



MEDICAL BENEVOLENT ASSOCIATION OF NSW
ANNUAL REPORT 2020



BY DOCTORS FOR DOCTORS
www.mbansw.org.au

CONTENTS

- 3 Our Mission
- 4 President's Report
- 6 Social Worker's Report
- 8 What We Do
- 10 Thank You To Our Donors
- 12 Community Engagement
- 14 Treasurer's Report
- 16 Profit and Loss Statement
- 17 Our Executive
- 18 Our Councillors



OUR MISSION **STATEMENT**

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

PRESIDENT'S REPORT 2020



It is my honour and pleasure to present the president's report for 2020.

It has been a challenging year for the MBA in several respects. Of course, the impact of the COVID-19 global pandemic has been severe across the board; most medical practitioners have been affected, either due to the impact on their practices and their consequent financial viability or due to the risks they undertake working in our emergency departments, hospital wards and intensive care units. We acknowledge and sincerely thank those frontline doctors.

The COVID-19 situation has forced us to undertake our monthly meetings and this AGM remotely which can have its difficulties. However, thanks to the patience and persistence of our social workers (Ida Chan and Sue Zicat) and our finance and administration officer, Karen Birch, we have been able to continue our work through these meetings effectively and efficiently.

Further challenges have been brought about by the significant restructuring undergone by the MBA over the last 12 months. In April 2019, the MBA received a commissioned review of our organisational structure and governance from Associations Forum Pty. Ltd. This report recommended the appointment of an executive officer which would relieve our social workers from much of the administrative duties they previously undertook. These included our appeals, promotional material, monthly and annual general meetings, annual reports, financial and regulatory governance, and external liaisons. This appointment would enable our social workers to concentrate of what they do best, advising and supporting our beneficiaries through counselling and organising their financial support and

allow our finance officer to manage the important accounting detail of our organisation. The creation of this position will also enable the MBA to have a dedicated fundraiser.

Without doubt this restructuring has been a complex and challenging process necessitating several strategic redirections and interventions. An important part of this has been the contracting of an outsourced human resources manager. We are very fortunate to have Donna Meredith from Keystone Corporate Positioning to fulfil this role. We are very grateful for the excellent support and advice she has been able to provide in appointing an executive officer and reorganising our human resources documentation and governance.

We are also pleased to announce the appointment of Louise Fallon to the position of Executive Officer; Louise is a skilled and experienced fundraiser and administrator in the NFP sector. We very much look forward to working with Louise into the future.

Despite these challenges, the MBA has been able to continue its important work of assisting doctors and their families in times of need. We are there especially for times of crisis and we have been instrumental in helping many doctors get back on their feet and back to work. We rely on our many donors who enable us to provide the financial support to manage these crises. We are very grateful for their ongoing generosity. With difficulties such as COVID-19 and the ever-present stressors which medical practice involves; we are sure there are many other doctors who could benefit from our help. We hope the restructuring process we have gone through will enable us to promote our role more broadly and to call on more

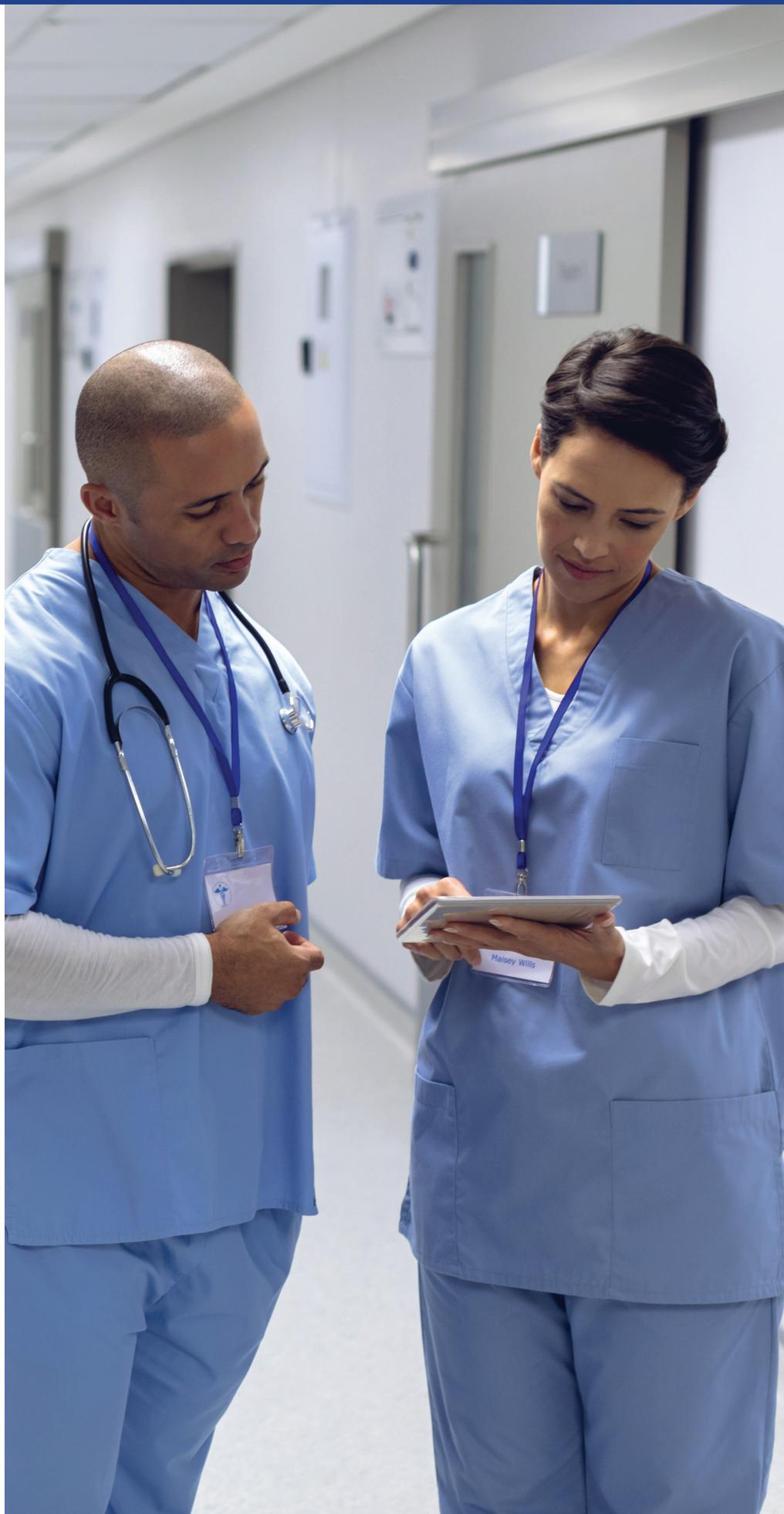
financial resources to support these doctors.

We thank Meredith McVey and David Chen, our immediate past Executive Officer and President respectively for initiating our restructuring, and for their dedication and hard work for the MBA over many years. We also thank Karen Birch, our finance and administration officer for her tireless attention to detail looking after our accounts and assuming some additional administrative duties until the Executive Officer role could be filled. Our core function, of course, is the support given to our beneficiaries. Our social workers, Ida Chan and Sue Zicat have been exemplary in their efforts for doctors who call on us over the past year. The council is especially grateful for their empathy, understanding and sound advice in so many complex situations and cases. Also essential to this core function are our councillors and I am very appreciative of their efforts and dedication over the past year. It is gratifying to see all of them approach the difficulties which beset our colleagues, which can sometimes be distressing just to hear about, with patience, kindness, and a non-judgemental attitude. I would like to especially thank Helen Freeborn, Furio Virant, David Shelley-Jones and Andrew Wines, the MBA executive, for the support given to me when called upon over the year.

The MBA looks forward to an exciting new phase as we emerge from the restructuring challenges stronger, more dynamic, and ready for growth.



Chris Dalton
President



SOCIAL WORKER'S **REPORT**

A long period of drought, disastrous bushfires and the COVID-19 pandemic have affected many in the Australian community on a personal and professional level. Doctors and their families are not immune to life's crises and challenges. Doctors dedicate their lives to provide treatment and care for others, yet they are often the most reluctant to seek help for themselves.

During a crisis, doctors and their families may not know who to talk to or want to talk within their existing support networks. This can increase their feelings of isolation, inadequacy, and shame. The Social Workers at MBANSW provide confidential, non-judgemental support and assistance to doctors and their families in NSW and the ACT. Each call that comes through to us for support and assistance is different. We endeavour to respond to each beneficiary by providing a safe, respectful, and confidential space for them to seek support about their individual circumstances. The Council has the difficult task of stretching our limited resources to assist more doctors and their families. The financial assistance provided is targeted at crisis relief, with ongoing social work support continuing as the crisis eases and plans are made to return to a more stable situation or independence.

2020 was our busiest year yet. Our continuing efforts to raise awareness of doctor's wellbeing and the support available through MBANSW, has seen a rise in referrals for assistance from both NSW and the ACT. In the period July 2019 to June 2020, we received 77 new referrals. We assisted and supported a total of 106 doctors and their families in NSW and the ACT. The drought, bushfires and COVID-19 have impacted those serving on the frontline. There has been a significant number of calls in relation to work related stress. Doctors and their families are not immune to the

impact of stress and life events.

The average number of new referrals has increased from 4 per month to over 6 per month. Not all of these require or receive financial assistance; some are for support, counselling, information and/or referral. These calls vary in nature and range in matters from doctors and their families experiencing challenges such as adjustment to a new diagnosis, the unexpected loss of a loved one, distress as the result of a patient complaint, work related matters, parenting issues, carer stress and/or personal relationships. We are continually working on identifying more ways to provide support to doctors, not only in the cities but in rural areas where doctors may find it more difficult to access services.

We often hear how appreciative beneficiaries are for the generosity of the donors and what a positive impact MBANSW has had on their lives. It is comforting for them to know that there are others, including their colleagues, who care and want to assist during their times of need. This helps to lessen their feelings of isolation and shame. The work that we do at MBANSW is only made possible by the generous support of our donors. To our donors, we say a tremendous thank you for your support.

Below are a few examples of the many comments of appreciation we receive.

- "the support and assistance I received gave me hope"
- "I didn't know that such support was available"
- "I feel safe and supported, and not judged"
- "I never thought I would be in this situation where I would need to ask for help"

Due to COVID-19, we have not been able to spread the word about our

services at conferences, as many were either cancelled or postponed. However, we have used other means by working with related organisations and sharing information with their members. We have also actively been in communication with other key stakeholders including professional bodies, colleges and regulatory bodies, to address some of the underlying difficulties that doctors experience. These partnerships are invaluable and we would like to express our gratitude to all, particularly Fiona Davies, CEO, Australian Medical Association (NSW), Peter Somerville, CEO, Australian Medical Association (ACT), Dr Kathryn Hutt, Medical Director, Doctors Health Advisory Service (DHAS) and Richard Colbran, CEO, NSW Rural Doctor's Network (RDN) for enabling us to provide a more comprehensive support service to doctors and their families. Thanks to several of the Medical Staff Councils and Colleges we have been much more visible and accessible to doctors in need. Community Engagement has enabled us to work in collaboration with other organisations to spread the word about our services.

MBANSW was invited by NSW RDN to join the NSW Natural Disaster and Emergency Response – General Practice and Primary Health Partnership Group to work with various key stakeholders on a coordinated response to natural disasters and emergencies for example: drought, bushfires, and COVID-19. One of the many benefits of working with this group resulted in a coordinated response to assist doctors whose home and/or medical practice were affected by the bushfires. MBANSW is also on the steering committee headed by AMA NSW and NSW RDN on Disaster Management (natural disasters and COVID-19) to collate findings and make recommendations to improve

disaster management in NSW.

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

We express our appreciation to the President, Dr Chris Dalton, for his leadership and support to the team. We would like to express our gratitude to the MBANSW Councillors and acknowledge the challenging job they do. The Councillors generously volunteer their time and expertise to enrich the services our beneficiaries receive. They are extremely empathic, compassionate, and dedicated to supporting doctors and their families. The Council discusses and reviews each situation at length and assist where possible despite MBANSW's limited financial resources. They support and value the Social Work team and the work we do with our beneficiaries. We are grateful for their ongoing service and commitment. We would also like to thank our Finance and Administration Officer, Karen Birch, for her dedication and support.

Please continue to spread the word about our work. We are always looking for new ways to raise awareness among doctors about the help that is available if needed and the importance of asking for help sooner rather than later. Watch this space as MBANSW will be working on more projects in 2021 to better support our beneficiaries.

Sue Zicat and Ida Chan
MBANSW Social Workers



WHAT WE DO

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



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

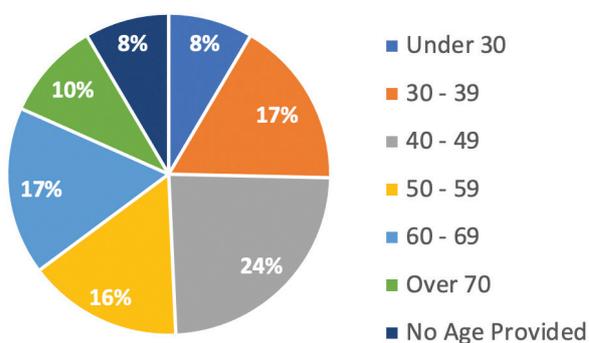


If something is going wrong at work, or a personal relationship is causing worry, it can be helpful to speak to someone who is outside the situation but understands the unique pressures of being a doctor.

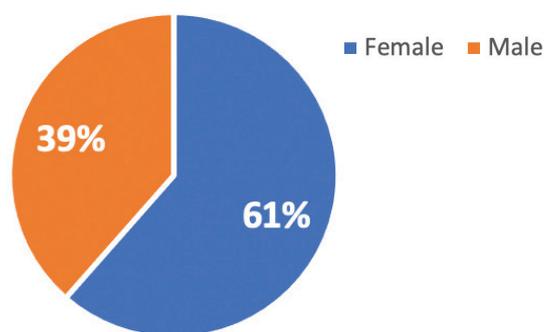


If MBANSW is unable to help directly, we can usually make a referral to someone who can. Whether you are worried about yourself, a friend, or a medical colleague, we can help you work out the best way forward.

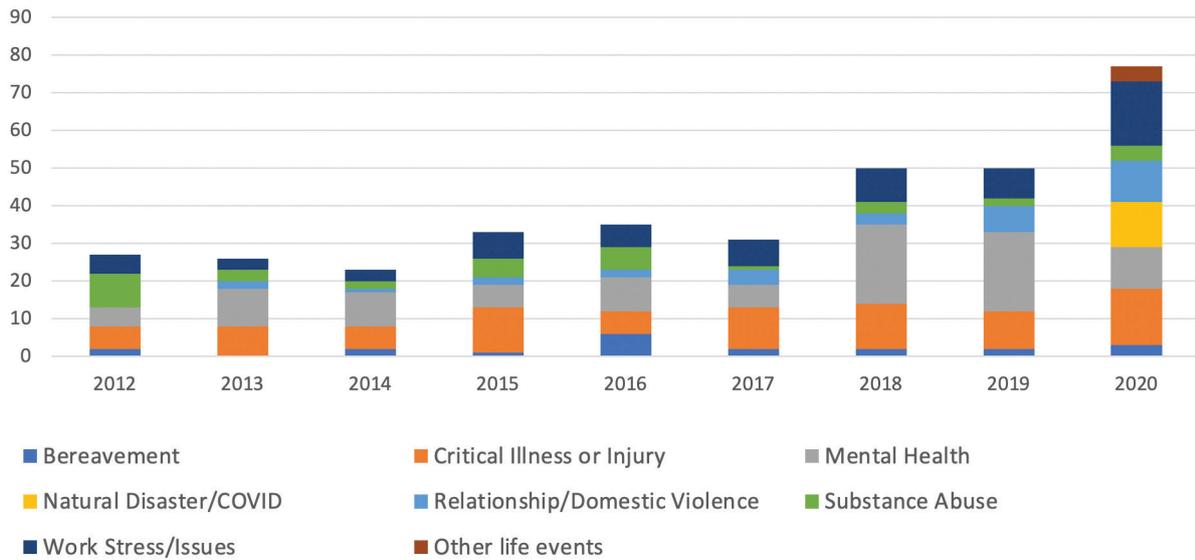
Age profile



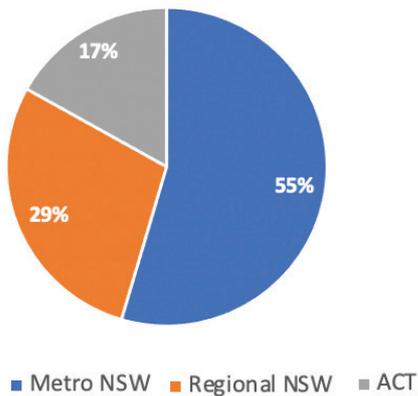
Gender



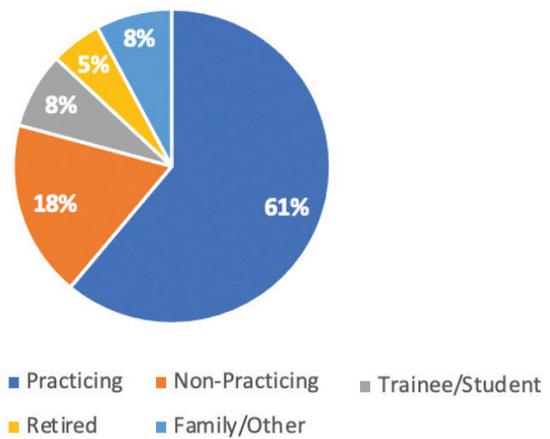
Reason for Referral



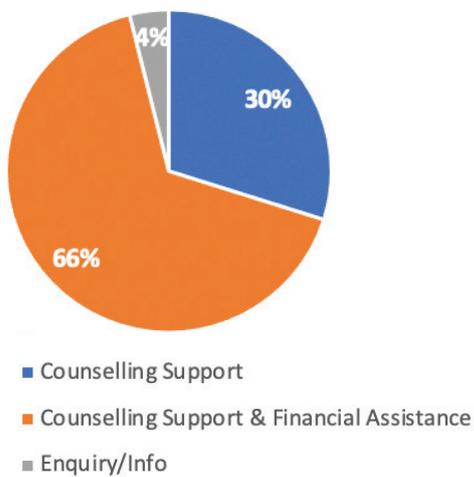
Location



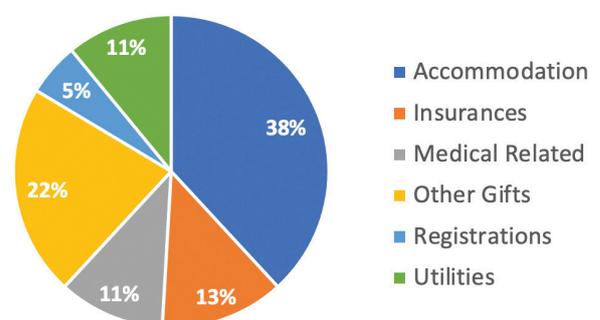
Profile (Work Status)



Types of Support



Types of Financial Support



THANK YOU TO OUR DONORS

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

The kindness of our Donors is amazing and whilst unfortunately we've not been able to list everyone here, we want every single donor to know MBANSW are so truly grateful for each and every single donation.

Every little bit helps us be one step closer to helping all who find themselves in a crisis. Together we can make a difference.

Dr Francis M Hooper	Retired Radiologist	\$10,000
Dr Patricia Harvey (nee Houen) and Dr Francis Harvey		\$5,000
Dr Prithipal Gill	General Practice	\$4,500
Perpetual Foundation – The Keston Foundation		\$3,815
Dr Arne Schimmelfeder	Anaesthesiologist	\$3,072
Dr Ronald Vaughan	General Practitioner	\$3,000
Dr Andrew Wines	Orthopaedic Surgeon	\$1,750
Dr Terry Holland		\$1,100
Dr Anthony Gill		\$1,024
Dr Elisabeth Hodson		Private donation
Associate Professor Jarad Martin	Radiation Oncology	\$1,020
Dr Deborah Rozea	Psychiatrist	\$1,012

GENEROUS SUPPORT FROM THESE GROUPS

Medical Council of NSW	\$50,000
AMA NSW Charitable Foundation	\$20,000
Avant Mutual Group	\$5,000
Royal Hospital for Women Medical Staff Fund	\$5,000
Emergency Department Staff RPA Royal Prince Alfred Hospital	\$2,515

This is a particularly difficult time for me, my husband and our young children. We are grateful for your non-judgemental support and assistance. It has made a very difficult situation for us a little lighter.

I would like to thank the Medical Benevolent Association of NSW for your generous and continued support that you provided for me over the period of my two operations and time away from work. Your support and contact with the Social Worker were wonderful at a time of great distress. I am now back at work and am very appreciative of the role you played in my recovery.



COMMUNITY **ENGAGEMENT**

We have been 'out and about' in the community, not only to contribute to the area of doctors' health and wellbeing, but also to help raise awareness of our services for doctors and their families. Here are some of the organisations we collaborated with, presented to or events we attended in order to spread the word, letting doctors and their employers know that MBANSW is ready to assist in times of crisis.

- Ongoing liaison with the Doctors' Health Advisory Service

- Ongoing contact with AMA NSW, AMA ACT, DHAS, RACGP and NSW RDN and support from these organisations
- Participation in the Natural Disaster and Emergency Response Stakeholder Meetings
- Representation on the steering committee for the Natural Disaster and Emergency Forum
- Links to MBANSW in The Doctors Clinic, Rural Health Together and the Doctors Health Advisory Service

- Presentation to the Australasian Society of Otolaryngology Head and Neck Surgery conference.
- Presentation of a paper at the Australasian Doctor's Health Conference
- Article published by the Australian Orthopaedic Association
- Engagement with local PHNs

Please find us on LinkedIn and follow our page!



Creating a healthy workplace

TREASURER'S **REPORT 2020**



The 2019/2020 financial period has been a challenging time to take on the Treasurer portfolio. I would like to thank Felix Choi as the outgoing Treasurer for his assistance and the ever wise and supportive MBANSW financial officer, Karen Birch. Our accounts have been audited again this year by Mitchell and Partners, and the full report is available on request.

Total income for the financial year was \$533,626, which was 5% higher than in FY18/19. \$289,888 (54%), of our income came from our generous donors and supporters via bequests, donations and grants, which represented a similar percentage to FY18/19 (55%)

MBANSW were eligible for the Covid-19 subsidies provided by the Federal government, receiving \$15,310 (3%) of Cashflow Boost and an additional \$18,000 in Jobkeeper payments, which helped to reduce our wages costs.

The balance \$228,428 (43%), of income was derived from our investment portfolio, which despite the market fluctuations remained relatively steady and higher than FY18/19. Our thanks to BT, who manage our portfolio and navigated us through such volatile financial markets. This additional income naturally will enable us to expand our capacity to help our colleagues moving forward.

Due to the uncertainty of the prevailing economic conditions, we responsibly reduced our expenditure to \$372,913. This \$102,975 (22%) reduction from FY18/19 (\$475,888), is mainly attributed to a reduction in beneficiary gifts, however we maintained this as 25% of total expenditure. However, as the

Covid19 pandemic continues, we have seen an increased demand for financial assistance and so we expect beneficiary gifts to increase next year. Administration and staff expenses remained relatively stable, although there was additional expense in engaging external resources, caused by the resignation of our Executive Officer, Meredith McVey in November 2019. These professional services have strengthened MBANSW and facilitated the appointment of Louise Fallon our new Executive Officer, who started in Oct 2020.

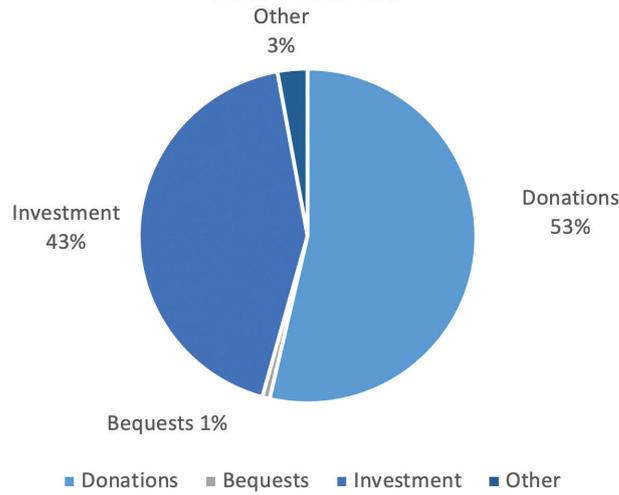
This period's net surplus of \$160,713 is commendable, considering the challenging economic conditions and has enabled us to move confidently forward with the appointment of our new Executive Officer. Louise has the mandate of increasing our donor base and overall awareness of our services, and so we therefore look forward to being able to assist even more Doctors and their families in times of crisis.

A special thank you to all our donors, whose financial contribution has been crucial in providing us the funds to support to our colleagues in crisis during this challenging year. I look forward to working with Louise and the team and to ensuring the continued financial stability of the MBANSW.

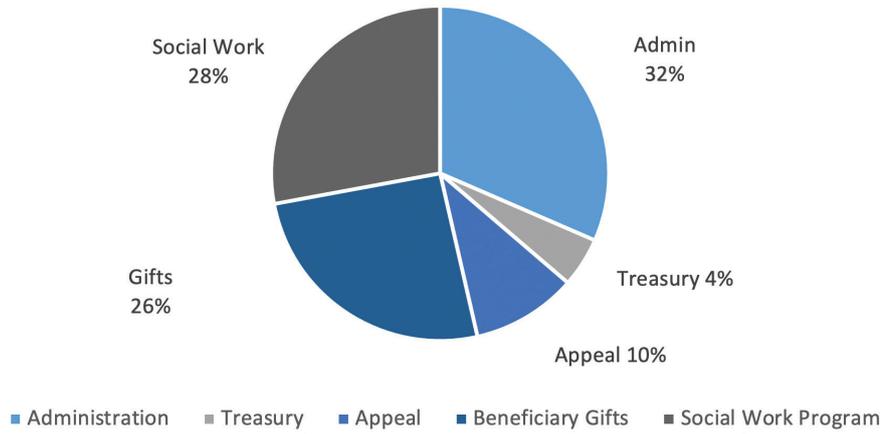
A handwritten signature in black ink, appearing to be 'Helen Freeborn'.

Dr Helen Freeborn
Treasurer

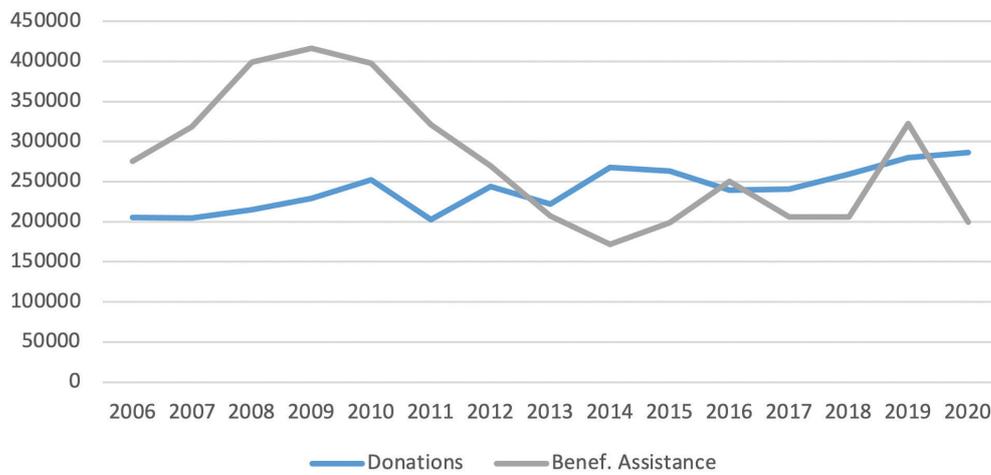
2020 Income



2020 Expenditure



Donations & Beneficiary Assistance



INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 30 JUNE 2020

INCOME	2020 \$	2019 \$
Donations - organisations	26,000	18,760
Donations - individuals	209,423	199,036
Bequests	3,815	43,417
Other donations – AMA & directed	650	18,413
Grant funding	50,000	-
Other fundraising income/sundry income	15,310	1,364
Dividends received	31,303	77,309
Interest & trust distributions received	142,910	95,655
Imputation credits refundable	11,855	31,388
Profit on disposal of investments	42,360	23,549
	533,626	508,891
 EXPENDITURE ON ADMINISTRATION		
Audit and Professional expenses	28,938	13,700
Appeal expenses	37,693	35,151
Depreciation	371	1,373
General and administration expenses	9,909	11,806
Insurance	5,033	3,537
Portfolio management fee	17,854	18,264
Printing & stationery	-	712
Sundry Expense	-	635
Superannuation contributions	6,535	5,749
Telephone expenses	-	1,794
Travel, meetings, conferences	-	1,293
Wages – administration	66,867	63,076
	173,200	157,090
NET SURPLUS AFTER ADMINISTRATION EXPENSES	360,426	351,801
 LESS: EXPENDITURE ON DIRECT SERVICES		
Payments to beneficiaries	95,579	192,073
Social work counselling support	104,134	126,725
	199,713	318,798
NET SURPLUS (DEFICIT)	160,713	33,003

OUR EXECUTIVE

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



PRESIDENT

Dr Chris Dalton

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



VICE PRESIDENT

Dr Furio Virant

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



VICE PRESIDENT

Dr David Shelley-Jones

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



HON. SECRETARY

Dr Andrew Wines

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



TREASURER

Dr Helen Freeborn

I work as a Medical Administrator as the Deputy CEO for the Royal College of Pathologists of Australasia having previously worked as an emergency CMO in regional NSW. The wellbeing of our medical workforce is imperative and as a new fellow, I have an interest in supporting our future and junior medical workforce, through contributing expertise in guiding the Council on issues affecting junior doctors.

OUR COUNCILLORS



Dr John Allman

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



Dr Jessica Borbasi

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

Dr Catherine Brassill

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



Dr Felix Choi

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



Dr Glen Farrow

I am a healthcare executive, general and paediatric surgeon. Previous director roles at Royal North Shore Hospital, St Vincent's Hospital Sydney and Sydney Children's Hospitals Network exposed me to the special circumstances of doctors in difficulties. I joined Council to continue supporting colleagues in need. I am also a Director with Bearing Group focusing on human factors and patient safety, and a Board Director of Tresillian Family Health centres.

Dr Glenn McNally

I joined the Council in 2020.



Dr Sue Morey AM

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



Dr Vanessa Rogers

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



Dr Mark Selikowitz

I am a developmental paediatrician and was the Director of the Child Development Unit at Sydney Children's Hospital before establishing the Sydney Developmental Clinic in 1993. Dealing with the families of children with developmental disorders has given me an appreciation of the stresses that many families face. I value the opportunity to contribute to the welfare of colleagues in need.



Dr Ian Wechsler

It has been an honour to serve as a councillor for the MBANSW since 2011. Working part time as an ophthalmologist has given me the opportunity to assist our colleagues and their families in increasingly troubled and uncertain times.



Dr Vincent Wong

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

BY DOCTORS FOR DOCTORS

www.mbansw.org.au

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