



MEDICAL BENEVOLENT ASSOCIATION OF NSW

BY DOCTORS FOR DOCTORS



ANNUAL REPORT 2017

www.mbansw.org.au



01 MISSION STATEMENT



MBANSW seeks to support the medical community in NSW and ACT by providing counselling and financial assistance to members of the medical family in need and others to support a timely recovery from illness or adversity.

www.mbansw.org.au

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02 PRESIDENT'S REPORT



For more than one hundred and twenty years the Medical Benevolent Association of NSW has helped doctors in need and their families in NSW and ACT. Nowadays the help is not only financial but increasingly in the form of counselling support from our Social Worker, Mrs Meredith McVey.

Doctors are not immune to ill health or tragedy and neither are their families. Should a crisis of any kind occur, the MBANSW is able to step in to support the doctor or family through the crisis, and help them back to on their feet, as quickly as possible.

This year we shared a story about the courage of Dr Julie Kidd in the “Australian Doctor” and in our Annual Appeal letter. Life for this single mother of a teenage boy was unexpectedly interrupted when she developed a brain tumour. This put her out of action with a loss of income for several years. The MBANSW supported her until she was back at work again. She said: *‘It would have been a disaster without the Medical Benevolent Association.’*

We would like to give more assistance than we do, but due to constraints on our income, we must focus our efforts and support on short term assistance. We are grateful that there has been an increase in both donations and the number of donors, but we would like to encourage more doctors to make a difference to colleagues’ lives. Thank you to our very generous individual donors and supportive organisations.

Over the past year, we have been working hard to raise awareness of our services and appeal for funds. To summarise our actions:

- Brochures were sent to the Australian Medical Association (AMA) NSW and ACT, St Vincent’s Hospital, Liverpool Hospital, Royal Australian College of Physicians (RACP), Concord Hospital and the NSW Medical Council.
- Articles were published in journals of the NSW College of Psychiatry, Ku-ring-gai District Medical Association (KDMA), Sydney Adventist Hospital (SAH) and Canberra Doctor. We are particularly grateful to Australian Doctor which published an article on MBANSW, created a link through another article and gave us a full page advertisement.

- Information about MBANSW was distributed on the websites of Wentwest, Royal Australian & New Zealand College of Obstetrics & Gynaecology (RANZCOG), Australian Doctor Spouse Network (ADSN) and the Australian Doctor Group.
- Presentations were given at Concord Hospital, Medical Council of NSW, KDMA and two papers given at the Australasian Doctors’ Health Conference.
- We networked with various groups including the Doctors Health Advisory Service (DHAS) management committee, Doctors Wellbeing Forum ACT, Australian Doctors in Recovery, Ministry of Health (MOH) Advisory Group on the Wellbeing of Doctors and support for Doctors in Training, Junior Medical Officers (JMO) Health and Wellbeing Forum, Medical Council of NSW Distress Reduction Working Group, National Forum on reducing the risk of suicide in the medical profession and Getting Doctors Back to Work.

In addition, this year we have created a promotional video produced by Melissa Symister from “Sweet As”, for use at meetings, conferences and events (please let us know if you are able to show our video at any of your work functions). We continue to raise awareness and income through the Entertainment Book.

In the area of Governance we continue to improve our processes. Our accountant Kirsty Kormos does regular internal audits in addition to our annual external audit. In addition to her other duties, Kirsty undertook the role of MBANSW Public Officer. Bringing the accounting services in house under Kirsty’s careful eye has given the Council timely access to financial information and expert advice. This year we updated a number of our Policies and Procedures including Data/Information Security, Privacy, Complaint Management, Risk Assessment and Confidentiality Agreement. A review of our insurance saw a move this year from CGU to Community Underwriting to give more cover at a lower cost. We continue our practice of discussing governance Journal Article at each Council meeting.

BT Financial Group continues to manage our investment portfolio with diligence. We have continued the practice of having 6-monthly portfolio reviews with our portfolio manager Jamie Spiteri.

This year the agreement to share our Accountant with the DHAS NSW was terminated. Meredith McVey continues as the MBANSW nominee on the DHAS NSW management committee but has stepped down as the Hon. Secretary. We are pleased to continue our cooperative relationship with DHAS NSW.

There have been some changes to the Council of the MBANSW. In September 2016 Dr Deborah Campbell, who was instrumental in developing relationships with our group donors resigned. We welcomed Drs David Shelly-Jones and Helen Freeborn to the Council. Sadly, we are losing A/Prof Russell Pearson, one of our Vice-Presidents after this Annual General Meeting. Russell has been making the daunting journey from the south coast for the last few years to attend our meetings. He has been a valuable contributor to discussions at all of our meetings and has been a joy for us all to work with. We wish you all the best for your future pursuits.

This year I was thrilled and honoured to be awarded an Order of Australia Medal (OAM) in the Australia Day Awards for my work in the MBANSW, my church work and my forty years as a General Practitioner in Roseville.

Dr Richard Herlihy was awarded an OAM in the Queen's Birthday Honours for his work with MBANSW and Epilepsy Action. Richard was one of the Councillors on the MBANSW when I joined twenty five years ago. He served as Treasurer from 1992- 1996 and President from 1996 to 2005. He remained on Council until 2015 and continues to be a great help to me and to our Executive Officer Meredith McVey. We are very pleased to have him give the David Pope Oration tonight.

The smooth running of this association has been the result of assistance from many people.

We continue to be indebted to the AMA (NSW) who provide us with facilities for our meetings, and advice on various matters. My particular thanks to Fiona Davies (CEO) for her personal support. Many thanks again to Aimee McFadden of Amelia K Designs, for her fresh ideas and artwork for our appeal brochures and Annual Report. Thanks to Tress Cox for advice about various legal matters throughout the year and to BT Financial Group for looking after our investments. We are grateful again this year to social worker, Sarah Foster who has stepped in to cover Meredith McVey when she is on leave.

“ The smooth running of this association has been the result of assistance from many people. ”



Thanks to Kirsty Kormos, our accountant, for managing our finances in-house and supporting our Hon. Treasurer, Felix Choi. Kirsty has streamlined our financial processes and been flexible, capable and creative in supporting Meredith. Unfortunately, we are losing her services as she is returning to New Zealand to live. Her shoes will be difficult to fill but we wish her all the best for the future.

Thanks again to the MBANSW Executive; Hon. Secretary Andrew Wines, Treasurer Felix Choi, and Vice-Presidents Furio Virant and Russell Pearson. Thank you too to the other councillors: John Allman, Catherine Brassill, Chris Dalton, Helen Freeborn, Reem Mina, Sue Morey AM, Vanessa Rogers, David Shelley-Jones, Ian Wechsler, Noel Wilton and Vincent Wong. All the councillors always contribute respectfully and congenially to our discussions each meeting, making my job much easier.

Final thanks go to Meredith McVey our Executive Officer and Social Worker. Meredith has been instrumental in elevating the Association's profile through her involvement with the AMA, Ministry of Health and Medical Council. Meredith's skill at promoting the role that the MBANSW plays, in assisting those families involved with the tragedies affecting the doctors in training has been exemplary. Her counselling abilities with these families and others has been recognised by those with whom she works and by the many recipients of her help.

As we go into the future we will continue raising the profile of the Association to increase the awareness of the availability of help, especially to younger members of the profession. Your support in this in this endeavour is essential. Thank you.

DAVID CHEN





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TREASURER'S REPORT

It is my pleasure to present the Medical Benevolent Association of NSW Report for the 2017 financial year. Our Accounts for the past year have been audited by HLB Mann Judd and the full report is available either on our website or by request.

Total expenditure overall was 5% higher than in 2016, this was due to a number of one-off outgoings such as the development and launch of a new MBANSW website, increased Appeal expenditure and increase in human resource costs. Total donations received in 2017 was very similar to 2016 however, there was a vast difference in donor type. Group donations received were 62% higher than 2016, bequests were 225% higher, whereas individual donations received decreased by 9.6%, despite a higher number of appeal letters sent throughout the year.

Overall for 2017 we made a net loss of \$36,672 which is slightly higher than the 2016 loss of \$24,555. This can be attributed to a lower income generated from investments as well as the increased expenditure as mentioned. Despite this the MBANSW still holds a strong financial position and experienced a 1% increase in net assets of \$2,286,692 to end the financial year. The Council continues to utilise all donor funds as effectively as possible with the utmost consideration and transparency.

Last year was a significant year in MBANSWs' history as we achieved our 120 year milestone. The Council is dedicated to ensuring the longevity of the MBANSW for at least another 120 years. We have retained our focus on providing short term financial assistance during times of crisis coupled with the provision of social work support and assistance. This has seen an increase in expenditure on employee and social worker wages (from \$55,628 in 2016 to \$90,561 in 2017) as well as a reduction in beneficiary gifts made (from \$250,415 in 2016 to \$205,900 in 2017).

I wish to take this opportunity to thank a number of people who are integral in the financial operations of the MBANSW. Firstly thank you to Jamie Spiteri and Tim Mugglestone for their dedicated management of our investment portfolio. Thank you to James Friend, Aiden Smith and Oliver Huggett from HLB Mann Judd for their vigilant audit of our 2017 accounts.

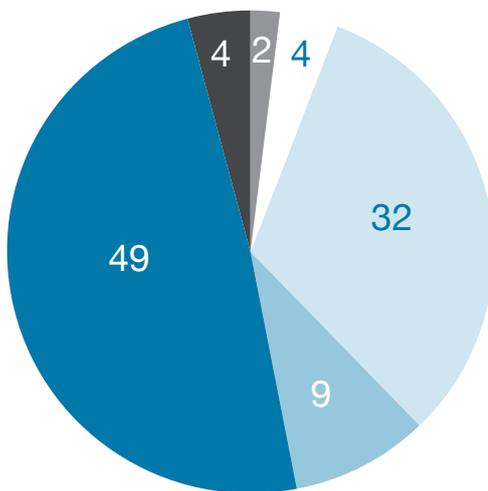
Thank you also to Meredith McVey our devoted Social Worker, you go above and beyond at every opportunity and to Kirsty Kormos our Accountant who unfortunately is leaving the MBANSW to return to NZ. Thank you Kirsty for demonstrating competence and professionalism in all you have done for MBANSW. I also wish to welcome Susan Lucas to the MBANSW, Susan will be taking over from Kirsty and brings to the MBANSW a wealth of experience with other not for profit organisations and an enthusiastic passion for fundraising.

FELIX CHOI

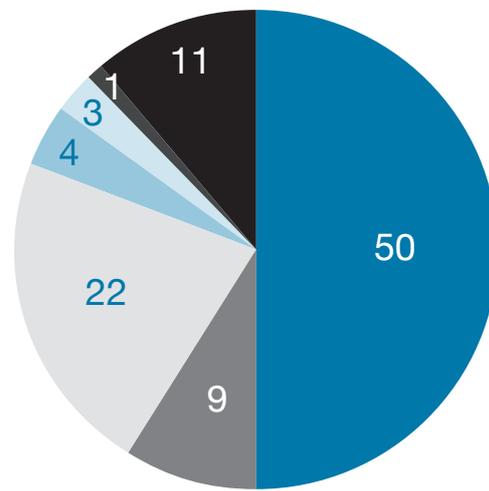


04

INCOME



EXPENDITURE



- Appeals - group
- Appeals - individual
- Bequests
- AMA subscriptions
- Income from investments
- Other

- Beneficiaries (including Social Work support)
- Appeal expenses
- Employee benefit expenses
- Portfolio management fees
- Account/auditors fees
- Insurance
- Office costs and Sundry Expenses

The Audited accounts are available on request.

Income and Expenditure Statement for FY2017

This provides an overview of our activities for the past financial year and comparison to financial year 2016. This has been taken from our Audited Financial Report, a copy of which can be requested by emailing: finance@mbansw.org.au

	2017 \$	2016 \$
INCOME		
Appeals – group	34,980	21,580
Appeals – individual	185,751	207,138
Bequests	12,995	4,000
Donations via AMA subscriptions	7,229	6,383
Dividends received	38,897	31,535
Interest & trust distributions received	56,755	79,794
Other income	15,120	2,623
Imputation credits refundable	14,241	12,385
Profit on disposal of investments	11,981	2,420
	377,889	367,858
EXPENDITURE ON ADMINISTRATION		
Accountancy and audit expenses	12,500	13,426
Appeal expenses	38,266	32,287
Depreciation	1,180	2,306
General expenses	20,509	9,206
Insurance	4,597	4,138
Portfolio management fee	17,568	16,649
Printing & stationery	2,545	3,528
Staff training & welfare		1,874
Superannuation contributions	6,937	4,792
Impairment loss	18,116	
Telephone expenses	2,819	2,956
Wages and social worker expenses	83,624	50,836
	208,661	141,998
NET SURPLUS AFTER ADMINISTRATION EXPENSES	169,228	225,860
LESS: EXPENDITURE ON DIRECT SERVICES		
Payments to beneficiaries	132,642	193,831
Social work support	73,258	56,854
	205,900	250,415
NET SURPLUS/(DEFICIT)	(36,672)	(24,555)



05

GROUP DONATIONS

July 16-June 17

Australian Philanthropic Trust – FM Hooper	\$10,000
Avant Mutual Group	\$5,000
Canterbury Bankstown Medical Association	\$3,000
Concord Hospital Medical Staff Council	\$1,000
Kuring-gai District Medical Association	\$2,000
Lithgow Valley Medical Practice	\$100
Manly Hospital Medical Staff Council	\$2,000
MDA National	\$1,000
Mona Vale Hospital Medical Staff Council	\$2,000
Russell Street Medical Centre	\$580
St George Hospital Medical Staff Council	\$5,000
Warringah District Medical Association	\$1,300
Westmead Hospital Medical Staff Council	\$2,000

July 15-June 16

Avant Mutual Group	\$5,000
Canterbury Bankstown Medical Association	\$2,000
Kuring-gai District Medical Association	\$2,000
Mona Vale Hospital Medical Staff Council	\$2,000
Orange Base Hospital Medical Association	\$1,000
Royal North Shore Hospital Medical Staff Council	\$5,000
Russell Street Medical Centre	\$580
Westmead Hospital Medical Staff Council	\$4,000

06

SOCIAL
WORKER'S
REPORT



‘Please give my grateful thanks again to your people. On balance I think it’s pretty reasonable to think that long-term self-sufficiency isn’t far away.’

‘To have my financial pressures eased, even a little, has been incredibly helpful. I will continue to advise you of my recovery process. Please pass on my heartfelt thanks to the Council for this and previous assistance provided. I am determined to work through my ongoing challenges in as constructive a way as I possibly can. I remain convinced that relief and a time of less stress is in my destiny. I just hope it is not too far off.’

‘I cannot thank you enough for the support over the past two years- it has been invaluable. I cannot find the words to express my gratitude for your generosity and non-judgemental support.’

These are comments from some of the doctors that The Medical Benevolent Association of NSW (“MBANSW”) has helped over the past year. These comments indicate what we do, who we help and what impact the assistance makes. MBANSW provides financial assistance and counselling support to doctors in need and their families, those that we help are in an acute situation and the help we provide allows them to concentrate on recovery.

I have had the honour of being the MBANSW Social worker for 10 years; it has been a challenging, rewarding, hectic and sometimes sad 10 years. Over my time in the job we have had more than four hundred new referrals and I have been in contact with thousands of doctors or family members in need of assistance advice or referral. I have sent more than 500 letters of condolence to the families of doctors who have passed away, and I have had the opportunity to meet with hundreds of doctors whose passion is improving the health, professional and personal lives of doctors. 2017 has been just as busy as other years. We have had 37 new referrals and we have 67 medical families requiring ongoing support ‘*on our books*’. These numbers may seem low but I always get a surprised look when I tell doctors that at least 67 of their colleagues are not able

to house and feed their families. Sadly, I believe that those who contact us are the ‘tip of the iceberg’ and there are many more families in dire straits that are not willing to ask for help.

Referrals have steadily increased over the past few years, but this year they have plateaued. Requests for financial assistance have outweighed requests for counselling support this year. Every request for financial assistance is accompanied by many hours of discussions to ensure that the doctors and their families are well supported in every aspect of their lives. Two thirds of referrals this year have come from males and, as in previous years, requests for assistance from doctors far outweigh requests from family members.

Broadly speaking, doctors who say that they work in General Practice make up one third of the referrals another third is divided between other specialist groups and doctors in training, family members make up the remaining third. We assist doctors at all life stages and this year new referrals have come from doctors and family members between twenty five and eighty one years.

Those who ask for assistance are usually facing difficulties in several areas of their lives, so although a crisis leads to the referral, there are often many factors which have left the doctor’s personal resources depleted.

This year, one third of those receiving assistance nominate mental health difficulties as the reason for referral, with anxiety, depression, PTSD, eating disorders and substance abuse problems cited as the trigger. Approximately one third of referrals are from doctors who have physical health problems such as various forms of cancer, motor neurone disease and injuries as a result of accidents. The other third of referrals come from doctors who are suffering bereavement following the death of a parent, child or partner. Doctors who are experiencing difficulties in their work and as a result have had contact with the regulatory bodies make up a small proportion of referrals. Sadly, the group of referrals from doctors who are affected by family violence seems to be growing.

Underpinning one quarter of referrals, across all referral groups is the complication of having gained a medical qualification overseas. These medical practitioners and their families are often without family support which can leave them vulnerable if physical, financial or work related adversity strikes.

Each month I receive an average of three calls for information advice and referral. These are calls that do not require ongoing financial assistance or counselling support but can take up a significant amount of time. An example of such a call is: "I am a consultant; I have a colleague who is very pressured with work and family commitments, he says he is sleep phobic and refuses to see a psychiatrist". Calls such as this involve several supportive calls to the Doctor making contact to discuss referral options and techniques and ways of addressing the colleague's fears about mandatory reporting. Another such call came from a hospital employee who was deeply concerned about 'culture' in the department. Yet another came from a doctor who had recently been deregistered and was expecting adverse media coverage. He was concerned about the impact on his family. As you can imagine, calls such as these are rarely brief.

As a result of the untimely deaths of three doctors in training, I was invited to join the Ministry of Health Working Party on the Wellbeing of Doctors and Support for Doctors in Training. I am also meeting with another working group to map the complex return to work processes for doctors who have been out of work due to ill health. Both of these tasks have been rewarding in that they have brought me into contact with colleagues who share our concern about improving the wellbeing of doctors and their families.

My other role with MBANSW is that of Executive Officer. This role involves overseeing the governance of the Association. As an Income Tax Exempt Charity with Deductible Gift recipient status we have responsibilities to the Australian Tax Office, ASIC, Office of Liquor, Gaming and Racing, Australian Charities and Not for Profits Commission (ACNC), Office of State Revenue and the Office of Regulatory Services Revenue office (ACT). MBANSW is committed to having an efficient, effective and transparent organisation.

This year, my association with the Doctors Health Advisory Service (DHAS) continues, however I have stepped down as the Hon Secretary and am now a member of the management committee. I was fortunate to have a role on the organising committee of the Australasian Doctors Health Conference convened by DHAS in Sydney earlier this year. Doctors Chen and Freeborn presented papers on the work of MBANSW at the conference. I also travelled to Canberra with the DHAS Medical Director and Social Worker to participate in a round table discussion about doctors' support services in ACT. I believe a close relationship between the two organisations is essential.

Before I close I would like to acknowledge those who make a significant contribution to the smooth running of MBANSW and consequently shoulder the load.

Kirsty Kormos is the MBANSW accountant and administrative officer. She is immensely supportive, capable and efficient. Kirsty has worked hard to streamline our financial and governance processes and provide up to the minute financial information for the Council. Her IT skills are highly advanced and she has a keen eye on promotional opportunities and strategies. Kirsty I am not sure how I will manage without your willing, cheerful and patient support. Thank you so much for all you have done for MBANSW in such a short space of time.

I welcome Susan Lucas who will step into Kirsty's shoes when she moves back to New Zealand in the coming months. I am looking forward to working with Susan. Her experience in small not for profit organisations will ensure a smooth transition and her energy and experience with fundraising will be a great benefit. Welcome Susan.

Again this year MBANSW employed Sarah Foster, DHAS Social worker to provide back up so that I could have a much needed holiday. Thank you Sarah for your willingness, competence and collegial support.

As always, my heartfelt thanks go to Fiona Davies and her staff at AMANSW. It has been a sad year in many ways for medicine in NSW and Fiona has been at the centre of support planning. She has also made herself available

to give advice on matters affecting individual doctors who have come to MBANSW in need. Fiona endlessly promotes the work of MBANSW and always takes time to listen. Thank you Fiona, and thank you to your staff who respond to my many questions with a smile, they are always welcoming.

Thank you too to Peter Somerville and his staff at AMAACT. Peter is very supportive of the work of MBANSW and facilitates referrals from Canberra doctors. He promotes the service both directly and through mail and local publications. Thank you Peter.

Jamie Spiteri of BT Financial Group is managing our investment portfolio. Thank you Jamie for keeping a watchful eye on our portfolio, which thankfully has started to inch forward. Your reports to the Council are well received and easily understood.

Ron Heinrich and Karen Keogh of TressCox Lawyers continue to provide behind the scenes support for MBANSW. Thank you Ron and Karen for answering my sometimes anxious calls and providing calm reassurance about how to respond to various legal requests that come across my desk.

This year, again our beneficiaries have been fortunate to have the legal advice of John Van de Pol of Holman Webb Lawyers. John has offered a consultation at no charge for beneficiaries faced with professional issues. Thank you John for easing the pressure on some of our beneficiaries who would otherwise go without expert advice.

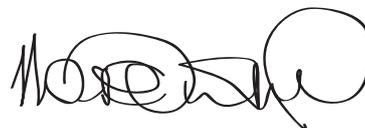
Thank you to Aimee of Amelia K Designs who has worked patiently to create a professional look for all of our reports, stationery, banners and promotional material this year. We were fortunate also this year to have the expertise of Melissa Symister who worked with the Council to create a brief promotional video.

At my first MBANSW meeting 10 years ago I was struck by the kindness, compassion and generosity of the members of Council. I have yet to meet a more extraordinary group of people. I would like to express my thanks to the Councillors and acknowledge the difficult job they do. They are extremely empathic and compassionate and never dismissive of a doctor's situation. They talk long and hard about how best to help within the limited financial resources of the Association. They support my work and help to keep me on track. All those on council make themselves available at any hour to provide advice, assistance and consider an urgent request or accompany me to speak about the work of the Association. All generously share their unique blend of life and professional skills to enrich the services our beneficiaries receive.

My particular thanks to the President, David Chen, who always makes time for me whether to ensure the smooth running of the Association or listen to my worries. Thank you David for your patient assistance. Congratulations on your well-deserved Order of Australia.

A final thank you to our generous donors. Every dollar you donate makes a difference to your colleagues in need, all of whom demonstrate courage in facing the difficult circumstances they have encountered.

MEREDITH MCVEY

A handwritten signature in black ink, appearing to read 'Meredith Mcvey', with a large, stylized flourish at the end.

07

Councillors 2017

Dr John Allman

Dr Catherine Brassill

Dr David Chen OAM President

Dr Felix Choi

Dr Chris Dalton

Dr Helen Freeborn

Dr Reem Mina

Dr Sue Morey AM

Dr Russell Pearson

Dr Vanessa Rogers

Dr David Shelley-Jones

Dr Furio Virant

Dr Ian Wechsler

Dr Noel Wilton

Dr Andrew Wines

Dr Vincent Wong

Meredith McVey Social Worker (02) 99870504 mcvey@mbansw.org.au

Kirsty Kormos Accountant finance@mbansw.org.au

Specialisations

General Practice

Psychiatry

Endocrinology

Orthopaedics

Ophthalmology

Medical Administration

ENT

Public Health Medicine

Occupational Health Medicine

Academic Medicine

Obstetrics and Gynaecology

AGENDA

08

BY DOCTORS FOR DOCTORS SINCE 1896
81st ANNUAL GENERAL MEETING
MONDAY 20th NOVEMBER 2017 at 7.30pm

1. Welcome
2. Apologies
3. Notice of Meeting – Annual Appeal Letter, May 2017
4. Minutes of 2016 AGM
5. President's Report
6. Treasurer's Report
7. Social Worker's Report
8. Councillors continuing in office: Drs John Allman
Catherine Brassill
Felix Choi
Christopher Dalton
Helen Freeborn
Reem Mina
Vanessa Rogers
David Shelley-Jones
Noel Wilton
Ian Wechsler
9. Retiring Councillors: Drs David Chen OAM
Sue Morey AM
Russell Pearson
Furio Virant
Vincent Wong
Andrew Wines
10. Election of Councillors 2018 Drs David Chen OAM
Sue Morey AM
Vincent Wong
Andrew Wines
Furio Virant
11. Election of Office Bearers for 2018
President Dr David Chen
Vice-Presidents Drs Furio Virant
Vanessa Rogers
Hon Secretary Dr Andrew Wines
Hon Treasurer Dr Felix Choi
12. Appointment of Auditors HLB Mann Judd
13. David Pope Oration Dr Richard Herlihy OAM

BY DOCTORS FOR DOCTORS



www.ameliakdesigns.com



Administration

PO Box 736
Willoughby NSW 2068

Social Worker

Ph. 02 9987 0504
Fax. 02 9987 2970

www.mbansw.org.au