

# **ANNUAL REPORT 2024**

## **MEDICAL BENEVOLENT ASSOCIATION OF NSW-ACT**

[mbansw.org.au](http://mbansw.org.au)

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# CARING FOR DOCTORS AND THEIR FAMILIES

## OUR MISSION

We support the medical community in NSW and the ACT by providing professional counselling, advocacy, information, and financial assistance to doctors and their families who are experiencing a significant life challenge or other adversity. We provide preventative services focused on improving doctors' health and wellbeing.

## WE BELIEVE

- That life is unpredictable and everyone will need help at some stage.
- In taking a person centered, strengths-based approach to empower people.
- That privacy and confidentiality are paramount.
- That all members of the medical profession should have access to appropriate assistance, as needed, regardless of the reason.
- That doctors' wellbeing is a key enabler to career longevity, quality patient care and healthier communities.

## OUR VALUES



COMPASSION



ACCESSIBILITY



RESPONSIVENESS



EMPATHY

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

– MALE SPECIALIST, ACT

The Medical Benevolent Association of NSW-ACT acknowledges the Traditional Owners of Country throughout Australia. We pay our respects to elders past, present and emerging.

# PRESIDENT'S REPORT



I am privileged to present my President's report for the Medical Benevolent Association of NSW-ACT for the year ended 30th June 2024. The last 12 months have been very challenging but extremely rewarding for our organisation.

**MBA WORK**  
The year ended 30th June 2024 has been a difficult financial year for our beneficiaries with increasing economic and cost of living pressures. The MBA has experienced increased demand not only in the numbers seeking help for our social work services, but also in the amount of financial support required. In the last 12 months we assisted 116 beneficiaries, and the average gift to our beneficiaries has risen to \$4,919.

We are increasingly dealing with complex and critical cases, as many doctors only seek our assistance when they find themselves in desperate circumstances. This year, we have seen a considerable increase in cases related to family and domestic violence. Additionally, early career doctors are struggling to afford basic living expenses in Sydney, burdened by the high costs associated with their training.

In line with our strategic goal to focus more on prevention, we successfully delivered workshops to 174 doctors, including two well-attended workshops at the prestigious World Organisation of Family Doctors Conference held in Sydney on October 2023. We also dedicated considerable time and resources in planning events that were successfully delivered in September 2024 in Western NSW as part of a project funded by the NSW Government in support of flood impacted regions of NSW. We will continue to offer both one-on-one counseling and financial assistance to doctors affected by the floods, including those in the Northern Rivers region, recognising that full recovery will take several years.

**ACTIVITY AND FUNDING**  
In 2023, we made the decision to increase our available hours of social work to meet the growing demand. Unfortunately, our donations have not increased at the same rate, posing a challenge as many of our main supporters are approaching retirement age without being replaced by younger doctors.

I trust that younger doctors reading this report may consider their personal part in supporting their colleagues in need and consider donating a small amount each month. If every young doctor contributed just \$25 a month, we could significantly increase our social work services and provide more financial gifts to doctors in need.

**THANK YOU**  
I would like to take this opportunity to acknowledge several key groups and individuals:

**Social Work Team**  
Our social workers are the lifeblood of our organisation and the support that they give our beneficiaries can literally be life changing. My sincere thanks to Julia Kwiet and Alex Wood for their service to the MBA. We are delighted to welcome Carolyn Robertson and Susan Brooks to our team. Both are extremely experienced social workers and have already taken our beneficiary assistance to new levels.

**Patron**  
Professor Bruce Robinson continues to provide vital support and guidance to the MBA of NSW and ACT, and I am extremely grateful for his patronage.

**Council Members**  
Our council is an effective and cohesive group that meets monthly to review all our beneficiary's needs and assistance. I thank each member for their time, dedication and passion. I particularly thank Vice President Dr Felic Choi, Treasurer, Dr Glenn McNally, and Secretary Dr Natalie Klees for their guidance and contribution.

**Executive Officer**  
Ms Louise Fallon has worked tirelessly and with distinction for the MBA and I cannot thank her enough for her massive contribution.

On behalf of our beneficiaries, I would like to express my sincere appreciation to all our donors, partners and supporters. It is your generosity that allows us to make a real difference in the lives of doctors in need. May your ongoing assistance enable the outstanding work of the Medical Benevolent Association of NSW and ACT to continue for many years to come.

Yours sincerely,

Dr Andrew Wines  
President

# EXECUTIVE OFFICER'S REPORT



**STRATEGIC GOALS**  
Despite challenges, MBA NSW-ACT met most of the Year 2 objectives in our 3-Year Strategic Plan. Key achievements included boosting awareness of our services, strengthening partnerships, expanding preventive programs through workshops, and introducing specialised career counselling to complement existing financial and social work support. Over the year, we supported 116 doctors and their families, helping them navigate complex issues with compassion and professionalism, investing \$321,269 in our front-line services. Our advocacy work addressed both individual and systemic issues, remaining aligned with our mission to support doctors during difficult times.

**FINANCIAL SUMMARY**  
For the first time since 2017, we concluded the year with a small deficit rather than an operating surplus. This shortfall resulted primarily from a delay in executing a \$100,000 NSW Government grant to support doctors in Western NSW. Initially scheduled for May-June 2024, staff turnover delayed the project until September, deferring the grant's income to FY 2025. Despite this, our four-year average surplus stands at \$21,000 (around 5% of revenue)—a solid result for a not-for-profit organisation. Our focus on efficiency helped us reduce administrative costs by 5% from last year, while our fundraising ratio remained under 4%. Overall, for every dollar we raise, 87 cents go directly to supports services. Although individual supporter contributions rose, Medical Staff Council has been dropping off steadily over the past 10 years and in 2024 we were only supported by three MSC's which was a disappointment.

**TEAM AND SERVICES**  
This year, we welcomed two social workers, Carolyn Robertson in March and Susan Brooks in July. Both bring extensive expertise in counselling and social work, which has enhanced service quality and expanded resources for doctors in need. New initiatives under their guidance have received highly positive feedback, and their knowledge of additional funding and resources allows us to amplify MBA support by combining it with other community resources. We also established a partnership with Dr. Ashe Coxon of Medical Career Planning, through which ten doctors received career counselling to navigate professional transitions. This service has become a valuable complement to the support provided by our Social Work Team.

**EMERGING TRENDS**  
Concerning trends among doctors continue to emerge. Increasing numbers report experiences of domestic violence, life-threatening illnesses, financial and workplace stress, with some nearing burnout. These patterns echo insights presented at industry events like the Australasian Summit on Sexual Harassment in Medicine and the Workplace Wellbeing Conference, where our team was invited to participate. A highlight this year was our invitation to present at the World Organisation of Family Doctors (WONCA), detailed on page 12, where we and our Lismore colleagues shared the learnings from the doctors' responses to this devastating natural disaster.

**CHALLENGES**  
One of the major challenges we face for funding is our aging donor base, with the average donor age approaching retirement. To sustain our work, engaging younger doctors as supporters is

essential. As part of this effort, we sponsored The Mind Full Medic Podcast by Dr. Cheryl Martin, a respected advocate for doctors' wellbeing who shares insights from local and international health leaders. Rising living costs also strain our limited resources, with 79% of our gifts dedicated to cover essentials like food, utilities, medical care, and housing. At fundraising events, I highlight that if every registered doctor in NSW and ACT donated just \$50 annually, we could quadruple our services, significantly expanding our reach and impact and fulfill more than the current situation where only 60% of requested financial aid can be given.

**ACKNOWLEDGMENTS**  
I am sincerely grateful to all our supporters, including those who prefer anonymity, whose contributions represent over half of our income. Special thanks to the Doctors Health Fund for its \$25,422 donation from surplus demutualisation funds, and to Royal North Shore and Royal Women's Hospitals for ongoing Medical Staff Council support. We also thank the NSW Government for enabling workshops for doctors in flood-impacted Western NSW, as well as the AMA NSW Charitable Foundation for their generous contributions and the NSW RDN, AMA- NSW and AMA-ACT for helping us build awareness. Our gratitude extends to the Medical Council of NSW for funding confidential counselling for doctors under regulatory review, to NSW RDN for providing meeting spaces, and to the RACGP for supporting our requests to waive fees for doctors facing extreme hardship.

Lastly, I thank Dr. Andrew Wines for his leadership, support and guidance and the entire voluntary Council for their wise and compassionate decisions, and our Social Work Team for their compassionate, professional support to doctors in need.

Yours sincerely,

Louise Fallon  
Executive Officer



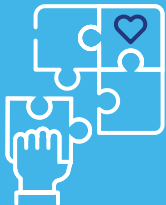
# WHAT WE DO

Since 1896, we have been providing confidential and meaningful support to doctors and their families across NSW and the ACT, enhancing their individual wellbeing and strengthening the medical profession as a whole.



### COUNSELLING

When you are facing a professional or personal challenge, discussing it with someone outside the situation can be helpful. Our Social Workers are university-trained counsellors with extensive experience in the health sector. Counselling is free and can be a single call or continue over time. MBA specialise in helping doctors navigate challenges with empathy and expertise. Our support is comprehensive, reliable, independent of any regulators and kept strictly confidential. Our goal is to help you not only manage challenges but to thrive.



### ADVOCACY

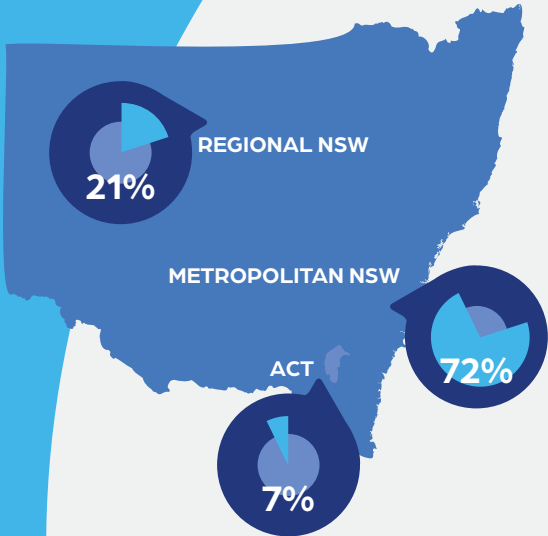
Our Social Workers are committed advocates for doctors, both on an individual level and for the profession as a whole. We are here to support you, to bring awareness to the unique challenges you face, and to make a real difference in your life. With our expertise in assessment and deep knowledge of community resources, we can connect you with specialised services and provide information to meet the specific needs of you and your family. This might include introductions to legal, government, or other specialised agencies, as well as assistance to navigate systems and processes. In addition to one-on-one support, we offer workshops on a range of topics focused on doctors' health and wellbeing.



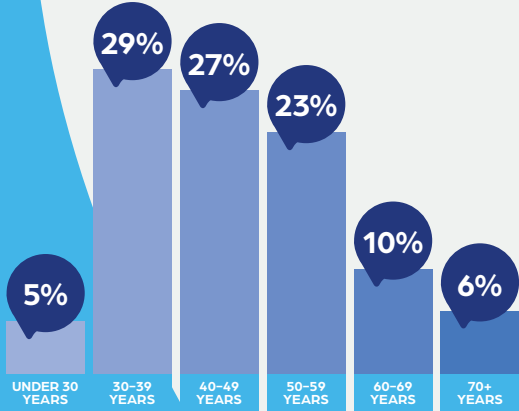
### FINANCIAL ASSISTANCE

We all face unexpected emotional or financial challenges at times. At MBA, we are here to support you and your family when you need it most. We may offer funding for professional advice to explore career possibilities or your financial situation. Our Council may provide gifts to help cover essential living expenses when assessment indicates financial difficulty.

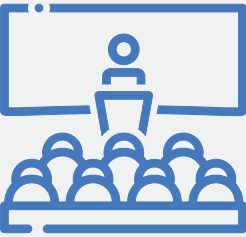
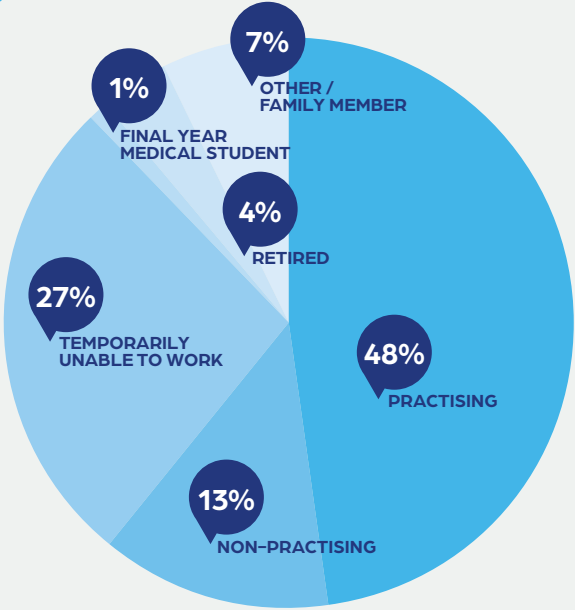
### LOCATION



### AGE PROFILE

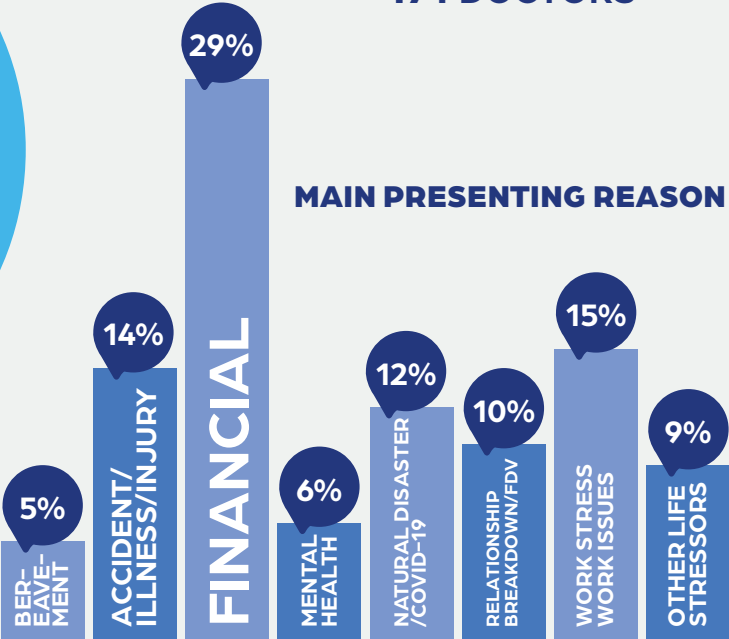


### WORK STATUS

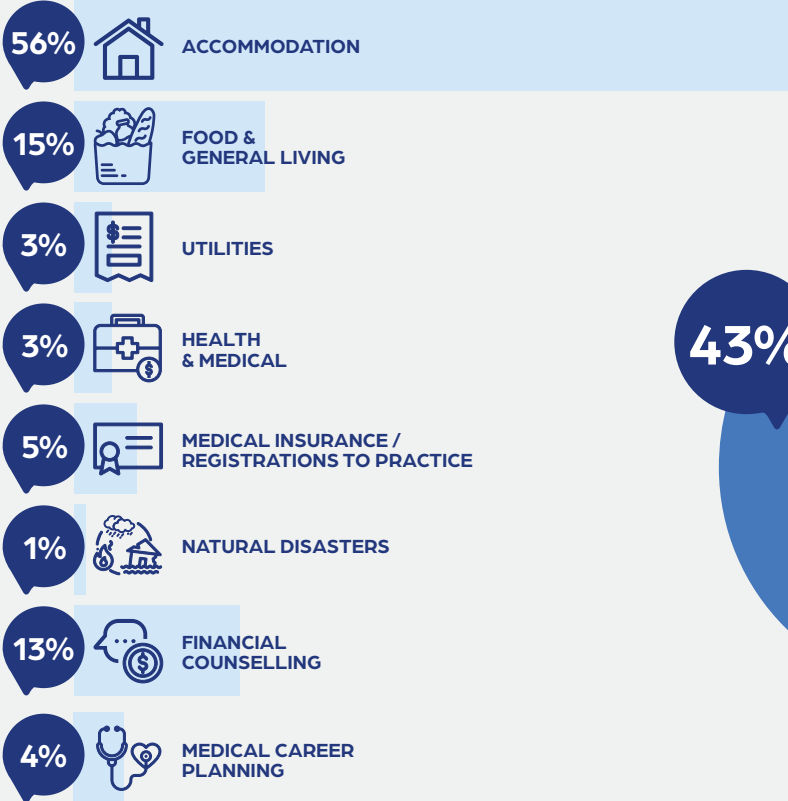


OUR WORKSHOPS INVOLVED 174 DOCTORS

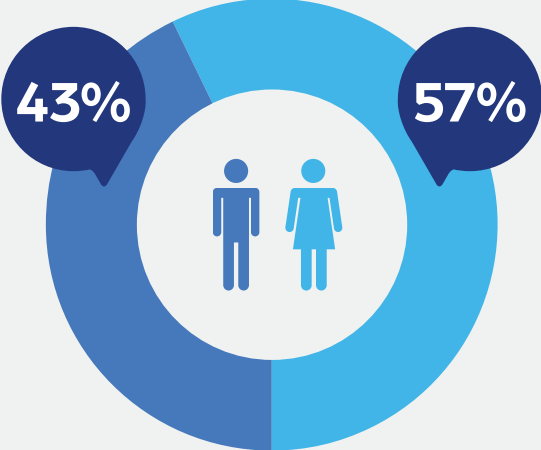
### MAIN PRESENTING REASON



### TYPE OF FINANCIAL SUPPORT



### GENDER



# MBA SOCIAL WORK TEAM



**CAROLYN ROBERTSON,  
SENIOR SOCIAL WORKER**

Carolyn graduated from University of Sydney in 1992 and began her career in health, working over a broad range of clinical areas, in small and large hospitals. By 1995, she decided to specialise in acute services and became Senior Social Worker, Royal Prince Alfred Hospital clinically based in ICU and managed the Critical Care Social Work Team.

Her calm disposition and high-level communication skills allowed her to build rapport and work effectively with people from any part of the community, even when they were highly distressed. Carolyn spent more than a decade working as the sole Social Worker, within the busy Northern Beaches Community Palliative Care Team, helping people with a life limiting illness to live at home. In addition to the emotional adjustment and practical necessities, Carolyn helped patients to celebrate their life stories in photo albums, letters and biographies.

Carolyn's approach is client centred. She uses her creative problem solving, depth of skills and vast Social Work experience to assist clients determine their options. She welcomes the opportunity to assist doctors and their families through the unique challenges they face.

Carolyn lives in Sydney with her family and likes to investigate family history and create digital photo albums in her spare time.

*"Thanks for your lovely follow up and empathy – much appreciated. I've been very fortunate and struck by my engagement with the MBA – you represent their values fantastically and the support has been more than financial."*

– FEMALE GP, SYDNEY



**SUSAN BROOKS,  
SENIOR SOCIAL WORKER**

Susan is an Accredited Mental Health Social Worker with a special interest in bereavement and helping individuals and families adjust to loss and change. She has worked in various health care settings both in Australia and the UK and for the last 8 years in Palliative Care on Sydney's Northern Beaches. Susan has a Graduate Diploma in Relationship Counselling and has worked in relationship education with couples for over a decade.

Susan's approach to Social Work reflects her passion for building meaningful relationships, which she believes are key to promoting personal wellbeing and the strengthening of families and communities. She enjoys engaging with doctors and their families, the privilege of hearing their unique stories and offering tailored support. Susan focuses on discovering a person's strengths to clarify issues, explore concerns, providing strategies and resources to manage difficult situations. The breadth of her work experience assists in understanding the doctors and families served by MBA, who come from a wide range of backgrounds and circumstances.

Susan is married and has 4 adult children. She enjoys spending time with her family and friends and loves to recharge outdoors, especially where there is water.

# SOCIAL WORK REPORT

## OUR GOAL

Our goal is to provide a meaningful, comprehensive Social Work service to enhance doctors and their families' wellbeing, reflecting the broad ethical principles we adhere to of respect, social justice, dignity and professional integrity.

Doctors who contact MBA NSW-ACT may be at any stage of their career, from final-year students to retirees, and their family members are equally encouraged to seek support. This support extends to posthumous situations, allowing families to reach out even after the doctor's death.

Our Social Workers, all university-trained counsellors with extensive experience in the health sector, strive to understand each individual's unique concerns. We listen actively, recognising the internal and external stressors our callers face. By offering empathy, confidentiality, non-judgmental support, and a client-centered approach, we help doctors, and their families explore the most viable options. Each intervention is tailored to the specific circumstances, whether the caller seeks counselling, assessment, information, third-party advocacy, specialised services, or financial or career planning assistance.

A retired rural GP recently reflected:

*"I am very pleased to speak to you today as you added novel strategies and ideas, which is saying something after all the experts I have spoken to over the years."*

## OBSERVATIONS AND APPROACH

As relatively new Social Workers to MBA, we have noted some distinctive trends and challenges among doctors seeking help. A significant barrier doctors face is a hesitation to seek support, heightened by concerns about confidentiality and potential career impacts, reflecting broader international trends in healthcare. Many doctors worry about stigma around mental health, often feeling pressure to uphold an idealised image of health and resilience. This culture of self-reliance can make it harder for doctors to address personal struggles or emotional experiences openly. A common refrain is that their situation is "not bad enough" or that "others need assistance more."

Doctors who do reach out appreciate the benefits of a service that is confidential, attuned to their professional environment, and capable of offering support in a safe, non-judgmental setting.

Recently, a young female specialist trainee on extended sick leave with no pay shared:

*"It (MBA) honestly has made a massive difference to my life, and I don't know what I would do without it. I'd also like to thank you for all your incredible help in fighting for me and assisting me in any way that you can... Also, thank you again for your kind words about how I am managing. It's really nice to hear such kind supportive words from someone with experience in this sector."*

Doctors frequently report feeling isolated or unsupported in the workplace, often perceiving their experiences as unique when they face challenges or adversity. A key goal of our Social Work team is to create opportunities for peer support, recognising that a network of supportive relationships can significantly aid recovery from adversity. Some doctors, particularly those navigating regulatory processes, experience a profound sense of isolation. A surprising number of callers also question whether they can continue in medicine, citing the stress on their family and personal life. In these cases, we partner with Dr. Ashe Coxon of Medical Career Planning, who assists doctors in exploring career paths that better align with their values, skills, and personality. See page 13 for more information on this wonderful service.

  
**WE PROVIDED  
SOCIAL WORK  
SERVICES  
TO 116  
DOCTORS**

## TRENDS AND DEMOGRAPHICS

Our Social Work team has identified several trends in alignment with broader community data:

### Increased Cost of Living

Rising financial stress is resulting in more requests for financial assistance and higher amounts.

### Housing Crisis

An increasing number of doctors are facing housing insecurity, with some experiencing eviction, couch surfing, and the real risk of homelessness. Mortgage stress is common and adding to the pressure on young families.

### Family Violence

Reports of family violence have risen, affecting people of all ages, locations, and genders. An increasing number of victims are choosing to remain anonymous, and many report severe financial hardship due to the need to escape violence quickly, often without belongings. Additionally, frequent relocations to shield young children from violent ex-partners further deplete their savings.

### Workplace Challenges

Bullying, discrimination, and harassment are frequent, with many doctors feeling isolated, lacking collegial networks, and opportunities for professional connection.



**21 DOCTORS  
ATTENDED 46  
FUNDED HOURS  
OF FINANCIAL  
COUNSELLING**



**10 DOCTORS  
ATTENDED 23  
FUNDED SESSIONS  
OF MEDICAL CAREER  
COUNSELLING**

*"Now I have moved into fixed housing, I am focusing on stabilising and improving my mental health. Once I am on top of that I will reach out to engage in the medical professional development that has been offered and start putting together the pieces of whatever may be left of my career."*

– MALE DOCTOR, ACT

## ADVOCACY

Doctors highly value the advocacy provided by our team, especially when they feel unable to navigate complex systems independently. MBA's flexible support can fill gaps where other services may be limited. This year, our team's advocacy efforts have included successful negotiations to secure essential services and resources for doctors facing difficult situations. Examples include:

- Working with a major bank to reimburse \$15,000 to a doctor who was a victim of fraud while hospitalised.
- Negotiating bulk billing with a specialist and psychologist for a doctor under financial strain.
- Securing exam fee waivers from RACGP for a doctor affected by domestic violence.
- Advocating with a landlord to allow early lease termination with a full bond refund for a relocating doctor.
- Improving the quality of life for an aging doctor in a nursing home by connecting them to a volunteer visiting program and recommending an assessment for grief and PTSD.
- Collaborating with a large insurance company, our legal partner Holman Webb, Financial Counsellor Sergio Arcaini, and the NSW Coroner to secure a life insurance payout for a widow.
- Coaching a doctor in self-advocacy skills to successfully obtain compassionate leave from management.
- Partnering with the Australian Indigenous Doctors Association to support First Nations doctors facing unique career and regulatory hurdles.

We were also invited to participate in several significant events, where we contributed to collective advocacy on behalf of the medical profession. Recognising the impact of systemic pressures (rather than individual issues) on doctors' resilience, we attended the Australasian Summit on Sexual Harassment in Canberra (September 2023), the Workplace Wellbeing Conference (April 2024), and next month will attend the International Conference on Social Work in Health and Mental Health.

## LOOKING AHEAD

Our team's expertise with Work Cover, Superannuation, and Centrelink has allowed us to prioritise financial counselling with our partner, Sergio Arcaini, for only the more complex cases and for beneficiaries in the recovery phase to build on their financial skill set.

We are also keen to do more preventative work and get involved with Hospital Orientation Week and JMO Training Programs, so we can spread the word, not only about MBA, but the entire landscape of help available to doctors. We are considering adding an additional workshop topic on self-compassion techniques and look forward to delivering that in 2025.

Reducing stigma around help-seeking still remains our number one priority. We want to encourage all doctors to reach out with any challenge that is causing them distress. Additionally, we hope to support doctors under regulatory review, by facilitating opportunities for peer support which we know is a protective factor for improving mental health and reducing feelings of isolation.

*"Thank you so much for your generous assistance this year. Financial stress is obviously just one aspect of severe illness, and some relief undoubtedly aids in improved wellbeing and hopefully recovery, I am profoundly grateful to your organisation."*

– MALE SPECIALIST, ACT

Our work is made possible by our generous donors and so we acknowledge their sacrifice to support their colleagues in need. Beneficiaries often comment that knowing that their peers care, helps in their recovery.

We also have been made to feel very welcome by the entire MBA NSW–ACT Council and in particular our President, Dr Andrew Wines, and value each Councillors voluntary contribution, wise oversight, guidance and compassionate decisions.

Working under our Executive Officer, Louise Fallon, and knowing we have her full support has been invaluable in our first year, and we look forward to building awareness in the future.

In closing, we wanted you all to know that we feel privileged to support the medical community and are deeply appreciative of the opportunity to make a meaningful difference in doctors' lives.

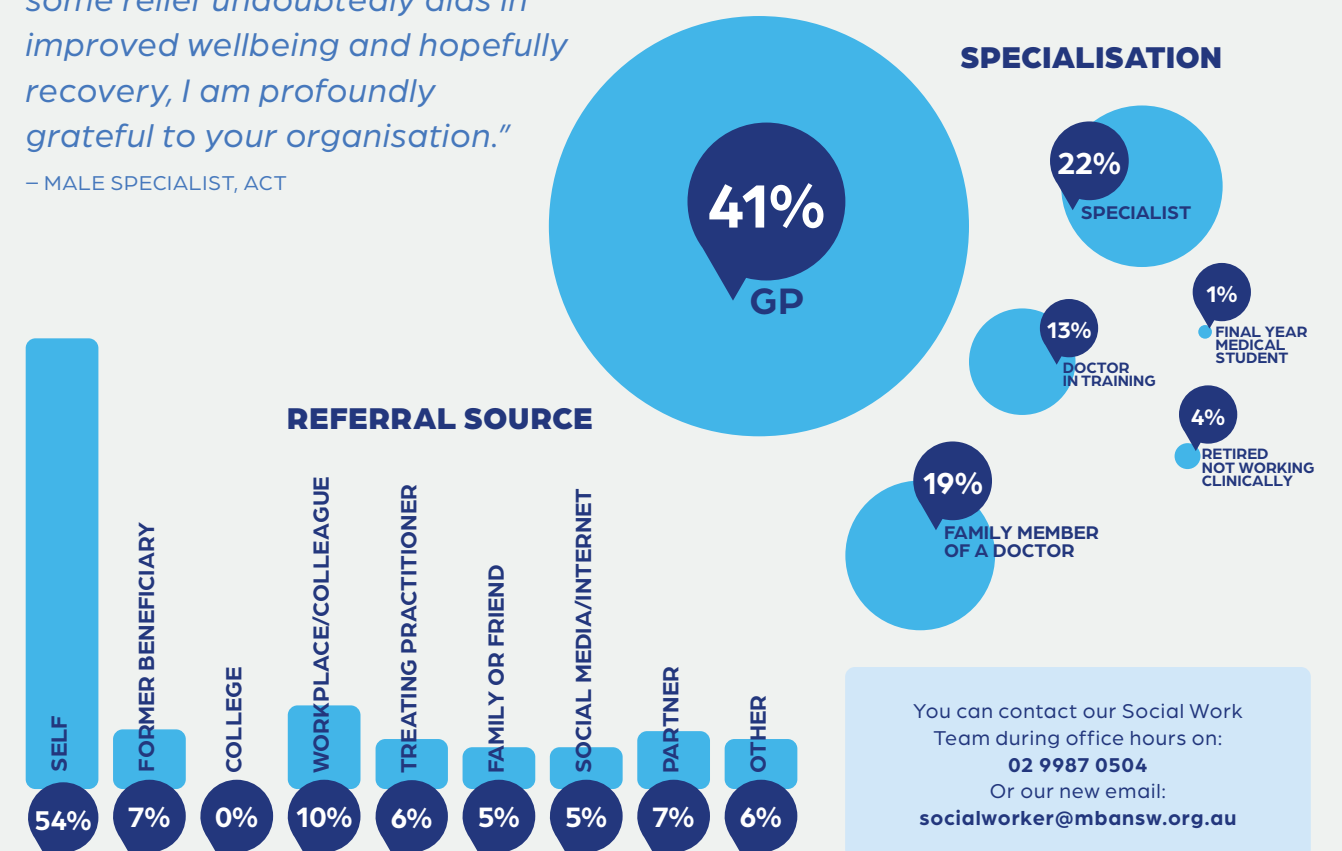
Yours sincerely,

*Carolyn Robertson*

Carolyn Robertson  
Senior Social Worker

*Susan Brooks*

Susan Brooks  
Senior Social Worker





# WORKSHOPS

## RUOK DAY AT ST VINCENTS HOSPITAL

On 14 September, 2023, A/Prof. Antonio Di Dlo (MBA Councillor) and Julia Kwiet (MBA Social Worker) led a powerful workshop at St. Vincent's Hospital for junior doctors on RUOK Day. The session, titled Burnout: Coming or Going, aimed to raise awareness about the impact of work on personal health and wellbeing. With a focus on helping JMOs recognise and address barriers to seeking care, the interactive workshop encouraged reflection through group activities that examined the nature of burnout, including what it is—and what it isn't.

The workshop explored research on burnout, linking it to medical errors and absenteeism. It also challenged the misconception that burnout stems from a lack of personal resilience, instead presenting it as an occupational phenomenon. Attendees responded positively, with 52% rating it "Excellent" and 48% marking it as "Very Good." Comments from attendees included:

*"It is an extremely relevant and important topic that was presented in a relatable way."*

*"I hope this message is getting through to the hierarchy."*



RUOK Day at St Vincent's Hospital

*"This was probably the most useful session in the conference – relevant to each and every minute of my profession and non-professional life. Very encouraging to hear personal journeys. This made a difficult topic much easier to talk about. Amazing THANK YOU!"*

– WONCA ATTENDEE

## WONCA – WORLD ORGANISATION OF FAMILY DOCTORS CONFERENCE

In October 2023, the MBA was honoured to present two workshops at the prestigious WONCA Conference held in Sydney. The first workshop, titled Over Our Heads – Lessons from Doctors' Responses to the 2022 Northern Rivers Floods, shared valuable insights of the work done by MBA, led by Prof. Stewart Dunn, to support flood-impacted doctors in Lismore, following the devastating 2022 floods.

The session featured three doctors from Lismore—Dr. Sue Velovski, Dr. Michele Blandford, and Dr. Oliver Bennett—along with Annette Lenstra from NSW RDN, who together with Prof. Stewart Dunn and our Social Worker Julia Kwiet, presented to an audience of approximately 70 attendees about their personal experiences. The response was overwhelmingly positive, with attendees highlighting the strength, resilience, and compassion demonstrated by these Lismore doctors. Many noted the rich perspectives offered, reflecting each presenter's unique career stage and experience.

The second MBA workshop at the WONCA Conference focused on Vicarious Trauma and Burnout, presented by A/Prof. Antonio Di Dlo (MBA NSW-ACT Councillor and DRS4DRS Director), MBA Social Worker Julia Kwiet, and Dr. Sue Velovski from Lismore. This session engaged over 80 doctors, with a strong response: 86% rated it as "Excellent," and the remaining 14% as "Very Good." Participants commented on the workshop's relevance and depth, appreciating the insights provided to help doctors navigate and mitigate the impacts of vicarious trauma in their profession. Comments of attendees included:

*"It was great to have a mix of lived experiences and theory and the personal stories were very relatable"*

*"So good as a medical student to have senior doctors be open about burnout and challenges and not feel alone."*

### Other MBA Presentations that were delivered in FY2024 included:

- Hornsby MSC, August 2023
- Royal Australian College Pathologist AGM, November 2023
- AMA-ACT Graduate Breakfast, December 2023
- Medical Council of NSW, May 2024



The WONCA – Over Our Heads Presenters

# INTRODUCING OUR NEW PARTNER

## DR ASHE COXON, FOUNDER OF MEDICAL CAREER PLANNING



In recent years, an increasing number of doctors have been reaching out to MBA NSW-ACT, expressing uncertainty about their career paths or questioning if they are in the right profession. Many are grappling with burnout, regulatory challenges, or significant personal crises such as chronic illness or relationship breakdowns. These issues often force them to reconsider their current clinical roles and explore alternative career options. While MBA's Social Workers have developed expertise in supporting doctors facing such situations, the MBA Council decided to further enhance the services offered by adding a professional career counsellor to the team.

In July, MBA partnered with Dr. Ashe Coxon, a qualified GP and career counsellor, who founded Medical Career Planning (MCP) in 2015. MCP's values closely align with those of MBA, emphasising the importance of caring for healthcare professionals who dedicate themselves to the wellbeing of others. MCP's mission is to support doctors and healthcare practitioners in understanding their core values, interests, skills, and personality traits to address career dissatisfaction or indecision.

Dr. Coxon provides individualised career counselling to help doctors explore their options, whether transitioning back to clinical practice or considering non-clinical roles that better align with their long-term wellbeing. The sessions focus on personal reflection, exploring interests, strengths, and values, and identifying "non-negotiables" that guide career decisions. Depending on the doctor's needs, sessions may include guidance on job satisfaction, job searching techniques, CV preparation, or interview skills. The goal is to assist doctors in making informed career transitions while respecting their years of training and experience.

The sessions, conducted via Zoom, typically last one hour and begin with discussing the doctor's aims before exploring suitable career options. For doctors facing financial hardship, MBA offers up to three fully funded sessions through referrals by our Social Workers, and MCP provides these at a discounted rate to support MBA's charitable mission.

In addition to one-on-one counselling, MBA has secured lifetime access to two of MCP's most popular online courses. The first course, Discovery, is designed to help doctors and medical students reflect on their careers and plan for the future. This self-paced course offers a structured approach to addressing career uncertainty, guiding participants to discover their career aspirations and explore available opportunities. It takes 4–8 weeks to complete, encouraging participants to gain clarity on their values and motivations.

The second course, Non-Clinical Non-Medical Careers, is aimed at doctors considering transitioning out of clinical practice. It provides practical information on the retraining and skills required for non-clinical roles, along with guidance on job searching and how to market transferable skills. Both courses are available to doctors in financial hardship, with access arranged through MBA Social Workers.

In the first year of this partnership, ten doctors received a total of 23 funded counselling sessions, with overwhelmingly positive feedback. Doctors reported significant improvements in career clarity and satisfaction, and the partnership with MCP continues to strengthen, offering critical support to doctors navigating their career transitions.

*"Medical Career Planning helped me rediscover my enthusiasm for my job by helping me align my career goals with my core values and personality traits. I was reminded about what I loved in medicine and learnt to build a career that would be fulfilling and sustainable for the future, in context of my strengths and limitations. I highly recommend completing the MCP Discovery Course and coaching with Dr Coxon."*

– MCP DISCOVERY COURSE PARTICIPANT



# CASE STUDIES

Every day, we work with doctors facing a wide array of complex and deeply personal challenges. These include issues such as family and domestic violence, anxiety, depression, addiction, chronic health conditions, burnout, and grief from loss or relationship breakdowns. The case studies presented below highlight just a few of the many doctors we've supported this year. While we are encouraged that more doctors and their families are reaching out for assistance, we recognise that many remain unaware of our services or hesitate to seek help due to feelings of shame or stigma.

We invite everyone to join us in breaking down these barriers by spreading the word about our free, compassionate services. Together, we can create a community of hope and support for doctors when they need it most.

## DOCTORS CAN FACE HOMELESSNESS TOO

### KIM\* – YOUNG FEMALE RURAL DOCTOR, NSW

At 28, Kim, a doctor working in a rural hospital, began self-prescribing medication to help her sleep, a decision that resulted in regulatory conditions on her medical practice and the loss of her job. Within a year, she found herself unable to secure employment or affordable housing, and was living in her car. A friend introduced her to the MBA NSW-ACT and she decided to reach out for help.

The social worker responded promptly, providing Kim with a grocery gift card to address her immediate needs. She then assisted Kim in securing safe and affordable accommodation. Recognising that the misuse of medication was a symptom of deeper issues, the social worker encouraged Kim to work with her medical team to uncover the root cause of her struggles. After several sessions, Kim was diagnosed with PTSD, stemming from trauma in her childhood. She shared that she grew up in poverty, and that her family had pushed her into becoming a doctor to help them financially. The intense pressure combined with the demands of a rural hospital setting had driven her dependence on sleep medication. With this understanding and ongoing therapy, Kim has maintained her sobriety.

After several months of recovery, Kim expressed her desire to return to work. MBA facilitated sessions with a career counsellor from Medical Career Planning (MCP), where Kim explored non-clinical roles that would utilise her medical skills without the high pressure of hospital work. Through this guidance, she secured a position in medical research. During follow-up calls, Kim reported that she was thriving in her new role and found the non-clinical path far less stressful.

However, a few months later, Kim reached out to MBA again, distressed over her inability to pay rent and fearing eviction. Despite her progress, she was facing financial strain due to the ongoing support she provided to her family. Four relatives, including two elderly members with serious health issues, were living in her small apartment. The family's constant demands had begun to overwhelm Kim financially and emotionally.

MBA stepped in once more, approving funding for one month's rent to stabilise her housing situation. The social worker then worked with Kim to develop a sustainable financial plan, ensuring her family members contributed to the household expenses. This intervention not only prevented eviction but also helped relieve Kim's financial burden.

Today, Kim and her family are doing well. The financial plan has eased the pressure on her, allowing her to focus on her recovery. Kim continues to see her psychiatrist and

psychologist as she works through the long-term effects of her childhood trauma.

Kim's story illustrates how timely financial support and counselling can play a critical role in a doctor's recovery. With MBA's help, she avoided relapse, built confidence, and developed the skills needed to move forward, while her longer-term treatment remained on track.

\*De-identified

*"Thank you for being there when I had nowhere else to turn. The support I received was life-changing. It gave me the stability to recover, focus on my health, and rebuild my life and career with confidence. I am truly grateful."*



## DOCTORS CAN FACE UNEXPECTED FINANCIAL HARDSHIP

### DANIEL\* – MALE GP, ACT

Daniel, a GP in his forties, was juggling a busy practice in the ACT while raising his 14-year-old twins after the tragic loss of their mother. Daniel found he was unable to organise his work, he had difficulty sleeping, some uncharacteristic emotional outbursts and believed his grief had become depression. He went on extended sick leave.

Despite being financially prepared, with a mortgage-free home and insurance, Daniel's income protection claim was unexpectedly denied. His savings dwindled as medical expenses mounted due to his ongoing health issues. As Daniel had been adopted as a child, he did not have any knowledge of his family of origin, and required multiple, expensive medical tests. He eventually received a diagnosis of Huntington's and was shocked and fearful for his children's emotional wellbeing as they were still getting over the loss of their mother.

Referred to MBA NSW-ACT by his treating medical team, Daniel sought help with his growing anxiety. He believed his insurance claim would ultimately be successful, but was stressed as he hadn't had income for over eight months. His savings were being depleted, leaving him unable to cover the essential living costs for his family. His greatest concern was the impact on his two children, feeling they shouldn't have to "go without" because of bureaucratic delays.

The MBA Social Worker understood the nuances and complexities of Daniels's insurance and superannuation claims. She supported Daniel to understand that, as Income Protection is payable while a temporary illness or injury prevents a person from working, that his claim would eventually be successful as the insurer was exemplifying poor practice. She also clarified that the superannuation access is heavily restricted by the government and based on a prognosis of death within 24 months, which didn't apply to

his condition. The Social Worker reassured Daniel that MBA NSW-ACT Council would be compassionate to his plight and encouraged him to submit the required documentation to support his request.

With the support of the MBA Council, a monthly payment was quickly approved to cover his basic living expenses until Daniel's insurance claim was resolved. This provided immediate relief and allowed Daniel to focus on his health and spending time with his children. Daniel was interested in legacy work to leave for his sons, and so the MBA Social Worker gave him some ideas and options to pursue that.

Shortly afterward, Daniel's income protection came through, and he resumed receiving 75% of his former salary. Grateful for MBA's support during that critical time, Daniel reflected that the support he received had "exceeded his expectations" and "matched what he needed." He said he "felt comforted and supported by the Social Worker who really understood his situation" and that rather than fretting about money and insurance, he was able to make photo albums with his kids, and that this special time together and for him "was gold".

\*De-identified

*"I felt truly comforted and supported during a time when I was overwhelmed. The help I received let me focus on my family and make memories with my kids, rather than constantly worrying about finances and paperwork. It was exactly what we needed."*



# TREASURER'S REPORT



### FINANCIAL PERFORMANCE

In the financial year ending 30 June 2024, MBA NSW-ACT recorded a comprehensive income of \$105,765, despite reporting our first operating loss of \$43,552 since 2017. Despite this, our net asset position strengthened to \$2,642,682, up from \$2,536,917 in FY23. As a not-for-profit organisation, our goal is to achieve a modest surplus, and I believe this represents a strong performance given the economic challenges we faced, including reduced income and rising demand for our services. Our financial statements have been audited by Audit Logic and are available on our website or by request.

### INCOME DIVERSIFICATION

We maintained a diversified income stream, with 51% of our revenue coming from individual supporters, 20% from grant funding, 18% from investments, 10% from group donations, and 1% from bequests. Although grant income was down from the previous year at \$88,478, this was primarily due to income recognition rules rather than a true reduction in grant support. In fact, we secured a second government grant of \$100,000 in October 2023, with the project completed in September 2024. The majority of the income from this grant will be recognised in the next financial year.

While the challenging economic environment led to a decline in group donations and investment income, we saw positive growth in individual supporter contributions, which increased by 9% to \$230,798. This demonstrates the continued generosity and commitment of our supporters.

### COST CONTAINMENT

Our previous investments in internal systems have continued to pay off, resulting in a 5% reduction in administration and operating costs compared to last year, despite rising wages and high inflation. MBA NSW-ACT has maintained an impressive efficiency, with fundraising costs remaining below 4 cents per dollar raised, and 87 cents of every dollar going directly toward service provision. This is a remarkable achievement for an organisation of our size.

### LOOKING AHEAD

As we look to the future, we anticipate continued challenges, including rising costs of living, rental pressures, and growing demand for our services. This will make it increasingly difficult to maintain a surplus. Furthermore, we are conscious of our aging donor base with many now reaching retirement age and therefore have less capacity to give. I would like to encourage younger doctors to consider supporting our vital work in assisting colleagues in need, by donating a small amount on a regular basis, as that helps us to plan our resources to meet the growing demand.

### ACKNOWLEDGMENTS

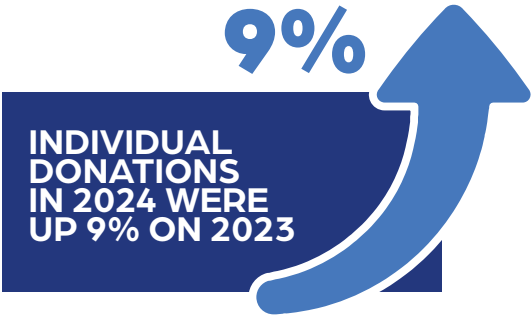
I would like to extend a heartfelt thank you to all our supporters, including hospital medical staff councils, corporate partners, and foundations, whose continued generosity has made our work possible.

A particular highlight in this financial year was receiving our second NSW State Government Flood Recovery Grant through the Department of Communities and Justice. This grant allowed us to expand our work in Western NSW, complementing the regional efforts we began in Lismore in 2022. Additionally, the ongoing support from the Medical Council of NSW, which funds counselling for doctors undergoing the regulatory process, was invaluable and saw increased funding this year. We also received a sizable donation from Doctors Health Fund Pty Ltd, resulting from their demutualisation and acquisition by our other long-standing supporter Avant Group, which we were very grateful for.

I would also like acknowledge our Executive Officer, Louise Fallon, who works tirelessly to ensure our donations are efficiently and effectively utilised and our President, Dr Andrew Wines and fellow Councillors who make very prudent and compassionate decisions on our gifting, to ensure the sustainability of our charity and protects its 128-year legacy.

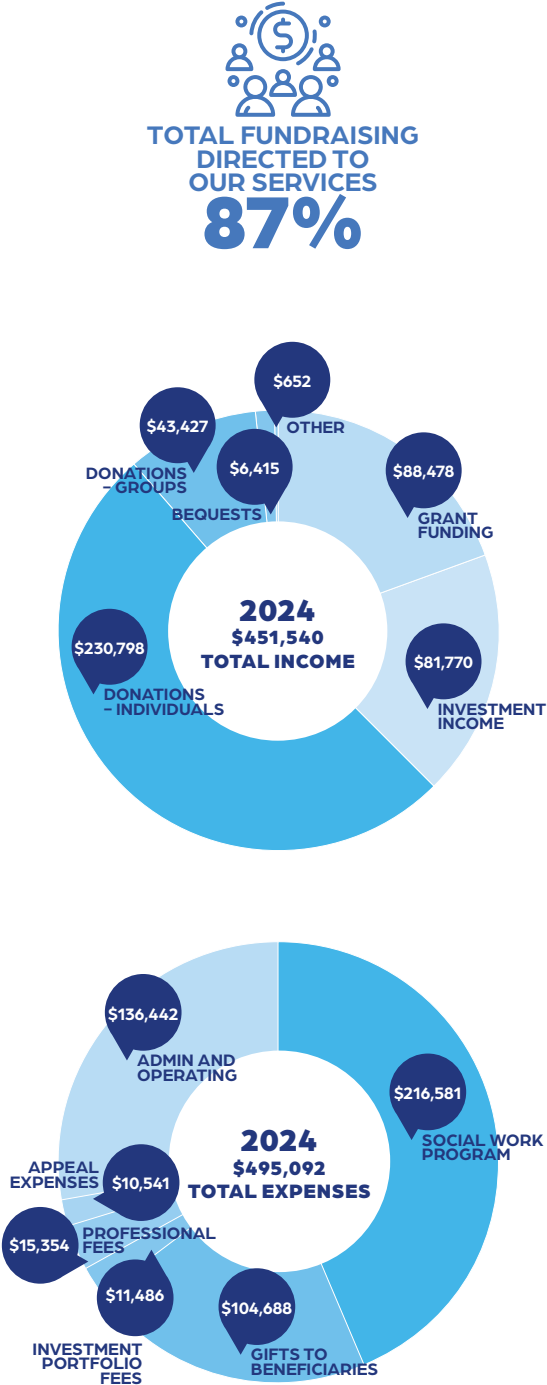
Yours sincerely,

*Glenn McNally*  
Dr Glenn McNally  
Hon. Treasurer



# PROFIT & LOSS STATEMENT

INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 30 JUNE 2024		
	2024	2023
INCOME	\$	\$
Donations - Organisations	43,427	72,294
Donations - Individuals	230,798	212,146
Bequests	6,415	9,452
Other Donations - AMA & Directed	0	2,375
Grant Funding	88,478	162,500
Investment Portfolio Income	81,770	91,139
Other Income	652	0
<b>Total Income</b>	<b>451,540</b>	<b>548,906</b>
EXPENDITURE ON ADMINISTRATION	\$	\$
Audit, Accounting & Other Professional Fees	15,354	21,418
Appeal Expenses	10,541	10,970
Depreciation	1,167	2,018
General and Administration Expenses	12,315	8,780
Insurance	6,750	5,963
Portfolio Management Fees	11,486	20,258
Superannuation Contributions	18,632	16,284
Wages - Administration	97,578	97,320
<b>Total Expenses</b>	<b>173,823</b>	<b>183,011</b>
<b>NET SURPLUS AFTER ADMINISTRATIVE EXPENSES</b>	<b>277,717</b>	<b>365,895</b>
LESS: EXPENDITURE ON DIRECT SERVICES	\$	\$
Payments to Beneficiaries	104,688	121,242
Social Work Counselling Support	216,581	231,050
<b>Total Direct Program Services</b>	<b>321,269</b>	<b>352,292</b>
<b>Total Expenses</b>	<b>495,092</b>	<b>535,303</b>
<b>NET OPERATING SURPLUS (DEFICIT)</b>	<b>-43,552</b>	<b>13,603</b>
Add Net fair value of available-for-sale financial assets	149,317	102,585
<b>TOTAL COMPREHENSIVE INCOME FOR YEAR</b>	<b>105,765</b>	<b>116,188</b>



FOR EVERY DOLLAR RAISED IT COSTS LESS THAN 4 CENTS IN APPEAL COSTS  
**<4c**

# PATRON'S MESSAGE



Today's graduates face unprecedented pressures and challenges not experienced by their predecessors. At MBA we are seeing the consequences of these challenges affecting early and mid-career doctors to a greater extent than previously. Besides providing direct financial support to some, our counselling services are increasingly called upon, to assist in the navigation of these issues but in addition to these resources we all need to recognise the issues and do what we can to prevent or ameliorate them at the outset.

**WHAT ARE THE CHALLENGES I REFER TO?**  
Medicine has always been a demanding profession. The expectation has always been that we are there to help others and that everyone has the resources and ability to do so.

Several factors have changed in the last few years. Graduates are older, approximately half male and half female, studying for exams at the same time as raising families. Pressure to do 'everything' is intense. Child-care costs are high, mortgage costs are high especially if graduates want to live in some of the same communities they serve. College enrolment and exam fees are high, continuing education and conference attendance costs are high, the patients we treat are often financially challenged and emotionally stressed just the same as their treating doctors. Young specialists rarely obtain an appointment at a single hospital or practice, thus often wandering like 'medical nomads' from one practice to another, stressed by traffic, meeting deadlines and timelines that make Dr James Herriot's meandering through the Yorkshire countryside look like a romantic holiday! Corporate structures which have developed to try to squeeze efficiency out of practice management and lower costs often end up commoditising the time of the professional with lowered job satisfaction. And finally, the hierarchical structure of medicine is not always kind to its participants, with demands placed upon younger doctors that are unreasonable by most standards.

We all have a role to play in mitigating some of these pressures. Try to give those who follow us some role and job security, either full-time or at least decent fractional

employment, encourage them and reward them. Understand the consequences of timing of meetings and make them family friendly. Advocate for your colleagues at every opportunity. They are for the most part intelligent and committed and we are fortunate that these people will be there to care for us and our families and the community in the future. But they need to be looked after too. MBA will do what it can, but we all need to lean in to preserve and mature this precious resource, our successors.

MBA works tirelessly to help doctors in need, but compassion alone doesn't pay for medical bills, housing, or essential training expenses. With a small, dedicated team and a voluntary Council, MBA serves nearly 300 doctors across our community. I can personally attest to their effectiveness: 87 cents of every dollar goes directly to supporting doctors in crisis—a truly remarkable achievement.

However, the challenges are growing. With an aging database, reduced Medical Staff Council funding, and rising living costs, MBA can now meet only 60% of the requests for financial aid, down from over 70% in previous years. This is a troubling trend—more doctors are reaching out for help, yet fewer resources are available to meet their needs.

But we can change this together! If every registered doctor contributed just \$50 annually, MBA could quadruple its impact, reaching more doctors and helping more lives get back on track. Join us in preserving the health and stability of our medical community—your support is an investment in the wellbeing of our doctors and the communities they serve.

Yours sincerely,

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

Dr Bethan Richards  
- Guest Speaker at our 2023 AGM



# OUR EXECUTIVE



**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 joined MBA NSW-ACT as a young intern over 30 years ago. In 2003 he was awarded a Churchill Fellowship to assess the services available to doctors in times of crisis. Andrew has held various roles on the MBA Council since that time including Vice President before he was elevated to the presidency in November, 2022.



**VICE PRESIDENT,  
DR FELIX CHOI**

Felix graduated from UNSW and has a Diploma in Paediatrics, and 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. Felix has been on Council for over 19 years, and helped guide the organisation as Treasurer through the challenges of the Global Financial Crisis.



**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. Glenn joined Council in August 2020 and has been Treasurer since November 2021.



**HON. SECRETARY  
DR NATALIE KLEES**

Dr Natalie Klees is a Fellow of the Royal Australasian College of Medical Administrators and a Senior Medical Advisor for the NSW Ministry of Health. She has held diverse clinical and non-clinical roles and has a strong interest in education and training. Natalie joined the MBA NSW-ACT Council in November 2022 and was appointed Honorary Secretary in November 2023.

*"As a Councillor on the MBA NSW-ACT, I feel very privileged to be part of a team that can assist members of our profession who have found themselves in difficult financial and other adverse situations. We sometimes forget that doctors and their families, like any other members of society, can sometimes find themselves in circumstances that they didn't plan for and will place a significant financial burden on the individuals involved. It is a pleasure to work with colleagues who show great life-experience and empathy, and this also makes the position on the Council very rewarding."*

— DR ANTHONY JOSEPH AM



# OUR COUNCILLORS



**DR ANTHONY (TONY) JOSEPH AM**  
 Tony graduated from the USYD in 1977 and, after spending a few years training in hospital and obstetric medicine, he settled into General Practice in Murwillumbah in Northern NSW. After five years he returned to Sydney to train in Emergency Medicine, his last role being Senior Staff Specialist in Emergency Medicine and the Director of Trauma Services at RNS Hospital. He was awarded the Australian Medal for outstanding services to medicine in 2020, having spent over 25 years practicing Emergency Medicine. Tony joined Council in May 2023.



**A/PROF. ANTONIO DI DIO**  
 Antonio is a health executive and clinician in Canberra. He has been a GP for 30 years and is the Director of the Professional Services Review. He is a past state president of the AMA–ACT and has served and continues to do so on many Boards, Councils, Committees and Advisory Groups. He has volunteered for over 25 years in Doctor’s Health, currently serving on the board of the national organisation Drs4Drs, as well as actively serving the ACT Drs4Drs in many roles. He sits on the National Leadership Alliance for Drs Health and wellbeing and the Primary Care Committee of the ACSQHC. He rejoined Council in July 2023 having served for 5 years before.



**DR GLEN FARROW OAM**  
 Glen is a former healthcare executive, general and paediatric surgeon. His career includes Director roles at Royal North Shore, St Vincent’s Hospital Sydney and Sydney Children’s Hospital Network, as well as several deployments with the ADF as a surgeon and then Health Element Commander. His many roles have given him insight into the special difficulties doctors face. He is also a Board Director with St John’s Ambulance Australia and RSL Lifecare. Glen joined Council in May 2020 receiving an OAM in January 2024 for service to military medicine and patient safety.



**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. Paul joined Council in August 2021.



**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 a great success and her second book *Put your Feet in the Dirt, Girl* has seen her projected into media stardom. She is a keynote speaker on issues facing younger and remote doctors. Sonia has also written for the *SMH*, *Kevin MD*, *The Australian*, *The Canberra Times* and *RM Williams Magazine*. Sonia joined Council in August 2021.

*“I’ve been so lucky to spend decades in helping doctors in various forms of crisis, and the MBA NSW–ACT has two incredible strengths – the reminder that we in this profession are a family, and that direct, practical, urgent and holistic action is available. The best part about being on the Council is working with wise and kind people, who know that misfortune can strike at any time, without recognising colour or creed, education or preparation. It’s great to be there for our family.”*

– A/PROF. ANTONIO DI DIO



**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. Vanessa has had various roles on Council since she joined in 2013.



**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 has been on Council since 1994 and was awarded an OAM in 2022 for services to the medical profession.



**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 40 years as a GP running a practice on the Northern Beaches of Sydney. Catherine joined Council in 2009.



**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. Vincent joined Council in 1998.



**DR IAN WECHSLER**  
 Ian is an Ophthalmologist who joined 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 this sector of practitioners and has observed firsthand the difficulties experienced in obtaining local Australian medical qualifications.

# THANK YOU TO OUR SUPPORTERS

The Council and staff of MBA NSW–ACT would like to take this opportunity to thank all our funding partners and donors who together, enable us to continue our vital work. Your donation not only helps us support the doctors and their families who are experiencing significant adversity or hardship, but it also sends an important message of camaraderie to them. They often comment that your support helps them feel “less alone at this low point in their lives”, and it helps them immensely to know that their colleagues genuinely care.

### GRANTS

Represented 19.6% of our income

- NSW Government (Department of Communities and Justice)
  - NSW Flood Recovery Grant
- Medical Council of NSW

### GROUP DONATIONS

Represented 9.6% of our income

- Avant Mutual Group
- Doctors Health Fund Pty Ltd
- Kuring-gai District Medical Association
- Scentre Group – Workplace Giving
- Yarira Health Care
- APS Foundation (Mark Hertzberg Gift Fund)
- Yarira Health Care

### Medical Staff Council Donations

- Royal Hospital for Women
- Royal North Shore
- Anonymous MSC

### BEQUESTS

Represented 1.4% of our income

- Estate of Late Dr John Benecke
- Estate of Late Frank Keston
- Estate of Late Mrs Mary Doughty AM – a previous and well-loved Social Worker who worked for MBA between 1964 and 2007

*“Oh, what an email to open and read through! Fingers crossed, thank you for all you have done. I’m sitting right now on the top of the mountain with stunning view, can’t believe my life might actually turn around to this new start! Forever grateful.”*

– WIFE OF DECEASED DOCTOR, NSW

### FUNDING PARTNERS



### SERVICE 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



### INDIVIDUAL SUPPORTERS AND DONORS

The kindness and compassion shown by our individual supporters and donors is humbling. Your generosity combined to provide \$230,798 (Up from \$213,521 in 2023), which represented 51% of our 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 as it is “together that we make a difference”. Many of our donors have also requested to remain anonymous and so do not appear here.



### LARGER MORE SIGNIFICANT DONATIONS

Mrs Meryl Duke  
–In memory of her late husband, Dr Peter Duke  
Dr Jonathan Livesey  
Dr Patrick Rundle  
Dr Robyn Fried  
Dr Prithipal Gill  
A/Prof David Van Poorten  
Dr Anne Jaumees  
Dr Richard Tinning  
Dr Brian Pezzutti  
Dr Alan Gunn

### OBITUARY – DR PETER DUKE

Dr Peter Duke, was a long standing, well-respected and active member of the MBA Council for over 25 years. Peter died peacefully in hospital on Saturday 21 October 2023, after a short illness, aged 88 years. He leaves behind his loving wife Meryl, children Rachel, Sally, Tim and Nick, and 12 grandchildren. Also, his brother, Dr John Duke of Norfolk Island.

Peter was a caring and gifted Ophthalmologist, but still made time to give back to the medical community through his compassionate work on the MBA Council. Long standing members of our current Council, remembered Peter fondly as a “real gentleman, kind and generous” and as “having a deep understanding of the needs of our beneficiaries”.

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

Dr Michael Allam  
Dr Sushil Anand  
Dr Jacqueline Blomfield  
Dr Catherine Brassill  
Dr Katherine Browne  
Dr Cristopher Canaris  
Dr Edward Chow  
Dr David Collinson  
Dr Martin Duncan  
Dr Ian Fagg  
Dr Ross Glasson  
Dr Ian Hendy  
Dr Mark Hertzberg Gift Fund  
Dr Eric Hinder  
Dr Meredith Hinds

Dr Richard Ho  
Dr Elisabeth Hodson  
Dr John (Terry) Holland  
A/Prof. Michael Jackson  
Dr Michael Jones  
Dr Warren & Lyn Kidson  
Dr Lynette Liew  
Dr Robert Loane  
A/Prof Jarad Martin  
Dr Catherine Mason  
Dr Matthew McNamara  
Dr Ian Miles  
Dr Sandra Morell  
Dr Munro Neville  
Dr Fred Niesche

Dr Tom Justin Playfair  
M/s Queeny Pun  
Dr Robyn Raffles  
Dr James Raleigh  
Dr George Skowronski  
A/Prof Vladan Starcevic  
Dr Peter Taylor  
Dr Ronald Vaughan  
Dr Sue Velovski  
Dr Pauline Warburton  
Dr Andrew Wines  
Dr Robert Wines  
Dr James Wong

*“I donate because MBA is one organisation that truly cares for the needs of the doctors. We are human too, with great risks of illness and work or domestic stresses. Such events can be severe and enormously disabling on many levels including financial. Doctors deserve the practical support that MBA provides to facilitate their own timely recovery and to enable a healthy return to serving their patient communities. I donate to other charities, but as a doctor, my support goes to MBA first.” – DR JONATHAN LIVESEY*







***"We are so incredibly grateful for all MBA NSW-ACT have done for us already. It's allowed me to take the time off I needed so I could fully recover from being burnt out, without the additional stress of wondering how I would pay the household bills."***

— MALE GP, REGIONAL NSW



**MBA NSW-ACT**  
SUPPORTING DOCTORS AND THEIR FAMILIES

[mbansw.org.au](http://mbansw.org.au)

Medical Benevolent Association of NSW-ACT

PO Box 365 Gladesville NSW 1675

02 9987 0504 | [info@mbansw.org.au](mailto:info@mbansw.org.au)