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ANNUAL REPORT 2011



**MEDICAL BENEVOLENT ASSOCIATION
OF NSW**



MEDICAL BENEVOLENT ASSOCIATION OF NSW

(INCORPORATED IN NEW SOUTH WALES)

ACN 000 033 830 ABN 34 000 033 830

Level 6, 69 Christie Street,
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www.mbansw.org.au

Administration

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Social worker

Phone: 02 9987 0504
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CARING FOR COLLEAGUES SINCE 1896

75th ANNUAL GENERAL MEETING

MONDAY 21st NOVEMBER 2010 at 7.30pm

A G E N D A

1. Welcome
2. Apologies
3. Notice of Meeting – Annual Appeal Letter, June 2011
4. Minutes of 2010 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
George Boffa OAM
Catherine Brassill
Felix Choi
Christopher Dalton
Gary Galambos
Stephen Green
Richard Herlihy
Reem Mina
Russell Pearson
Chaminda Wijeratne

9. Retiring Councillors: *(per constitutional requirements)*

Drs David Chen
Sue Morey AM
Furio Virant
Andrew Wines
Vincent Wong

continued on next page



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75th ANNUAL GENERAL MEETING *(continued)*

10. Election of Councillors for 2011/2012
(Nominations received as per Constitutional requirements)
Drs David Chen
Sue Morey AM
Furio Virant
Ian Wechsler
Andrew Wines
Vincent Wong
11. Election of Office Bearers for 2011 / 2012:
President Dr David Chen
Vice - Presidents Drs Furio Virant
Gary Galambos
Hon Secretary Dr Andrew Wines
Hon Treasurer Dr Felix Choi
12. Appointment of Auditors - HLB Mann Judd
13. Appointment of Accountants - HLB Mann Judd



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November 2011

PRESIDENT'S REPORT 2010-2011 MEDICAL BENEVOLENT ASSOCIATION OF NSW

The Medical Benevolent Association of NSW has been caring for our medical colleagues and others for 115 years.

As in previous years the Medical Benevolent Association of NSW continues to meet the many challenges presented to us. Our colleagues and their families are still being adversely affected by the downturn in world economies. Unfortunately, this also means that the income from the Association's investments remains severely limited while the cost of living for our beneficiaries continues to rise. In short, we need more donations to maintain our current level of assistance. The Council is frugal in the way we help our beneficiaries, while still trying to adequately meet their needs. As a result of our diminished funds it has been necessary for us to reduce assistance to some of our longer term beneficiaries, although we always take great care to ensure that all essential needs are met. All our beneficiaries' requests are thoroughly evaluated at each monthly meeting and all decisions are made with the ultimate goal of financial independence in mind.

It is worth noting that if every doctor in NSW and the ACT donated just \$20.00 each a year we would have adequate funds to meet our beneficiaries' needs. The reality is that just over 10% of doctors donate.

2010-2011 has continued to be busy for the Association.

In the area of Governance:

- ◆ We have a new Constitution. Our constitution was last amended in 1980.
- ◆ Resolutions were made to streamline processes in the areas of emergency decision making, the use of electronic facilities for monthly council meetings, and council leave of absence.
- ◆ We completed an Australian Tax Office Self Assessment.
- ◆ We continue the practice of reviewing Journal articles relevant to governance each month.
- ◆ A Performance Review of our Executive Secretary/Social Worker was completed satisfactorily.
- ◆ Our account signatories were amended.
- ◆ Our Social Worker attended two legal education seminars.

In the area of Partnerships/Promotional activities:

- ◆ Dr Gary Galambos spoke at the Doctors Health Advisory Service (DHAS) Education evening.
- ◆ The MBANSW Social Worker is represented on the DHAS Management Committee as its Honorary Secretary.
- ◆ Articles were published about the MBANSW in NSW & Canberra Doctor magazines.
- ◆ RACGP assisted us by running an advertisement in its newsletter.



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- ◆ An article was published in the Clinical Education and Training (previously IMET) electronic newsletter.
- ◆ Information on MBANSW was included in the NSW Rural Doctors Network reference book.
- ◆ MBANSW Brochures were sent to: AMA NSW Careers Day, Intern Orientation Day, RACGP IMG Careers Day, North West Slopes Division of General Practice and AMA ACT for their subscription renewal letter.
- ◆ Letters of support were sent to MBA Victoria and Queensland following the floods.
- ◆ We contributed to the MBA Victoria History.
- ◆ Letters of support and information packs were sent to Divisions in areas affected by the floods.
- ◆ We added website links to: AMA ACT, Kuringai District Medical Association and the Australian Vietnamese Medical Association.

In the area of Finance:

- ◆ For the first time ever, we have purchased the addresses for our annual appeal. In previous years the NSW Medical Board generously provided the data. However with the changes to national registration we are now required to purchase this information.
- ◆ We trialled the use of Reply Paid envelopes for our Annual and Christmas Appeals and will adopt this for future appeals.
- ◆ Our website is up and running and the use of our new online donation facility is increasing.
- ◆ We have accessed discounts through Australia Post.
- ◆ Over the past year we have had donations from colleagues' funerals where these were requested in lieu of flowers.
- ◆ Also we have had a donation from a Research Project where participants were encouraged to complete a survey with the promise of a donation to MBANSW.

One of many significant projects undertaken this year was to update the MBANSW History. We are grateful to Mrs Mary Doughty AM and her consultants Drs David Pope OAM and Richard Herlihy for researching and writing "The Story of the Association 1996-2010". This update of the history of MBANSW has been very carefully compiled by our most qualified people, the longest serving President and longest serving Social Worker together with help from our immediate past President. Lists have been collated of all the Councillors, a list of past Chairmen/Trustees/Presidents & Honorary Life Members, together with a variety of financial details and also the story of the MBANSW's involvement with the DHAS.

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

- ◆ AMA NSW and Fiona Davies for her personal support. For the continuing provision of our meeting facilities, providing copying facilities and other support for the Association.
- ◆ Gary Scarr of BT Financial Group for the management of our investment portfolio, especially in these increasingly difficult financial times.
- ◆ Bill Nussbaum of HLB Mann Judd for accounting and auditing services and ongoing advice.



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- ◆ Matthew Coombes for IT support services.
- ◆ Mike Hawkins of In2art for continuing new ideas and advice on designs of appeals letters.
- ◆ Danielle Doughty for her comprehensive book keeping, budget estimations and administrative support.
- ◆ The MBANSW Executive, Secretary Andrew Wines, Treasurer Felix Choi, Vice-Presidents Furio Virant and special thanks to Gary Galambos.
- ◆ Councillors: John Allman, George Boffa OAM, Catherine Brassill, Christopher Dalton, Stephen Green, Richard Herlihy, Clement Loy, Reema Mina, Sue Morey AM, Russell Pearson, Elizabeth Rushbrook CSC, Chaminda Wijeratne and Vincent Wong. We welcome Ian Wechsler who has been attending as an observer in recent months.

Unfortunately Stephen Green is on leave for six months due to ill health. In addition the Association will greatly miss Clement Loy who was on leave and will be temporarily retiring from Council. Also, due to work commitments, Elizabeth Rushbrook is retiring from Council. However, Liz has offered to be our liaison in ACT. Both Liz and Clement have served on council for many years and their contributions will be sorely missed.

The diverse medical and life backgrounds of our councillors continue to provide a balanced perspective from which decisions are then made. As always, all of the councillors provide valuable input at our monthly meetings giving wise advice and varied opinions during our sometimes very lengthy deliberations.

Finally, on behalf of the Council, I would like to once again thank our Social Worker and Executive Secretary, Mrs Meredith McVey. She continues to make improvements in the area of governance and publicity of the Association. Her involvement with the DHAS and contacts with AMA NSW are of great benefit to the Association. She continues to perform her duties professionally and efficiently, relating well to all the members of Council. She exceeded all her performance indicators in the past year's performance review. Most importantly Meredith's caring approach to the beneficiaries and sensitivity to their needs is always appreciated. Her detailed knowledge of each beneficiary has helped the Council tremendously in its decision making.

Despite the financial restrictions we continue to face, we do sincerely hope to provide essential financial and counselling assistance to all our beneficiaries.

David Chen
President



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TREASURER'S REPORT FOR 2010-2011

Mr President, Ladies and Gentlemen,

I hereby present the Audited Financial Report for the Medical Benevolent Association of NSW for the financial year ended 30th June 2011.

In response to the past few years where we have seen diminished returns from our investments and the ongoing global financial turmoil, the Association has sought to maintain its long term viability while being careful to maintain its primary objective of helping our beneficiaries.

In the last financial year \$321,154 was spent on our beneficiaries (including \$45,609 on Social Work assistance costs to beneficiaries). This is a decrease from \$397,764 in the previous year. Reducing the assistance to beneficiaries has not been an easy task. Every request is, as it has been in the past, carefully discussed to ensure that immediate and urgent needs are met with financial independence as the eventual outcome.

Overall, in 2010-11 donations fell from \$252,129 to \$202,571. However, those donations to fall significantly came from our group donors. Donations from individuals have decreased slightly from \$168,291 to \$165,334. We are deeply grateful for every dollar donated.

Careful management has seen a similar net operating surplus to last year. This year it totalled \$231,847. Our impairment on investment assets for the year was \$18,200 which is up from last year's figure of \$9,639. The total accumulated funds as of June 2011 are \$1,940,591 which is down again on last year's total of \$2,003,696.

The Association and I continue to be grateful for advice of Gary Scarr of BT Financial Group, and Bill Nussbaum of HLB Mann Judd our accountants. Meredith McVey (Social Worker) and Danielle Doughty (Finance Officer) continue to manage the day to day affairs of the Association competently. I am indebted to Danielle for her support with financial management.

As the ongoing financial turmoil continues to affect our investments it also impacts on our beneficiaries in the form of increased needs. The Association has been successful this year in maintaining the balance between meeting needs and ensuring the long term viability of the Association.

Felix Choi
Hon Treasurer

THE AUDITED ACCOUNTS ARE
AVAILABLE ON REQUEST



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DONATIONS FROM SUPPORTING ORGANISATIONS JULY 2010 TO JUNE 2011

AUSTRALIAN CHINESE MEDICAL ASSOCIATION	\$1000.00
CANTERBURY BANKSTOWN MEDICAL ASSOCIATION	\$3000.00
HAWKESBURY MEDICAL STAFF COUNCIL	\$1000.00
HOMEFRONT NURSING	\$1000.00
HUNTER NEWCASTLE CARDIAC SERVICE	\$ 250.00
KESTON FOUNDATION	\$4325.00
KURINGAI DISTRICT MEDICAL ASSOCIATION	\$2000.00
KURINGAI DISTRICT MEDICAL ASSOCIATION	\$3000.00
MANLY HOSPITAL VISITING MEDICAL OFFICERS FUND	\$1000.00
MONA VALE DISTRICT HOSPITAL MEDICAL STAFF COUNCIL	\$1500.00
ROYAL HOSPITAL FOR WOMEN SENIOR MEDICAL STAFF COUNCIL	\$1000.00
RUSSELL ST MEDICAL CENTRE	\$ 500.00
SYDNEY CHILDREN'S HOSPITAL SENIOR MEDICAL STAFF COUNCIL	\$ 500.00
SYDNEY MEDICAL SERVICE CO-OPERATIVE	\$1000.00
VIETNAMESE AUSTRALIAN MEDICAL ASSOCIATION	\$ 200.00
WESTMEAD HOSPITAL MEDICAL CENTRE	\$1500.00

JULY-OCT 2011

AMA (NSW)	\$5000.00
NEPEAN HOSPITAL MEDICAL STAFF COUNCIL	\$ 500.00
RUSSELL STREET MEDICAL CENTRE	\$ 500.00

Composition of Council 2010 - 2011

Specialisations

Drs John Allman	Clement Loy	General Practice	6
George Boffa OAM	Reem Mina	Anaesthetics	1
Catherine Brassill	Patricia (Sue) Morey AM	Orthopaedics	2
David Chen	Russell Pearson	Psychiatry	2
Felix Choi	Elizabeth Rushbrook csc	Occupational Health	1
Christopher Dalton	Furio Virant	Registrar	1
Gary Galambos	Chaminda Wijeratne	ENT	1
Stephen Green	Andrew Wines	Public Health Physician	1
Richard Herlihy	Vincent Wong	Navy Health	1
		Neurology	1



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SOCIAL WORKER'S REPORT - AGM 2011

Recently I received a confronting reminder about the value of the work MBANSW does. I was speaking with a distressed doctor, who said, 'being a doctor is not just something I do it is something I am. I chose to be a doctor because I wanted to give. It is extremely difficult for me now to ask for help when I'm the one who is used to giving. I am also used to having the answers and making things better and at the moment I have no answers and things are not getting better, things are getting worse'. This highlighted for me the complex layers of distress many doctors must feel when their work is not sustaining them financially or spiritually. The conversation also reminded me why many people wait until they are absolutely desperate before asking for help. There are many good parts to being the Social worker for MBANSW and one of them is working with and learning from some of the wonderful members of the medical profession with whom the job brings me into contact.

MBANSW is currently assisting 124 members of the medical family. New referrals are slightly lower than last year, but remain at about 2 per month. Many more calls are received each month, but those requesting information, referral resources or to talk through their concerns about a colleague are not considered as a referral unless ongoing contact is required.

Doctors are more likely to request assistance than family members, and of those doctors it is more likely that it will be a male who makes contact. As has been the case in the past, financial assistance remains the most common reason for making contact with MBANSW, however, requests for counselling assistance alone are increasing. It is rarely the case that one stress factor alone will provoke a referral to MBANSW.

Many of the families we are supporting are battling on several fronts. Mental health difficulties are a significant contributor to contact with MBANSW, closely followed by physical health problems and work stress - and some families are confronting all three at once. Other reasons for making contact with MBANSW are relationship difficulties, death of a partner either through ill health or suicide and we are also noticing that having been trained overseas creates stress for many doctors and families. I acknowledge the courage of many of the doctors and family members we are assisting.

One of the most beneficial activities I undertook last year was to visit the ACT for several days. I was able to meet face to face with those we are assisting in ACT and to gain a better understanding of the difficulties of their individual situations.



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I have again been fortunate to serve on the Management committee of the Doctors Health Advisory Service as Honorary Secretary. The importance of MBANSW and DHAS working closely together cannot be underestimated. Along with Drs Chen and Galambos I attended the recent DHAS Future Directions Forum which was a wonderful opportunity to 'map' Doctors Support programs in NSW and identify future opportunities.

As this report goes to press I will be speaking at the Health of Health Professionals Conference in New Zealand. This is taking the place of the biennial Australian Doctors Health Conference. I have prepared a paper which I hope will give some insights into the value of support services such as MBANSW and DHAS.

MBANSW continues to improve its governance procedures and this year saw a considerable amount of work go into a review of the Memorandum and Articles of Association. As a result a new Constitution was drafted and formally adopted in October. I can't thank Tress Cox Lawyers enough for their patient wisdom and advice. Thank you to Ron Heinrich and Carol Mazzella for the many hours and countless drafts you have prepared for us.

On the subject of wonderfully helpful people, my thanks to Danielle Doughty, the MBANSW Finance Officer: calm, competent and capable - I would be lost without her support.

My thanks also to the Councillors who oversee the management of the Association; they are charged with the responsibility of ensuring that donations are spent wisely. As requests for assistance become heavier and the association's finances become tighter, their task becomes more difficult. They deal with every request with enormous compassion. All members of council give their time and expertise freely to me, responding immediately to a request for advice.

Particular thanks to the President Dr Chen who manages my many interruptions with calm and reasoned advice. The Executive Drs Choi, Galambos, Virant and Wines also manage to fit my interruptions into their busy practices without complaint. Thanks also to Drs Herlihy, Dalton and Allman who make additional time available to ensure the organisations' wheels turn in a timely fashion.

Speaking of interruptions, my thanks also go to our accountants, Bill Nussbaum of HLB Mann Judd, and Gary Scar of BT Financial Group, our investment advisors - and their staff. Mr Mike Hawkins of In2Art Graphic Design continues to provide creative advice to the Association taking on the task of creating our publications - thank you Mike. My thanks also to Matthew Coombes of Maxcomp who provides advice and IT support. I am grateful too, to Airgead Studio who designed our website and have given ongoing advice and support.



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AMANSW and Fiona Davies, CEO have again been a wonderful support to MBANSW and to me in my work with some of our troubled doctors. Thank you Fiona I really appreciate your kind and thoughtful advice. Thank you as well to Melodie Burdon of AMANSW. On my recent trip to Canberra I was able to meet with Christine Brill, CEO AMAACT and identify several opportunities for reminding the medical family in ACT that help is available if needed. Thank you Christine for your ongoing support

More work is yet to be done to ensure that every doctor in NSW and ACT knows that help is at hand if needed. In closing I'd also like to acknowledge the generosity of our wonderful donors with gratitude.

Meredith McVey
Social Worker