

**WE DO WHAT WE DO,
THANKS TO YOU.**



MEDICAL BENEVOLENT ASSOCIATION OF NSW

By Doctors for Doctors



ANNUAL REPORT 2010



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
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Social worker

Phone: 02 9987 0504
Fax: 02 9987 2970

CARING FOR COLLEAGUES SINCE 1896

74th ANNUAL GENERAL MEETING

MONDAY 15th NOVEMBER 2010 at 7.30pm

AGENDA

1. Welcome
2. Apologies
3. Notice of Meeting – Annual Appeal Letter, June 2010
4. Minutes of 2009 AGM
5. President's Report
6. Treasurer's Report
7. Social Worker's Report
8. Election of Office Bearers for 2010/2011 (Nominations received as per Constitutional requirements)

President	Dr	David Chen
Vice-Presidents	Drs	Furio Virant Gary Galambos
Hon Secretary	Dr	Andrew Wines
Hon Treasurer	Dr	Felix Choi
Councillors:	Drs	John Allman George Boffa OAM Catherine Brassill Christopher Dalton Stephen Green Richard Herlihy Clement Loy Reem Mina Sue Morey AM Russell Pearson Elizabeth Rushbrook CSC Chaminda Wijeratne Vincent Wong

9. Appointment of Auditors - HLB Mann Judd
10. Appointment of Accountants - HLB Mann Judd
11. Appointment of Honorary Life Member - Mrs Mary Doughty AM
12. Appointment of Honorary Life Member - Mr Dennis Mattiske
13. Guest Speaker- Dr Gary Galambos



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PRESIDENT'S REPORT 2009-2010

MEDICAL BENEVOLENT ASSOCIATION OF NSW

The Medical Benevolent Association of NSW has now been caring for our medical colleagues and others for 114 years.

This year we have met the challenges presented to us. Our colleagues and their families continue to be affected by the global financial crisis, our income is still severely limited and the cost of living continues to rise. As a result we have had to become more frugal in the way we help our beneficiaries while still trying to meet their needs adequately. As a result of our diminished funds we have had to place limits on some of our assistance. Nevertheless we take great care to ensure that essential needs are met. Each request for assistance is thoughtfully and thoroughly discussed at each monthly meeting using the combined wisdom of our council and our Social Worker.

2009-2010 has been a busy year for the Association administratively.

In addition to maintaining a close eye on the usual areas of Governance we:

- ◆ received an Authority to raise funds in the ACT
- ◆ developed a Code of Conduct
- ◆ developed a Complaints Policy
- ◆ undertook Risk Assessment to identify high risk processes and develop controls
- ◆ reviewed and articulated our Intake Procedures.
- ◆ are reviewing and preparing to re-write our Constitution

In order to ensure best practice:

- ◆ Mrs McVey completed a Finance Workshop
- ◆ Mrs Danielle Doughty completed a Tax and Employment Legislation Workshop
- ◆ Mrs McVey maintained accredited Social Worker status.
- ◆ We instigated the practice of reviewing a Governance Journal Article each month.

Ensuring that Medical Practitioners are aware of the assistance that MBANSW provides is an ongoing task. During the year:

- ◆ NSW Doctor and Canberra Doctor printed information articles and ran monthly advertisements
- ◆ Mrs McVey was interviewed and quoted in an article about GP stress in the Medical Observer
- ◆ Mrs McVey spoke at the AMANSW Continuing Professional Education Seminar
- ◆ In collaboration with Doctors Health Advisory Service, an information letter was sent to all International Medical Graduates.



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- ◆ Mrs McVey presented a de-identified Case Study for discussion at the Doctors Health Advisory Service Annual General Meeting
- ◆ Our website was reviewed and redesigned

MBANSW does not underestimate the value of the independence of the Association to those who ask for help. However, we recognise the need to maintain relationships with other groups who provide information and support to medical practitioners.

- ◆ Mrs McVey is a member of the DHAS management committee
- ◆ We made a submission to the Australian Health Practitioners Regulation Authority and the Medical Board of Australia to ask them to continue the level of support provided by the NSW and ACT Medical Boards over many years.
- ◆ We collaborated on the DHAS Junior Medical Officer Support Working Party

Other significant events which occurred during the year were:

- ◆ Mrs Mary Doughty AM was made an Honorary Life Member in March.
- ◆ The NSW Medical Board made a significant donation.
- ◆ We included in our new website the capacity for donors to make secure online donations

I would like to thank the following people for helping the MBANSW to run smoothly:

- ◆ Fiona Davies, CEO AMANSW for the provision of our meeting facilities, hosting our mailing address, providing copying facilities and supporting the Association
- ◆ the NSW and ACT Medical Boards for provision of the mailing lists for our Annual Appeal over the years past
- ◆ Gary Scarr of BT Financial Group for the management of our investment portfolio, especially in these difficult financial times
- ◆ Bill Nussbaum and Scott Kay of HLB Mann Judd for accounting and auditing services and ongoing advice.
- ◆ Special thanks to Dennis Mattiske who retired as a partner at HLB Mann Judd for his many years of service to the MBANSW.
- ◆ Matthew Coombes for IT support services
- ◆ Mike Hawkins of In2art for new ideas and advice on designs of appeals, posters and brochures and the website
- ◆ Danielle Doughty for her diligent book keeping and administrative support
- ◆ My colleagues on the MBANSW Executive, Secretary Andrew Wines, Treasurer Felix Choi and Vice-Presidents Furio Virant and Gary Galambos.
- ◆ The Council: George Boffa OAM, Catherine Brassill, Christopher Dalton, Peter Duke, Stephen Green, Richard Herlihy, Clement Loy (leave of absence), Reem Mina, Sue Morey AM, Russell Pearson, Elizabeth Rushbrook CSC, Chaminda Wijeratne and Vincent Wong. Yvonne Skarbek retired from council in February due to work commitments. We also welcome John Allman to the Council.



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All of the councillors provide valuable input at monthly meetings giving wise advice and varied opinions during our sometimes lengthy deliberations. The diverse medical and life backgrounds of our councillors help provide a balanced perspective from which decisions are made.

Finally, on behalf of the Council, I would like to especially thank our Social Worker and Executive Secretary, Mrs Meredith McVey. She has instigated many improvements in the area of governance and publicity of the Association. Her involvement with the DHAS and contacts with Medical Board have benefited the Association's standing and profile. She has always performed her duties professionally and efficiently, relating well to all the members of Council. Most importantly she has a caring approach to the beneficiaries and is sensitive to their needs. Her detailed knowledge has helped the Council tremendously in its decision making.

With Meredith McVey guiding the Association, we will continue to advance the important work of supporting the NSW and ACT doctors and their families.

David Chen
President



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TREASURER'S REPORT FOR 2009-2010

Mr. President, fellow Councillors, Ladies and Gentlemen,

As my first year as Treasurer for the Medical Benevolent Association of NSW, I hereby present the audited financial statements for the financial year ended 30th June 2010.

The last financial year has been difficult and continues to present the Association with concerns about how to continue to financially support our beneficiaries. In response to this the MBANSW has and continues to carefully look at all our beneficiaries' needs but also try and rein in some spending. In doing this we spent \$397,764 on financial support for our beneficiaries (including \$30,238 on Social Work costs). This is a decrease from \$416,333 in the previous financial year.

Donations remain an essential source of funds. We were able to raise \$252,129 from these donations and appeals for which we are extremely grateful. This is an increase from \$228,955 in the past financial year.

Our investments fared somewhat better this year compared to the past financial year and with the donations we had a net surplus after administration expenses of \$232,035. Last year this was in deficit of \$77,968. As for last year, in accordance with requirements for financial reporting, we have included the impairment on available-for-sale assets, but I am pleased to report that this figure is significantly reduced to \$9,639 compared with \$310,265 from the last financial year. Our total accumulated funds as of June 2010 are \$2,003,696 which is slightly down from last year which totaled \$2,050,749.

In total for the year ending June 2010 the MBANSW had an overall net deficit of \$165,729. This was an improvement from last year of \$494,301.

Being the first year as Treasurer, I am extremely grateful for the help of Gary Scarr of BT financial group, Dennis Mattiske (who is retiring) and Bill Nussbaum of HLB Mann Judd, Meredith McVey our indispensable Social Worker and Executive Secretary and especially to Danielle Doughty who does all the hard work for my job as Treasurer. Special thanks go to the outgoing treasurer Vincent Wong who still provides advice for me on this new role.

I certainly hope for a positive change in the world financial situation but have seen in this past year a responsible change within the MBANSW should the situation worsen. In this respect the Association stands better to be able to continue to deliver help to our beneficiaries now and in the future.

Felix Choi
Hon Treasurer

THE AUDITED ACCOUNTS ARE
AVAILABLE ON REQUEST



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DONATIONS FROM SUPPORTING ORGANISATIONS JULY 2009 TO JUNE 2010

ACT ANAESTHESIA	\$1000.00
BLACKTOWN HOSPITAL MEDICAL STAFF COUNCIL	\$500.00
HAWKESBURY MEDICAL STAFF COUNCIL	\$1000.00
KESTON FOUNDATION	\$3513.52
MANLY HOSPITAL VISITING MEDICAL OFFICERS FUND	\$1000.00
MONA VALE DISTRICT HOSPITAL MEDICAL STAFF COUNCIL	\$1500.00
NEPEAN HOSPITAL MEDICAL STAFF COUNCIL	\$1000.00
NSW MEDICAL BOARD	\$50000.00
RUSSELL ST MEDICAL CENTRE	\$500.00
SYDNEY UNIVERSITY MEDICAL GRADUATES 1947	\$800.00
SYDNEY UNIVERSITY MEDICAL GRADUATES 1965	\$1758.65
SYDNEY UNIVERSITY MEDICAL GRADUATES 1939	\$350.00
SYDNEY MEDICAL SERVICE CO-OP	\$1000.00
SYDNEY HOSPITAL & SYDNEY EYE HOSPITAL MEDICAL STAFF COUNCIL	\$1000.00
SYDNEY CHILDREN'S HOSPITAL SENIOR MEDICAL STAFF COUNCIL	\$500.00
WESTMEAD HOSPITAL MEDICAL STAFF COUNCIL	\$2500.00

DONATIONS FROM SUPPORTING ORGANISATIONS JULY TO OCTOBER 2010

AUSTRALIAN CHINESE MEDICAL ASSOCIATION	\$1000.00
KURINGAI DISTRICT MEDICAL ASSOCIATION	\$2000.00
SYDNEY MEDICAL SERVICE CO-OPERATIVE LTD	\$1000.00

Composition of Council

George Boffa OAM
Catherine Brassill
David Chen
Felix Choi
Chris Dalton
Peter Duke
Gary Galambos
Stephen Green
Richard Herlihy
Clement Loy (leave)
Reem Mina

Sue Morey AM
Russell Pearson
Elizabeth Rushbrook CSC
Yvonne Skarbek
Furio Virant
Chaminda Wijeratne
Andrew Wines
Vincent Wong

Specialisations

General Practice 6
Anaesthetics
Psychiatry 3
ENT
Endocrinology
Registrar
Orthopaedics
Defence
Ophthalmology
Public Health Physician



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SOCIAL WORKER'S REPORT - AGM 2010

It has taken nearly three years, but I am starting to find my feet as the Social Worker and Executive Secretary of the Medical Benevolent Association of NSW. The last year has been both challenging and rewarding.

On many occasions I have been asked “who needs your help... how do doctors get themselves into so much trouble... are you only helping hopeless cases?” My answer always is “doctors experience the same, if not more crises than anyone else. They get sick, they die, some of them don't think about tomorrow, some of them prepare for tomorrow, but it is not enough, some of them find their work stressful, some of them find they are in a profession that doesn't suit them, some of them make errors of judgement”. Unfortunately a degree in medicine does not give anyone immunity from the trials and tribulations of life, nor does it provide a crystal ball. The wise doctors are the ones who know when they are in trouble and how to ask for help before it is too late.

We are currently providing assistance to 174 people (doctors and dependents). Unfortunately this number has been increasing steadily over the past three years. As you know, MBANSW is able to offer both financial support and counselling. While the requests for financial assistance outnumber the requests for counselling support, the gap is narrowing with an increased number of requests for supportive counselling this year.

The financial assistance MBANSW provides is needs based. Council approves gifts each month to pay accounts targeted at meeting basic needs such as electricity, water, gas, health insurance and occasionally rent. Other gifts approved target return to work expenses such as car registration and insurance, medical board registration and from time to time exam fees. Less frequently, council approves contributions to medical aids such as wheel chairs, and study expenses for the children of doctors who are unwell or deceased.

Referrals to MBANSW are steady with an average of 2 new referrals each month. Our referrals come from a variety of sources; colleagues, family members, GPs, professional indemnity insurers. Less than a quarter make the first contact with MBANSW themselves. Male medical practitioners are slightly more likely to ask for help than their female colleagues. Of the medical practitioner's family members who ask for help, it is always the female partner who makes the approach. The ages of those who ask for help are evenly distributed with marginally more people in the over 60 age group asking for help and marginally less in the under thirty age group.



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As you would be aware there are always a number of contributing factors in every situation. Worryingly, this year for the first time the most common underlying issue for those who asked for help is work stress. This has moved mental health difficulties to the second most common underlying problem. Following this the most common stressors identified are having trained overseas, physical ill-health, relationship breakdown, substance abuse and sadly, death and suicide.

It remains my goal to ensure that every doctor in NSW and the ACT knows that help is available if needed. I am grateful to the wonderful doctors and medical groups who make the generous donations which enable us to continue to provide a resource to the whole profession, not just those who have fallen on hard times. I hope that the new website we have developed will go some way towards spreading the word about available help.

We have continued to work on 'governance' matters throughout the year. Our President has detailed much of this in his report. One of the large projects we have begun to address is the updating of our constitution. We have already received advice from Ron Heinrich at Tress Cox, and look forward to many more productive discussions with Ron and his staff. Thank you Ron and Carol.

I was fortunate enough last year to be offered a place on the Doctors Health Advisory Service Management committee. I am proud to say that I have just been elected to their Executive. I value the relationship between MBANSW and DHASNSW. While our constitution allows MBANSW to function as a safety net, the DHAS broader aims allow it to have a more preventative function. For example the DHAS have been working on creating a support website for Junior Doctors. The close association between the organisations allows MBANSW to maintain the preventative links.

It would be impossible to do my work without the support I have from the MBANSW council. I have yet to see a more generous, insightful and non judgemental group. Each member of council readily gives advice at any time without complaint. Most particularly I would like to thank the president, Dr David Chen who tolerates my many interruptions and always provides a willing ear and thoughtful advice. The Executive Drs Choi, Wines, Virant and Galambos always respond immediately to my requests for assistance. In addition Drs Herlihy, Duke and Dalton endure, without complaint, interruptions to their family lives to assist in the smooth running of the organisation.

Mrs Danielle Doughty is the MBANSW Finance Officer without whom I would be lost. She provides sound advice and manages the Association's finances efficiently. She too is 'on tap' whenever I need information and advice. Thank you so much Danielle.



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Mr Mike Hawkins of *in2art* Graphic Design is endlessly creative. This year in addition to creating our Appeal Letters and Annual report, Mike has developed the artwork for our new website and adapted many of our brochures and forms for electronic use. Thank you Mike. My thanks also to Matthew Coombes of Maxcomp who provides advice and IT support.

Two other people who provide wise counsel at every request are Bill Nussbaum of HLB Mann Judd, our accountants, and Gary Scar of BT Financial Group, our investment advisors. Both have demonstrated endless patience as I try to come to terms with some areas of MBANSW management quite foreign to me. Thank you both Bill and Gary and your staff.

Fiona Davies, CEO of AMANSW has provided great backing for MBANSW this year. Fiona has provided a willing ear on many occasions when I am stumped about the red tape tangling some of our beneficiaries. NSWAMA has provided many opportunities for me to publicise the work of MBANSW. Her staff, and in particular Melodie Burdon, are welcoming, supportive and resourceful. I am most grateful to Fiona.

Christine Brill, CEO of AMAACT is also tireless in her promotion of MBANSW, Thank you to Christine and her staff. A word of thanks to Alison Reid and Bob Bradford and their staff at the NSW and ACT Medical Boards. Your generosity in time and resources for MBANSW is noted with thanks and more importantly your contribution to the well being of the medical profession cannot be underestimated. I hope that you continue to influence the wellbeing of Doctors in NSW and ACT for many years to come.

My thanks to Christina Martin of Airgead Studio for her help with our new website. I am delighted with the results; we have had a lot of traffic through the site and some of our donors are using the online donation system. Christina did a lot of the leg work to get the secure system, through 'Give now' up and running.

Next year will be an interesting and challenging year for MBANSW as the impact of national registration is felt. It has already lead to productive discussions and closer liaison between the Medical Benevolent Associations in other states. We wait with 'bated breath' to see if it will have any impact on our appeal donations.

In closing let me acknowledge the courage of many of the doctors we are supporting. And again acknowledge the generosity of our wonderful donors with gratitude; your support is much appreciated.

Meredith McVey
Social Worker