Under-17 Championship (August 2023 – Dominican Republic)

## Continuous Learning Activity

The Marketing Committee received access to the FIFA Digital Skills online learning platform and has participated in and attended various workshops including The Importance of Data Analytics, which has driven our desire to capture more data so that we can report on the results and make informed decision as it relates to our marketing efforts and campaigns.

## Scholarship Activity

In July, we hosted the 2023 Legends Presentation. The event celebrates the year's Legends as well as highlights the student-athletes who will receive funding in the name of a specific Legend. This year's Legends and Awardees were:

- Legend: Garrett Dill; Awardee: Gianni Burgess
- Legend: Donnie Hill; Awardee: Kauai Evans
- Legend: Kirt Douglas; Awardee: Jayla Peets-Butterfield
- Legend: Marischal Astwood; Awardee: Shavion Nesbit
- Legend: Dwaine Richardson; Awardee: Za'Khari Turner

## A Look Ahead

- Marketing and Communications Plan for Referees, Women's, Youth and Player Development Committees (Ongoing)
- 2023/2024 Domestic Leagues Campaign (September 2023 – April 2024)
- 2023 CNL Group Phase SMNT Campaign (September 2023 – November 2023)
- Road to Concacaf W Gold Cup for SWNT (September 2023 – December 2023)
- Digital Forms (Pilot: September 2023 – December 2023; Go-Live: May 2024)





# PLAYER DEVELOPMENT COMMITTEE

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## **General:**

2023 has been a year of change. We have seen an end to the disruption to the leagues caused by COVID 19. There was a change of Chair as Vance Campbell replaced Mark Wade, although Mr. Wade remains on the Committee as Deputy Chair. Long serving member, Troy Lewis resigned from the Committee and was replaced by Mr. Larry Smith. Thank you, Mr. Lewis, for your many years of valuable service and welcome Mr. Smith.

In addition, the Committee did not renew the contracts of Mr. Kyle Lightbourne, Senior Men's National Team Coach, and Mr. Ray Jones, his Assistant Coach. We thank them for their dedicated service and commitment to the National Program. They have provided their successors with an excellent platform upon which we can launch our quest to return to the Nations League A and to pursue qualification for the 2026 World Cup.

Last month, we welcomed Mr. Michael Findlay, a Canadian National with a wealth of experience in the CONCACAF Region, as our new Senior Men's National Team Coach. He will be ably assisted by Mr. Kenny Thompson and Mr. John Barry Nusum. Kenny returned to the National Program, whilst John Barry stepped up from the Men's Under 23 Team. Thank you, gentlemen, for accepting the challenge. Many thanks, also, to the Members of the Player Development Committee who worked diligently throughout the summer to ensure that the new Senior Men's National Team Coach was selected in time for our September 8th Nations' League B commitment against French Guiana.

## **Committee Members**

Vance Campbell – Chairman

Mark Wade – Deputy Chair

Maurice Lowe – Technical Development Director

Manny Faria – Youth Committee Chair

K Charryse Bean – Women's Committee Member

Don Vickers

Dennis Brown – Bermuda Football Coaches' Association

Larry Smith – Bermuda Football Coaches' Association

## **Committee Meetings:**

Monthly Meetings will continue to be held on the 3rd Monday of each month.

## INTERNATIONAL COMMITMENTS

### **U17 Boys August 30th – September 8th 2022**

Qualified for Concacaf Championships February 11-26th. Entered at knock out stage February 19th vs Honduras, Haiti, El Salvador, Suriname

### **Senior Men**

Nations league

March 25th 2023 vs Guyana at home – Lost 2-0

March 28th 2023 vs Haiti away – Lost 3-1

### **U20 Women**

Concacaf Qualifiers April 14th-23rd 2023

April 14th vs Honduras – Lost 6-1

April 18th vs French Guiana dropped out

April 20th vs Jamaica – Lost 2-0

April 22nd vs Anguilla

Group winner advanced

Concacaf Championships May 24th-June 3rd 2023 –

Team did not advance

### **U23 Men and Senior Women**

Island Games July 8th-14th 2023 Guernsey

Senior Women won Gold Medal

U23 Men finished 4th

### **U15 Boys**

Concacaf Championships August 5th-13th 2023

### **U17 Girls**

Concacaf Qualifiers August 25th -September 3rd 2023

### **U14 Girls**

CFU Challenge Series Aug 16th-28th 2023

Team reached Semi-Finals

### **Senior Women**

Concacaf W road to Gold Cup

Sep 21-26th 2023

Oct 26-31st 2023

Nov 30-Dec 5th 2023



## Senior Men

Nations league B

September 8th 2023 vs French Guiana (H)

September 12th 2023 vs St. Vincent and Grenadines (A)

October 13th 2023 vs Belize (A)

October 17th 2023 vs Belize (H)

November 17th 2023 vs St. Vincent and Grenadines (H)

November 21st 2023 vs French Guiana (A)

## Coach Education:

The Association continues to promote coach education and provided the following opportunities for local coaches to improve their knowledge and get licensed:

### Bermuda B Diploma course

Completed Aug 15th-21st 2022

13 Coaches Completed

July 3rd – 9th 2023

### Bermuda C Diploma course

Completed September 12th-18th 2022

6 Coaches Completed

June 26th -July 2nd 2023

### Bermuda D Diploma course

September 11,12th 2022

6 Coaches Completed

December 9th, 10th, 11th 2022 – Part 1

January 20th, 21st, 22nd 2023

July 21st -23rd 2023



## Leagues Review:

The Player Development and Competitions Committees are in the final phases of considering recommendations to improve and strengthen the domestic senior leagues. A joint meeting of the two Committees was held on August 24, 2023 to further discuss and finalize recommendations.

## Bermuda Triangle Cup:

This year's competition was held July 26-30th 2023 with our U17 Boys team winning the final. Amongst the teams competing was a team from Charlotte FC. The BFA continued to assist the organizers with certain costs and tournament logistics. The organizers are looking to add women's teams to the tournament next year and have also approached teams in the U.K. and Jamaica with a view to expanding international participation.

## FIFA Football for Schools (F4S):

This Program aims to make football more accessible to boys and girls by incorporating football activities into the education system in partnership with the relevant authorities and stakeholders. The program is designed to promote targeted life skills and





competition through football. The National Steering Group has been formed and progress is being made in accordance with target dates as defined by FIFA. Work has also begun on the creation of an official plan for the implementation of the F4S Program in Bermuda.

### **FIFA:**

FIFA Technical Leadership Development Workshop  
OCT 13-15th 2022

### **Topics:**

Leadership and the TD role  
Influence and persuading upwards and downwards  
The future of the TD Role

### **FIFA Talent Development Scheme**

Completed application and a 1 page synopsis of the project

## **Youth Leagues**

**NVCC Reds** – 2022/23 Appleby Under 13 League  
Champions

### **2023 Under 13 KO Cup Semi-final –**

FCB Blue – 2	FCB Gold - 2
NVCC Reds – 0	SCC - 0

### **2023 Appleby Under 13 KO Final**

Thursday, April 20th @ NSC North Field 6:00  
FCB Blue vs FCB Gold

**SCC Trojans** - 2022/23 Appleby Under 15 League  
Champions

### **2023 Under 15 KO Cup Semi-final –**

SCC – 2	NVCC – 6
FC Bascome – 1	Warwick Archers – 1

### **2023 Appleby Under 13 KO Final**

Thursday, April 20th @ NSC North Field 6:00  
SCC vs NVCC

**SCC Trojans** - 2022/23 Appleby Under 17 League  
Champions

### **2023 Under 15 KO Cup Semi-final –**

SCC – 2	NVCC – 6
FC Bascome – 1	Warwick Archers – 1

### **2023 Appleby Under 13 KO Final**

Somerset Trojans – 3  
Dandy Town – 0

### **Under 7 B Tournament**

D. COLTS – 2 VASCO - 1



### Under 7 A Tournament

PHC BLACK – 5    DANDY TOWN – 0



### Under 11 B Tournament

ST. DAVID'S – 3 (won on pks) S RANGERS – 3

### Under 11 A Tournament

FCB BLUE – 6    WARWICK GRIZZLIES – 0

### End of Season Awards

The 2022/23 end of season awards was held Sunday, April 23rd 2023 at the CedarBridge Cafetorium starting at 3:00.

Guest Speakers:

Taijaun Talbot

Precious Smith

### Under 9 B Tournament

S. RANGERS – 2    SCC BLACK – 1



### Under 9 A Tournament

NVCC – 3 (won on pks)    PHC – 3



# REFEREES COMMITTEE

## Committee Members:

Crenstant Williams, LLewka Richards, Melanie Seymour, China Nesbitt and Willis Dill.

Instructor Representative: Anthony Francis.

The committee meets the second Monday of each month.

## Duties of the Referee's Committee

1. To appoint referees to matches in competitions organized by the BFA or for any other tournaments, when requested to do so.
2. To nominate candidates for the International List who are eligible to officiate at international matches according to FIFA Regulations governing the registration of international referees, assistant referees, futsal and beach soccer referees on FIFA's lists.
3. To comply with standard refereeing methods as established by FIFA to ensure uniform implementation of the Laws of the Game.
4. To utilise uniform criteria for the assessment of Referees as established by FIFA.
5. To approve the Referee Instructor and Assessor panels.
6. To approve administrative regulations governing refereeing.

## Mission

**Design and manage a referee development program that will increase the number of referees, assistant referees and referee assessors at all levels. Improve the consistency and accuracy of rule enforcement in all levels of football on the island. Provide high quality technical and fitness training sessions, both in the classroom and on the field.**





## YEAR IN REVIEW

### September 2022

The Referees Committee held our annual FIFA RAP Course on September 8th – 12th, 2022. Our local instructors (Lyndon Raynor, Martin Wyer, Anthony Francis and Dwight Jackson) along with Esse Baharmast, Kelesha Antoine and Javier Santos conducted the course.

Three persons passed the fitness test: Amaury Majors (first referee to pass the fitness test), Stefan Maybury and Clinton Hayward.

Satia Burchall and Mateo Donawa officiated in the CFU Under 14 Championships final matches: Satia officiated in the Tier II Girls final and Mateo in the Tier I Boys final.

Lloyd Christopher attended assessor training in the UK from September 14th – 21st. This is a result of the partnership between the BFA Referee Department and the UK Referee Department.

Mr. Colin Hills from the UK FA conducted an Assessors Course on September 22nd – 26th, 2022 with our current assessors and aspiring assessors.

The committee intends to nominate Natasha Trott, Clinton Hayward and Stefan Maybury for the 2023 FIFA list.

Gregory 'Ribs' Simons had agreed to join as a Fitness Instructor effective October 1st, 2022.

### October 2022

Mr. Colin Hills conducted an Assessors Course on September 22nd – 26th, 2022 with our current assessors and aspiring assessors. Five persons successfully completed the course; Dwight Jackson, Christopher Thompson, Lloyd Christopher, Cal Simons and Tracy Adams.

The committee nominated Natasha Trott, Clinton Hayward and Stefan Maybury for the 2023 FIFA list. We also requested Amaury Majors be awarded a Concacaf badge.

Simon Breivik (Fitness) and Alan Snoddy (Technical) UEFA instructors conducted an Instructors Course with our local instructors. The aim was to change the way we instruct with a view to improving our referees' overall performance.

The Referees Committee invited the first of many overseas match officials to the island to assist with matches.

Oshane Nation, O'Jay Duhaney, Damian Williams (Jamaica) and Kwinsi Williams (Trinidad) arrived on October 13th and departed October 20th.

They conducted training with the Academy match officials and youth referees. We have recruited eight new youth referees for the upcoming season.



## November 2022

Daneon Parchment, Nicholas Anderson and Princess Brown (FIFA officials from Jamaica) officiated in the Dudley Eve Final and Under 15 Boys Final on November 11th.

They officiated in Premier League matches as well as conducted training sessions with the Academy match officials and youth referees.

Neressa Goldsen, O'Jay Duhaney, Damian Williams (FIFA officials from Jamaica) were on island November 23rd – 28th, 2022.

Radu Petrescu, FIFA official from Romania was also on island November 21st – 28th, 2022.

History was made on November 26th, 2022. For the first time ever, we had a UEFA FIFA referee, officiate in a Premier League match in Bermuda. He was assisted by the FIFA officials from Jamaica.

The quartet conducted training sessions with the Academy match officials and youth referees

We managed to recruit 20 new youth referees. The training sessions conducted by the overseas officials were well received by the youth referees and their parents.

## December 2022

Crystal Sobers, Kwinsi Williams (FIFA officials from Trinidad), Angelo Doyle (Barbados) and O'Shane Nation (Jamaica) officiated in Premier League matches between November 29th – December 5th, 2022

They conducted training sessions with the Academy match officials and youth referees.

Natasha Trott and Clinton Hayward successfully completed the FIFA Women and Men's AR test on December 1st, 2022. Stefan Maybury was successful in September 2022.



We received official confirmation that our three FIFA AR's have retained their FIFA status for 2023.

The committee received emails from fifteen US national level referees regarding coming to the island to officiate. We also received emails from match officials who have been selected to the Women's World Cup and the recent Men's World Cup.

## **January 2023**

Satia Burchall was invited to the second edition of the CFU Next Generation Referee course to be held in Antigua, January 19th – 23rd, 2023.

Our Fitness instructors, Gregory Simons and Garic Swainson attended a Concacaf instructors course in Antigua from January 5th – 8th, 2023.

FIFA referees Tristley Bassue (St. Kitts) and Reon Radix (Grenada) were on the island January 27th – 31st. They officiated in three matches each and conducted sessions with our youth referees and academy match officials.

The badge ceremony for our FIFA ARs was held on January 31st, 6pm, at the CedarBridge Cafeteria.

## **February 2023**

FIFA referees Daneon Parchment and Stephanie Sing (Jamaica) were on the island February 10th – 13th, 2023. They officiated in two matches each as well as conducted sessions with our youth and academy match officials.

The first set of USA National referees, Amiel Aleman, Kyle Johnston and Alejo Calume were on island February 24th – 27th, 2023. They expressed their gratitude at being given the opportunity to officiate here and were impressed with our referee organization.

The committee has engaged in a project dubbed "BFA World Cup Officials" with FIFA technical instructor Esse Baharmast.

The officials meet bi weekly to discuss, critique, analyze pre-recorded matches officiated by World Cup referees and assistant referees. They also receive technical instruction and are assigned homework.



## March 2023

The second set of USA National referees, Kyle Johnston, Luis Arrojo and Christian Centeno were on island March 3rd – 13th, 2023.

Wilson Da Costa, former FIFA Referee and instructor from the Bahamas, was also on island from March 3rd – 13th, 2023. He conducted training sessions and also officiated in three matches.

Concacaf Instructors Victor Stewart, Rohan Thobourne and Concacaf Referee Manager Dave Meikle were on island to conduct a Concacaf Referee course March 17th – 20th, 2023.

Stefan Maybury and Clinton Hayward were appointed to Nations League qualifying matches the week of March 23rd – 26th, 2023

Clinton Hayward officiated in a Nations League qualifying match British Virgin Islands vs Puerto Rico on March 24th, 2023.

Clinton Hayward was selected to attend the Dallas Cup Advanced Academy from March 31st – April 10th, 2023.

They conducted classroom sessions, fitness checks, and field sessions with our “Elite Referees and promising youth referees”.

Concacaf Assessor Cardella Samuels, was also on island and she conducted sessions with our local assessors.



A senior referee who is also an instructor has resigned from officiating effective March 2nd, 2023 and another referee informed the office that he is unavailable for the remainder of the season effective February 27th, 2023.

## April 2023

He attended the Dallas Cup as part of the Advanced Academy from March 31st – April 10th, 2023. He officiated in the Under 18 final match on April 9th, 2023.

Natasha Trott officiated at the Concacaf Under 20 Women's qualifying tournaments in Curacao.

Another milestone was achieved by the Referee Committee on March 19th. For the first time, we had four females (three from the US and our FIFA AR) officiate a Premiership match, inclusive of a fourth official

Anthony Francis and Gregory Simons attended the FIFA Futuro III Instructors Course, that took place in Toluca Mexico, April 23rd – 29th, 2023.

Jamar Springer (Barbadaos), Gary Guterrez (USA), Julmis Evans (Bahamas) as well as Shavin Green & Denisha Isaacs (Guyana) travelled to the island to assist with the shortage of match officials.

The match officials for the FA Cup were: Daneon Parchment (Jamaica), Stephanie Yee Sing (Jamaica), Natasha Trott, Amaury Majors and Anthony Francis.

The match officials for the Under 17 Men's final were: Isaiah O'Brien, Mateo Donawa, Satia Burchall, Garic Swainson and Alanna King.

### Referee of the Year:

Natasha Trott  
Clinton Hayward  
Stefan Maybury

### Young Referee of the Year

Tajahri Rogers  
Satia Burchall  
Mateo Donawa



## May 2023

Anthony Francis and Gregory Simons attended the Futuro III Instructors course in Toluca Mexico April 24th – 28th, 2023. They were exposed to the 2023 Technical and Fitness teaching materials.

Ismail Elfath (4th official at the 2022 Men's World Cup and Corey Parker (AR at the 2022 Men's World Cup), were on island May 6th – 7th, 2023.

They conducted classroom sessions, fitness training with our FIFA, Academy and youth referees. We also hosted a Meet and Greet on May 6th.

We have received approval to host a FIFA Youth Referee course on September 1st – 4th, 2023.



## June 2023

Our annual FIFA RAP course has been confirmed for August 24th – 28th. The FIFA instructors will be Rohan Thobourne (Fitness), Esse Baharmast (Technical) and Javier Santos (RDO).

We have received an invitation from Ismael Elfath, inviting four of our officials to officiate in a tournament in Austin Texas (September 1st – 5th), and to be a part of his academy.

## July 2023

A fitness check was held on July 15th, 8am at the NSC track. Six officials participated with two passing. Amaury Majors passed the Men's Referee test and Sar Smith passed the Men's AR test. He's the youngest person to pass the test.

Our annual FIFA RAP course has been confirmed for August 24th – 28th. The FIFA instructors will be Rohan Thobourne (Fitness), Esse Baharmast (Technical) and Javier Santos (RDO).

John Westbrook, lead fitness instructor from Pro Referees in the USA, will be on island in September 20th – 27th, 2023 to conduct training sessions with our local instructors, academy referees and youth referees.

Satia Burchall has been selected to attend the CFU Under 14 Girl Championships in Antigua.

The rules for participation in the Concacaf Under 15 Championships have changed. Thus we will not have any representatives at this year's championships.

Clinton Hayward and Stefan Maybury participated in the Caribbean Shield Championships taking place August 3rd – 13th in St. Kitts. They officiated one of the semifinal matches, which was first for Bermuda.

## August 2022

A FIFA Youth Referee course will be held on September 1st – 4th, 2023. It will be the first such course held in Bermuda and also CFU. FIFA has sent materials for the course.

The course will be conducted by local technical instructor Lloyd Christopher and Concacaf Instructor Rohan Thobourne.

The committee has invited the top thirty youth referees to attend the course.

Both ARs have also received confirmation they will be appointed to the Caribbean Club Championships.

Satia Burchall is currently at the CFU Under 14 Girl Championships taking place in Antigua. This is her second appointment to the CFU Under 14 Championships.

The committee intends to transition some of our senior ARs to center referees and promote the promising youth referees to complement our current pool of officials.

Garic Swainson has indicated that he has retired from refereeing. He intends to focus on instructing and

assessing for the upcoming season

Willis Dill has resigned from the Referee

Committee effective immediately.

### Conclusion

Our international match officials have represented Bermuda on the global stage and performed at the highest level. The ultimate goal is to have Bermudian officials appointed to a World Cup. The committee is confident that we will retain our three match officials on the FIFA list for 2024. The committee is hopeful the BRA and the BFA's Marketing Committee devise a recruitment plan to encourage persons to sign up and be trained as match officials. We need to collectively address the abuse of match officials throughout all leagues in the BFA and adopt a stance of "ZERO TOLERANCE". We do not have adequate match officials to facilitate all of the proposed matches for the 2023/2024 season. We will have to bring in match officials from overseas to supplement our ranks but this is extremely expensive. It is imperative that each affiliate does their part to encourage, rather than to discourage our officials.



# SECURITY COMMITTEE

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## Members:

Shequita Parson (Chair), Lyndon Raynor, David Sabir, Troy Brimmer, Terry Thomas

## SAS Security

SAS Security services were used for the 2022/23 season for domestic and international games. The SC and SAS met regularly throughout the season for postmortem of domestic and international matches. We also met to do a postmortem of the season and identified areas for improvement for the upcoming season. Below are some improvements:

Meet at least 7 days prior to match day SC, SAS, and Club Rep will visit the venue. This will allow clubs to know what the expectations are for security on match day and/or fix any security concerns beforehand. Provide a visual where we want security to be placed.

On match day prior to the venue being open a sweep is made of the venue to ensure trash cans are empty, debris is removed, no vulnerable areas, etc.

Secure the entire venue and put in positions outlined by Security Committee (SC). This is from discussions with SAS and our field inspections. Areas that are mainly secured are gates, referees, field level (depending on venue), and vulnerable areas.

Debrief no later than 2 days after a match/function.

Overall SAS and the SC felt the season went well and we will continue to work together to ensure the game stay safe and secure.



## Mission

**"To ensure a safe and secure environment for football's players, officials and spectators."**



## FIFA/Concacaf Safety & Security Course

Member of the SC participated in the FIFA/Concacaf Security Officers Course. The first part of the course was self-paced learning modules which covered the following topics:

- Stewarding
- Stadium Safe Capacity
- Contingency and Emergency Planning
- Crowd Management
- Risk Assessment

The second part of the course was a two-day virtual sessions which covered the following:

- The role of a Concacaf Security Officer
- Concacaf's Safety and Security Guidelines
- Security Challenges
- Matchday Security
- Concacaf's Accreditations
- Concacaf's Stadium Guidelines
- Anti-discrimination Protocol
- Record keeping and Reporting
- Security Officer Local and International Experience
- FIFA Safety and Security objectives and roles
- FIFA Safety and Security at tournament and events
- FIFA Safety and Security Officers roles and responsibilities
- Security activities
- Cooperation with functional roles
- Scenario exercises

The course provide us with key components that we can start to or improve on implementing at our venues. The SC will be providing Security Workshops throughout the season to help club create their own security plan.

## Marketing Campaign

The SC believes that communication is very important and will be working with the Marketing committee to run a campaign. The campaign will make persons more aware of what to expect on game days i.e prohibited items, security checks, etc.

## Equipment

The SC identified that there is a need for the following equipment and we will be looking to purchase for the upcoming season:

Radios for BFA

Signage for our games

Batteries for defibrillators

Bullhorns

The SC would like to thank all those that helped to make the 2022/23 season successful. We will continue to help and support clubs to be safe and secure.





# WOMEN'S COMMITTEE

## Members:

Shequita Parson (Chairperson), K. Charryse Bean, Vance Brown, Vinzie Zuill, Alicia Zuill, Naquita Robinson, Natasha Dowling, Thomisha Fubler, Maurice Lowe, Leslie White & Dionne Dowling

Monthly meetings were held on the 2nd Wednesday of each month.

## Children and Youth Football-W 2022 /2023

At the conclusion of the 2022 /2023 League, Dandy Stars were the league's winner for the U13 and Bascome Football Leadership Academy were the winner for the U17 age group. Congratulations to all teams that participated this year in the league.

Our league ran from November 19th, 2022 – March 18th, 2023.

## We hosted:

- 8 – U7 teams
- 12 – U9 teams
- 10 – U11 teams
- 6 – U13 teams
- 4 – U15 / U17 Combined Teams

## 2023 All Girls' League Season-Ending Tournament

- U7 Champion – Warwick Academy
- U9 Champion – Warwick Academy
- U11 Champion – BFLA
- U13 Champion – Lady Zebras
- U17 Champion – BFLA



## BFA AWARDS 2022/23 SEASON - WOMEN'S LEAGUE

<b>Fair Play Team</b>	St. George's CC
<b>Leading Goal Scorers</b>	Teyah Lindo, Footy Queens      Symira Lowe-Darrell, SCC
<b>MVP</b>	Dominique Richardason, Footy Queens
<b>Defensive Player</b>	K'Xiyae Gibbons, Dandy Stars
<b>Goalkeeper</b>	Sharifa Crockwell, Footy Queens
<b>Young Player</b>	Jya Ratteray-Smith, SCC
<b>Coach</b>	Robert Bean, PHC

### BFA Youth Awards

On April 23, 2023, we held the Appleby Youth and Girls Awards for the 2022/2023 season. The WC got to showcase the top ballers of the U13 and U15/17 Competitive Leagues.

### U13 Winners

<b>Leading Goal Scorer</b>	Evans Welch, Dandy Stars
<b>Defensive Player of the Year</b>	Antoinette Barry, PHC
<b>Goalkeeper of the Year</b>	Samaj Scott, PHC Whites
<b>MVP</b>	Cayli Dowling, PHC Blacks      Evans Welch, Dandy Stars
<b>Coach of the Year</b>	Corey Dowling, PHC

### U15/17 Winners

<b>Leading Goal Scorer</b>	Jahni Simons, BFLA
<b>Defensive Player of the Year</b>	Jayla Peets-Butterfield, Dandy Stars
<b>Goalkeeper of the Year</b>	Century Burrows, Dandy Stars
<b>MVP</b>	Jayla Peets-Butterfield, Dandy Stars
<b>Coach of the Year</b>	Shonte Cambell, Dandy Stars

### 2023 Women's League

The WC is proud to have the BFA 2023 Women's League for a second year. We would like to thank BAA and PHC executive committees for allowing us to host the league at their venues.

The Teams were: SCC, PHC, Dandy Stars, and St. George's CC



## Women's Knockout Tournament

The tournament format was based on the placements in the league. Because there were only four teams in the league we went straight to the semi-finals with the

1st Lady Trojans vs 4th Lady Colts

2nd Lady Zebras vs 3rd Dandy Stars

In the end Lady Trojans defeated Lady Zebras in the final to become the 2023 Women's Knockout Champions on July 28, 2023.

The Women's Committee would like to thank all those that made this year a success, the clubs, fans, officials and especially the players. I would also like to thank and congratulate K.Charryse Bean on becoming the Director of Youth and Sport. With this appointment she had to step down as Committee chair but is still a valuable member on the committee.

We will continue to work on improving and growing the game we all love.



## **Minutes of the Semi-Annual Congress Meeting held on Thursday, January 26th, 2023, at the Devonshire Recreation Club commencing at 6:00 p.m.**

### **Present:**

### **Executive Council:**

Mark Wade (President), Shannon Burgess (1st V.P.), Crenstant Williams (2nd V.P.), Kim Richards (Treasurer), David Sabir (Secretary), Anthony Francis, Antoine Augustus, Manny Faria, Vance Campbell, Mark Steede, Troy Brimmer, Terrisa Stewart (Executive Members), Maurice Lowe (Technical Development Director)

### **Member Clubs:**

Bermuda Athletic Association, Bermuda Football Coaches Association, Bermuda Referees Association, Boulevard Community Club, Devonshire Colts Football Club, Devonshire Recreation, Club, Hamilton Parish Workman's Club, Ireland Rangers Football Club, North Village Community Club, Paget Football Club, Pembroke Hamilton Club, Robin Hood Football Club, Somerset Bridge Recreation Club, Somerset Cricket Club, Southampton Rangers Sports Club, St. David's County Cricket Club, St. George's Cricket Club, Western Stars Sports Club, Wolves Sports Club, X'Roads Warriors Football Club, Young Men's Social Club

### **Honorary Vice Presidents:**

Delroy O'Brien, Ms. Alicia Zuill

### **Apologies:**

Shequita Parson, Vance Campbell (Executive member)

### **Member Clubs:**

Bermuda School Sports Federation, Vasco da Gama



**1. Call to Order**

**2. Roll Call**

**3. Confirm Minutes of Annual Congress Meeting – Thursday, September 29th, 2022**

Pembroke Hamilton Club moved that the Minutes be approved and second by Hamilton Parish Workman's Club. The motion was approved.

**4. Matters Arising**

NVCC: On behalf of the President's asked that going forward the minutes and agenda items for the meetings be available at least one week in advance.

**5. 2023-2024 Budget**

A summary sheet was handed out to members. The balanced budget for 2023/2024 was presented to the members. \$1.6M has been dedicated for player development with specific funding for the various national teams to get our teams to progress further in international competition. There are still some FIFA funds remaining from the Covid19 and Women's grants. \$61,000 is set aside for local competitions. Referees and Match Commissioners funding makes up a large part of this amount. Funding is also allocated for referee appointments, training, and improvement.

The Covid19 grant was extended by FIFA to the Association when there was no football taking place and there was no revenue being generated. The BFA also extended funds to the clubs. FIFA Covid funding was used for PCR testing, and all other expenses relating to compliance issues, etc. There are funds still available.

President Wade advised that the annual budget begins on April 1st.

**6. Overview of Committee Activities (optional)**

i. Competitions Committee

Chairman Shannon Burgess advised that the Committee is looking at the structure of the Premier and First Division's leagues. Final recommendations will be presented to the PDC and thereafter a Special Congress meeting will be held.

A decision to only hold the FA Cup Final at National Sports Center was made. The decision to hold other Cup finals at club venues to allow the clubs to generate revenue. Over the last four seasons we have either made a loss or a minimal profit with finals being held at the Stadium.



NVCC – Presented the following four reasons why all Cup games should be held at the National Stadium:

1. Neutral for both teams.
2. Players earn the right to play at the Stadium.
3. Safer venue.
4. Clubs to gain financial opportunities – clubs can operate the concessions.

The next step should be to discuss the cost with the government. Consider reviewing all the issues to get all finals at the stadium.

ii Women's Committee

Members were advised that Shequita Parson is the new Women's Committee Chair. Charyse Bean was required to resign due to her new position at the Department of Youth Sport & Recreation. E-mail any questions to be answered.

iii Player Development Committee

President Wade advised delegates Vance Campbell will take-over as Chairman going forward. A large amount of the funds in the budget are directed to PDC. A large amount will go to the various National Teams over the next few months. There will be a meeting on Monday with the PDC and senior club coaches. Please ensure your coaches attend to give their input.

Maurice Lowe advised of the upcoming international competitions:

- U17 Boys Concacaf Championships Feb 11-26.
- Senior Men Concacaf Nations League match vs Guyana on March 25 at home and away to Haiti on March 28.
- Gold Cup Preliminary (if successful) June 16 – 20.
- NOTE: Gold Cup Final Tournament - June 24 – July 16
- U20 Women Concacaf qualifiers April 14 – 23
- Women's U20 Concacaf championship May 24 – June 3
- U23 Men and Senior Women competing in Island Games Jul 8 - 14
- U15 boys Concacaf Championships Aug 5 – 13
- U17 Girls Concacaf qualifiers Aug 25 – Sept 3
- U14 girls CFU Challenge Series Aug 16 – 28
- Senior Women Concacaf W Road to Gold Cup: Sept 21-26, Oct. 20 – 31, Nov. 30 – Dec. 5

During Covid a lot of competitions were not held and there are additional competitions for the Women.

Guyana has expressed to have their home match in Bermuda on 28th March. We are working on making that happen.

President Wade stated that coach licensing was put into place in 2018. We are still having challenges today with both coaches and clubs.

Shervin Dill advised that the Presidents Forum met to discuss the coach licensing program and presented the following:

1. They believe the program is important. There are problems with some club management with lots of transitions.
2. The economy still has not recovered since Covid.
3. Recent sanctions in the thousands of dollars could break the back of many clubs.

It was proposed by NVCC that the sanctions against all clubs regarding coach license sanctions for this season be withdrawn and all fines paid shall be returned to all clubs as if the fines had not existed. Any further sanctions to be suspended until such a time that all clubs and the BFA agree that a new process and administration system are in place to correctly administer and accommodate the requirements of coach licensing, including, but not limited to, assistance with access to CPR, SCARS, and coach education.

President Wade noted that this is the second time the proposal has been put on the floor to withdraw sanctions. Some information given is erroneous.

Motion by presented by NVCC which was second by Wolves Sports Club

For:15              Against:1              Abstentions:4

Motion Carried.

#### iv              Referees Committee

Chair Crenstant Williams stated that we have a shortage of referees, and the budget has increased as we are now bringing in overseas referees. There is also a lot of coach and players disrespect for our local officials. When the overseas referees come, they have no issues. Asking for respect for local officials.

BFA - What is being done? Reports are submitted to the BFA and goes to Disciplinary Committee.

YMSC – Appreciate the job being done by the Association and the BRA with refereeing. BFA should continue to encourage referees to go overseas and work with overseas referees. This may encourage youngsters to get involved.

BFA – Coaches abuse referees and coaches are still coaching. Would like to see more discipline by coaches. Reports need to be submitted in a timely manner.

Reports are completed online. The timeframe for reports to be submitted is within 48 hours. The reports are reviewed within 24 hours. Referees are sanctioned if reports are not submitted in a timely manner.

v Security Committee

Chairman S. Parson is not available tonight. Any questions can be e-mailed.

vi Infrastructure Committee

Interim Chairman – President Mark Wade

- NVCC lighting project is due to start on April 1.
- Work at CBCOE is awaiting approval from FIFA.
- As of April 1, it is projected that \$200,000 will be available for club projects with at \$40,000 maximum per club. The regulations are being drafted.

vii Marketing:

The new Head of Marketing is Shai Scott. The Marketing Committee is working on marketing projects for the rest of the year. Encourage every to join the BFA social media platforms. Save the date: April 22nd for end of season prize-giving.

viii Compliance Committee (ad hoc)

Chairman Vance Campbell stated that the PIPA Act – Privacy Commission is in office. The Government is planning a new amendment to the Act to be tabled in the House in March and then in the Senate. Chairman Campbell is looking to meet with the Privacy Commissioner for a template for clubs to enforce.

ix Finance Committee

Treasurer Kim Richards advised that the Association has a new Head of Finance. In the coming weeks the Committee will focus on updates to the Strategic Plan.

## **7. President's Remarks**

President Wade informed delegates that the Women's Committee Chair asked for each club to send one or two representatives from your team to a meeting regarding the 2023 Women's League and the prize-giving. The meeting will be held on February 8th at 6:00 pm in the BFA Boardroom.

Encourage clubs to meet more regular at the Presidents Forum and invite the relevant Association's Executive Council members so that we can address concerns. Thanks for everyone's attendance and looking forward to a busy year.

## **8. Any Other Business**

Bermuda Athletic Association: Thanks for all the hard work through the year. Would like to improve the administration system with less paperwork. We should not schedule games on meeting nights.

Regarding the BASBEC Policy: Players are being threatened, gang members threatening players, threatening action after games is very concerning. Can the BFA work to get information from police on players who are wearing a bracelet.

Bermuda Football Coaches Association: Can the BPS have an officer in attendance at these meetings? The President's Forum has been used for that purpose.

Bermuda Referees Association: Thanks to the Club President in advance for agreeing to remove unruly fans from their grounds and also thanks to the Bermuda Football Coaches Association in advance for coming to games to monitor their member coaches.

Devonshire Recreation Club: Thanks for scheduling a lot of night games. BFA only providing security outside of grounds and not inside – it is a challenge for the clubs.

Boulevard Community Club: Thanks for the hard work thus far for the season. Assistance with the rescheduled games would be appreciated.

Devonshire Colts: Echo comments on BFA and clubs to working together to improve the advancement of the game and administration of the game.

Hamilton Parish Workmen's Club: Thanks to BFA and clubs for the smooth running of games so far.

North Village Community Club: Reason for the motion is because there is not a total buy-in from everyone. Need a postmortem on why it is not happening.

Paget Community Football Club: Thanks to the BFA for a good season so far. Rebuilding work in progress. Thanks also to Candy and Vance in the office.

Pembroke Hamilton Club: Thanks for the hard work.

Somerset Bridge Recreation Club: Echo everyone's comments. The Presidents Forum is a great tool and encouraged other Presidents to participate. Thanks to Mr. Dill for being the Chair.

Somerset Cricket Club: Thanks to the BFA. We see progress and hard work. Appreciate it and look forward to improvements to the clubs.

St. George's Cricket Club: When are we looking to replace the position Ms. Bean was once in? St. Georges is looking forward to information regarding the FIFA Forward program.

St. David's County Cricket Club: Thanks to BFA for their hard work. Appreciate the additional revenue from games held at the club. Need to advise that there is no parking allowed on the field.

Western Stars Sports Club: Thanks to BFA, Referees Committee and Coaches Association. Wish all Bermuda's travelling national teams all the best.

X'Roads Warriors Football Club: Thanks to everyone for coming to a resolution regarding the coaching sanctions. Look forward to work on sorting out the issues at Garrison Field. Encourages everyone to continue to work hard. Peace Games scheduled for September 21 and wishing all clubs to participate.

Young Men's Social Club: Why did reps drop from 3 to 2. The 3rd person is a good way of training new people from clubs. Members were advised that costs and utilization of space from the effects of the pandemic were the reasons. Thanks to Devonshire Recreation Club for hosting the meeting. A stipend should be given to clubs to host the meeting.

Crenstant Williams: Advised delegates that three referees have been selected once again to the FIFA List of International Match Officials.

President Wade acknowledged the presence of the Honorary Vice-President's in attendance.

There being no further business. The meeting was adjourned at 8:06 p.m.



## INDEPENDENT AUDITOR'S REPORT

To the Members of  
Bermuda Football Association

### Opinion

We have audited the financial statements of Bermuda Football Association (the "Association"), which comprise the balance sheet as of April 30, 2023, and the statements of operations, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies (collectively referred to as the "financial statements").

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Association as at April 30, 2023, and the results of its operations and its cash flows for the year then ended in accordance with accounting standards for private enterprises in Bermuda and Canada.

### Basis for Opinion

We conducted our audit in accordance with generally accepted auditing standards in Canada and Bermuda ("GAAS"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Association in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bermuda, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASPE, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Association or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Association's financial reporting process.

### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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As part of an audit in accordance with GAAS, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Association to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

*Deloitte Ltd.*

September 21, 2023

## BERMUDA FOOTBALL ASSOCIATION

### Balance Sheet

April 30, 2023

(Expressed in Bermuda Dollars)

	<u>2023</u>	<u>2022</u>
<b>Assets</b>		
<b>Current assets</b>		
Cash and cash equivalents	\$ 2,827,420	\$ 2,652,449
Accounts receivable	931	5,380
Inventory	1,775	18,072
Prepaid expenses	45,223	21,805
	<hr/>	<hr/>
Total current assets	2,875,349	2,697,706
Capital assets (Note 4)	2,001,529	1,718,102
	<hr/>	<hr/>
Total assets	<u>\$ 4,876,878</u>	<u>\$ 4,415,808</u>
<b>Liabilities and net assets</b>		
<b>Current liabilities</b>		
Accounts payable and accrued liabilities (Notes 7 and 12)	\$ 234,116	\$ 267,844
Deferred contributions (Note 5)	2,185,303	1,852,239
	<hr/>	<hr/>
Total current liabilities	2,419,419	2,120,083
Deferred capital contributions (Note 6)	1,190,386	1,049,295
	<hr/>	<hr/>
Total liabilities	3,609,805	3,169,378
	<hr/>	<hr/>
<b>Net assets</b>		
Unrestricted net assets	1,267,073	1,246,430
	<hr/>	<hr/>
Total liabilities and net assets	<u>\$ 4,876,878</u>	<u>\$ 4,415,808</u>

*The accompanying notes are an integral part of these financial statements*

*Signed on behalf of the Board*

  
\_\_\_\_\_  
President

  
\_\_\_\_\_  
General Secretary

## BERMUDA FOOTBALL ASSOCIATION

### Statement of Operations

Year ended April 30, 2023  
(Expressed in Bermuda Dollars)

	<u>2023</u>	<u>2022</u>
<b>Revenues</b>		
Restricted purpose grants and donations (Note 3)	\$ 1,846,398	\$ 2,287,871
Cup competitions	256,138	58,840
Government grant (Note 3)	223,971	321,927
Membership fees	42,500	-
Registration fees	35,794	45,225
Sponsorships & donations	35,000	31,500
Jersey sales	24,393	37,274
Miscellaneous income	10,945	193,604
Field rental	600	3,550
Interest income	466	232
Total revenues	<u>2,476,205</u>	<u>2,980,023</u>
<b>Operations expenses</b>		
Overseas travel and competitions	573,710	1,081,695
Contracts and honoraria	246,445	200,436
Referees	192,275	185,354
International competitions in Bermuda	127,470	34,289
Field rental	75,579	43,756
Security	70,376	37,947
Training and seminars	58,200	78,031
Prizes – competitions and leagues	54,890	27,231
Scholarships and education	42,000	58,098
Equipment and uniforms	27,701	19,082
Cost of jerseys sold	27,541	19,710
Tournaments and competitions	25,132	72,569
BFA field, storage and maintenance	22,604	22,831
Other operating expenses	14,848	31,811
Advertising and website	10,393	12,092
Trophies and medals	10,025	12,948
Assistance to clubs	9,525	37,500
Vehicles	5,195	2,525
Youth leagues	4,578	33,357
Total operations expenses	<u>\$ 1,598,487</u>	<u>\$ 2,011,262</u>

*The accompanying notes are an integral part of these financial statements*



## BERMUDA FOOTBALL ASSOCIATION

### Statement of Operations (continued)

Year ended April 30, 2023  
(Expressed in Bermuda Dollars)

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	<u>2023</u>	<u>2022</u>
<b>Administrative expenses</b>		
Salaries, benefits and taxes (Notes 7 and 8)	\$ 562,847	\$ 616,759
Depreciation of capital assets	104,146	87,621
Professional services	76,704	49,899
Rent, utilities and maintenance	32,600	31,647
Office supplies and cleaning	22,889	14,825
Communications	14,456	12,336
Subscriptions and memberships	13,462	3,800
Bank charges	11,641	7,562
Computer service and supplies	9,151	4,424
Travel and meetings	7,854	9,968
Miscellaneous	1,325	9,497
Bad debt expense	-	5,000
Equipment maintenance	-	390
	<hr/>	<hr/>
Total administrative expenses	857,075	853,728
	<hr/>	<hr/>
Total expenses	2,455,562	2,864,990
	<hr/>	<hr/>
Excess of revenues over expenses	\$ 20,643	\$ 115,033
	<hr/> <hr/>	<hr/> <hr/>

*The accompanying notes are an integral part of these financial statements*

## BERMUDA FOOTBALL ASSOCIATION

### Statement of Changes in Net Assets

Year ended April 30, 2023  
(Expressed in Bermuda Dollars)

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	<u>2023</u>	<u>2022</u>
Balance at beginning of year	\$ 1,246,430	\$ 1,131,397
Excess of revenues over expenses	<u>20,643</u>	<u>115,033</u>
Balance at end of year	<u>\$ 1,267,073</u>	<u>\$ 1,246,430</u>

*The accompanying notes are an integral part of these financial statements*

## BERMUDA FOOTBALL ASSOCIATION

### Statement of Cash Flows

Year ended April 30, 2023

(Expressed in Bermuda Dollars)

	<u>2023</u>	<u>2022</u>
<b>Cash flows from operating activities</b>		
Excess of revenues over expenses	\$ 20,643	\$ 115,033
Adjustments for:		
Depreciation of capital assets	104,146	87,621
Amortization of deferred capital contributions (Note 6)	(47,077)	(31,977)
Changes in non-cash working capital balances:		
Accounts receivable	4,449	(5,104)
Inventory	16,297	(1,673)
Prepaid expenses	(23,418)	(3,966)
Accounts payable and accrued liabilities	(33,728)	194,000
Deferred contributions	333,064	(486,474)
Deferred capital contributions	188,168	443,993
Net cash provided by operating activities	<u>562,544</u>	<u>311,453</u>
<b>Cash flows from investing activities</b>		
Purchase of capital assets	<u>(387,573)</u>	<u>(242,099)</u>
Net cash used in investing activities	<u>(387,573)</u>	<u>(242,099)</u>
<b>Cash flows from financing activities</b>		
Net repayment from utilization of bank overdraft	<u>-</u>	<u>-</u>
Net cash used in financing activities	<u>-</u>	<u>-</u>
Net increase in cash and cash equivalents	174,971	69,354
Cash and cash equivalents, beginning of year	<u>2,652,449</u>	<u>2,583,095</u>
Cash and cash equivalents, end of year	<u>\$ 2,827,420</u>	<u>\$ 2,652,449</u>
<b>Cash and cash equivalents consist of the following:</b>		
Restricted cash	\$ 2,220,486	\$ 1,987,096
Cash	<u>606,934</u>	<u>665,353</u>
	<u>\$ 2,827,420</u>	<u>\$ 2,652,449</u>

*The accompanying notes are an integral part of these financial statements*

## BERMUDA FOOTBALL ASSOCIATION

### Notes to the Financial Statements

April 30, 2023

*(Expressed in Bermuda Dollars)*

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#### 1. Nature of operations

The Bermuda Football Association (the “Association”) is a body corporate established by The Bermuda Football Association Act, 1970. The objects and purposes of the Association are to promote and encourage the game of football in Bermuda and to make, adopt and publish rules and regulations and bye-laws and conditions for the proper regulation of the game.

#### 2. Significant accounting policies

The accompanying financial statements are prepared in accordance with the requirements of the Chartered Professional Accountants of Canada (“CPA Canada”) Handbook – Accounting Part III: Accounting Standards for Not-for-Profit Organizations (“ASNFPPO”) and include the following significant accounting policies:

##### *(a) Basis of preparation and going concern*

The financial statements have been prepared in accordance with accounting principles generally accepted in Bermuda and Canada for not-for-profit organizations.

The financial statements are presented on a going concern basis which assumes that the Association will continue its operations for the foreseeable future and will be able to realize its assets and discharge its liabilities in the normal course of operations. As explained in Note 3, the Association is dependent on funding from the Government of Bermuda, The Fédération Internationale de Football Association (“FIFA”) and Confederation of North, Central American and Caribbean Association Football (“Concacaf”). The Association regularly reviews and monitors its expenditure and revenues against budget and looks to make reductions in cost or increase its revenues from donations and other sources in order to meet its mandates. These ongoing reviews include current and future business opportunities, customer and supplier relationships and forecasts of cash requirements and balances. Based on these evaluations, management considers that the Association is able to continue as a going concern. Accordingly, these financial statements do not reflect any adjustments to the carrying value or classification of the Association’s assets and liabilities that would be necessary if the going concern assumption was not appropriate. Such adjustments would be material to these financial statements.

##### *(b) Revenue recognition*

The Association follows the deferral method of accounting for contributions. Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable, if the amount to be received can be reasonably estimated and collection is reasonably assured. Restricted contributions for which the related restrictions remain unfulfilled are accumulated as deferred contributions. Grant funds utilized for capital asset purchases are deferred and recognized as revenue on the same basis as the depreciation expense related to the acquired capital asset. Capital contributions approved but not yet received are recorded as due from the recipient donor. All other income is recognised as revenue when earned.



## BERMUDA FOOTBALL ASSOCIATION

### Notes to the Financial Statements

April 30, 2023

(Expressed in Bermuda Dollars)

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#### 2. Significant accounting policies (continued)

##### (c) Capital assets

Capital assets are recorded at cost less accumulated depreciation and impairment write-downs. Assets are depreciated on a straight-line basis over their estimated useful economic lives as follows:

Leasehold improvements	3 years
Website and equipment	3 years
Accounting software	5 years
Furniture and equipment	5 years
Office equipment	5 years
Other capital assets	2 - 5 years
Vehicles	7 years
Football turf field	8 years
PHC Lighting	20 years
Field improvements	30 years
Buildings	30 years

No depreciation is provided on construction in progress until the assets are brought into use.

##### (d) Cash and cash equivalents

The Association considers all cash on hand and deposits with financial institutions that can be withdrawn without prior notice or penalty as equivalent to cash. Restricted cash relates to the amount restricted externally by legal or contractual requirements for specific football-related projects.

##### (e) Inventory

Inventory consists of replica football jerseys purchased for subsequent sale or donation. Inventory is valued at the lower of cost or net realizable value as determined using the weighted average cost method.

##### (f) Donated goods and contributed services

Donated goods and contributed services are recorded as revenues when a fair value can be reasonably estimated and when the goods and services would otherwise have been purchased or incurred.

Volunteers contribute time to assist the Association in carrying out its activities. Contributed services are not recognized in the financial statements due to the difficulty in determining their fair value.

## BERMUDA FOOTBALL ASSOCIATION

### Notes to the Financial Statements

April 30, 2023

*(Expressed in Bermuda Dollars)*

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#### 2. **Significant accounting policies** (continued)

##### *(g) Use of estimates*

The preparation of financial statements in accordance with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues earned and expenses incurred during the year. Actual results could differ from these estimates. Revisions to accounting estimates are recognized in the year of revision and future years, where applicable.

##### *(h) Foreign currencies*

Transactions denominated in foreign currencies have been converted to Bermuda dollars at the appropriate prevailing rate of exchange at the date of each transaction. Monetary assets and liabilities denominated in foreign currencies are translated into Bermuda dollars at the rates of exchange prevailing at the year-end date. Resulting gains or losses are recorded in the statement of operations.

##### *(i) Financial instruments*

Financial instruments consist of cash and cash equivalents, accounts receivable and accounts payable and accrued liabilities.

Accounts receivable are measured at amortized cost using the effective interest method, less any adjustment for impairment.

Accounts payable and accrued liabilities are measured at amortized cost using the effective interest method.

Financial assets are tested for impairment when there are indicators of impairment. The amount of the write-down is recognized in the statement of operations. Any previously recognized impairment loss may be reversed to the extent of the improvement, directly or by adjusting the allowance account, provided it is no greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in the statement of operations.

#### 3. **Economic dependence**

The Association is economically dependent upon contributions from the Government of Bermuda, FIFA and its affiliates, and other corporate sponsors for its daily operations, cash flow, development and capital acquisitions.

## BERMUDA FOOTBALL ASSOCIATION

### Notes to the Financial Statements

April 30, 2023

(Expressed in Bermuda Dollars)

#### 3. Economic dependence (cont'd)

The Government of Bermuda through the Ministry of Youth, Culture and Sport provided the Association with grant funding of \$225,000 during the 2023 fiscal year. (2022 - \$375,000). A portion of this is deferred for the 2023 fiscal year and is included in deferred contributions. The Association must comply with certain terms and conditions in order for the funding to be released.

During the year, FIFA provided the Association with funding of \$2,097,930 (2022 - \$1,223,111), a portion of which is included in restricted purpose grants and donations in accordance with the Association's revenue recognition accounting policy (Note 2(b)). The remaining balance is included in deferred contributions.

During the year, Concacaf provided the Association with funding of \$100,000 (2022 - \$445,000), a portion of which is included in restricted purpose grants and donations in accordance with the Association's revenue recognition accounting policy (Note 2(b)). The remaining balance is included in deferred contributions.

#### 4. Capital assets

	2023			2022
	<u>Cost</u>	<u>Accumulated depreciation</u>	<u>Net book value</u>	<u>Net book value</u>
Buildings	\$ 1,375,630	\$ 299,272	\$ 1,076,358	\$ 1,122,212
Football turf field	1,104,134	1,104,134	-	-
Field improvements	719,003	444,071	274,932	292,023
PHC Lighting	299,736	9,991	289,745	-
Construction in progress	235,546	-	235,546	233,314
Office equipment	180,340	163,208	17,132	14,290
Furniture and equipment	137,495	137,495	-	-
Other capital assets	113,244	73,589	39,655	30,494
Leasehold improvements	86,591	31,004	55,587	7,806
Website and equipment	28,021	28,021	-	-
Vehicles	19,185	12,790	6,395	9,136
Accounting software	13,240	7,061	6,179	8,827
	<u>\$ 4,312,165</u>	<u>\$ 2,310,636</u>	<u>\$ 2,001,529</u>	<u>\$ 1,718,102</u>

Construction in progress relates to costs associated with club field lighting upgrades, where the BFA has entered into agreements with the respective clubs to maintain ownership of the newly installed lighting systems. Also included within construction in progress are planning and other costs incurred directly by the Association for renovations to the lower level of the BFA headquarters and installation of perimeter fencing at the BFA field. The Association has capital commitments of \$43,218 with respect to construction in progress.

## BERMUDA FOOTBALL ASSOCIATION

### Notes to the Financial Statements

April 30, 2023

(Expressed in Bermuda Dollars)

#### 5. Deferred contributions

Deferred contributions represent unspent resources externally restricted by the provisions of FIFA, the Department of Youth, Sport and Recreation, Concacaf and other donors.

	<u>2023</u>	<u>2022</u>
Beginning balance	\$ 1,852,239	\$ 2,338,713
Add: contributions received	2,356,355	1,943,111
Less: amounts recognized as revenue	(2,023,291)	(2,429,585)
Ending balance	<u>\$ 2,185,303</u>	<u>\$ 1,852,239</u>

#### 6. Deferred capital contributions

Deferred capital contributions represent the unamortized asset amounts and unspent amounts of contributions received to purchase capital assets. The contributions are amortized to revenue on the same basis as the depreciation expense of the acquired capital assets. Changes in the deferred capital contributions balance are as follows:

	<u>2023</u>	<u>2022</u>
Beginning balance	\$ 1,049,295	\$ 637,279
Add: contributions received	188,168	443,993
Less: amounts amortized to revenue	(47,077)	(31,977)
Ending balance	<u>\$1,190,386</u>	<u>\$ 1,049,295</u>

#### 7. Employee benefits

##### (a) Pension plan

The Association has a defined contribution pension plan. Employee contributions to the plan are 5% of gross salary, which is matched by the Association. The pension expense to the Association for the year, included in salaries, benefits and taxes is \$19,205 (2022 - \$25,263).

##### (b) Other benefits

Other employee benefits include maternity leave, sick leave and vacation days. All of these benefits are unfunded.

## BERMUDA FOOTBALL ASSOCIATION

### Notes to the Financial Statements

April 30, 2023

(Expressed in Bermuda Dollars)

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#### 7. Employee benefits (cont'd)

##### (b) Other benefits (cont'd)

Maternity leave and sick leave costs do not accumulate or vest and therefore an expense and liability are only recognized when applied for and approved. There were no maternity benefits or extended sick leave applied for or approved during the current year and therefore, no liabilities have been accrued.

Vacation days accumulate and vest and a liability has been accrued at year end. The accrued vacation liability as at April 30, 2023 has been estimated at \$11,030 (2022 - \$19,342) and is included in accounts payable and accrued liabilities.

#### 8. Salary and benefits

The total amount of salaries and benefits has been allocated between operating and administrative activities. Operating activities are those activities that directly relate to the playing of football. Administrative activities are those activities that related to the functions that support the provision of football. The following table shows how the salaries and benefits have been allocated in 2023:

	<u>Operations</u>	<u>Administrative</u>
General Secretary	—	100%
Financial Controller	—	100%
Administrative Assistant – Player Development	—	100%
Administrative Assistant – Leagues	—	100%
Groundsman	—	100%

#### 9. Capital management

The Association's objective when managing capital is to hold sufficient unrestricted net assets to enable it to withstand negative unexpected financial events. The Association seeks to achieve this objective through receipt of grants from the Government of Bermuda, FIFA, Concacaf, contributions from sponsors, and by running its operations to provide an excess of revenues over expenses. The Association maintains sufficient liquidity to meet its short-term obligations as they become due. The Association is not subject to any externally imposed capital requirements.



## BERMUDA FOOTBALL ASSOCIATION

### Notes to the Financial Statements

April 30, 2023

*(Expressed in Bermuda Dollars)*

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#### 10. Financial risk management

The Association has exposure to counterparty credit risk, liquidity risk and market risk associated with its financial assets and liabilities. The Executive Council has overall responsibility for the establishment and oversight of the Association's risk management framework. The Association's risk management program seeks to minimize potential adverse effects on the Association's financial performance. The Association manages its risks and risk exposures through a combination of insurance and sound business practices.

##### *(a) Credit risk*

Credit risk arises from cash and cash equivalents held with banks, and accounts and other receivable balances. The maximum exposure to credit risk is equal to the carrying value (net of allowances) of the financial assets. The objective of managing counterparty credit risk is to prevent losses on financial assets. The Association assesses the credit quality of counterparties, taking into account their financial position, past experience and other factors.

Cash and cash equivalents consist of cash on hand and current bank accounts. Credit risk associated with cash is minimized substantially by ensuring that these financial assets are invested with highly rated financial institutions.

Accounts receivable consist primarily of receivables from billing for annual membership fees. The Association's credit risk arises from the possibility that a counterparty which owes the Association money is unable or unwilling to meet its obligations in accordance with the terms and conditions in the contracts with the Association, which would result in a financial loss for the Association. The risk is mitigated through established credit management techniques, including monitoring counterparty creditworthiness. The maximum credit risk to which the Association is exposed is represented by the carrying value of its accounts receivable, which are stated net of an allowance for doubtful accounts of \$nil (2022 - \$5,000). Accounts receivable totaling \$5,000 (2022 - \$nil) were written off during the year.

##### *(b) Liquidity risk*

Liquidity risk is the risk the Association will not be able to meet its financial obligations as they fall due. The Association's objective in managing liquidity is to ensure that it will always have sufficient liquidity to meet its commitments when due, without incurring unacceptable losses or risking damage to the Association's reputation. The Association manages exposure to liquidity risk by closely monitoring supplier and other liabilities, focusing on accounts receivable collection, generating positive cash flows from operations and establishing and maintaining good relationships with various financial institutions.

## BERMUDA FOOTBALL ASSOCIATION

### Notes to the Financial Statements

April 30, 2023

*(Expressed in Bermuda Dollars)*

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#### 10. Financial risk management (cont'd)

##### *(c) Market risk*

Market risk is the risk that changes in market prices, such as foreign exchange rates and interest rates, will affect the fair value of recognized assets and liabilities or future cash flows of the Association. The Association has minimal exposure to market risk.

##### *(d) Foreign exchange*

The Association's business transactions are mainly conducted in Bermuda dollars and, as such, it has minimal exposure to foreign exchange risk.

#### 11. Government remittances payable

Included in accounts payable and accrued liabilities are government remittances payable of \$7,008 (2022 - \$9,034).

#### 12. Related party transactions

Included in expenses is \$nil (2022 - \$440) paid to Fresh Transport for taxi services provided to the Association. The entity is affiliated to Fresh Transport as its owner is also a member of the Association's Executive Council.

All transactions with related parties are recorded at arm's length.



## Bermuda Football Association

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### Contact Info

☎ 441.295.2199

✉ [bfa@bermudafootball.com](mailto:bfa@bermudafootball.com)

📍 1 BFA Way | Devonshire DV 01