



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)

ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
St. Leonards NSW 2065
www.mbansw.org.au

Administration

PO Box 221
Blaxland NSW 2774
Phone/Fax: 02 4739 2409

Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

CARING FOR COLLEAGUES SINCE 1896

76th ANNUAL GENERAL MEETING

MONDAY 19th NOVEMBER 2012 at 7.30pm

A G E N D A

1. Welcome
2. Apologies
3. Notice of Meeting – Annual Appeal Letter, June 2012
4. Minutes of 2011 AGM
5. President's Report
6. Treasurer's Report
7. Social Worker's Report
8. Councillors continuing in office: (per constitutional requirements)

Drs John Allman
Catherine Brassill
David Chen
Reem Mina
Sue Morey AM
Russell Pearson
Furio Virant
Ian Wechsler
Andrew Wines
Vincent Wong

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76th ANNUAL GENERAL MEETING *(continued)*

9. Retiring Councillors: (per constitutional requirements)

Drs George Boffa OAM

Felix Choi

Christopher Dalton

Gary Galambos

Stephen Green

Richard Herlihy

Allen Wang

Chaminda Wijeratne

10. Election of Councillors for 2012/2013 (Nominations received as per Constitutional requirements)

Drs George Boffa OAM

Felix Choi

Christopher Dalton

Gary Galambos

Richard Herlihy

Allen Wang

Chaminda Wijeratne

11. Election of Office Bearers for 2012/13:

President Dr David Chen

Vice-Presidents Drs Furio Virant

Russell Pearson

Hon Secretary Dr Andrew Wines

Hon Treasurer Dr Felix Choi

12. Appointment of Auditors - HLB Mann Judd

13. Appointment of Accountants - HLB Mann Judd

14. Meeting Address - Dr Gary Galambos



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November 2012

PRESIDENT'S REPORT 2011-2012 MEDICAL BENEVOLENT ASSOCIATION OF NSW

The Medical Benevolent Association of NSW has been caring for our medical colleagues and others for 116 years now.

The last year has proved to be a challenging time. Difficult decisions have been taken about the amount of financial assistance we are able to give because of the reduced income from our investments. Despite this we continue to be generous whenever help is needed. We have been forced to gradually reduce assistance to some longer term recipients and help these people become more financially independent of us. Nevertheless in the event of any new crisis we continue to provide assistance as needed.

However, we are encouraged by an increase in both donations and the number of donors to our last Appeal. This is going some way to offset the loss of investment income. We are especially thankful to have some long term donors who have been even more generous during this difficult financial time. However, we still look forward to the day when we have many more than just 10% of doctors donating.

2011-2012 has been yet another busy year for the Association.

On matters of Governance:

We continued the process of bedding in our new constitution by notifying the regulatory authorities of the changes, and establishing a register of members. Multiple ATO self assessments were undertaken to ensure compliance with our responsibilities as an Income Tax Exempt Charity with Deductible Gift Recipient status. In preparation for the transfer of reporting to the new Australian Charities and Not for profit Commission we reported on a review of governance. As part of this process we reviewed our policies and procedures and developed and adopted new procedures as indicated by a risk assessment.

In the area of Education:

The practice of reviewing a journal article at each council meeting continues. The Councillors handbook was updated, converted to an electronic format and distributed to councillors and our Social Worker maintained her Social Work accreditation.

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In relation to Partnerships and Networks:

Our Social Worker continues to represent us on the Management Committee of the Doctors Health Advisory Service (DHAS NSW) and is its Honorary Secretary. The JMO Health Project sponsored by the DHAS and assisted by the MBANSW was finalised with the launch of a new "Are you OK?" website www.jmohealth.org.au In addition, Drs Chen and Galambos and Mrs McVey attended and presented information about the MBANSW at the Doctors Health Future Directions forum which, in turn, led to discussions about developing a closer working relationship with the DHAS.

We are most grateful to Royal Australasian College of Physicians. Ongoing consultation about the difficulties some of their members face resulted in a generous arrangement in relation to subscriptions for college members receiving assistance from the MBANSW.

Like many organisations we made a submission to the Medical Board of Australia regarding funding for Doctors Health Programs.

Speaking of Service Promotion:

Our Social Worker presented a paper on MBANSW and DHAS at the Health of Health Professionals Conference. Articles featuring MBANSW were printed in NSW Doctor, Medical Journal of Australia and the Vietnamese Australian Medical Association Newsletter - "Medicine and Modern Life". Information about MBANSW was presented on the Vietnamese Australian Medical Association Website, in NSW Rural Doctors Network reference book and in Canberra Doctor. Brochures and service information were also sent to the NSW Medical Council, HCCC, ACT Human Rights Commission and AHPRA NSW & ACT, Divisions and Medicare Locals, AMANSW Careers Day, Intern Orientation, AMAACT for subscription renewal letters and Hunter New England Health. In addition, Dr Chen and Mrs McVey attended and presented information at the AMANSW Men's Health Promotion at RPAH.

In the area of Finances:

The Council continues to be mindful of the economic climate and has adopted some measures for more timely access to income and expenditure. At each council meeting we now have a monthly report of Portfolio valuation, monthly and annual comparisons of beneficiary expenditure and a review of asset value against income. We are grateful to AMANSW for creating a direct link from their online renewals page to MBANSW online donations to arrest falling donations from AMANSW members.

All of these achievements would not be possible without the support of many people. We are always thankful for those who assist the MBANSW to continue to function effectively. Thank you to AMANSW for the continuing provision of our meeting facilities, providing copying facilities and other support for the Association and especially to Fiona Davies (CEO) for her personal interest and support. Gary Scarr of BT Financial Group who continues to manage our investment portfolio through this difficult financial period. Bill Nussbaum and Scott Kay of HLB Mann Judd for their ongoing advice, accounting and auditing services.

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Mike Hawkins of In2art for his continuing new ideas, designs of appeals, posters and brochures: and last but not most certainly not least Danielle Doughty for her comprehensive book keeping, budget estimations and administrative support.

During the year we had some changes to our council. We welcomed Drs Ian Wechsler and Allen Wang to council and sadly farewelled Drs Clement Loy and Elizabeth Rushbrook whose competence and compassion we have missed. In addition, Dr Stephen Green took leave from Council due to ill health.

Sadly also this year Mrs Nancy Mackay Fleming who was the Association's Social Worker from 1947 - 1964 passed away after a long illness. Her contribution to MBANSW was noted in a condolence letter to her family.

I would like to acknowledge and thank the MBANSW Executive, Secretary Andrew Wines, Treasurer Felix Choi, Vice-Presidents Furio Virant and Gary Galambos for their assistance and support this year and also thank the councillors John Allman, George Boffa OAM, Catherine Brassill, Christopher Dalton, Stephen Green, Richard Herlihy, Reem Mina, Sue Morey AM, Russell Pearson, Allen Wang, Ian Wechsler, Chaminda Wijeratne and Vincent Wong.

All of the councillors provide valuable input at our monthly meetings giving wise advice and often varied opinions during our sometimes very lengthy deliberations. It is always helpful to have the specialised knowledge that our councillors provide when discussing the conditions that our recipients are suffering from. The diverse ages, medical and life backgrounds of each of our councillors provide the balance from which decisions are then made.

Finally, on behalf of the Council, I would like to once again thank our Social Worker and Executive Secretary, Mrs Meredith McVey. Meredith keeps this organisation functioning smoothly. She continues to make improvements in the area of governance and publicity of the Association and her involvement with the DHAS and contacts with AMANSW and other organisations continue to benefit the Association. She performs her duties professionally and efficiently, always relating well with the members of Council. Her caring approach to the beneficiaries and sensitivity to the needs of our beneficiaries is always appreciated and her detailed knowledge of each beneficiary helps the Council tremendously in its decision making.

We hope to continue to provide the necessary financial and counselling assistance to all our beneficiaries despite the financial restrictions we continue to face.

David Chen
President



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TREASURER'S REPORT 2011-2012

Mr President, fellow Councillors, Ladies and Gentlemen,

I hereby present the Audited Financial Report for the Medical Benevolent Association of NSW for the financial year ended 30th June 2012.

As in previous years the Association and its investments have been affected by the global financial turmoil. The Medical Benevolent Association has continued to reduce its spending while still meeting the needs of its beneficiaries. In the last financial year \$269,456 was spent on beneficiaries. This was significantly lower than the \$321,154 beneficiary expenditure in the previous financial year. The council has deliberated hard to reduce spending while maintaining its core business of helping beneficiaries whether by financial or counselling support. Social work counselling services, which are included in beneficiary expenditure, has remained fairly stable at \$45,238 in the last financial year compared to \$45,609 in the year ending 30th June 2011.

It is pleasing to report that donations increased from \$202,571 in 2011 to \$243,658 in this financial year. Individual donors represented the greatest increase for which we are humbly thankful. There is no doubt that without these donations this Association would cease to exist.

We again had a net operating surplus in the last financial year of \$254,397. This was up from previous financial year of \$231,847 mainly due to the increased donations. There was again an impairment of assets of \$9,668 compared to \$18,200 in the previous year. Hopefully the financial markets will turn around but the Association is now in a slightly better position to weather the financial storms. Total accumulated funds have decreased though and now amount to \$1,832,345. The Association is now aiming to try to at least maintain, if not increase, these funds.

As always I would like to thank Meredith McVey (Social Worker) and Danielle Doughty (Finance Officer) for their continual management of the day to day affairs of the Association. I would also like to thank Gary Scarr of BT Financial Group and Bill Nussbaum of HLB Mann Judd, our accountants, for their advice.

It has now been my third year as Treasurer and I believe we have made some significant changes in our response to the global financial crisis and in the way we help our beneficiaries more efficiently and effectively.

Thank you again

Felix Choi
Hon Treasurer

THE AUDITED ACCOUNTS ARE
AVAILABLE ON REQUEST



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DONATIONS FROM SUPPORTING ORGANISATIONS JULY 2011 TO JUNE 2012

AMA (NSW)	\$5500.00
AVANT MUTUAL GROUP LIMITED	\$5000.00
BERRIMA DISTRICT MEDICAL ASSOCIATION	\$ 700.00
KESTON FOUNDATION	\$5798.81
MANLY HOSPITAL MEDICAL STAFF COUNCIL	\$1000.00
MONA VALE HOSPITAL MEDICAL STAFF COUNCIL	\$1500.00
NEPEAN HOSPITAL MEDICAL STAFF COUNCIL	\$ 500.00
RUSSELL STREET MEDICAL CENTRE	\$ 500.00
SYDNEY CHILDREN'S HOSPITAL SENIOR MEDICAL STAFF COUNCIL	\$ 500.00
VIETNAMESE AUSTRALIAN MEDICAL ASSOCIATION	\$ 200.00
WESTMEAD HOSPITAL MEDICAL STAFF COUNCIL	\$2000.00
1947 SYDNEY UNIVERSITY MEDICAL GRADUATES	\$ 600.00
1949 SYDNEY UNIVERSITY MEDICAL GRADUATES	\$ 150.00

JULY-OCT 2011

AVANT MUTUAL GROUP LIMITED	\$5000.00
HAWKESBURY HOSPITAL MEDICAL STAFF COUNCIL	\$1000.00
KURINGAI DISTRICT MEDICAL ASSOCIATION	\$3000.00
NORTHERN SYDNEY GENERAL PRACTICE NETWORK	\$2000.00
RUSSELL ST MEDICAL CENTRE	\$ 525.00

Composition of Council 2011 - 2012

Specialities

Drs John Allman
George Boffa OAM
Catherine Brassill
David Chen
Felix Choi
Christopher Dalton
Gary Galambos
Stephen Green
Richard Herlihy

Reem Mina
Sue Morey AM
Russell Pearson
Furio Virant
Ian Wechsler
Chaminda Wijeratne
Andrew Wines
Vincent Wong
Allen Wang

General Practice
Anaesthetics
Psychiatry
ENT
Endocrinology
Public Health Physician
Orthopaedics
Surgery
Ophthalmology
Occupational Health Physician
Clinical Associate Professor -
Graduate School of Medicine



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SOCIAL WORKER'S REPORT 2011 - 2012

John is an international medical graduate. He came to Australia with his young wife knowing that he would have to jump through several hoops before he could work as a doctor. His wife worked in casual jobs and cared for their small son while he studied and eventually passed his exams. He was given an intern position in a peripheral Hospital. He managed his first year well and received good feedback for his rotations. In his second JMO year he became unwell. He was found to have a melanoma, the treatment was unsuccessful and some months later he was found to have metastatic cancer in his lymph nodes and his brain. He was referred to MBANSW by the Palliative Care Team. The family are living on a Disability Support Pension, which doesn't cover rent, medication and treatment, let alone food and clothing. His wife is struggling with the care of their 5 year old son and her husband. She is aware that she needs to work in order to support the family, but is unable to leave her husband at home by himself. She would like to spend the little time he has left making him comfortable. I find thinking about the future for his wife and child distressing, it is no wonder that she often says to me "just today, just today". (This example is a composite case study)

2012 has been a challenging year for the Association and for its beneficiaries. The Councillors have been forced to make difficult decisions in order to be able to continue to assist the doctors of NSW and ACT in the face of reduced income. Of necessity a more short term focus to assistance has been adopted. For many of those we assist, their time away from work is not short term. Their health issues must first be resolved and then a return to work plan developed and put into action. The council takes care to ensure that basic needs are met, but their ability to help due to reduced funds has been tested.

There are currently 131 members of the medical family receiving assistance, either financial and/or social work support from the Association. The Association on average receives more than 2 new referrals per month. Not surprisingly, referrals have increased since last year. Female doctors are slightly more likely to ring for assistance than their male medical colleagues. If a family member rings to ask for assistance for a doctor's family, it is usually a female. As in previous years the numbers who contact MBANSW for counselling support alone are increasing.

All who ask for assistance are facing difficulties in several areas of their life, so referrals are seldom for one reason. Referrals which name work stress as one of the reasons for contacting MBANSW have this year outnumbered referrals which list mental or physical health problems, and for the first time physical health problems are just as likely to prompt a referral as mental health problems. Having trained as a doctor overseas seems to remain a determinant for referral. Referrals where a doctor is struggling with substance abuse continue to fall. But sadly referrals where a doctor has died suddenly or committed suicide are increasing.



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This number doesn't include the many callers who ask for referral information for themselves, seek advice about a colleague or friend or the managers who phone for guidance about their staff. These calls average 5 per month and can take between 5 minutes and 5 hours work. To provide a snap shot, in a two week period in September, I received calls asking for assistance with resources for a JMO project on Debriefing, from a Doctor's wife who had accommodation to rent, a GP practice asking for advice about aggression training for their staff, a request to write an article on Bullying for MJA Insight and a doctor whose family dynamics had lead to a visit from the police.

My work as the MBANSW social worker continues to be busy, challenging and rewarding. So too does my work as the Executive Secretary of the MBANSW. My association with the Doctors Health Advisory Service continues. I was again elected as the Hon Secretary. The close relationship between the two organisations is essential.

I would however like to say that we watch with bated breath the Australian Charities and Not for profits Commission (ACNC)- A new national regulatory agency. For a state based organisation such as ours, it will mean extra compliance work and a review of our ATO tax concessions.

There are many who make my work as the Executive Secretary so much easier.

My heartfelt thanks go to Danielle Doughty the Association's Finance officer. Danielle works quietly and efficiently behind the scenes, but is a tremendous support and sounding board for me. She has every bit of information I need at her fingertips and is willing to take on any request, including in the coming year embracing the red tape and procedural nightmare around the move to electronic banking.

Thanks also to Fiona Davies and her staff at AMA (NSW). Fiona always provides a willing ear and sound advice when I am struggling with a complex work matter for one of our beneficiaries. She provides endless opportunities for promotion of MBANSW and she and her staff have gone to great lengths this year to arrest the falling donations from AMA members. Her staff are welcoming and inclusive. My personal thanks to Melodie Burdin, Member Supervisor.

Despite battling some health issues this year, Mike Hawkins of In2art has been his usual efficient and creative self, making our publications and promotions effective. He has updated our information brochure, prepared our annual and Christmas appeals and created our new Bequest Brochure; which will be mailed out with our Christmas appeal. Thank you Mike.

Christine Brill at AMA (ACT) is also very supportive of the work of MBANSW and continues to promote the service at every opportunity.

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Gary Scarr of BT Financial Group continues to oversee our portfolio with great care and has provided positive, useful and timely advice to council. Bill Nussbaum of HLB Mann Judd has also provided sound advice to council about measures to make the most of reduced income. Both Gary and Bill and their staff are endlessly patient with my many queries.

My deep gratitude to the MBANSW Councillors. It has been a difficult year, changing the way the association helps those in need in the face of reduced income. All who are on council are generous and thoughtful and it has not been easy for them to hear distressing information about colleagues and only have limited resources to help. Each councillor uses their differing backgrounds, clinical knowledge and 'inside knowledge and contacts' to support not only our beneficiaries but also Danielle and myself. All on council make themselves available at any hour of the day and night to provide advice, assistance and consider and approve an urgent request.

My thanks also to the President, David Chen, thank you for your patience and tolerance of my many interruptions to your work. Your wise counsel is invaluable.

A final word of thanks to our donors, both the individuals and the organisations. Your generosity makes a difference to your colleagues in NSW and ACT. The Council ensures that every dollar donated is used wisely.

Meredith McVey
Social Worker