



MEDICAL BENEVOLENT ASSOCIATION OF NSW  
**ANNUAL REPORT 2019**



BY DOCTORS FOR DOCTORS  
[www.mbansw.org.au](http://www.mbansw.org.au)

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# OUR MISSION **STATEMENT**

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



# PRESIDENT'S REPORT 2019



It is now more than 123 years that the Medical Benevolent Association of NSW has been supporting doctors and their families in NSW and the ACT. Even doctors and their families fall on hard times and we endeavour to support them during their time of need. Apart from the financial support we provide to our colleagues, the main assistance is provided by our Social Workers.

We try to help doctors early in a crisis so that we can help them back on their feet as soon as possible. Although the financial support we give is generally short term, we continue to offer social work support as long as it is required.

The doctors on our council, who have diverse experiences and professional backgrounds, meet each month with our social workers to discuss each case in detail so as to provide the most appropriate assistance. I am forever grateful for each one of my fellow doctors who caringly volunteer their time and expertise to serve on the Council.

Together with our Executive Officer and Finance Officer, the Councillors also oversee the work of the Association, ensuring that our processes remain transparent and always meeting the requirements of the relevant regulatory bodies.

In September this year we were sad to lose the services of our Social Worker/ Executive Officer for the last 12 years, Meredith McVey OAM. During her time with the Association she made significant advances in the way the MBANSW operated and established many strategic partnerships with other associated medical organisations. However, Meredith especially excelled in her role as Social Worker, displaying great counselling skills and empathetic care for all our colleagues in need. She was well deserving of her Order of Australia Medal in 2018.

We are now pleased to welcome social workers Sue Zicat, who is doing one day per week and Ida Chan who will take over Meredith's role as Social Worker. I have every confidence that Ida will also provide practical help and empathetic care for our colleagues in need.

By using a range of communication channels such as "Linked-in" we are increasing the profile of the Association so as to reach and help more colleagues. The newer and younger members of our profession may now become more aware that assistance is available from the MBANSW when help is needed.

We sincerely thank all the individual doctors, hospital and medical groups who have supported our work with donations this year. We continue to be encouraged by the generosity and support from the medical community. We cannot provide this service to our colleagues in need without your thoughtful and generous donations.

I feel honoured to be a part of a compassionate and professional organisation which has been caring for colleagues since 1896. I would like to thank the support of all the Councillors, especially those in the executive and specifically Dr Chris Dalton who is currently fulfilling the Executive Officer role. Thanks also to our Finance Officer Karen Birch as well as Social Workers Susan Zicat and Ida Chan. The success of the MBANSW over the last 55 years has been largely due to the efforts of our social workers and we in the Council will continue to support them in their exemplary care.

A handwritten signature in black ink, reading "David Chen". The signature is fluid and cursive, with a large, stylized 'D' and 'C'.

**Dr David Chen OAM**  
*President*



# SOCIAL WORKER'S **REPORT**

It has been a busy and eventful year for the Medical Benevolent Association of NSW Social Work Team.

After 12 years of dedication to the role of Social Worker and Executive Officer, Meredith McVey OAM, stepped down in September. Meredith was highly respected by beneficiaries and throughout the medical community for her professionalism, compassion and empathy. She has left big shoes to fill and will be greatly missed. The new Social Work team is Ida Chan, who started in July 2019 and Sue Zicat who has been with the MBANSW since October 2018. Both Ida and Sue will work part time.

A continued effort to raise awareness of doctor's wellbeing and the support available through MBANSW has seen a rise in referrals for assistance from both NSW and ACT. We have seen an increase in calls seeking assistance and support about relationships and domestic violence recently.

We assist doctors and their families with a wide range of concerns such as mental health, critical illness or injury, bereavement and work stress to name a few. We endeavour to respond to each beneficiary by providing a safe and confidential space for them to seek support about their individual circumstances.

We have become more creative in how we 'get the word out'. Earlier

in the year, Meredith was part of a Podcast called 'Just a GP' to talk about doctors health and wellbeing and the important work of the Association. Ida will present a paper in November at the Australasian Doctors Health Conference in Perth on the topic of 'How Collegiate Support Can Make A Difference'.

We are always looking for new ways to remind doctors about the help that is available if needed and the importance of asking for help sooner rather than later.

The Council has the difficult task of stretching our limited resources to assist more doctors. The Financial assistance provided is targeted at crisis relief, with ongoing social work support continuing as the crisis eases and plans are made to return to a more stable situation. We have also been working with other organisations to address some of the underlying difficulties that doctors experience. Returning to work after illness is a complex process and we have been working with DHAS, AMA, ASMOF and indemnity insurers to map the process. Along the way we have consulted with AHPRA, the Medical Council and the Ministry of Health.

We could not do the work we do without the generous support and assistance of other services that support our work. Our relationship with the Doctors' Health Advisory Service (DHAS) allows us to provide a more comprehensive support service to the doctors of NSW and ACT. Thanks to several of the Medical Staff Councils and Colleges we have been much more

visible and accessible to doctors in need. Community Engagement has enabled us to work in collaboration with other organisations to spread the word about our services. These activities, coupled with our email newsletter and LinkedIn page, have contributed to the rise in doctors and their families seeking assistance. The average number of new referrals has increased to just over five per month. Not all of these requests are for financial assistance; some are for counselling support from doctors or their families experiencing a sudden change in their circumstances, unexpected loss of a loved one, distress as a result of a patient complaint, conduct of colleagues at work or unhappy relationships outside of the workplace to name just a few. Our vision is to find more ways to provide support to doctors, not only in the cities but in rural areas where doctors may find it more difficult to access services.

Holman Webb Lawyers, through John Van de Poll and Zara Officer have generously supported our work for many years. They provide legal advice at no charge for beneficiaries faced with professional issues. Thank you, John and Zara, for easing the pressure on some of our beneficiaries who would otherwise go without expert advice.

HWL Ebsworth Lawyers have generously supported the work of the association for many years. Ron Heinrich AM and Karen Keogh have responded to our queries on several matters. Thank you, Ron and Karen, for your advice on how to respond

to various legal requests and for your assistance with employment contracts.

We would like to express our thanks to the Councillors and acknowledge the difficult job they do. They are extremely empathic, compassionate and dedicated. The Councillors discuss and review each situation at length and assist where possible within the limited financial resources of the Association. They support and value the Social Work team and the work we do with the beneficiaries. All those on the Council generously volunteer their time and expertise to enrich the services our beneficiaries receive. We are grateful for their service and commitment.

We often hear how appreciative beneficiaries are for the generosity of the donors and what a positive impact MBANSW has had on their lives. It is comforting for them to know that their colleagues care and want to assist during times of need. Our donors are the backbone of the Association and to them we say a resounding thank you.

**Sue Zicat and Ida Chan**  
***MBANSW Social Workers***



# WHAT WE DO

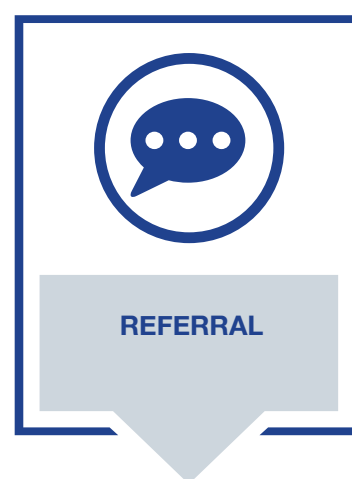
The Medical Benevolent Association of NSW helps doctors and their families in need with short-term financial assistance and counselling support. Those in the medical profession are often the most reluctant to ask for help. MBANSW provides a confidential, non-judgemental avenue of support for doctors and their loved ones.



For a variety of reasons doctors can find themselves under extreme financial stress. A doctor injured in a catastrophic accident or facing a cancer diagnosis, who is suddenly unable to work can quickly find themselves in a financial crisis.

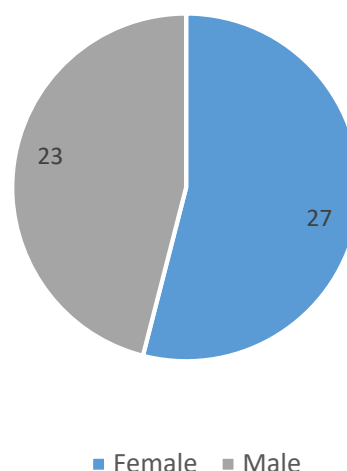
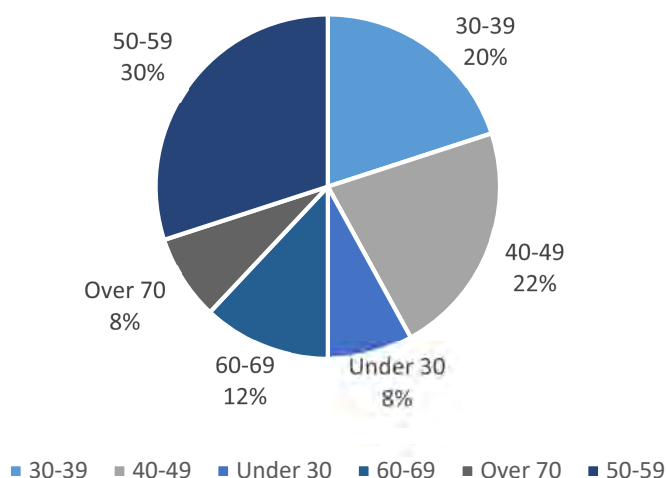


If something is going wrong at work, or a personal relationship is causing worry, it can be helpful to speak to someone who is outside the situation, but understands the unique pressures of being a doctor.



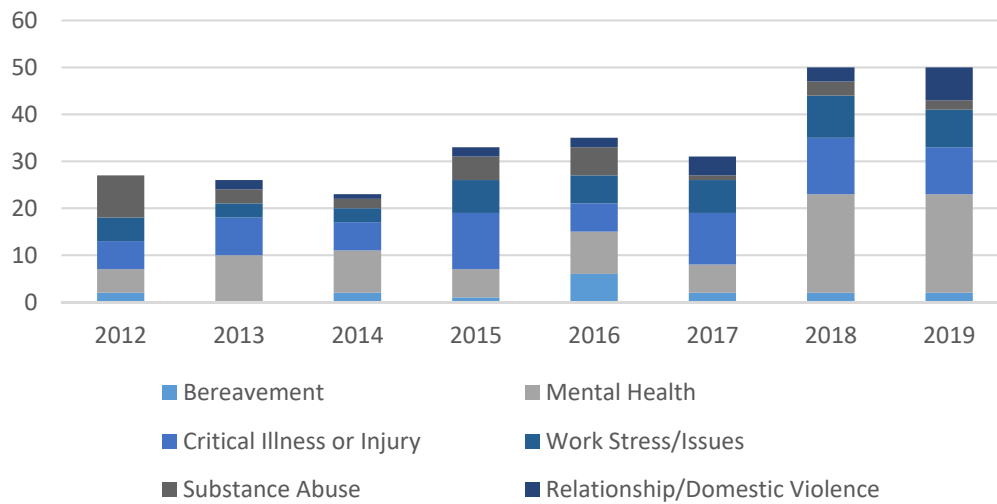
If MBANSW is unable to help directly, we can usually make a referral to someone who can. Whether you are worried about yourself, a friend, or a medical colleague, we can help you work out the best way forward.

## Profile of your colleagues who have contacted us in 2019

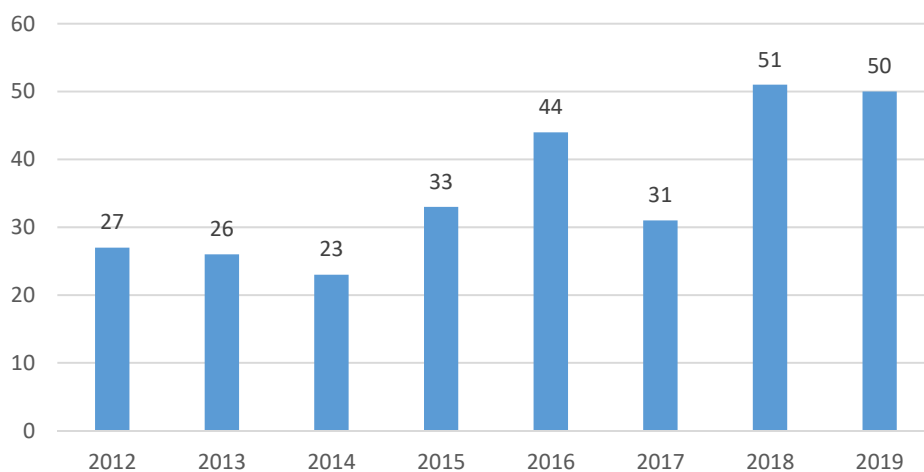




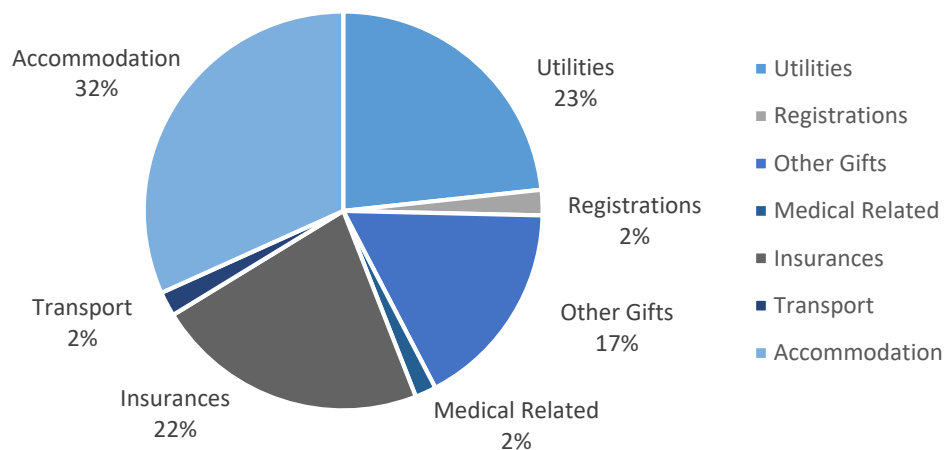
### Why doctors contact MBANSW?



### Number of new referrals



### Types of Financial Assistance given



# THANK YOU TO OUR DONORS

We would like to take this opportunity to thank all our donors for their compassion and generosity. Without them we wouldn't be able to help so many Doctors.

Every little bit helps us be one step closer to helping all Doctors in crisis.

Many of you are not listed here to whom we are so truly grateful.

In particular we would like to thank our dedicated Donors who have donated these generous sums of money to MBANSW.

Dr Francis M Hooper	Retired Radiologist	\$12,000
Dr Prithipal S Gill	General Practitioner	\$4,500
Dr Arne Schimmelfeder	Anaesthesiologist	\$2,000
Dr Ruth Leckie	General Practitioner	\$1,500

## Generous support from these Groups

Avant Mutual Group	\$5,000
Royal North Shore Hospital, Medical Staff Council	\$5,000
UNSW Medicine Class of 1979 (Five Year Course) following their 40th reunion in 2019.	\$3,760
Kuring-gai District Medical Association	\$2,000
Concord Hospital Medical Staff Council	\$1,000
Mona Vale Hospital Medical Staff Council	\$1,000
Ryde Hospital Medical Board	\$1,000
Concord Hospital Medical Staff Council	\$1,000

*Thank you so very much for your help and support in the situation which befell me which left me unable to work and potentially homeless; the rental payments you have made on my behalf over the past three months have meant that I have been able to undertake treatment for my medical condition without the severe stress of having to clear the house out and move interstate with a family member.*

**Male Specialist**

*Thank you especially for all your emotional support. It helped me feel like someone had my back and understood how stressful getting out of domestic violence can be.*

**Anonymous**

*It has really made an enormous difference and helped me get back on my feet after what has been a disaster year.*

**Female Specialist**

*Thank you so much for your generous assistance this year. Financial stress is obviously just one aspect of severe illness and some relief undoubtedly aids in improved wellbeing and hopefully recovery. I am profoundly grateful to your organisation.*

**Female GP**









# COMMUNITY **ENGAGEMENT**

The MBA continues to be active establishing and maintaining relationships with important external stakeholders who are involved in managing the health and financial issues that may affect doctors and their families. Our staff and councillors attend meetings and workshops, promoting the aims and role of the MBANSW, and learning from these opportunities to benefit the doctors who seek our help. These include:

- A presentation at the Australian Doctors' Health Conference

‘Medical Benevolence—collegial support by doctors for doctors.’

- Representation on hearing committees of the Medical Council of NSW, and training through this Council.
- Ongoing liaison with the Doctors' Health Advisory Service.
- Ongoing contact with AMA NSW, and support from this organisation.
- Ongoing liaison and support from Avant Mutual, including a generous donation.

- Link to MBANSW through articles in the MJA.
- Presentation at ASM of Australian Orthopaedic Association.
- MBANSW Brochures sent to all medical schools.
- Presentation to Australasian faculty of Occupational and Environmental Medicine.
- Engagement with RACGP for wellness weekend workshop.



**Please find us on LinkedIn and follow our page!**



# TREASURER'S **REPORT 2019**



The 2019 financial year has been quite busy for the MBANSW. Our accounts have been audited again this year by Mitchell and Partners and the full report is available on request.

Total income for the financial year was \$508,891. This income is mainly from donations, bequests and grants which were \$280,990. This was a decrease from last financial year of \$29,453.

The balance of MBANSW's income of \$227,901 is generated from our investments for which we thank BT who manage our portfolio, and this is an increase over last year of \$33,657. This additional income is vital in covering the administrative and governance costs we incur as a Registered Charity as well as helping us extend our beneficiary program to more Doctors and their families, when possible, as we have been able to this year.

Total Expenditure was \$475,888. This was an increase of \$132,839 from last year and was mainly due to the increased amounts gifted to beneficiaries of \$103,577 and some changes in staff wages as we took on Sue Zicat as a casual Social Worker.

Our gifts to beneficiaries are mainly for short term financial assistance and social work support for our beneficiaries. Social work support has been increasing over the past few years and now represents 28% of expenditure. The purpose of this ongoing social work support is to enable our beneficiaries to become self-sufficient in the long term.

Our net surplus was \$33,003 for 2019. Last year we had a surplus of \$161,638. Whilst we would prefer to have no surplus or deficit every year, and break even, unfortunately as we rely so heavily

on our Investment yields for additional income, and with financial markets so volatile, these surpluses assist us to be able to continue to help Doctors in need, even during those years we incur a deficit.

In October 2018 we had a change of financial officer from Susan Lucas to Karen Birch. We will miss Susan Lucas who had helped us start reviewing our processes. I am very pleased to have Karen Birch join us as our new financial officer and in particular welcome her accounting background.

I wish to sincerely thank Meredith McVey who has been the backbone of the association and who is retiring. I wish her very well and will miss her immense knowledge.

The MBANSW is planning a structural change which will change financial costs as we look to appoint an executive officer to help with the general running of the association and to increase our donations.

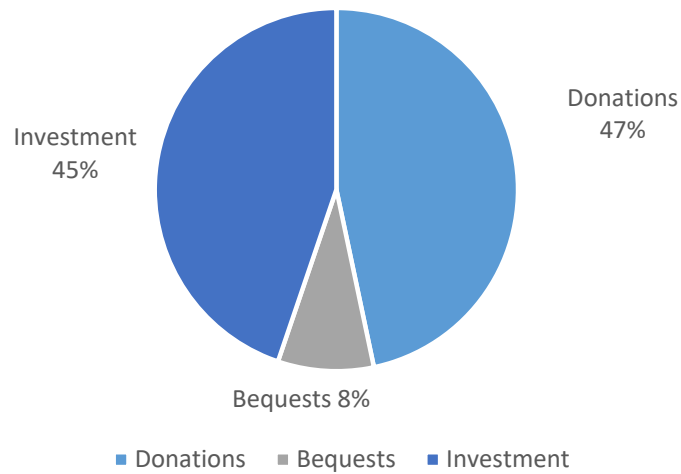
I would like to give a special thanks to all of our donors who can see the need to help our colleagues in crisis.

As per a review that was done this year by John Peacock from Associations Forum I plan to stand down from the Treasurer's role and wish all the best for the incoming Treasurer.

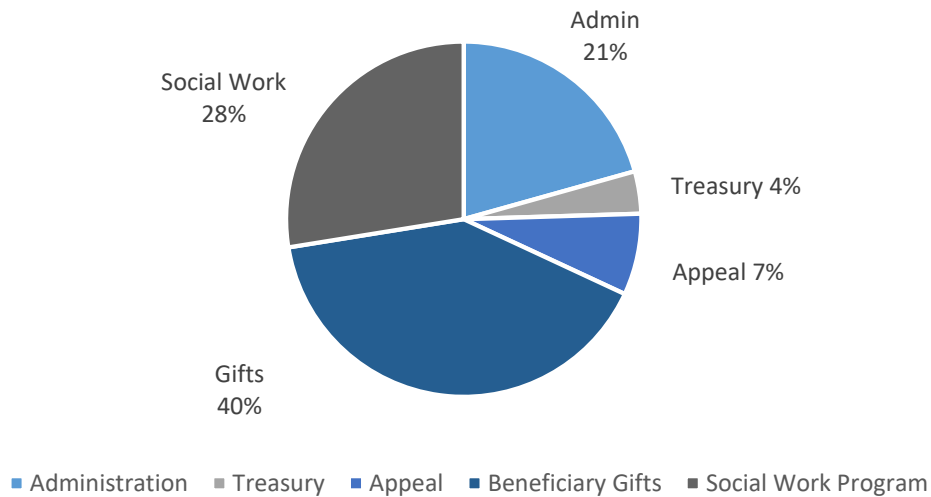
A handwritten signature in black ink, which appears to read 'Felix Choi'. The signature is written in a cursive, flowing style.

**Dr Felix Choi**  
**Treasurer**

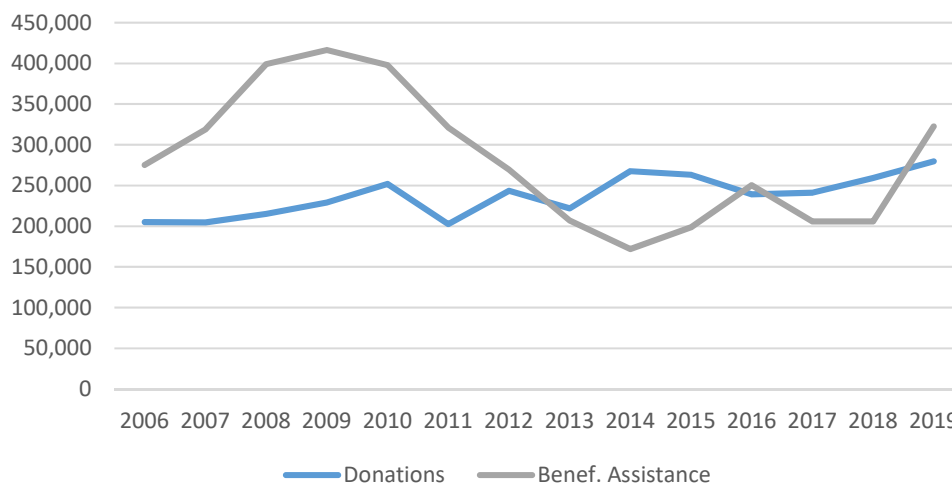
### 2019 Income



### 2019 Expenditure



### Donations & Beneficiary Assistance



## INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 30 JUNE 2019

<b>INCOME</b>	<b>2019 \$</b>	<b>2018 \$</b>
Donations - organisations	18,760	28,129
Donations - individuals	199,036	201,611
Bequests	43,417	11,569
Other donations – AMA & directed	18,413	17,900
Grant funding	-	50,000
Other fundraising income/sundry income	1,364	1,234
Dividends received	77,309	41,818
Interest & trust distributions received	95,655	84,778
Imputation credits refundable	31,388	16,055
Profit on disposal of investments	23,549	51,593
	<hr/> 508,891	<hr/> 504,687
<b>EXPENDITURE ON ADMINISTRATION</b>		
Audit & Professional Fees	13,700	7,800
Appeal expenses	35,151	29,850
Depreciation	1,373	752
General and administration expenses	11,806	14,047
Insurance	3,537	7,646
Portfolio management fee	18,264	17,479
Printing & stationery	712	625
Sundry Expense	635	-
Superannuation contributions	5,749	4,553
Impairment Loss	-	-
Telephone expenses	1,794	2,068
Travel, meetings, conferences	1,293	2,935
Wages – administration	63,076	55,050
	<hr/> 157,090	<hr/> 142,805
<b>NET SURPLUS AFTER ADMINISTRATION EXPENSES</b>	<hr/> 351,801	<hr/> 361,882
<b>LESS: EXPENDITURE ON DIRECT SERVICES</b>		
Payments to beneficiaries	192,073	88,496
Social work counselling support	126,725	111,748
	<hr/> 318,798	<hr/> 200,244
<b>NET SURPLUS (DEFICIT)</b>	<hr/> <b>33,003</b>	<hr/> <b>161,638</b>



# OUR **EXECUTIVE**

MBANSW is managed by a Council of up to 20 registered medical practitioners who are the Directors of the Association. The Council meets monthly to oversee the affairs of the Association and consider requests for assistance.



## **PRESIDENT**

### **Dr David Chen OAM**

I am a Roseville GP and have many doctors as patients. I have been a member of the Council of MBANSW since 1992, served as Secretary for 12 years and have been President since 2005. I am pleased to give my time and effort to a compassionate and professional organisation which has been caring for colleagues since 1896.



## **VICE PRESIDENT**

### **Dr Furio Virant**

I am a USyd Graduate. During my medical career I served in the RAN, chaired the Fairfield Division of General Practice, and the AMANSW Council of General Practice. I joined MBANSW in 1995 and am pleased to have been supporting my colleagues for more than 20 years.



## **VICE PRESIDENT**

### **Dr Vanessa Rogers**

I work as a consultation-liaison psychiatrist and sit as a part time member of the NSW Mental Health Review Tribunal. I have been on the Council of the MBANSW since 2013. I believe it is important to help support my colleagues and their families in times of hardship and crisis.



## **HON. SECRETARY**

### **Dr Andrew Wines**

I am a foot and ankle orthopaedic surgeon. I have been on the Council of MBANSW since I was an intern in 1994. In 2003 I was awarded a Churchill Fellowship to assess support services available to doctors and their families in times of crisis.



## **TREASURER**

### **Dr Felix Choi**

I joined MBANSW in 2007 and became Treasurer in 2010. My background is in General Practice. I enjoy my work and it has been a privilege to be able to give back and support others in the profession.

# OUR COUNCILLORS



## Dr John Allman

I graduated from Sydney University in 1954. After three years hospital training in Australia I spent five years studying and working in England before returning to Sydney to practice Orthopaedic surgery. I joined the Council in 2010.



## Dr Jessica Borbasi

I am a Palliative Medicine advanced trainee and I am undertaking a Masters in Public Health and Health Management. Collectively doctors can be very powerful, individually we can be isolated and overwhelmed, being on the Council means we are helping individuals who have spent their lives helping others.

## Dr Catherine Brassill

I am a Northern Beaches General Practitioner. I have been on the Council since 2009.



## Dr Chris Dalton

I joined the Council in 2000 and have served briefly as Treasurer. I am an ENT Surgeon, but have enjoyed branching out into other non-clinical aspects of medicine.



## Dr Helen Freeborn

I work as a Medical Administration Registrar, an orthopaedic surgical assistant, locum as an ED CMO and have a strong interest in merging sports medical administration with RACMA qualifications. The wellbeing of our medical workforce is imperative and as a registrar I can support, guide and advise the Council on issues affecting junior doctors and provide context when we have a junior doctor who requires assistance.

## A VERY SAD FAREWELL

Meredith McVey OAM, our Social Worker for the past 12 years has sadly left us resigning officially on 13th September 2019.

Meredith started working as Social Worker/ Executive Officer on 1st November 2007 and brought many advances to the organisational side of MBANSW in addition to her exemplary work as Social Worker.

She subsequently received an Order of Australia Medal (OAM) in the 2018 Queen's Birthday Honours List for her work with the MBANSW as well as being Hon. Secretary of the DHAS for 10 years.

## THANK YOU

To our wonderful donors - your generous support and the care you have shown for your colleagues allows us to continue providing this important service to doctors and their families.



#### **Dr Reem Mina**

I joined the Council in 2008. As an Occupational Physician my role involves understanding the impacts of health on work, and work on health. Doctors and their loved ones are not immune to the impact of these issues. The MBANSW provides practical assistance to members of the medical community, delivered with compassion. I'm proud to be part of the MBANSW team.



#### **Dr Sue Morey AM**

I am an independent consultant with an interest in rural medical education and workforce. My past roles include Physician and Director of Community Medicine at Royal Prince Alfred Hospital and NSW Chief Health Officer. I have qualifications in internal medicine, public health, medical administration and company directorship. I have been on the Council of MBANSW since 2004.



#### **Dr David Shelley-Jones**

I am pleased to be able to contribute to an organisation which has helped so many of our colleagues for over a century. My practice in obstetrics and gynaecology has made me aware of the unique pressures of medicine and the fact that doctors must look after each other in times of misfortune.



#### **Dr Ian Wechsler**

I am an ophthalmologist. I have been an MBANSW Councillor since 2011. I am on the Avant External Panel of Experts and I have been Secretary for the Western Suburbs Medical Association, a part-time clinical tutor for the University of Sydney and a member of the Royal Australian and New Zealand College of Ophthalmologists Public Health Committee.



#### **Dr Vincent Wong**

I have been a member of MBANSW since 1999, and was Treasurer for 4 years. I am an endocrinologist at Liverpool Hospital. Being a Councillor of MBANSW is an honour, and it is the perfect way to give back to the profession that I love.

## **WITH THANKS TO...**

**Fiona Davies, CEO** of AMANSW, for her continuing support and to the AMANSW for the generous use of their facilities.

**Peter Somerville** and his staff of the AMA ACT who support our work with colleagues in ACT.

**Karen Keogh** of HWL Ebsworth Lawyers, who generously respond to our requests for advice on a range of governance matters.

**John Van de Poll** and **Zara Officer** of Holman Webb Lawyers who give advice on a range of legal matters to our beneficiaries.

## **WELCOME**

**Ida Chan**, who joined us in August 19 to replace Meredith as Social Worker. As the number of referrals continues to grow we welcome Ida to add to the support we already offer.

BY DOCTORS FOR DOCTORS

[www.mbansw.org.au](http://www.mbansw.org.au)

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