



# Building the Bermuda of Tomorrow

**MINISTER HAYWARD'S LEADERSHIP:**

*Delivering Results*

# Outline



# Foreword

## Leadership That Delivers for Bermuda

Over the past six years, Bermuda has faced significant challenges, a global pandemic, economic uncertainty, rising costs of living, and labour market pressures. Through decisive policy reform, strategic economic planning, and a commitment to local development and future-readiness, under the leadership of The Hon. Jason P. Hayward, Minister of Economy and Labour, the Ministry of Economy and Labour has worked to strengthen Bermuda's economy while improving the lives of Bermudians.

From introducing Bermuda's first minimum wage, to expanding employment opportunities for young Bermudians, modernising immigration rules and systems, supporting entrepreneurs, and laying the groundwork for a globally competitive economy, Minister Hayward's leadership has focused on one central objective: Building an economy that works for Bermudians.

This booklet highlights the key initiatives delivered between 2020 and 2026, demonstrating how his forward-looking leadership has strengthened Bermuda's economic foundations: Protecting workers, expanding opportunities, strengthening communities and growing Bermuda's economy.

# 1

## Protecting Bermuda's Workers

Protecting Workers. Raising Standards. Putting Bermudians First.

Minister Hayward has recognised that a strong economy must begin with strong protections for workers and meaningful opportunities for Bermudians to build successful careers. His approach focused on two key priorities: ensuring fairness in the workplace and equipping Bermudians with the skills needed to compete and thrive.

### Under his leadership:

#### ● Introduced Bermuda's First Statutory Minimum Wage

Minister Hayward led the historic introduction of Bermuda's first statutory minimum wage in 2023, establishing a wage floor of \$16.40 per hour to ensure fair compensation for workers. Recognising the importance of protecting workers' purchasing power, he also advanced a policy framework (via the Position Paper on Progressing Bermuda's Minimum Hourly Wage) to regularly review and increase the minimum wage based on inflation, using the Consumer Price Index as a transparent benchmark.

He made the case for and implemented a Minimum Wage to ensure all employers pay their employees a minimum hourly wage rate for the hours worked and to provide for recourse if an employee has reasonable grounds to believe that their employer has paid them less than the minimum hourly wage.

In 2025, building on this foundation laid in 2023, the Government approved an increase in the statutory minimum wage to \$17.13 per hour. This increase positions Bermuda among the jurisdictions with the highest minimum wages in the world.

More than 2,500 workers benefited 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.

#### ● Increased Severance Allowance to Promote Fair Working Conditions

Under the leadership of Minister Hayward the maximum severance allowance for long-serving employees was increased from 26 weeks to 32 weeks' wages. The Employment Act was amended to ensure harmonious employment relations and fair working conditions within Bermuda's workplaces.

Increasing the severance allowance is a vital step in modernising Bermuda's workforce protections, as it provides a more robust financial safety net for employees facing redundancy. By raising the maximum payout cap from 26 to 32 weeks for long-serving staff the government ensures that workers have a more significant buffer to cover essential living costs while transitioning between jobs. This change acknowledges the increased cost of living and the longer periods often required to find comparable employment in a specialised market. Furthermore, it encourages employer accountability, ensuring

that the human cost of restructuring is fairly compensated, which ultimately fosters greater economic stability and consumer confidence during periods of industrial change.

## ● **Introduced Independent Contractor Guidance to Address Employee Misclassification**

The Independent Contractor Guidance was introduced to be used by the Labour Relations Section during investigations and mediation to help resolve disputes amicably. It aims to address employee misclassification and ensure entitled individuals receive protections under the Act.

A typical construction worker misclassified as an independent contractor could lose up to \$16,729 per year in wages and benefits. And a typical home health aide misclassified as an independent contractor could lose up to \$9,529 per year in wages and benefits.

Bermuda's Independent Contractor Guidance, introduced by the Ministry of Economy and Labour in April 2023, is essential for maintaining fair labour standards and legal clarity in a modern economy. It provides a framework of 12 indicators to distinguish between employees and independent contractors.

## ● **Established the Department of Labour**

Transitioned the Labour Relations Section to the Department of Labour. The Department of Labour is chiefly responsible for providing enforcement of the Employment Amendment Act 2020 including the ability to ascertain whether an employer is complying with its obligation to provide a minimum hourly wage pursuant to the Act; to refine identified areas to help ensure harmonious employment relations and fair working conditions within Bermuda's workplaces. In addition to:

- Promotion of labour standards and fundamental rights at work
- Ensuring sound labour relations;
- Compliance, monitoring and enforcement of labour laws; and
- Advancing labour policy.

## ● **Established the National Certification and Apprenticeship Board**

Minister Hayward spearheaded the creation of the National Certification and Apprenticeship Board. responsibilities: The Bermuda Government has moved to establish the National Certification and Apprenticeship Board (NCAB), replacing the previous National Training Board (NTB) established under the National Training Board Act 1997. The Board primary responsibilities include:

- Skilled trades development
- Administration and streamlining of national certifications
- Promotion and oversight of apprenticeship programmes
- Establishing a national register of tradespersons
- Developing a Prior Learning Assessment and Recognition policy
- Supporting coordinated workforce and immigration policy implementation

The NCAB is vital to Bermuda's workforce development because it bridges the gap between local skills

and industry demands. By modernising the National Training Board Act, it creates a formal system for standardising trade qualifications, ensuring Bermudians meet international benchmarks for quality. This system boosts local employability, reduces reliance on imported labour, and provides a clear pathway for veteran workers to gain formal recognition through Prior Learning Assessments.

## ● **Amended Legislation on Tips, Gratuities and Service Charge**

Under the guidance of Minister Hayward the Government of Bermuda has strengthened the protection of worker earnings by prohibiting employers from retaining workers tips and gratuities. These laws ensure that tips and gratuities are treated as a protected portion of an employee's compensation, rather than a benefit the employer can control or withhold.

The current legal framework establishes strict rules for how these tips and gratuities are managed, they include:

- Employers are legally required to pass on all tips and service charges to workers.
- Businesses cannot make deductions from these funds for administrative fees or credit card processing charges.
- Employers must maintain a written tipping policy and keep records of distributions for at least three years, which employees have a right to access.
- Tips must be distributed in a "fair and transparent" manner, often guided by a statutory Code of Practice that prevents discrimination.
- All qualifying tips and gratuities must be paid to staff no later than the end of the month following the month in which they were earned.

## ● **Ensured every workplace has a Bullying and Harassment Policy**

Committed to fostering a professional landscape where every employee feels safe, respected, and protected, Minister Hayward led the initiative to legally mandate that every employer on the island implement a formal, written policy against bullying and sexual harassment. By embedding these protections into the Employment Act 2000, Bermuda has moved beyond mere recommendations, ensuring that a zero-tolerance approach to workplace misconduct is now a fundamental requirement for doing business.

To ensure this transition is seamless for the local business community, the Ministry of Economy and Labour provides comprehensive resources and "ready-to-use" policy templates. These tools empower employers to clearly define prohibited behaviors, establish transparent complaint procedures, and outline disciplinary actions without the need for extensive legal overhead. This initiative is designed to support small and large businesses alike, ensuring that even the smallest teams have the structural support needed to maintain a healthy and productive work environment.



Beyond simple compliance, these efforts reflect the Government's broader vision of a modern, world-class workforce. By backing these mandates with civil penalties and a robust Employment and Labour Relations Tribunal, the Government ensures that policies are active and enforceable rather than just symbolic. This proactive stance not only protects the dignity of individual workers but also strengthens Bermuda's reputation as a premier jurisdiction for talent and ethical commerce.

### What this means for Bermudians

Higher pay for thousands of workers, with Bermuda's first minimum wage ensuring that work is fairly compensated and better aligned with the cost of living with more than 2,500 workers benefiting from Bermuda's first minimum wage

Greater financial security for families, as stronger labour protections ensure workers receive the wages, severance benefits, and tips they have earned.

Clearer workplace rights, giving Bermudians the knowledge and confidence to understand and protect their employment rights.

More opportunities to build skilled careers, with expanded apprenticeships and certification pathways in areas such as construction, renewable energy, and skilled trades.

Better pathways from training to employment, helping Bermudians gain the practical experience and qualifications needed to secure stable, well-paying jobs.

Stronger workplace protections, ensuring employers meet their legal obligations and employees are treated fairly.

# 2

## Driving Economic Growth Restoring Confidence.

### Attracting Investment. Growing Bermuda's Economy.

Economic shock caused by the COVID-19 pandemic required swift and decisive action. Businesses were under pressure, workers faced uncertainty, and Bermuda's economy needed a clear plan to recover, rebuild, and grow. Minister Hayward has focused on stabilising the economy in the short term while laying the foundation for long-term growth and diversification.

By supporting local businesses, attracting new investment, and introducing a clear national strategy for economic development, the Ministry worked to ensure that Bermuda could emerge from the pandemic stronger and more competitive.

Under his leadership:

#### ● **Implemented the Economic Development Strategy 2023-2027**

Bermuda's Economic Development Strategy, under the visionary leadership of the Minister of Economy and Labour, is centered on a robust and diversified framework designed to drive sustainable growth and long-term prosperity. By prioritizing the Economic Development Strategy, the Ministry is actively expanding the island's global footprint, fostering innovation in sectors such as FinTech, blue and green economies, and international trade. This strategic approach is matched by a deep commitment to the local workforce, integrating comprehensive labor protections with aggressive initiatives for job creation and skill-building. By balancing the needs of international investors with the empowerment of the local community, the Ministry is ensuring that Bermuda remains a sophisticated, stable, and competitive jurisdiction for the modern global economy.

The Economic Development Strategy Established five strategic priorities:

- Local and International Business Expansion and Retention
- Attracting Business and Promoting Investment
- Entrepreneurship and Small Business Development
- Continued Execution of the Economic Recovery Plan
- Investing in People

Through proactive engagement and the modernization of legislative frameworks, the Minister of Economy and Labour is successfully positioning Bermuda as a premier destination for ethical commerce and entrepreneurial excellence. The strategy emphasizes the ease of doing business, supported by transparent regulatory environments and strategic international partnerships

that open new avenues for economic cooperation. This holistic vision not only attracts world-class talent and capital but also reinforces the socio-economic fabric of the island, creating a resilient economy where innovation thrives and every Bermudian has the opportunity to participate in and benefit from the nation's collective success.

## ● **Development the National Entrepreneurship Strategy**

The National Entrepreneurship Strategy is a fundamental driver of Bermuda's domestic economic growth, designed to cultivate a vibrant ecosystem for small and medium-sized enterprises (SMEs). By focusing on the "democratization of opportunity," this strategy reduces the barriers to entry for local innovators, ensuring that the next generation of Bermudian business owners has the support needed to transition from concept to commercial success. Its importance lies in diversifying the economy from the bottom up, creating a resilient internal market that generates local employment and keeps capital circulating within the community.

The Strategy is structured around five focus areas drawn from the UNCTAD Entrepreneurship Policy Framework:

- (i) Legislation and the Regulatory Environment – simplifying business formation, reducing compliance burdens, and modernising the legislative framework for MSMEs.
- (ii) Education and Skills Development – embedding entrepreneurship, digital literacy, and financial literacy across all levels of education and training.
- (iii) Technology Exchange and Innovation – upgrading digital infrastructure, enabling e-commerce, and supporting innovation in sectors of comparative advantage.
- (iv) Access to Financing – broadening the capital toolkit through public-private mechanisms, modern banking standards, and alternative financing channels.
- (v) Networking and Awareness – building a connected, visible, and celebrated entrepreneurial community across the island.

## ● **Development the Bermuda's First Fintech Strategy**

Bermuda's First FinTech Strategy positions the island as a premier global hub for digital asset regulation and technological innovation. This forward-looking framework is essential for maintaining Bermuda's reputation as a sophisticated international financial center, attracting high-tech capital and talent to our shores. By establishing clear, robust rules of engagement for the digital economy, the Ministry provides the certainty that global firms require, effectively future-proofing the island's financial services sector against the rapid evolution of global banking and payment systems.

At the heart of this strategy is a robust Digital Identity framework, essential for securely enabling our vision and ensuring seamless integration across all facets of Bermuda's fintech ecosystem.

This Fintech Strategy aligns with the broader Economic Development Strategy for 2023-2027. Bermuda's commitment to promoting innovation, inclusivity, and international cooperation reflects its leadership within the global financial landscape.

This Strategy for 2026-2028 is founded on three strategic pillars, each crafted to drive growth, encourage innovation, and secure a prosperous future for our citizens:

Strategic Pillar No. 1. Agile regulatory environment,  
Strategic Pillar No. 2. Innovation growth and capacity building, and  
Strategic Pillar No. 3. International collaboration and market access

## ● **Modernised Bermuda Family Office Framework**

The modernisation of the Family Office Framework is a strategic move to attract ultra-high-net-worth individuals and their associated management structures to Bermuda. This initiative is vital to economic development as it encourages the relocation of significant private capital, which in turn stimulates demand for high-end professional services, including legal, accounting, and administrative support. By creating a world-class environment for wealth management, the Ministry is deepening the island's "sticky" capital base, ensuring that global families view Bermuda not just as a destination, but as a long-term base for their global operations.

Key features of this modernised framework include refined regulatory clarity and a streamlined "one-stop-shop" approach for family office setup and work permit processing. The framework is designed to be flexible enough to accommodate various family structures while maintaining the rigorous compliance standards for which Bermuda is known. This initiative directly supports the local economy by creating high-value job opportunities for Bermudian professionals and increasing the overall consumption of local luxury services and infrastructure.

## ● **Introduced the Economic Investment Residential Certificate**

The Economic Investment Residential Certificate (EIRC) is a powerful tool for stimulating direct foreign investment into the Bermudian economy. By providing a pathway to residency for individuals who make significant financial contributions to the island, whether through real estate, local businesses, or the Bermuda Economic Development Fund, this initiative ensures a steady influx of capital. The importance of the EIRC lies in its ability to generate immediate economic activity while fostering a sense of long-term commitment from investors who choose to make Bermuda their home.



The EIRC features a minimum investment threshold of \$2.5 million, ensuring that the program attracts high-value contributors who can meaningfully impact the economy. A unique aspect of the program is the requirement for investors to wait five years before applying for a Residential Certificate, ensuring that their presence on the island is a genuine, long-term partnership. By directing a portion of these investments toward social and economic projects, the Ministry ensures that the program provides tangible benefits to the broader community, supporting infrastructure and social programs

## ● **Expanded Economic Empowerment Zones**

The expansion of Economic Empowerment Zones (EEZs) represents the Ministry's commitment to geographically inclusive growth, targeting specific areas for revitalisation and commercial incentives. This initiative is crucial for correcting historic economic imbalances and ensuring that development reaches the heart of local communities in North Hamilton, Somerset, and St. George's. By designating these zones, the Government can focus its resources where they are most needed, transforming underutilised areas into thriving hubs of entrepreneurship and social activity.

Key features of the EEZs include significant payroll tax concessions, duty deferrals on capital improvements, and preferential access to government grants for businesses operating within the zones. The expansion also includes a focus on "place-making," where the Ministry supports streetscape improvements and community events to increase foot traffic for local vendors. This holistic approach to community development ensures that economic success is visible and accessible at the neighborhood level, fostering pride and prosperity across the island.

## ● **Advanced Residential Development through Approved Residential Schemes**

The advancement of Residential Development through Approved Residential Schemes is a strategic response to the need for modernised, affordable, and high-quality housing within Bermuda's urban centers. This initiative is critical for economic development as it stimulates the construction sector and encourages people to live and work in designated economic zones, such as the City of Hamilton. By increasing the residential density of our commercial hubs, the Ministry is creating a "live-work-play" environment that supports local shops, restaurants, and services, making the economy more vibrant and self-sustaining.

The key feature of these schemes is the provision of incentives for developers to create residential units that meet specific criteria for affordability and quality. These schemes often include streamlined planning approvals and tax relief on construction materials to make the projects financially viable. By focusing on urban residential development, the Ministry is not only addressing the housing needs of the population but also ensuring that our economic centers remain active and economically viable around the clock, driving a more resilient and integrated domestic economy.

## What this means for Bermudians

A stronger economic recovery, with targeted policies helping businesses reopen, grow, and create jobs after the pandemic.

More support for local entrepreneurs and small businesses, helping Bermudians start and expand businesses that drive economic activity.

Increased investment flowing into Bermuda, creating opportunities across sectors such as technology, infrastructure, and financial services.

More job opportunities for Bermudians, supported by workforce training programmes and economic growth initiatives.

A more diversified economy, reducing reliance on traditional sectors while embracing innovation, technology, and emerging industries.

## 3

## Reforming Financial Assistance

### Strengthening Safety Net. Supporting Families. Promoting Independence.

Financial Assistance serves as a vital pillar of Bermuda's social infrastructure, providing a compassionate and structured safety net for the island's most vulnerable citizens. Its primary role is to ensure that no Bermudian falls below a respectable minimum standard of living, covering the fundamental costs of food, housing, and healthcare. By reforming financial assistance policies, expanding benefits where needed, and introducing programmes that connect support with training and employment opportunities, Minister Hayward's approach has worked to ensure that assistance programmes provide both security and opportunity.

Under his leadership:

#### ● **Implemented the Personal Employment Programme (PEP)**

The Personal Employment Programme (PEP) is a transformative initiative designed to restore dignity and provide a stable income to those who have struggled to find placement in the traditional job market. By creating "rights-based" work opportunities, the PEP ensures that individuals who are willing to work but lack immediate market-led options are not left idle. This initiative is particularly important for maintaining the "work habit" and preventing the erosion of professional confidence that often accompanies long-term unemployment. It turns a period of financial assistance into a productive chapter for both the individual and the country.

Key features of the PEP include its focus on labor-intensive public works and community service projects that provide tangible benefits to Bermuda's infrastructure and social services. Participants receive a guaranteed wage floor, ensuring they can meet their basic needs while contributing to the public good. The program is designed to be a stepping stone, offering participants a chance to gain recent work history and references that can be used to transition into the private sector. By treating employment as a fundamental component of financial support, the PEP reinforces the values of responsibility and community contribution.

#### ● **Introduced the Short-Term Relief Benefit (STRB)**

The Short-Term Relief Benefit acts as a critical "emergency valve" within the social safety net, specifically designed to help Bermudians who are facing a sudden, unexpected crisis. This initiative recognises that many hardworking individuals live just one paycheck away





from disaster and may only need a temporary boost to avoid a total financial collapse. By providing a swift, targeted intervention, the Government prevents temporary setbacks, such as sudden job loss, domestic emergencies, or medical crises, from spiraling into chronic poverty or homelessness. This proactive approach saves the state significant resources in the long run by keeping families in their homes and stable.

A defining feature of this benefit is its accessibility and speed; it provides a monthly payment of \$1,500 for up to three months within a fiscal year for those with limited assets. It is intentionally designed to be a “one-off” intervention for those who do not typically require long-term welfare, bypassing the more complex requirements of the full Financial Assistance program. This ensures that help is delivered precisely when it is needed most, providing a sense of security and a “breathing room” for residents to stabilise their circumstances and return to self-sufficiency without the stigma or duration of traditional assistance.

### **Revised Financial Assistance Award Eligibility Provisions**

The revision of eligibility provisions represents a major step toward ensuring the long-term sustainability and fairness of the Financial Assistance system. These changes are essential for ensuring that public funds are directed to those in genuine need while encouraging able-bodied recipients to actively pursue a return to the workforce. By modernising the criteria for awards, the Government is establishing a clear “social contract” that balances the right to support with the responsibility of self-improvement. This clarity helps maintain public confidence in the system and ensures that resources are managed effectively for future generations.

The key features of these revisions include the implementation of mandatory volunteerism or training requirements for able-bodied individuals who have reached certain time limits on their assistance. Recipients may be required to complete 20 hours of community service per week or enroll in accredited courses at Bermuda College to enhance their employability. These provisions ensure that receiving assistance is an active process of growth rather than a passive state. By creating clear pathways for “subsequent awards” based on compliance with these development goals, the Ministry ensures that the system incentivises progress and personal accountability.

### **Increased Child Daycare Allowance**

Increasing the Child Daycare Allowance is one of the most significant “pro-work” policies implemented by the Ministry, directly addressing one of the largest barriers to employment for Bermudian parents. For many, the high cost of childcare can make returning to work financially impossible, as the cost of care can often exceed a starting salary. By expanding this allowance, the Government is effectively subsidising the workforce, making it economically viable for parents, particularly single mothers, to accept jobs, pursue training, and contribute to the island’s GDP. This initiative is a double win, supporting both the labor market and the early development of Bermuda’s children.





The reformed introduced a new tiered allowance structure:

Up to \$65,000 income → \$900 per month per child

Up to \$97,000 income → \$700 per month per child

Up to \$130,000 income → \$500 per month per child

This expansion has led to a dramatic increase in the number of families utilising the program, ensuring that more children are in safe, regulated environments while their parents are empowered to pursue their careers and improve their family's financial standing.

### **Develop the Supplementary Unemployment Benefit**

The Supplementary Unemployment Benefit (SUB) provides a vital bridge for Bermudians who find themselves in the “gap” between traditional employment and the strict criteria of the Financial Assistance program. Originally born out of necessity during the global pandemic, its formalisation into a permanent tool ensures that the “working poor” and those recently laid off have a specialised buffer against hardship. The importance of the SUB lies in its role as a flexible, rapid-response mechanism that protects the health and housing of workers during transitions, preventing them from falling into deep poverty while they look for their next opportunity.

Key features of the SUB include a streamlined, “cashless” application and payment process that deposits funds directly into the bank accounts of approved applicants. Crucially, the benefit includes a health insurance component for those who have lost their coverage along with their jobs, ensuring that a period of unemployment does not lead to a health crisis. This focus on maintaining basic security, including both income and medical coverage, allows job seekers to focus their energy on finding new employment rather than surviving a crisis. It represents a modern, agile approach to labor market support that values the stability of the entire workforce.

### **Amended the Schedule of Allowable Expenses: increasing current Financial Assistance Awards**

The amendment of the Schedule of Allowable Expenses is a critical administrative update that ensures the support provided by the Government actually reflects the “real world” costs of living in Bermuda. Assistance that does not cover the true cost of rent or food is ineffective and often leads to hidden hunger or debt. By pegging these allowances to current market rates, the Government ensures that its social safety net is functional rather than just symbolic. This initiative is essential for protecting the dignity of recipients and ensuring that the funds provided are sufficient to meet the basic needs of a household in 2026.

Notable features of this update include significant increases to the rent allowance to align with the current housing market and the introduction of specialised allowances, such as the

Personal Care Allowance for seniors in nursing homes. These changes ensure that even the most vulnerable members of society, such as the elderly, can live with comfort and dignity. By regularly reviewing and adjusting these figures based on inflation and economic data, the Ministry ensures that Financial Assistance remains a relevant and effective tool for poverty alleviation, providing true relief that matches the actual bills faced by Bermudian families.

### What this means for Bermudians

Stronger financial protection for families during difficult times, ensuring Bermudians facing hardship can access timely support.

Greater flexibility for financial assistance recipients, allowing individuals to retain modest savings without losing essential benefits.

More affordable childcare for working families, helping parents remain in the workforce while supporting their children.

Emergency support when it matters most, preventing families from falling into deeper financial crisis due to unexpected life events.

Clearer pathways from assistance to employment, through personalised employment plans, skills training, and financial literacy programmes.

Higher assistance allowances, ensuring support programmes better reflect Bermuda's cost of living and the needs of vulnerable residents.

## 4

# Modernising Immigration for a Stronger Economy

Protecting Opportunity. Supporting Growth. Putting Bermudians First.

Minister Hayward's approach has focused on modernising Bermuda's immigration framework to make it more efficient, transparent, and responsive to the needs of both Bermudians and the economy. Through legislative updates, operational improvements, and the digital transformation of immigration services, the Ministry strengthened Bermuda's immigration system while improving processing efficiency, enhancing compliance, and supporting strategic economic sectors.

Under his leadership:

## ● Regularised Visitor Residency Limits to Strengthen Immigration Control

The primary aim of regularising visitor limits is to prevent the “revolving door” phenomenon, where individuals effectively reside in Bermuda without the necessary work or residential permits. By establishing a clear cumulative cap, the Government ensures that visitors remain transient guests rather than undocumented residents. This policy strengthens the integrity of the immigration system and ensures that those who wish to live in Bermuda long-term do so through transparent, regulated channels.

The Department of Immigration now utilises a sophisticated Border Management System to track the “Allowed Length of Stay” (ALOS) across a rolling 12-month period. Instead of resetting upon every departure, the 180-day limit is now cumulative, meaning the system looks back at past arrival dates to determine if a visitor has exceeded their allotment. This shift from a “calendar year” to a “rolling 12-month” basis provides a more accurate and enforceable measure of a visitor's presence on the island, significantly reducing the potential for individuals to circumvent local immigration controls.

## ● Implemented the Temporary (1-year) Residency Certificate

Originally introduced as the “Work From Bermuda” initiative, the 1-year Residency Certificate was designed to attract remote workers and digital nomads to contribute to the local economy during a period of global transition. The policy aims to stimulate domestic consumption and diversify the island's economic base without displacing local workers. Following its success, the Government has transitioned the program to focus on multi-year residency for those who demonstrate a genuine long-term commitment to the island.

As of early 2025, the standalone “Work From Bermuda” application has been phased out in favor of the Permission to Reside on an Annual Basis. This certificate allows individuals to live in Bermuda and work remotely for an overseas employer, provided they satisfy strict character and financial requirements. While holders are prohibited from seeking gainful employment within the local Bermuda market, they are encouraged to integrate into the community and support local businesses. This transition ensures that the island continues to benefit from international talent while maintaining a focus on sustainable, long-term residency.

## ● **Revised the Work Permit Policy**

The 2025 revisions to the Work Permit Policy aim to create a more transparent, efficient, and balanced system that prioritises the employment of Bermudians while ensuring businesses have access to essential international talent. The updated policy strengthens regulatory oversight and introduces stricter compliance obligations for employers. By refining the application process and clarifying hiring hierarchies, the Ministry ensures that the local workforce is given a fair and primary opportunity to fill available roles. The New policy Introduces new sections covering:

- Photo submission guidelines
- Police certificate requirements
- Family Office Work Permit
- Work permit date amendments
- Sponsored dependents residing and working
- Applications to reside
- Secondments
- Layoffs

Key updates include:

- English language proficiency requirement for standard work permit applicants
- Introduction of a Family Office Permit
- Updated police certificate requirements for first-time applicants
- Strengthens hiring expectations to ensure priority consideration for Bermudians, while providing clearer guidance on application timelines and processing standards.

## ● **Updated Immigration Policy Guidelines**

The updated guidelines for partners and residents aim to facilitate the reunification of genuine families while safeguarding the immigration system against “sham” relationships. By providing a clear framework for what constitutes a “genuine and subsisting” partnership, the Government offers certainty and fairness to residents and their families. This policy ensures that the right to reside is based on authentic domestic ties and sufficient financial support, protecting the integrity of Bermuda's social and economic fabric.



These guidelines define a partner as someone cohabiting in a relationship akin to marriage for at least two years and require sponsors to meet a minimum income threshold currently set at \$75,000 per annum to ensure the partner can be adequately supported. Character checks, including police certificates and disclosure of any adverse immigration history, are now standard for all applicants. By providing a clear five-year entry/re-entry permit for genuine partners of Bermudians and PRC holders, the Government balances compassion with the need for rigorous border management.

● **Implemented a Moratorium on New Work Permits for Selected Occupations**

The implementation of a moratorium on “Closed” and “Restricted” job categories is a direct intervention to protect Bermudian workers in sectors where local talent is readily available. The policy aim is to force a “Bermudian-first” hiring culture in trades and service roles, such as administrative assistants, cashiers, and specialised trades. By regularly adjusting these lists based on labor market data, the Ministry ensures that immigration policy remains responsive to the current needs of the local workforce.

As of March 2026, the Government has further refined these categories, moving certain hospitality and aviation roles into the “Restricted” or “Closed” lists to reflect current employment levels. Employers in these sectors must now monitor their workforce and report to the Ministry when they reach a 50% Bermudian threshold. This data-driven approach allows the Ministry to relax or tighten restrictions as the economy evolves, ensuring that work permits are only issued as a last resort when no suitable local candidate can be found.

● **Updated the Prohibition of Entry Order 2025**

The Prohibition of Entry Order 2025 is a critical security measure designed to manage and monitor arrivals from high-risk jurisdictions. The policy aim is to ensure that all individuals entering Bermuda have undergone a baseline level of security vetting, either by the Bermuda Government or a trusted partner jurisdiction. This order is a vital component of the island’s broader national security and anti-human trafficking efforts, ensuring that visitors are legitimate and have the means to return home.

The Order provides a schedule of “prohibited nationals” who may not enter Bermuda without specific travel authorisations from Canada, the UK, or the USA, or a letter of attestation from the Bermuda Government. Recent updates to the order have removed several nations from the list, such as the UAE and Saudi Arabia, reflecting strengthened diplomatic and security ties. By maintaining this list, the Government can dynamically respond to global security trends, ensuring that Bermuda’s borders remain secure while facilitating legitimate travel and commerce.

## What this means for Bermudians

Greater protection for local jobs, ensuring Bermudians remain the priority in the labour market during periods of economic uncertainty.

A stronger and more efficient immigration system, reducing application backlogs and improving service delivery for businesses and residents.

Increased economic investment in Bermuda, attracting high-net-worth individuals, entrepreneurs, and remote professionals who contribute to the local economy.

More transparency and fairness in the work permit process, providing clearer guidelines for employers and stronger protections for Bermudian workers.

Faster and more convenient immigration services, with digital applications, streamlined processing, and reduced passport wait times.

Stronger immigration enforcement, helping maintain the integrity of Bermuda's immigration system.

5

# Expanding Opportunity for Young Bermudians

Investing in the Youth. Creating Opportunity. Building Bermuda's Future.

Minister Hayward has worked towards building a strong economy that works not only for today's workforce, but for the next generation of Bermudians preparing to enter it. For many young people, the challenge was not ambition or talent, but access - access to meaningful work experience, skills development, and opportunities to transition successfully from education into employment.

His approach has focused on creating practical pathways for young Bermudians to gain experience, develop professional skills, and secure long-term careers. By expanding youth employment initiatives, strengthening training partnerships, and increasing funding for workforce development programmes, the Ministry worked to ensure that young Bermudians are equipped to compete and succeed in Bermuda's evolving economy.

Under his leadership:

## ● Implemented Youth Employment Strategy

The Youth Employment Strategy serves as the overarching framework for the Ministry's commitment to the next generation, aiming to reduce youth unemployment through nine specific strategic goals. By aligning educational outcomes with the real-time needs of the Bermuda job market, this strategy ensures that young people aged 18 to 26 are given a clear roadmap to career success. The primary benefit of this initiative is the creation of a centralized, data-driven support system that provides career guidance, promotes entrepreneurship, and facilitates the transition into the workforce, ensuring that no young Bermudian is left without a pathway to professional development. The strategy contained 9 Strategic Goals:

**Increase Local Training Opportunities:** Analyzing labor market data to ensure training programs align with current and future industry demands.

**Expand Career Support Services:** Providing workplace readiness and career guidance starting from high school and extending through early employment.

**Enrich the Pool of Local Talent (STEAM):** Actively encouraging and funding pursuits in Science, Technology, Engineering, Arts, and Mathematics to meet the needs of the digital economy.

**Expand Apprenticeships and Internships:** Partnering with the private and public sectors to ensure young people gain relevant, hands-on work experience.

**Improve Access to Labour Market Information:** Increasing public awareness of job trends so that students choose educational paths that lead to actual vacancies.

**Support and Promote Youth Entrepreneurship:** Providing mentorship and resources to help young Bermudians start and grow their own businesses.

**Support Services for Vulnerable Youth:** Offering specialised, one-on-one assistance to young people facing significant barriers to employment, including those previously involved with the justice system.

**Improve Social Protection for Young People:** Reviewing labor legislation to ensure fair wages (including the minimum wage and protection against workplace disparities).

**Facilitate Repatriation:** Encouraging young Bermudians studying or working abroad to return home and contribute their skills to the local economy.

Since the implementation of the Youth Employment Strategy began in 2022, the various programs delivered under its umbrella have directly supported an estimated 450 to 600 young people.

### ● Expanded the Summer Employment Programme (SEP)

The Summer Employment Programme (SEP) is a cornerstone initiative that places college and university students into professional environments that align with their specific areas of study. By expanding the number of available placements and increasing the diversity of participating industries, the Ministry has ensured that more students can gain meaningful, paid work experience during their academic breaks. The benefit of this expansion is twofold: it provides students with the financial means to support their education while simultaneously allowing them to build a professional network and apply their theoretical knowledge in a real-world Bermudian business context, placing 100 university students in work experiences.

### ● Expanded the Summer Internship Programme (SIP)

Targeting younger students still in the senior school system, the Summer Internship Programme (SIP) provides an essential introduction to the world of work. The expansion of this program allows high schoolers to explore various career paths early, helping them make more informed decisions about their future post-secondary education and vocational training. The key benefit of the SIP is the cultivation of “soft skills”—such as punctuality, professional communication, and teamwork—which are vital for long-term career success. By engaging students at this pivotal age, the Ministry helps build a culture of work readiness before they even graduate.



## ● Introduce the Bridge to Work Programme

The Bridge to Work Programme is a specialised transition initiative designed to support recent graduates and young redundant workers who face challenges entering the labor market. This program focuses on “on-the-job” training, where the Government partners with private-sector employers to co-sponsor the placement of young talent into vacant roles. The primary benefit is the reduction of risk for the employer and the removal of barriers for the job seeker; it provides participants with immediate income and current work experience, often leading directly to full-time permanent employment within the host organisation.

## ● Established the Graduate Training Programme

The Graduate Training Programme is a high-level initiative specifically designed for Bermudian post-graduates who are returning to the island with advanced degrees but require specialised local experience. This program provides structured one-on-one coaching and professional development opportunities within both Government departments and participating private firms. The benefit of this initiative is the retention of Bermuda’s “intellectual capital,” ensuring that our most highly educated citizens are successfully integrated into the local economy at a leadership or specialist level, rather than seeking opportunities abroad.

## ● Awarded over \$350,000+ in Scholarships & Training Grants

The Ministry’s substantial financial investment through Scholarships and Training Grants directly addresses the rising cost of global education and technical certification. By awarding over \$350,000 annually, the Department of Workforce Development ensures that financial constraints do not prevent talented Bermudians from pursuing degrees in “high-demand” areas such as healthcare, technology, and the trades. The benefit of this funding is the creation of a more equitable playing field, allowing students from all socio-economic backgrounds to obtain the credentials necessary to compete for the island’s most lucrative and essential roles.

## What this means for Bermudians

Hundreds of young Bermudians gaining real work experience, helping them build resumes, professional networks, and confidence as they enter the workforce.

Stronger pathways from education to employment, ensuring that young Bermudians are better prepared to secure meaningful careers.

More opportunities for young people to earn income while gaining skills, helping students support themselves while developing professional experience.

Expanded access to training and certifications, allowing young Bermudians to build careers in high-demand sectors such as technology, healthcare, skilled trades, and hospitality.

Targeted support for vulnerable youth, providing mentorship and employment pathways for those most at risk of falling behind.

Stronger partnerships between government, industry, and educational institutions, ensuring training programmes align with the needs of Bermuda's economy.

# Conclusion

## A Record of Leadership. A Vision for Bermuda's Future.

Over the past several years, Minister Jason Hayward has led a comprehensive effort to strengthen Bermuda's economy while improving the lives of Bermudians. His approach has been grounded in a clear principle: economic growth must translate into real opportunities, stronger protections, and a higher standard of living for the people of Bermuda.

Across labour reform, workforce development, youth opportunity, economic recovery, immigration modernisation, innovation policy, and community development, the work undertaken has focused on building a fairer and more resilient economy. From introducing Bermuda's first statutory minimum wage and strengthening worker protections, to creating new pathways for young Bermudians to enter the workforce, the Ministry has placed Bermudians at the centre of economic policy.

Over six years:

- Historic minimum wage implemented
- Hundreds of young Bermudians trained and employed
- Millions of dollars invested in small businesses
- Immigration system modernised
- Financial assistance reformed
- New industries supported
- Economic recovery stabilised

## The Vision For Bermuda - And Beyond

Minister Hayward's leadership has been defined by:

- Practical reform
- Economic growth with fairness
- Opportunity for Bermudians
- Modernisation with accountability

Now, Bermuda stands at a pivotal moment.

The work of strengthening the economy, protecting working families, and preparing for the future must continue, with experienced, steady leadership.

HAYWARD  
HAYWARD

**BUILDING TOGETHER,  
READY TO LEAD**



**PROGRESSIVE LABOUR PARTY**