Audette Exel is back in Bermuda, and now using her considerable business brain to help people.

The former managing director from the Bermuda Commercial Bank has teamed up with three friends, an emergency room doctor Charles Swart, lawyer Sharon Beesley and chartered financial analyst Dominique Smith, to create their unique operation. The team have set up a business *ISIS Limited* and a charitable foundation, *The ISIS Foundation*.

*ISIS*, the goddess of motherhood, is an acronym for the business, International Solutions and Investment Strategies as well as the foundation, Initiating Sustainable Integrated Solutions.

And the hope is that the business will cover the administrative costs for the foundation, which is in process of registering as a charity in Bermuda.

*ISIS* will also be seeking charitable status in the United Kingdom and the United States to provide tax benefits for their donors. The business will be operated by Ms Exel and the foundation by Dr Swart.

"Charles and I spent six months focusing entirely on the foundation", said New Zealand born Ms Exel who, along with Dr Swart, spent six month travelling to check out sites. "Because we are business people and physicians rather than development people, we wanted to spend the first focused amount of time learning about the developing world and finding sites for our first couple of projects".

The pair have returned to Bermuda with budgets and business plans for two development projects. The first on the Nepalese/Tibetan border called Humla and the second in Uganda.

"They are both ten-year projects", said Ms Exel. "And now we are in the process of trying to get them funded and up and running. At the same time we are working to get the business up and running to support the whole thing to make it sustainable in the long term."

The Nepal project « for a community of 36,000 people « has been budgeted at $150,000 a year for the next ten years. According to Ms Exel, *ISIS* is able to keep the costs down because its business will cover the administration. "With that money we are going to rebuild a government school, which educates 250 kids, build a boarding home for the children who live in high mountain areas and we are going to put a physician in the community for eight months out of a year to co-ordinate a community-based health care system," she said. "And hopefully that will make a significant improvement in the quality of life for all of those people who live there, for only a $150,000 a year".

The Ugandan project will be to extend a paediatric ward and an existing mission hospital, north of Kampala. And the ISIS Foundation hopes to create a community-based health care outreach programme underneath the hospital. "This means we will be putting health care workers and nurses into rural communities. The African project is $170,000 a year," she said. "In terms of the impact you can make on communities lives for a small amount of money, it is staggering".

The new charitable operation, *The ISIS Foundation*, is an acronym for International Solutions and Investment Strategies, and is operating in both Nepal and Uganda.
Children are the primary focus of The ISIS Foundation.

"They are non-political and with children you can really change lives and improve their quality of life fairly easily. And working with kids is also very gratifying."

ISIS, which aims to provide primary health care to the regions, says its work will fan out to involve the whole community. And ISIS aims to educate the parents in order to keep the children healthy.

"We went up to this remote village in Nepal and took bags of medicine with us. We put our supplies on the backs of donkeys and walked from village to village and Charles treated people," she said. "They hadn't seen a doctor in over a year. We had over 100 people lining up outside the tent each day. So it gave us a real insight to the community and what it would take to deliver health care services to them."

ISIS Limited is a finance consultancy business, according to Ms Exel. ISIS was incorporated in 1997 as an exempt company and opened its doors for business just six weeks ago when Ms Exel returned to Bermuda following her trip.

"We have all worked in and around Bermuda for many years. And we believe that there is a real market out there to be able to go out to the international community, outside of Bermuda, and market the services of local financial institutions and in conjunction help them develop products.

"It is a small business and we are right at the start-up stage. But happily, we are getting a lot of support from the community on both sides, the business as well as the foundation, which is great. People are really going out of their way to help us get this thing off the ground."

Ms Exel left her job at the Commercial Bank at the end of 1996. She said she had considered training to be a doctor but was discouraged by friends who were in the medical profession. "But I was very interested in coming up with a way where I could spend my life contributing to somebody other than just myself. We have all been friends and colleagues for a long time. And we came up with the idea by combining our business and medical backgrounds.

"After coming up with the idea of the foundation we had to think of a way we could fund it on the long-term basis. That is when the business came into it. We thought a great way to make a charity sustainable is to attach it to a business. Some people think we are crazy trying to get a start up business off the ground at the same time as a start-up foundation. But it is a dream for us to be able to make this work. If all we do out of ISIS is run a few small community-based projects that improve the quality of life for people in underprivileged communities we will be happy."

ISIS has already found a funder for a portion of the Uganda project and are hopeful a portion of the Nepal effort will be supported.