



MEDICAL BENEVOLENT ASSOCIATION OF NSW ANNUAL REPORT 2022

BY DOCTORS FOR DOCTORS



SINCE 1896

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Medical Benevolent Association of NSW acknowledges the Traditional Owners of Country throughout Australia. We pay our respects to Elders past and present.

OUR MISSION

We support the medical community in NSW and the ACT by providing professional counselling, information, referrals, advocacy and financial assistance to doctors and their families. We aim to support their timely recovery from significant life challenges or adversity.

WE BELIEVE

A request for help does not imply weakness or failure.

All members of the medical profession should have access to appropriate assistance if needed, regardless of the reason.

Assistance should be aimed at independence rather than dependence.

Privacy and confidentiality of those who seek our assistance is paramount.

Doctors' well-being has a positive effect on the general health outcomes of our community.

OUR VALUES



COMPASSION



EMPATHY



ACCESSIBILITY



RESPONSIVENESS



TIMELINESS

“Thank you for advocating for me. Currently there are many issues I’m trying to solve, and finances is a big one, so I’m thankful for the little extra financial stability the Council has been able to offer. I’m hoping that once I’m in a position to give back I can apply to be a Council member or raise some money for MBANSW.”

– RECIPIENT OF MBANSW ASSISTANCE

PRESIDENT'S REPORT



This will be my final report as President of the Medical Benevolent Association of NSW. It has been an honour and a privilege to serve this venerable organisation, which has given such wonderful support to doctors and their families over the past 126 years. Four years ago, it was decided that a regular change in this President's role would ensure continued renewal of the goals and methods of the organisation, and so I move on, knowing the organisation is in a strong position, having just completed our 3 Year Strategic Plan and with our Executive Officer, Louise Fallon, having now had two years in the role.

The demand for our services has continued to grow this year, with new referrals up by 58%, due mostly to the 55 doctors we assisted during the Northern NSW floods. We are grateful for the generosity of the many doctors who donated to support their colleagues when we launched our special Flood Appeal. We raised close to \$74,000 in just a few weeks and were also successful in gaining a \$10,000 grant from CommBank. This enabled us to deliver \$84,000 in emergency funding. In total, our service provision increased over 34% this year, which is enormous considering the small size of our team.

OUR PEOPLE

In the past 12 months we said goodbye to Dr John Allman (who retired after serving for more than a decade on the Council) and to Dr Sue Morey AM, who served on Council for 16 years. Sue was NSW CMO from 1988 to 1994. We were able to honour John and Sue, along with Meredith McVey OAM, our Social Worker for 12 years, and Dr David Chen OAM, our previous President, at a special ceremony appointing them all Honorary Life Members in December 2021. We also welcomed Drs Sonia Henry

and Paul Hosie as new Councillors in September 2021. Sonia is a young GP with regional and remote experience and Paul has also dedicated most of his working life to practicing in regional areas.

At the time of writing, we also note the passing of Mary Doughty AM, aged 92 years, who had been our Social Worker prior to Meredith from 1964 to 2007. Mary devoted herself to the Association over many decades.

STRATEGIC THINKING

We completed our Strategic Plan for 2022-2025 and this resulted in additional hours for our Social Work and Counselling Team. Unfortunately, we farewelled Sue Zicat, who we note gave dedication and invaluable support to many beneficiaries during her tenure. We have since welcomed another Senior Social Worker, Julia Kwiet, and believe her Masters in Social Work qualifications and extensive hospital background will help us move to a more proactive model of care, which aligns with the Strategic Review.

I would like to thank our Councillors once again for their unfailing support in managing the many difficult issues that came before us over the past 12 months. Additionally, myself and the Councillors thank Louise Fallon, our Executive Officer, for her energy and expertise in guiding the Association and performing all the tasks required to ensure we run smoothly and seamlessly despite the continual increasing demand for our services.

It is great to see that the mental health of doctors is finally being openly discussed in the media. This is something the organisation has been working on for a long time and I hope to see more government support for doctors in the years ahead. I am happy to announce we recently secured our first grant from the NSW Department of Communities and Justice, and we hope it is just the start of further Government funding.

Finally, I am humbled by the support we receive from the medical community and very proud of what we have achieved this year. I am also encouraged by the passion and professionalism of the new team and Councillors, and I wish MBANSW continued success.

Yours sincerely,

Dr Chris Dalton
President

EXECUTIVE OFFICER'S REPORT



Just as the stress caused by the global pandemic subsided in early 2022, widespread flooding hit many areas of NSW. This affected more than 52 Local Government Areas and at least 55 of our doctors were significantly impacted. Some lost their homes, others their practices and, sadly, a few lost both. Insurance was prohibitive due to previous floods, so most were uninsured and ended up battling, not only the impacts of the floods, but the realisation that life would never be the same.

It was our privilege to support these doctors with counselling and emergency funding while still supporting our general caseload. We launched a targeted Flood Appeal and are grateful to you, our supporters, who dug deep showing your compassion for your fellow doctors. The monies raised enabled us to provide over \$84,000 in emergency funding. The team also deserve thanks as they worked extremely long hours during this period, truly demonstrating MBANSW's values of compassion, empathy, accessibility, responsiveness and timeliness. The recovery is far from over, so we are continuing to support these doctors and we're also advocating as part of the National Disaster and Emergency Stakeholder Group, which combines over 35 organisations including State and Federal Government departments.

FUNDRAISING

We were successful in our fundraising and in diversifying our income this year. I am pleased to report that corporate and group donations now make up 20% of our income, which is up from only 6% last year. Overall, our income increased by 19% and we kept fundraising costs to just 6%. This enabled us to support 122 new doctors as well as our ongoing caseload and we provided a record level of direct services.

EXTENDED HOURS AND ADDITION TO SERVICES

Knowing the doctors in Northern NSW need our long-term support, as well as the underlying upwards trend in demand for our services (up 144% over the past three years), the Council approved an increase in hours for our Social Work and Counselling Team and we now are open Monday-Friday, 9am-5pm.

The Financial Counselling Service we launched last October has been very successful, with all doctors who have accessed this specialised service reporting positive results. This has resulted in a reduction in doctors requiring subsequent financial assistance, so it's a worthwhile investment of our donated funds.

At the time of writing, we have implemented a new Case Management System, which was made possible by a \$10,000 grant from the Bupa Foundation. This will assist our day-to-day case management as well as enable improved and timelier reporting.

TAKING ACTION

As Chris mentioned, we completed our 3 Year Strategic Plan and are moving towards a more proactive and preventative model of care. We will work with our key partners to identify and hopefully close some of the gaps in care with evidence-based solutions as we move forward.

The team also plan on being more active in presenting to hospitals, universities, and colleges, along with attending conferences going forward. This coupled with our plans for a website rebuild as well as an improved social media presence should hopefully assist us to build the awareness of our work, particularly among younger doctors. Our message is clear, we are here to help, so please continue to spread the word to colleagues and friends.

This year has been both busy and productive. I wish to thank the Council, particularly our retiring President, Dr Chris Dalton, who has always been a source of wisdom, support and encouragement for the team. I am personally excited to see what the year ahead brings as our new team works to build on our awareness and be more proactive in the services we offer to support doctors who are so often working in a challenging environment.

Yours sincerely,

Louise Fallon
Executive Officer

WHAT WE DO

The Medical Benevolent Association of NSW helps doctors and their families in need with counselling and short-term financial assistance. MBANSW provides a confidential, specialised and non-judgemental avenue of support and has done so for more than 126 years.



COUNSELLING SUPPORT

We provide an independent, non-judgemental space to talk about any issues that might be happening in the lives of doctors or their families. Including grief, mental health concerns, relationships issues, workplace bullying or perhaps you just want to share the load. We can be contacted via phone or email and encourage everyone to let their colleagues know about our services.



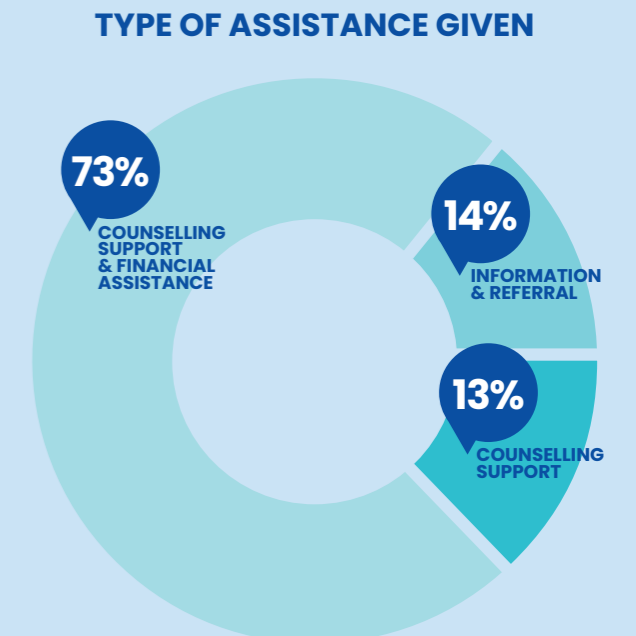
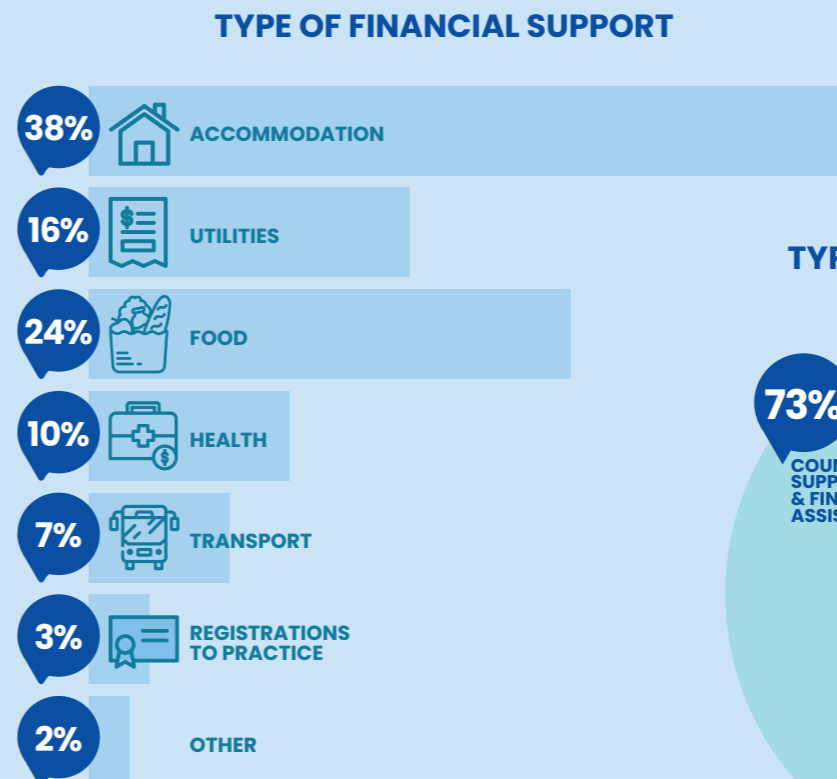
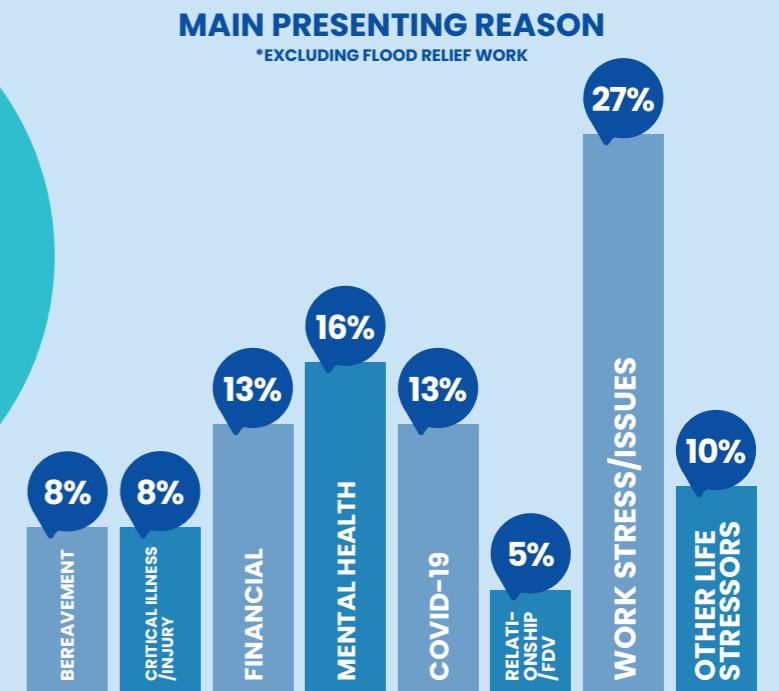
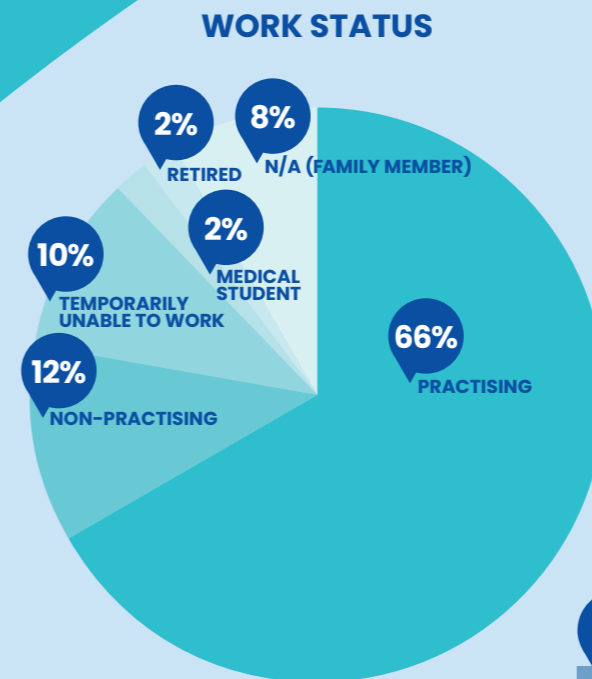
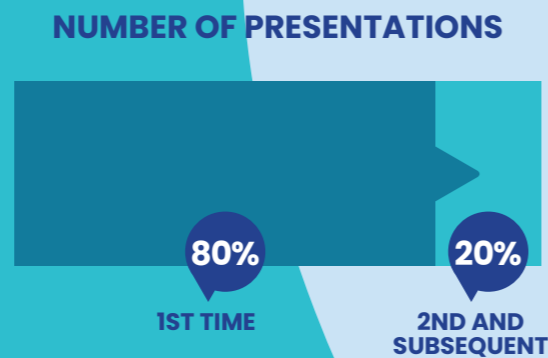
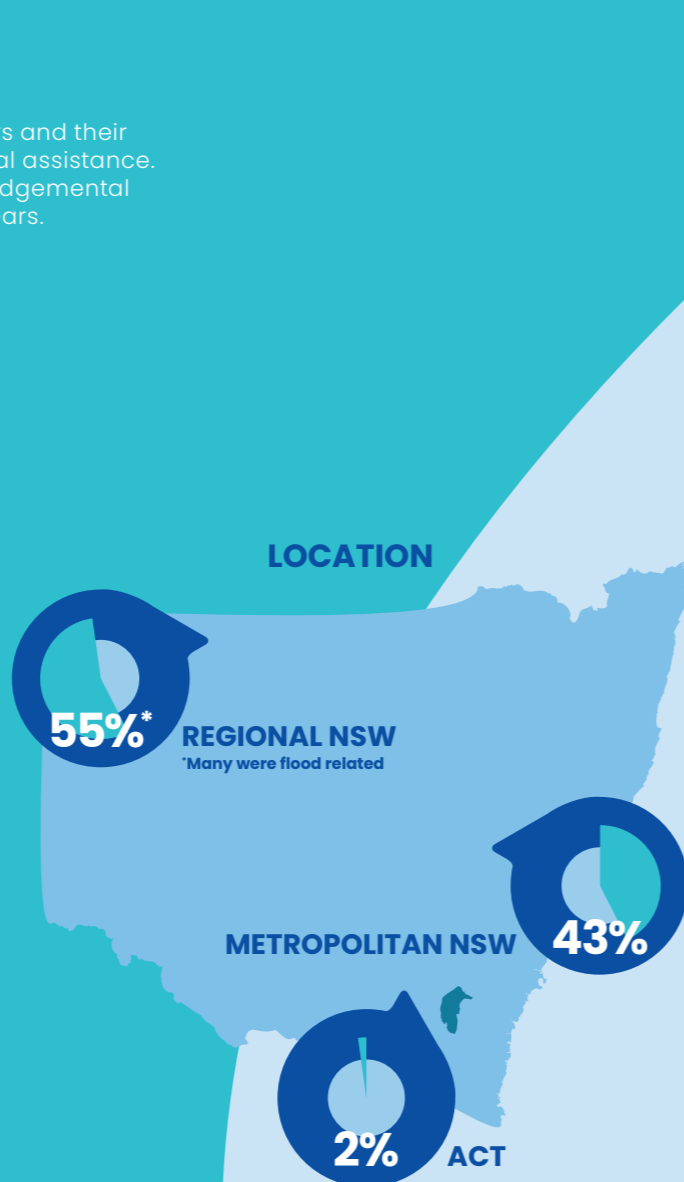
FINANCIAL ASSISTANCE

For a range of complex reasons, doctors and their families can find themselves under extreme financial stress. If a doctor is injured in an accident, experiencing burnout, facing a cancer diagnosis, or needing to relocate quickly due to family and domestic violence, they can find themselves unable to work and in financial distress.



REFERRAL/ADVOCACY

If MBANSW is unable to support you directly, we can refer you (with consent) to someone who can. If you're worried about yourself, a colleague a friend or a family member, we are here to support you to find the best way to move forward. We also advocate for individual doctors if required, as well as working with Government at all levels to help create better working environments for every doctor, always with the aim of improving the well-being of the entire profession.





“I’m so thankful for your help and support earlier this year during a very difficult period. My husband is in a much better place, and we have been able to keep our house. Thank you for your emotional support. Words cannot begin to express my gratitude.”

– WIFE OF RECIPIENT OF MBANSW ASSISTANCE

SOCIAL WORKER’S REPORT

At the start of year and in the grip of COVID-19 lockdowns, we expected the next few months would not be easy. The impacts of the virus were continuing to add layers of stress to doctors, and we were seeing increasingly complex presentations. What we did not imagine was the sheer scale of the disaster and devastation that would unfold during the floods across NSW and the number of doctors that would be impacted and need MBANSW’s support.

A CHANGE OF PACE

These unprecedented events called upon our team to demonstrate the values we had only just documented in our strategic review. We needed to remain flexible and adaptive to ensure we responded appropriately to every call for support we received. We also needed to get emergency funding out quickly, while still ensuring the required due diligence was completed.

Despite the long hours, we all felt privileged to be in a position to support these doctors and families through this disaster. More details on the work we did can be found on pages 10-13. Personally, we were very grateful for the generosity of our donors, as that meant we could give meaningful assistance as some doctors were literally down to their last few dollars.

TRENDS AND ISSUES

In addition to the floods, we have continued to see the range of issues that doctors and their families are dealing with, including bereavement, burnout, mental health issues, accidents, chronic illness, family and domestic violence, carer stress, along with a wide range of other complex financial and emotional stressors. Some worrying trends are that the doctors we are helping are younger than ever before, more are practicing, and a larger than ever proportion are GPs. On a more positive note, there is a more equal balance of male to female.

One of our biggest successes this year has been the introduction of a specialised financial counsellor. Being able to provide access to these services for people experiencing difficulties with money has been invaluable. The pilot we began in October 2021 showed

extremely positive results and its now part of our process for any doctor requesting financial assistance. We are excited to be working on our new Strategic Plan that has more emphasis on preventative and proactive care. To facilitate this, we will work with existing partners to identify gaps, come up with evidence-based solutions and ensure we avoid duplicating the work of existing services. We plan to give more face-to-face presentations in hospitals, universities and colleges and encourage you to help us spread the message that asking for support doesn’t need to have stigma attached to it. Often people come to us in crisis rather than accessing our services at an earlier point.

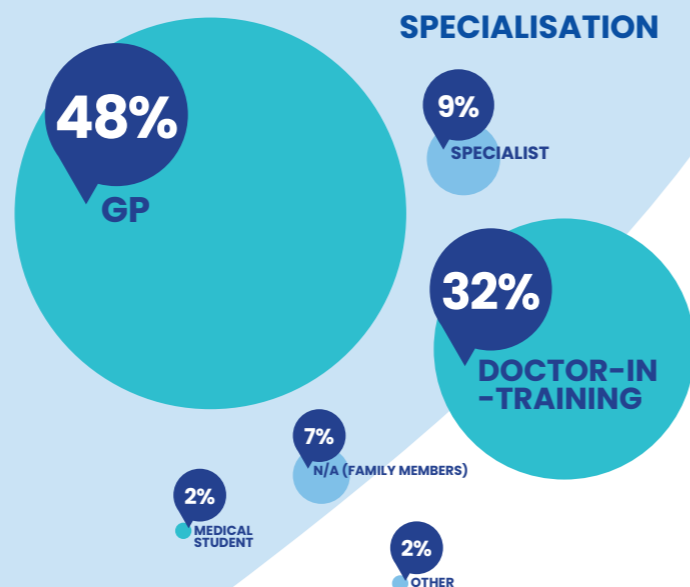
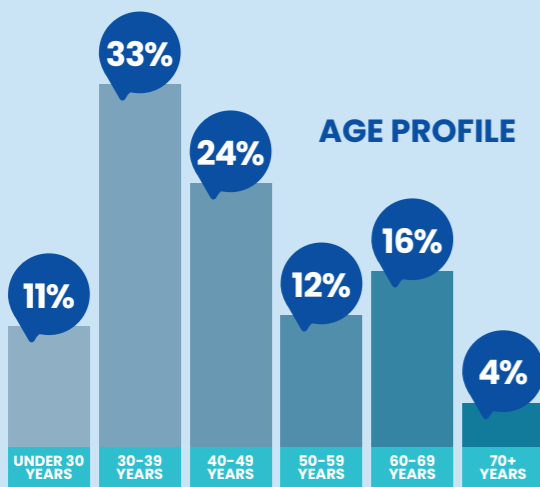
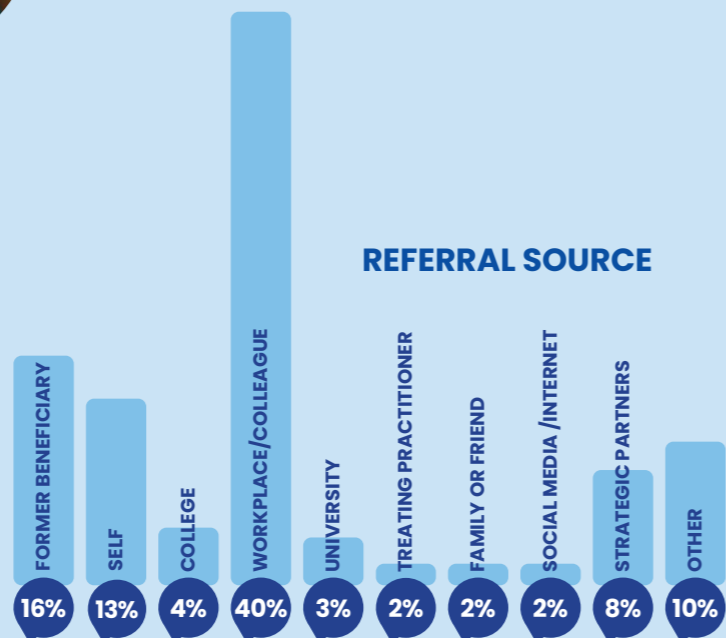
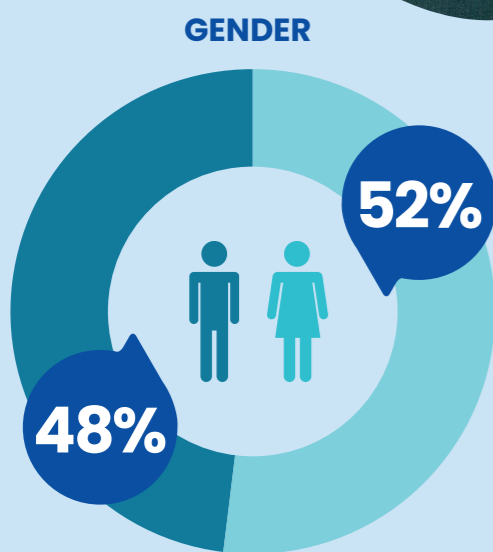
COLLABORATION IS KEY

We are continuing to collaborate with organisation such as the NSW Rural Doctors Network, the NSW Doctors’ Health Advisory Service, AMA-NSW, and AMA-ACT along with medical insurance companies, and we hope to strengthen and expand our networks in the year ahead. We would also like to thank Holman Webb for their ongoing legal support. We encourage any organisation or individual to reach out and connect as we are always willing to collaborate with community partners.

During the year ended June 2022, we said farewell to Sue Zicat, and we thank her for all her work and the wisdom and connection she provided to beneficiaries.

We also can’t sign off without thanking every Council member for their incredible work throughout the year. We would not be able to provide the level of support we do without their knowledge, skill, and ongoing commitment.

And finally, if you have ever thought about referring a colleague or calling us yourself, we urge you to do so. Pick up the phone or send us an email. Remember, that sometimes, just having someone listen can be the start towards recovery. In the words of Maya Angelou: *“There is no greater agony than bearing an untold story inside you”.*



VALE MARY DOUGHTY AM, 1930-2022

It is with great sadness that we mark the passing of Mrs Mary Doughty AM (MBANSW Social Worker 1964-2007). Mary dedicated more than 40 years of her life to the organisation, and it wouldn’t be in the great position it is today without her passion and commitment throughout that time. The positive impact she brought to many people’s lives through her work is remarkable, and in 1997 her efforts were recognised when she was appointed a Member of the Order of Australia. Mary will be missed by her family, her friends and all the Councillors, both past and present at MBANSW who admired her compassion and professionalism. She leaves a wonderful legacy and one that the current team at MBANSW are committed to honouring.

FLOOD SPOTLIGHT

It's hard to put into words the impact of this past year's floods, but we hope this report highlights why we felt compelled to help and why, for the first time in our 126-year history, we reached out to our loyal donors for extra financial support.

There are not many positive things that can be said about the devastating floods in Northern NSW in early 2022, but one highlight that stood out for us at MBANSW was the incredible support shown by our donors to their fellow doctors during a time of crisis.

As the sheer scale of damage became clear by images flashing across our screens, and the phones started running hot with calls from doctors who had lost homes, clinics and all their medical supplies, we knew we needed funding to be able to offer emergency help.



Despite losing their own homes and clinics, we heard many tales of heroic doctors putting the needs of the community above their own, as they took to boats or kayaks to reach community members who had been stranded by flood waters. We also heard of doctors working 24/7 in evacuation centres, dealing with outbreaks of Japanese encephalitis and COVID-19, with limited supplies of medicines, due to roads being closed for supply chains. Just when it looked like they may be getting on top of the crisis, another massive flood occurred.



Dr Nina Robertson inside the damaged Keen Street Clinic

We are very grateful to MBA and to all our colleagues who donated to the appeal. We hope you never need them, but it is a relief to know they have your back if you do."

– DR NINA ROBERTSON

"I typically give to charity organisations that serve the poor and disadvantaged. Doctors don't fall in these categories but occasionally have needs that can be overlooked. Your email and the letter written by Dr Chris Dalton highlighted the suffering and terrible circumstances faced by the medical community and medical businesses in Northern NSW such that the only right thing to do was to "dig deeper".

– SUPPORTER OF MBANSW FLOOD APPEAL

HELPING THE HELPERS

MBANSW sprung into action and launched a special Flood Appeal with the guarantee that all funds raised would be distributed to flood-affected doctors who, despite having experienced their own tragic losses, were continuing to care for their communities.

The response to MBANSW's Flood Appeal was impressive and shows that when a crisis hits, the medical community is always ready to walk alongside their colleagues. In just over four weeks we raised close to \$74,000, and we were also successful in obtaining a \$10,000 grant from CommBank. With this money, we were able to provide emergency funds to 45 flood-affected doctors, along with supporting three clinics that had lost everything to re-open in temporary premises. We also provided counselling and support to a further 10 doctors. Another action we took was working with medical equipment suppliers to negotiate significant discounts to help re-equip clinics as they worked towards continuing to provide services to their patients.

WORKING TOGETHER

MBANSW also joined the Natural Disaster and Emergency (NDE) Stakeholder Group, organised by the NSW Rural Doctors Network and worked with 35 organisations alongside the State and Federal Government, which enabled us to pro-actively reach out to doctors who hadn't made contact.

Many of the doctors we assisted have stated our emergency funding was the first financial aid to hit the ground.

Despite this quick response and the incredible generosity of the MBANSW donors, the doctors in Lismore and the surrounding areas are continuing to struggle, so our work with flood-affected communities is far from over. We will be offering counselling and further financial support and advocacy to these dedicated doctors as they work towards rebuilding and recovery. This is not only important for their own future, but it is critical for their regional community. Their work, along with our work, is far from over.



Damage inside the Keen Street Clinic



The Keen Street Clinic under rising flood waters

THE KEEN STREET CLINIC

On 28 February 2022, Dr Nina Robertson's General Practice Clinic in Lismore was devastated by the floods.

"Amid the trauma and the devastation, the hope came from the kindness of friends, family, and strangers. My colleagues and I have never had to reach out for help before, but when we did, MBANSW was there. They offered support, sympathy and very importantly much-needed financial help. MBANSW was not only responsive to our request for help but also proactive in reaching out to other doctors in our clinic who needed assistance. They have continued to check in with us and to offer ongoing support. We are very grateful to MBANSW and to all our colleagues who donated to the appeal. We hope you never need them, but it is a relief to know they have your back if you do."

Dr Nina Robertson



Devastating scenes from inside the clinic

It has been a privilege to be able to contribute in this way!

– SUPPORTER OF MBANSW FLOOD APPEAL

FLOOD SPOTLIGHT

THE LISMORE SKIN CLINIC

Dr Ken Gudmundsen, who is the only dermatologist in the area, lost his entire clinic and has been unable to return to his practice. He is currently working out of two small rooms in St Vincent's Hospital in Lismore, which he is grateful for, but it continues to create challenges as previously he had six rooms.

"I was severely affected by the extreme flooding event that hit Lismore in February this year. I lost the entire contents of my medical practice, Lismore Skin Clinic, (computers, beds, furniture, equipment, etc), and I also suffered the destruction of the internal physical structure of the practice including the walls, ceilings, floors, etc.

These have been horrific times financially, mentally, and practice-wise. Losing the practice was like destroying my second home, my creation, a part of myself, with physical and psychological impacts. Working, with staff and others, in the dirt, the smell, the mould, the rain and grey days and attempting to repair the structure of the practice has been arduous and will need to be ongoing for many more months, if not years.

However, I would like to thank MBANSW for helping me out with a cash grant. I very much appreciate the help of other doctors who have donated in response to the flood crisis. And the MBA team who showed me true compassion and support."
Dr Ken Gudmundsen

Good luck with the fundraising and with providing support to the medical community that has been affected by recent floods."

– SUPPORTER OF MBANSW FLOOD APPEAL



Rubbish removal outside Lismore Skin Clinic

Dr Ken Gudmundsen watching the water levels rise



Water rising at the Lismore Skin Clinic building



Flood damage inside the Lismore Skin Clinic

"In a disaster every little bit of financial assistance helps. The kind words and financial assistance helped enormously. Thank you."

– GP WITH A YOUNG FAMILY WHO LOST HER HOME DURING THE FLOODS



Dr Witt's home under water



Lismore Clinic's day 1 of rubbish



The front reception area with nine workstations went completely under

THE LISMORE CLINIC

During the first flood, the water reached the top floor of the double-story Lismore Clinic. They have begun reconstruction of the building, but they are far from being back to normal capacity. One of the practice owners, Dr Brian Witt, estimates the clinic provided care for about a quarter of the Lismore community. With it being taken out of action, it has added enormous pressure on the local hospital. Current wait times in Lismore for a GP are at least three months.

The Clinic's Outpatient's Department, consisting of two treatment bays, one emergency bay, two procedure rooms, five work stations and the waiting room went completely under water. As did the reception area, which had nine workstations.

After the 2017 floods, heavy equipment had been moved up to the back of the building, with the thought that it could be spared if further flooding occurred, but the water reached ceiling level, so nothing was safe from the rising flood waters.

On the first day of cleanup, the pile of debris took up the whole street curb and even though it was continually removed, it was instantly replaced by even more rubbish. It was relentless and disheartening.

Some doctors from the clinic also had their homes devastated by the floods, including Brian's farmstead, which went completely underwater.

The MBANSW has provided financial assistance and support, but there's still so much work to be done and the doctors and their communities are continuing to feel the impacts. Caring for patients while struggling with the your own huge personal loss is a difficult task. MBANSW believes all of these doctors need and deserve our continued support, and we will continue to work with our partners to have their voice heard via advocacy to the Government.

CASE STUDIES

Each day we work with doctors experiencing a range of complex issues, including everything from family and domestic violence, anxiety, depression and high levels of stress, complex and chronic health issues, burnout, addiction, relationship breakdowns and more recently long COVID. These are just two of the stories of doctors we have worked alongside. Sadly, we have many, many more. It is pleasing to see that more doctors and their families are reaching out. Unfortunately, there are still doctors who are not aware of our services or feel reluctant to ask for help, often due to feelings of shame. We encourage everyone to help us increase the awareness of our services by telling your colleagues or arranging us to present at your hospital or other workplace. We believe that together we can help create hope and support doctors when they need it most.

GARY'S STORY

Gary is a much-loved GP who has always been dedicated to working in regional NSW. At 42, he has two young kids and a partner who is studying part-time. Gary is the primary income earner, and for the past two years he has been working well above his capacity while battling through the added stress that COVID-19 brought to his work. He has a well-earned reputation for working with people with complex mental health conditions, of which there are many in his region. There are very few services in the area, so everyone seems to land at Gary's door, and he's found it hard to turn away people in crisis.

The better he was at his job the more patients he had building up on his waitlist. Gary started to feel the strain of his own stress levels. Lockdown had also added extra pressures. The workload and complex mental health needs of his patients and the lack of services available to them was starting to make him feel quite helpless.

He initially took a week off work to try and deal with his own feelings and thought processes, and then returned to work on reduced hours for a month. He soon realised that wasn't enough and he needed more time to recover and receive treatment from his own mental health team.

Gary had heard about MBANSW but had never imagined he would need to call us. He was reluctant to reach out, as feelings of shame and overwhelm had started to hit him, but with the encouragement of his partner, he decided to make the call. And he was very glad he did.

MBANSW was able to assist Gary and help him catch up on some unpaid bills, along with covering three months of living expenses while he took extended time off work. We also provided a safe, confidential space to discuss what was happening and to support him to make some much-needed changes in his life.

With the support of MBANSW Gary has returned to work in a part-time role at his regional practice. He is supplementing that income by taking on part-time employment in a non-clinical setting. He is relieved that he reached out to MBANSW, but wishes he had made the call earlier, rather than getting to such a crisis point. If he had known the support was going to be so compassionate and non-judgemental and that financial assistance was available, he would have done it earlier. It has meant the world to him and his family.

"I cannot thank you enough for the support over the past few months - it has been invaluable. I cannot find the words to express my gratitude for your generosity and non-judgemental support."



CHARLIE'S STORY

Charlie looked like he had the world at his feet. At the age of 28 he had moved to Sydney to participate in a GP training scheme and was excited about the adventures ahead. However, a few months into his move, despite what should have been an enjoyable time of his life, Charlie felt like his world was starting to unravel.

Charlie's anxiety was building, and he felt unable to even get out of bed in the morning. Throughout his studies he'd managed his anxiety and stress levels reasonably well. However, his move to Sydney had been filled with COVID-19 complications and nothing had gone to plan. His feelings of isolation, coupled with the lack of normal supports, in addition to the heavy load of work plus study, had left him feeling completely overwhelmed. Luckily, Charlie recognised he needed help, and was able to access appropriate psychiatric support. He agreed with his mental health care team and his college that reducing his hours would be beneficial and allow him some time to recover.

While grateful for this support, the reduced hours meant he was unable to keep up with his financial commitments, and he was getting more and more behind on his bills. Like many young people, Charlie hadn't had the chance to build up any savings due to his years of study. He was behind in his rent and with his utilities and was struggling to afford food, which only added to his stress and anxiety levels. Charlie's family weren't able to support him, and he didn't have access to any other funds. This is not what he was expecting from his big move to Sydney after years of hard work.

His colleague, Sarah, recommended he contact MBANSW. When he phoned, he was anxious and distressed but he was able to discuss the complex feelings he had about his move. As our Social Worker continued to work with him, he revealed

"It feels like words are not enough to express my gratitude to the MBANSW for helping during a very low point in my life. The support, both emotionally and financially, was very helpful and very much appreciated."

how COVID-19 had curbed his chances to meet new people and had also increased the pressure he felt on his placement. Charlie also discussed his complex family history and why they were unable to support him.

The team presented Charlie's financial case to the Council, and it was agreed MBANSW would provide him with some short-term financial support to cover his overdue rent and outstanding bills, along with some grocery vouchers. We also referred him to our specialist financial counsellor who worked with Charlie on budgeting and planning for the months and years ahead. It was through this assistance and working with our team that he realised his situation was just a temporary one and that his future was not looking so bleak after all.

Feeling supported and with less financial stress in the mix, Charlie was able to start moving forward and is now finishing his final exams and is planning his move back to full-time employment with a renewed sense of hope. He's also offered to contribute to the MBANSW in any way he can in the future.

HON. TREASURER'S REPORT



which was 34% up on FY21 and represented nearly 78% of our fundraising income being used for direct front-line work.

A special thank you to all our supporters, corporate partners, and foundations, who during these difficult times, continue to financially contribute to the MBANSW. Without your contribution, we would not be able to help as many doctors and their families, as we do. The result of our special Flood Appeal was remarkable, with over \$74,000 being raised in a few weeks. We thank those who "dug deep" in response to our first ever, targeted appeal. Hopefully, we will not need to do this again. As you will read, in pages 10-13 of this report, we gave out over 100% of the flood monies raised from the appeal. As the effects of these devastating floods will be felt for many years, we will continue to provide on-going social work support and counselling to assist the 55 regional doctors as they move through the trauma, grief and uncertainty caused by these devastating and widespread floods. Some will need additional financial help as well.

I sincerely hope that FY23 will present less challenges to the whole medical fraternity and to MBANSW itself. However, with the work we have done this year to restructure and invest in new systems, we have a sound base to continue to thrive, despite the challenges presented.

Our accounts have been audited by Andrew Crawford Auditors and the full report is available on our website and on request.

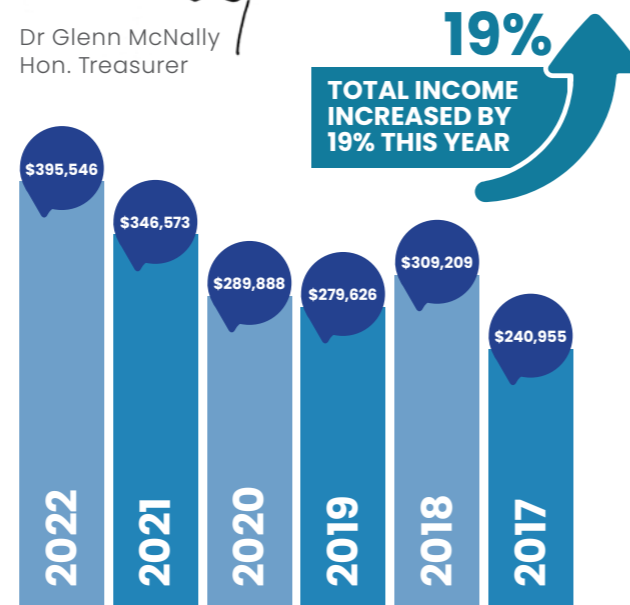
Yours sincerely,

Glenn McNally

Dr Glenn McNally
Hon. Treasurer

The challenges have continued this financial year; however, I am pleased to report that the MBANSW navigated through the economic conditions to return a comfortable, net operating surplus of \$50,200. This was achieved while providing a record number of services (\$307,698) to beneficiaries, an increase of 34% above last year. My sincere thanks go to our Executive Officer, Louise Fallon, for her sound finance management as well as her fundraising efforts, which have resulted in significant increases in all fundraising categories. We also saw some recovery of our Investment Income compared to the low returns in 2021, although they were still well below pre-COVID-19 levels. Total income for the financial year was \$548,552 which represented a 19% increase on last year's result of \$461,942. While the returns on our BT Portfolio were better than the last few years, the June market slump resulted in a significant revaluation of our portfolio (down by \$319,675) and so the final figures are a comprehensive loss of \$269,475 for the financial year. Our net asset position is still solid at \$2.4m.

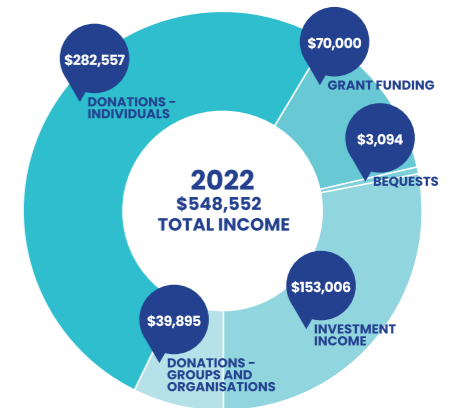
Due to the ongoing increasing demand for our services, the Council decided to increase the Social Work and Counselling Teams hours, and so our salary costs are up on previous years. This will continue with the recent Strategic Review resulting in our opening hours now covering the full week (Monday-Friday, 9am-5pm). Also pleasing to see is that we gifted \$145,347 (an increase of 34%) this year to beneficiaries in crisis, mainly to pay basics like rent, utilities, and food, to support them as they moved towards well-being and independence. A significant part of this was gifted to flood impacted doctors to help them with emergency funding before any Government assistance arrived. Our total direct beneficiary support was \$307,697,



PROFIT & LOSS STATEMENT

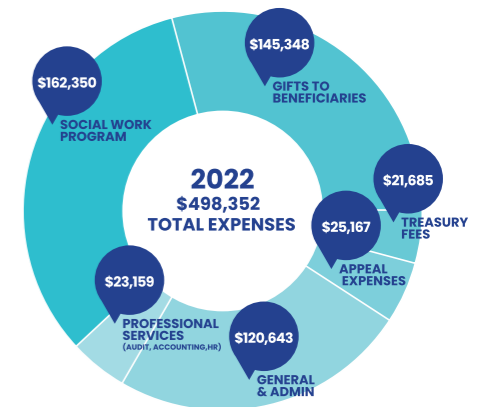
INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 30 JUNE 2022		
	2022	2021
INCOME	\$	\$
Donations - Organisations	39,895	27,785
Donations - Individuals	280,557	249,786
Bequests	3,094	40,716
Other Donations - AMA & Directed	2,000	3,286
Grant Funding	70,000	25,000
Sundry Income	-	5,103
Dividends Received	79,385	29,671
Interest and Trust Distributions Received	40,989	68,433
Imputed Credits Refundable	32,632	11,519
Profit on Disposal of Investments	-	643
Total Income	548,552	461,942
EXPENDITURE ON ADMINISTRATION	\$	\$
Audit & Other Professional Expenses	23,159	26,861
Appeal Expenses	25,167	25,478
Depreciation	1,212	1,390
General and Administration Expenses	10,861	10,704
Insurance	6,960	5,502
Portfolio Management Fees	21,685	19,575
Superannuation Contributions	13,398	8,082
Wages - Administration	88,212	70,170
Total Expenses	190,654	167,762
NET SURPLUS AFTER ADMINISTRATIVE EXPENSES	357,898	294,180
LESS: EXPENDITURE ON DIRECT SERVICES	\$	\$
Payments to Beneficiaries	145,348	108,267
Social Work Counselling Support	162,350	121,828
NET SURPLUS (DEFICIT)	50,200	64,085

DIRECT SERVICES AS A % OF DONATIONS/GRANTS
78%



180% GRANT FUNDING INCREASED 180% THIS FY

44% GROUP DONATIONS UP 44% FOR YEAR



FUNDRAISING COSTS AS A % OF FUNDS RAISED
6%

PATRON'S REPORT



I am pleased to see that the MBANSW has increased their supporter donations proving we, as a group, are willing to help our colleagues in crisis. However, the challenging economic conditions did result in less revenue from investments, which means MBANSW has only been able to assist those in greatest need, and not every person who sought financial help. While MBANSW managed to be the first emergency monies given to flood impacted regional doctors, the amounts given did not come anywhere close to what is needed for those who lost both homes and practices. These doctors are vital to their regional communities, so MBANSW has joined with AMA-NSW and NSW RDN in their advocacy for increased government assistance.

I am pleased to see MBANSW has increased its operating hours so they can fulfill the needs of everyone who is seeking ongoing counselling, information, referral and advocacy support.

A strong sustainable healthcare workforce is critical to the Australian Health Care System. I am therefore delighted to continue my association with the MBANSW. The work it does not only benefits Medical Practitioners, but also the patients who require our help.

“On a more positive note, more males are reaching out for support, which is wonderful to see, as there is no shame in seeking help.”

None of us should be hesitant in reaching out for help. As indicated above, the last 12 months have been particularly challenging, and the effects of these challenges are significant.

I strongly urge you to continue to support MBANSW in the fine work it does and to reach out to their experienced team if you or a colleague could benefit from their support.

Yours sincerely,

Professor Bruce G. Robinson,
MD, MSc, FRACP, Consultant Physician in Endocrinology

The healthcare landscape remains challenging, no less so than in 2022. Doctors and other healthcare providers are under increasing pressure to provide high volumes of care in what are often resource-constrained environments. COVID-19 has meant changes to workplace practices and significantly increased requirements for isolation when people have viral infections that could potentially be COVID-19. Furthermore, the economic situation is having an impact on many of our patients who bring their stressful lives to our attention. In addition, changes in our weather patterns have resulted in flooding in many parts of the country, which has not only affected our patients but has directly impacted many of our colleagues, particularly those working and living in Northern NSW. The cumulative impacts of all these pressures have been felt by most Medical Practitioners. Whether it is helping patients cope with their stress burdens or coping with additional stressors ourselves, the consequences should not be underestimated.

These challenges have also been felt by MBANSW who responded by increasing the financial assistance given by 34% in the last 12 months. They supported 55 doctors impacted by floods with both emergency financial support and ongoing counselling. They are seeing a trend towards younger doctors seeking their help with a higher proportion of these being in General Practice. Doctors experiencing mental health episodes and workplace stress, now make up around 44% of the caseload, which is not surprising due to the challenges of the past few years. On a more positive note, more males are reaching out for support, which is wonderful to see, as there is no shame in seeking help.

OUR EXECUTIVE



**PRESIDENT,
DR CHRIS DALTON**

Chris is an ENT Surgeon and has worked in Western Sydney for most of his career. He teaches medical students part-time at Macquarie University and has a Master of Public Health and Master of Biostatistics at the University of Sydney, which has helped further his special interest in biostatistics and epidemiology.



**VICE PRESIDENT,
DR ANDREW WINES**

Andrew is an Orthopaedic Surgeon who specialises in the ankle and foot and works in several North Shore hospitals. He is a second-generation Councillor and was awarded a Churchill Fellowship in 2003 to assess the services available to doctors in times of crisis. Having done that, he saw the value in MBANSW and joined as a young intern almost 20 years ago.

“The care of doctors has been important to me and to family for a number of generations. It’s great to be part of an organisation that provides financial and emotional support for colleagues and their families at a time when it is needed most.”

– DR ANDREW WINES

“Support from family, friends and colleagues is helpful when misfortune strikes, but support from an organisation like the MBANSW can be a godsend. It’s provided confidentially and without judgement by people who specialise in helping doctors.”

– RECIPIENT OF MBANSW ASSISTANCE



**HON. TREASURER,
DR GLENN MCNALLY**

Glenn is a specialist Obstetrician and Gynaecologist engaged solely in diagnostic ultrasound in both the public sector (as the Director of Medical Imaging at the Royal Hospital for Women in Sydney) and in the private sector. He has a long-standing interest in education and improving general standards of practice in diagnostic imaging.



**HON. SECRETARY,
DR GLEN FARROW**

Glen is a healthcare executive, general and paediatric surgeon and spent many years in Director roles at Royal North Shore, St Vincent’s and the Sydney Children’s Hospital Network, as well as being deployed on several occasions with the ADF as a surgeon and health element commander. He’s also Director of Bearing Group, which focuses on human factors and patient safety and he’s a Board member of the Tresillian Family Health Centres.

OUR COUNCILLORS



DR SONIA HENRY

Sonia is a GP who works in remote parts of NSW and Australia. She is also a writer and an advocate for junior doctor wellbeing. Her debut novel *Going Under* was published by Allen and Unwin in 2019. She has also written for the *SMH*, *Kevin MD*, *The Australian*, *The Canberra Times* and *RM Williams Magazine*.

“I have always appreciated the direct-action approach of the MBANSW, rather than the lip service a lot of other organisations pay to doctors in crisis. I’m happy to represent younger doctors and those working in more remote areas. For me, it is another step in my ongoing advocacy for doctors and their families who need assistance and support and are often reluctant to ask.”

– DR SONIA HENRY



DR PAUL HOSIE

Paul recently retired, having predominantly worked in General Practice in Northern NSW for most of his career. He was a VMO at Ballina Hospital and provided in-patient and obstetric care, as well as accident and emergency duties. Paul was also the State Medical Officer and Police Medical Officer for the Ballina district. More recently, Paul and his family moved to Sydney where he worked for seven years as a GP in Sydney’s Northern Suburbs, and then spent four years working for Bupa in immigration medicine.



DR FURIO VIRANT OAM

Furio is a partner in a GP practice in Southwest Sydney, Life Member of RACGP and a Surveyor for AGPAL who audit medical practices. His career includes serving for the RAN and being on various boards. He has been a conjoint lecturer in General Practice at Western Sydney University and a clinical Associate in General Practice at Sydney University. Furio was awarded an OAM in 2022 for services to the medical profession.



DR MARK SELIKOWITZ

Mark Selikowitz is a Developmental Paediatrician and was the Director of the Child Development Unit at Sydney Children’s Hospital before establishing the Sydney Developmental Clinic. He has written four books and 65 research papers on developmental disorders in childhood.



DR VANESSA ROGERS

Vanessa works as a Consultant Liaison Psychiatrist and sits as a part-time member of the NSW Mental Health Review Tribunal. Vanessa strongly believes it is important to help support her medical colleagues and their families in times of hardship and crisis.



DR CATHERINE BRASSILL

Catherine graduated from UNSW and gained her experience working in several hospitals in Sydney for seven years. She has spent the last 39 years as a GP running a practice on the Northern Beaches of Sydney. Catherine joined the Council in 2009.

“I value the opportunity to contribute to the welfare of my colleagues in need. Doctors spend their lives helping others and it’s important that they can also receive assistance when they face hardship.” – DR MARK SELIKOWITZ



DR IAN WECHSLER

Ian is an Ophthalmologist who joined the Council in 2011. Like all our Council members, Ian wanted to give back to the profession which had been so good to him. His parents came to Australia as overseas trained doctors, so he can identify with those trained overseas and has observed firsthand, the difficulties experienced in obtaining local Australian medical qualifications.



DR FELIX CHOI

Felix graduated from UNSW and has a Diploma in Paediatrics, he became a fellow of the RACGP in 2002. He currently practices as a GP in Sydney’s North Shore and has a special interest in skin cancer. He has earned Certificates in both Dermoscopy and Skin Cancer Medicine and has been involved in the education of General Practitioners on Skin Cancer Management.



DR HELEN FREEBORN

Helen is a Medical Administrator who currently holds the position of Deputy CEO for the Royal College of Pathologists of Australasia. Helen’s background includes working as an emergency CMO in regional NSW hospitals. Helen completed her Master of Health Management in 2020 at UNSW and is also a graduate of the Australian Institute of Company Directors.



DR VINCENT WONG

Vincent is a Senior Staff Specialist and Director of Diabetes and Endocrine Service at Liverpool and Fairfield Hospitals. He is also the Liverpool Lead for the Diabetes, Obesity Metabolism Translational Research Unit – an academic unit in SWSLHD. He is Conjoint Assoc. Prof at the South Western Sydney Clinical School at UNSW and is involved in teaching medical students, registrars and other clinical staff.

“I enjoy being on Council as it gives me an opportunity to use my years of varying experiences to help professional colleagues. Changing someone’s career trajectory for the better, really does help improve their life and circumstances.”

– DR GLEN FARROW

THANK YOU TO OUR SUPPORTERS

The Council and staff of MBANSW would like to take this opportunity to thank all our funding partners and donors who together enable us to continue our work. Your donation not only helps us support the doctors and their families in crisis, but it also sends an important message of comradery to them as they realise, they are not standing alone at this low point in their lives and that their colleagues do genuinely care.

GROUP DONATIONS AND GRANTS

Represented 20% of our income
– up from 6% last year

- Medical Council of NSW
- VivCourt Trading
- Bupa Foundation
- CommBank - Flood Recovery Grant
- Avant Mutual Group
- The AMA Charitable Foundation
- Kuring-Gai District Medical Association
- UNSW Medical Class of 1988

MEDICAL STAFF

COUNCIL DONATIONS

Accounted for 2% of our income

- Royal Hospital for Women
- Dubbo Hospital
- Royal Prince Alfred Hospital
- Ryde Hospital
- St George Hospital
- Concord Hospital

BEQUESTS

Accounted for 0.6% of our income

- The Estate of Late Dr Frank Keston

INDIVIDUAL SUPPORTERS AND DONORS

Accounted for 52% of our income

The kindness and compassion shown by our individual supporters and donors is humbling. Your generosity combined to provide nearly \$283,000, which represented an increase of close to \$30,000 from last year and 52% of our total income. Unfortunately, we only have space to recognise those who donated over \$1,000 in this financial year, however, please know that we do value and appreciate every single donation, no matter how small. It is “together that we make a difference”. Many larger donors prefer not to be recognised here and so we have honoured your request and appreciate your continued support.

“I regard giving what I can to MBANSW as my sacred Hippocratic duty – no more, no less. I support a number of charities but have regularly contributed to MBANSW for many years as I have been grateful that it was there to help me if needed, and even more grateful that I have not personally needed help.”

– LONG TERM SUPPORTER OF MBANSW

LARGER MORE SIGNIFICANT DONATIONS

- Dr Richard Lehmann
- Dr May-Lin (Joyce) Liew
- Dr John Connors
- Dr Robyn Fried
- Dr Gill Prithipal
- Dr Arne Schimmelfeder
- Dr Tony Brown

\$1,000 AND OVER DONATIONS LISTED IN ALPHABETICAL ORDER

- | | | |
|-----------------------------------|-----------------------------|------------------------------|
| Dr Sushil Anand | A Horadam Burton Foundation | Dr Peter Roger |
| Dr Peter & Ursula Beckmann-Barrie | Dr Anne Jaumees | Dr Felicite Ross |
| Dr John Birrell | Dr Michael Jones | Dr Deborah Rozea |
| Dr Jacqueline Blomfield | Dr Joyce Leong | Dr Patrick Rundle |
| Dr Catherine Brassill | Dr James Lim | Dr George Skowronski |
| Dr Dan Brettell | Dr Jonathan Livesey | A/Prof. Vladan Starcevic |
| Dr Katherine M Brown | A/Prof. Jarad Martin | Dr Peter Taylor |
| Dr Christopher Canaris | Dr R Mason | A/Prof David van der Poorten |
| Dr Robin Choong | Prof Brian McCaughan | Dr Ronald Vaughan |
| Dr David Collinson | Dr Hunter McEwen | Dr Natalie Vu |
| Dr Nicholas Cooper | Dr Jennifer Moss | Dr Pauline Warburton |
| Dr Benedict De Silva | Dr K Neale | Dr Alastair Watt |
| Dr Martin Duncan | Dr Frances Newman | Dr David Wechsler |
| Dr Ian Fagg | Dr Fred Niesche | Dr Florian Wertenauer |
| Dr Anthony Gill | Dr Sue Packer | Dr Andrew Wines |
| Dr Ross Glasson | Dr Michael Parr | Dr Robert D Wines |
| Dr Alan Gunn | Dr Tom Justin Playfair | Dr James Wong |
| Drs Patricia and Francis Harvey | Dr Queeny Pun | Dr Christina Yelf |
| Dr Mark Hertzberg | Dr Robyn Raffles | Prof Desmond Yip |
| Dr Richard Ho | Dr James P Raleigh | |
| Dr Elisabeth Hodson | Dr Michael Reid | |
| Dr Raymond Hollings | Dr Angus Ritchie | |

FUNDING PARTNERS



“I found myself in a very difficult situation a few months ago and I’m so thankful for your support. During a period of financial hardship, the rental payments you made on my behalf reduced my stress levels considerably and allowed me to undertake treatment for my medical condition.”

– RECIPIENT OF MBANSW ASSISTANCE

KEY PARTNERS

In addition to our funding partners we also work closely and are thankful for our key service delivery partners who provide very vital support to our beneficiaries and to our organisation on a pro-bono basis





“We doctors are fortunate to have this support when we need it most.”

– RECIPIENT OF MBANSW ASSISTANCE



mbansw.org.au

Medical Benevolent Association of NSW

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