

BY DOCTORS FOR DOCTORS



SINCE 1896

2015

ANNUAL REPORT

MEDICAL BENEVOLENT ASSOCIATION OF NSW

BY DOCTORS FOR DOCTORS

www.mbansw.org.au



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

2015

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DAVID CHEN

David Chen



PRESIDENT'S REPORT

This year marks the 119th year the Medical Benevolent Association of NSW has been providing financial assistance to doctors and/or their families. For 74 of these years we have provided additional support through the services of a social worker. This year we acknowledge the contribution of one of our past Presidents, with the inaugural David Pope Oration at this Annual General Meeting. We are greatly honoured to have Prof Bruce Robinson, Dean of University of Sydney's Medical School to deliver this oration.

We are making extra efforts to connect with the doctors of the future to ensure that every doctor in NSW and the ACT knows that help is available if needed. If a doctor is in need of care, social work counselling/advice or financial assistance, it is readily available through the MBANSW.

Over the past year we have been encouraged to see a slight increase in the number of donors as well as in donations. Our donors are being more generous and we are grateful to have loyal individuals and groups who support us each year.

As always, the past year has been busy for MBANSW.

In the area of providing information, education and liaison this year, brochures were sent to the AMA ACT and NSW for distribution through their Orientation Week activities and membership renewals. Following the sad deaths of several Junior Medical Officers we sent information about support services to JMO managers. Brochures were also sent for distribution to medical students at the Universities of NSW, Wollongong and Newcastle.

Information about MBANSW was included in the NSW Rural Doctors Handbook and on the College of Surgeons website. We continued our partnership with Northern Sydney Primary Health Network, Partners in Recovery Program (PIR). We also made a submission to the College of Surgeons Expert Advisory Group on Bullying.

We added some resources to our website; a Financial Information sheet for people experiencing financial distress, and Holding Monies on Trust for Charitable Purposes fact sheet with the assistance of TressCox Lawyers.

For some time we have been concerned about the number of doctors who have no or inadequate insurance. This year, we partnered the AMA(NSW) and Experien Insurance to raise awareness on how to ensure doctors have appropriate Income Protection Insurance.

In the area of corporate compliance, we lodged the ACNC Annual Information Statement and reviewed all of our Policies and Procedures and amended or developed new policies as needed. This included a lengthy assessment of our Tax Concession status. Our Annual portfolio review was changed to 6 monthly to ensure we keep abreast of changes in the financial markets. The application for renewal of our Fundraising Licence in the ACT was approved. We adopted the Xero accounting package and undertook a detailed Expense Review over several months. Guiding principles for assisting beneficiaries were also reviewed by vigorous debate to ensure that we had consensus on how and when to assist doctors in difficulty.

Our partnership with the Doctors Health Advisory Service continues strongly with ongoing discussions regarding changes to the way they provide their services. Meredith McVey is their Hon Secretary again and spoke about the work of MBANSW at the Caring for Colleagues Seminar. She also joined with the DHAS (NSW) to present a workshop on bullying at the Australian Doctors Health Conference in October.

On the subject of Council matters, a Leave of Absence was granted to Michelle Penm to work overseas and to Vanessa Rogers to have a baby. We welcomed Social Worker Eva Levy who provided leave cover for Meredith. To reflect the changing demands of the job, the role of Executive Secretary was renamed Executive Officer. The IT resources of both the Executive Officer and the Finance Officer were upgraded. A performance review of the Social Worker/Executive Officer was done again and a Future Plans Subcommittee was formed to look at how we will celebrate our 120 year anniversary next year.

The smooth running of this association is due to assistance from many people.

Our appreciation goes to the AMA (NSW) who provide us with their facilities so freely and especially to Fiona Davies (CEO) for her continuing personal interest and support. Also to Bill Nussbaum of HLB Mann Judd for his diligent accounting and auditing services as well as ongoing advice for our Treasurer and Finance Officer. To Chris Deegan of BT Financial Group in managing our investment portfolio so competently. Thanks also to Aimee McFadden of Amelia K Designs, who has given our Association a new look with her fresh ideas and artwork for the appeal brochures and letters over the past year.

With sadness, we acknowledged the retirement the AMA ACT Executive Officer, Ms Christine Brill, who has been a long term active supporter of our work.

We are always grateful to Danielle Doughty our Finance Officer who works quietly in the

background keeping our books in good order, working out our budget estimations, doing our banking and being a general administrative support. She continues to be a great help to both Meredith and Felix Choi, our Hon Treasurer in their roles.

Shortly after our AGM last year we learned of the death of Dr David Pope OAM. David joined the Council in 1976. He served as President from 1980-1992 and remained on Council until 1999 at which time he was made an Honorary Life Member. As mentioned earlier we acknowledge David's contribution with the Annual David Pope Oration.

Sadly we had the passing of Dr John Newlinds OAM recently. John joined the MBANSW in 1981, was Treasurer 1982-1992 and President 1992-1996. He remained a Councillor until his resignation in 2008 and was made an Honorary Life Member of the MBANSW. John did a lot of the foundation work on our tax status and accounting requirements.

Also sadly I have to announce the retirement of Richard Herlihy from the Council. Richard has served on Council for 28 years from 1987, was Treasurer for 5 years (1992-1995), President for 10 years (1996-2005) and has remained as a councillor until now. He has contributed greatly to the success of the MBANSW and more will be said at a presentation to him later.

I also sadly announce the recent retirement of Chaminda Wijeratne who has found it impossible to juggle MBANSW along with family and study. Thank you Chaminda for your thoughtful contribution since 2007.

The MBANSW Executive, Secretary Andrew Wines, our Treasurer Felix Choi, Vice-Presidents Furio Virant and Russell Pearson who stand in for me when I am absent, must all be acknowledged and thanked, together with the other councillors John Allman, Catherine Brassill, Chris Dalton, Reem Mina, Sue Morey AM, Michelle Penm, Vanessa Rogers, Ian Wechsler, Chaminda Wijeratne, Noel Wilton and Vincent Wong.



Our Council includes doctors of various ages and personal and professional backgrounds. On Council this year are representatives of General Practice, Endocrinology, Orthopaedics, Public Health, Occupational Health, Psychiatry, ENT, Anaesthetics, Ophthalmology and Hospital Registrar. The blend of their diverse knowledge and experience contributes to the sometimes vigorous discussions each month on how best to provide assistance. I am thankful that we generally come to a consensus and the need for my casting vote is extremely rare.

Our Social Worker and newly named Executive Officer, Mrs Meredith McVey continues to care for our beneficiaries with great empathy and wisdom. Her relationship with those we assist and her knowledge of their situation and needs

helps the council in making better decisions. Without her guidance and input we would not function as efficiently. In every performance review she surpasses the requirement in all areas. Whether in her role as Social Worker or Executive Officer she does her job professionally, efficiently and caringly. She is well organized and likes things done correctly. On behalf of the Council I would like to thank her for a job well done again this year.

As we enter our 120th year we plan to continue increasing the profile of the Association using electronic communication to ensure that our colleagues, especially the younger members of the profession, are aware that assistance is available from the MBANSW when needed.

DAVID CHEN

David Chen



TREASURER'S REPORT

I am pleased to present the audited Financial Report for the Medical Benevolent Association of NSW for the financial year ended 30th June 2015.

My role as Treasurer is to ensure that the day to day financial management of the Association is both adequate and transparent and to ensure that MBANSW will remain financially secure in the future. Overlaid on these responsibilities is to ensure that we provide essential support to our beneficiaries. These somewhat conflicted roles (approve the distribution of funds at the same time as ensuring the bottom line is unaffected) requires a level head and good support. Since the global financial crisis Council has been well aware of these issues and has made decisions over this time to ensure both of these aims.

Last year I reported that our total accumulated funds amounted to \$2,218,867. I am pleased to note that this year that amount has increased to \$2,337,138. This increase can be attributed to a positive return in our investments.

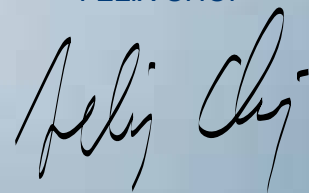
Our mission is to ensure that essential needs of doctors in distress and their families are met and we do this through a combination of financial assistance and social work support. In the last financial year we spent \$198,531 in direct assistance to beneficiaries, which included \$50,026 of social work assistance. This expense increased slightly from \$171,932, reflecting increased requests and a higher cost of living.

We are always most grateful to our individual and group donors. This year donations from individuals and groups amounted to \$263,243 which was slightly down from last year's \$276,641 of donated funds. Our donors generosity allowed us to avoid drawing on our reserves this year.

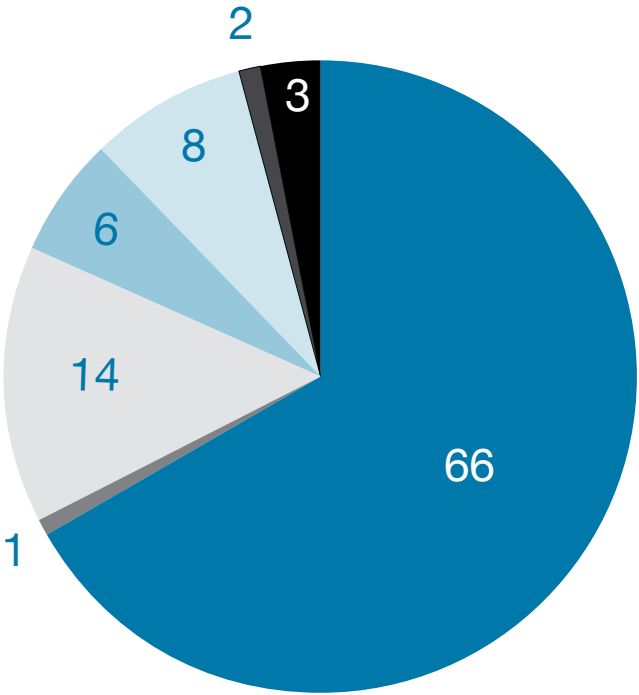
We had a net operating surplus of \$286,743 from which total assistance was made to beneficiaries of \$198,531 (direct distributions of \$148,505 and social work counselling costs \$50,026).

For this I acknowledge my fellow Councillors; also Mrs. Danielle Doughty, the MBANSW finance officer, our accountant, Bill Nussbaum from HLB Mann Judd, our portfolio manager Chris Deegan from BT Financial Group and AMANSW. Due to the combined effort of these, together with the generosity of our donors' MBANSW remains financially healthy.

FELIX CHOI

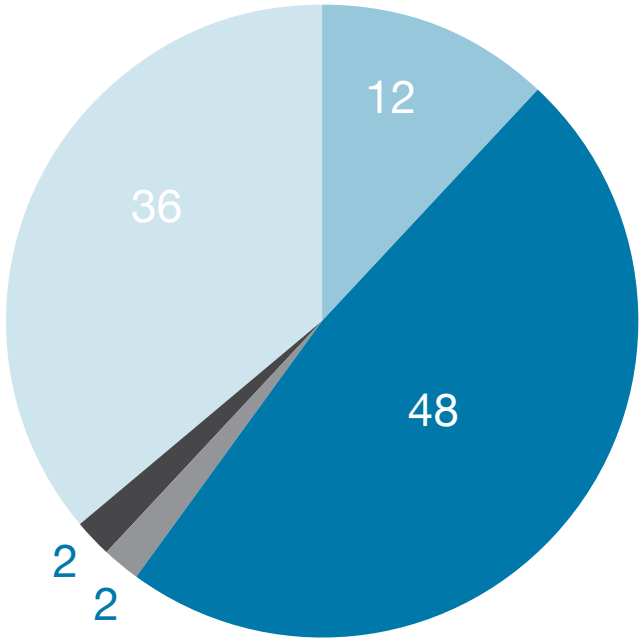
A handwritten signature in black ink, appearing to read 'Felix Choi', written in a cursive style.

EXPENDITURE



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

INCOME



- Appeals - group
- Appeals - individual
- Bequests
- Donations via AMA subscriptions
- Income from investments

The Audited accounts are available on request.

DONATIONS

2015

A close-up photograph of a computer keyboard. The central focus is a bright blue button with the word "Donate" written in white, sans-serif font. Surrounding this button are other white keys: "backspace" above, "enter" below, and various symbols like "+", "}", "]", and "“”" on the left. The lighting is soft, creating a clean and professional aesthetic.

Donate

July 14-June 15

Russell St Medical Centre	\$550.00
Sydney University Medical Graduates 1965	\$4,000.00
Ku-Ring-Gai District Medical Association	\$3,000.00
Mona Vale Hospital Medical Staff Council	\$2,000.00
The Trust Company- Keston Foundation	\$3,605.05
NSW Medical Council	\$30,000.00
Ryde Hospital Medical Staff Council	\$1,000.00
Concord Hospital Medical Staff	\$1,000.00
Interchange General Practice	\$1,000.00
Manly Hospital Medical Staff Council	\$2,000.00
Gen Re Corporation	\$2,090.00
Royal Hospital for Women Medical Staff Council	\$1,000.00

July-October 15

Russell St Medical Centre	\$580.00
Westmead Hospital Medical Staff Council	\$2,000.00
Hawkesbury Medical Staff Council	\$1,000.00
The Trust Company- Keston Foundation	\$2,049.45
Orange Base Hospital	\$1,000.00

SOCIAL WORKER'S REPORT



Bad things happen to good people is the repeated experience of all involved in the Medical Benevolent Association of NSW. Just imagine...

...you are with your partner of 12 years sitting in the oncologist's consulting room and he tells you both that the diagnosis of pancreatic cancer has been confirmed and treatment must start immediately. How are you going to manage, particularly as the surprise 4th pregnancy has also just been confirmed?

... You are with your partner of 25 years waiting outside the Medical Council hearing to hear that her registration has been suspended immediately due to concerns about her cognitive function. How are you going to find work so soon after the cycling accident that fractured your pelvis and right femur?

... you come home from work and your 15 year old son isn't lying on the lounge as usual. You open his bedroom door to see him trying to attach a rope to the ceiling fan.

These sound very melodramatic, but sadly exemplify just a few of the referrals to The Medical Benevolent Association of NSW this year.

At present there are 116 members of the medical family receiving either financial and/or social work support from the Association. Referrals have risen to an average of 3 new referrals per month. This represents a slight increase from previous years. This year the requests for financial assistance were equal to requests for counselling support. However, it is stressed that financial assistance is not given without a clear understanding of the beneficiary's financial, family and social circumstances. Of necessity referrals for financial assistance are always accompanied by ongoing social work support.

Again there has been a change in referrals from previous years in that more males than females have requested assistance, with almost two thirds of referrals coming from males. However, a new trend is that MBANSW this year received very few requests from family members and non-medical practitioners. MBANSW is mindful of its responsibility to assist family members independently of medical practitioners if the need arises. MBANSW operates on the principle that if a medical practitioner makes unwise decisions which affect their ability to support their family, their partner and children should not suffer for the poor decisions.

General Practitioners make up half of the referrals with the other half equally divided between other specialist groups and doctors in training. The average age of all who requested assistance this year is 47, with a narrower age range than on previous years, from 30 to 69 years. Not surprisingly most referrals are from the 41-50 age bracket. Doctors within this age range are usually cementing their careers, but often have High School aged children, mortgages and possibly practice set up loans.

As is clear from the examples above, it is rare for a single difficulty to bring a medical practitioner to MBANSW for assistance. Most are experiencing pressure in several areas of their lives and have been battling increasing anxiety about their situation for a long time. The Council is very aware that the problems presented to them have been arising for some time. Our strategy to give all necessary financial help in the first few months is designed to 'kick start' recovery. Ongoing assistance is tapered to ensure that a gentle helping hand is available until the doctor is back on their feet.

Again, this year there has been a departure from previous years in relation to reasons for referral. In general terms, requests from doctors with physical health problems have outweighed the requests from those with mental health difficulties. This year also the number requiring assistance for matters to do with work, relationships or family concerns is almost equal to those experiencing mental health difficulties. Examples of concerns in this category are: medical practitioners experiencing bullying at work; doctors coping with a patient complaint; supporting members of a deceased doctor's family whose child has also tragically died; and another example where a family member sustained serious injury in an assault within an estranged relationship. Medical practitioners who have trained overseas make up a reduced number of referrals compared with previous years.

The number requesting information, advice or referral varies each month. Contacts fit into this category if they do not require ongoing social work support or financial assistance and as such do not form part of our data collection. Of note here are the number of callers who ring for 'help' and when they find what the Association can offer say words to the effect "knowing that you are there and will help makes me feel I can cope for the time being".

As you know, my other role with MBANSW is that of Executive Secretary. This year the title was changed to Executive Officer to recognise the growing governance obligations of the Association. 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 and we have a range of strategies in place to meet this commitment, some of which have been noted by our president earlier.

This year, my association with the Doctors Health Advisory Service NSW continues. I am serving as the Hon Secretary, again. I was fortunate to be invited to participate in the Caring for Colleagues seminar to speak about the support available through MBANSW and to join with DHASNSW to present a workshop on workplace bullying at the Australian Doctors

Health Conference in October this year. There are major changes in the structure and funding of DHAS and it has been a busy and exciting time working with the Executive to plan for the future. I believe a close relationship between MBANSW and DHASNSW 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 some of the load.

Danielle Doughty is the MBANSW Finance Officer. She performs her duties capably, efficiently and conscientiously. Danielle provides a wonderful sounding board for me when I have some complicated plan in my head. She invariably makes sense of my ramblings and always takes on tasks far outside her job description. Thank you Danielle, I could not do this job without you.

Again this year MBANSW employed a Social Worker to provide back up so that I could have a much needed holiday. Mrs Eva Levy graciously and capably stepped into my role for a few weeks. Thank you Eva. I am also delighted that as part of the changes to DHAS they too have employed a wonderfully capable social worker who will also provide back up for me when I take leave. Thank you and welcome Sarah Foster.

As always, my heartfelt thanks go to Fiona Davies and her staff at AMANSW. Fiona and her IT, promotions and legal staff always make time to assist me and provide advice and support on behalf of our beneficiaries. 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. My thanks to Melodie Burdon, Member Supervisor.

Christine Brill at AMA (ACT) has stepped down from her role as Executive Officer after many years of supporting the work of MBANSW in Canberra. My thanks to Christine and her staff for their promotional efforts. Thank you too for your invaluable behind the scenes guidance to me when a doctor in ACT is in need of assistance to untangle a complicated work situation. I look forward to developing an equally supportive relationship with Christine's replacement Peter Sommerville and his staff.

For some time it has become apparent at MBANSW meetings that many doctors either have no income protection insurance or that they have not had the benefit of good advice when they have taken out a policy. This year thanks to the assistance of Fiona Davies and Kerry Evripidou at AMANSW we have been able to receive unexpected and very generous support and expert advice from Clive Levinthal at Experien Insurance. Clive and his staff have gone out of their way to 'spread the word' about MBANSW and to provide advice to some with complex insurance needs. Thank you Clive.

Thank you to Aimee of Amelia K Designs who has worked patiently to create all of our printed material this year. I plan for the new 'look' she has created for our Appeal letters and Reports to be translated into a new look website and new promotional material in the next few months. Thank you Aimee for your time and the up-to-date image you have created for us.

Chris Deegan of BT Financial Group is now managing our investment portfolio. Thank you to Chris for keeping a watchful eye on our portfolio and for agreeing to provide more regular face to face reports to council. Thank you for answering all of my questions with good grace, even when I ask them several times.

Bill Nussbaum is our accountant from HLB Mann Judd and as such is called upon frequently. Bill is endlessly cheerful and patient with my many queries and provides clear and well-reasoned advice to council.

Ron Heinrich and Karen Keogh of TressCox Lawyers continue to provide behind the scenes support for MBANSW. I try not to wear out the friendship and keep my requests to a minimum. My thanks particularly this year for the clear documented advice which I have passed on to those who ask MBANSW to hold funds in trust for other organisations.


Again this year, our beneficiaries have been fortunate to have the legal advice of John Van de Pol of Holman Webb Lawyers. John offers an initial consultation at no charge for beneficiaries faced with professional issues. However, I have tested the generosity of his firm to extend assistance on matters of immigration law and workplace bullying. Thank you John.

The very first MBANSW meeting I attended was 8 years ago. At that meeting 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. The doctors who ask us for assistance are usually in great distress, sometimes of their own making, but most often not. Discussion at Council meetings always takes into account the emotional impact of the situation and focusses on how to make things better; it is never dismissive of a doctor's situation. All on Council make themselves available at any hour of the day and night to provide advice, assistance and consider and approve an urgent request. My thanks to all on Council for their ongoing generosity. Most of the doctors we have assisted say that "the fact that a group of my peers were willing to help me without judgment is worth as much as the money they have given."

My particular thanks to the President, David Chen, who always provides patient and well-reasoned advice and calmly tolerates my interruptions to his busy work. Thank you David for your support.

I would like to acknowledge and thank our generous donors. Every dollar donated makes a difference to your colleagues. I would also like to acknowledge our beneficiaries, all of whom carry a heavy burden with grace and courage.

MEREDITH MCVEY



Composition of Council as at June 15

Dr John Allman	
Dr Catherine Brassill	
Dr David Chen	President
Dr Felix Choi	Treasurer
Dr Chris Dalton	
Dr Richard Herlihy	
Dr Reem Mina	
Dr Sue Morey AM	
Dr Russell Pearson	Vice President
Dr Michelle Penm	
Dr Vanessa Rogers	
Dr Furio Virant	Vice President
Dr Ian Wechsler	
Dr Chaminda Wijeratne	
Dr Noel Wilton	
Dr Andrew Wines	Hon. Secretary
Dr Vincent Wong	
Meredith McVey	Social Worker

Specialisations

General Practice
Psychiatry
Anaesthetics
ENT
Endocrinology
Public Health Medicine
Orthopaedics
Doctor in Training
Ophthalmology
Occupational Health Medicine
Academic Medicine

AGENDA

2015

CARING FOR COLLEAGUES SINCE 1896
79th ANNUAL GENERAL MEETING
MONDAY 16th NOVEMBER 2015 at 7.30pm

1. Welcome
2. Apologies
3. Notice of Meeting – Annual Appeal Letter, June 2015
4. Minutes of 2014 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
Ian Wechsler
Reem Mina
Catherine Brassill
Russell Pearson
Noel Wilton
Michelle Penm
Vanessa Rogers
David Chen
Sue Morey AM
Vincent Wong
Andrew Wines
Furio Virant
9. Retiring Councillors: (per constitutional requirements)
Drs Felix Choi
Christopher Dalton
Richard Herlihy
Chaminda Wijeratne
10. Election of Councillors for 2015/2016 (per Constitutional requirements)
Drs Felix Choi
Christopher Dalton
Deborah Campbell
11. Election of Office Bearers for 2015/2016
President Dr David Chen
Vice-Presidents Drs Furio Virant
Russell Pearson
Hon Secretary Dr Andrew Wines
Hon Treasurer Dr Felix Choi
12. Appointment of Auditors - HLB Mann Judd
13. Appointment of Accountants - HLB Mann Judd
14. Appointment of Honorary Life Member- Dr Richard Herlihy
15. David Pope Oration- Professor Bruce Robinson, Dean, School of Medicine, University of Sydney

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Administration

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