



**Royal Medical
Benevolent Fund**
The Doctors' Charity

Annual Review
2017-18

A message from our President

Professor Dame Parveen Kumar DBE



This year we celebrate the 70th anniversary of the NHS, one of this country's proudest achievements. In my time as President of the RMBF I have encountered so many people who are deeply passionate about their work in the NHS. This includes our trustees and volunteers, many of whom have spent their whole career working for the service; our beneficiaries in recovery, determined to resume their work as NHS doctors; and of course today's medical students, striving to play their part in a system that has such a tremendous impact on the lives of patients.

As with all major milestones, this anniversary has also prompted substantial reflection on the changing nature of the health service, and the medical profession as a whole. Medicine has always been a fulfilling profession, but never an easy one. Sir Cyril Chantler observed nearly 20 years ago that "medicine used to be simple, ineffective and relatively safe. Now it is complex, effective but potentially dangerous". How very true this remains today, with new technologies, complex new therapies and increasing comorbidity.

Doctors at all levels are experiencing increased pressure, with many of the support structures that we used to rely on having fallen by the wayside. We must learn an enormous amount of complex medical knowledge, and work in an environment of frequent upheaval with little to no constancy.

While I have faith in our ability to adapt and change as a profession, it is always a great relief to know that the RMBF is there for those who need compassionate support. Indeed, the RMBF is one of the few constants on which we can rely, delivering the same help to doctors and their loved ones today that it did over 180 years ago.

One way in which we are looking to make our support even more fit for the future is in developing the RMBF volunteer network. Our Medical Liaison Officer team now includes Student MLOs, who are doing fantastic work to spread the word of our support in medical schools. Our Coaching & Mentoring programme is also progressing at pace, with the first cohort of volunteer coach-mentors being trained to provide high quality support to beneficiaries looking to get back to work. It is inspiring to know that we helped 30 beneficiaries to return to or remain in work as doctors last year, and just as inspiring to see the energy with which the RMBF and our volunteers are working on practical solutions – ones that will support even more beneficiaries to go on and do the same in future.

Making good early interventions, before crisis deepens, is one of the most effective ways to help doctors stay in work. DocHealth, our joint psychotherapeutic consultation service with the BMA, is able to do just that. The service, which supports doctors facing burnout,

depression, anxiety and many other difficulties, has made great progress in its first two years, helping over 330 doctors to date. I am very pleased we will be able to continue supporting its operation.

I would also urge you to look out for our next awareness campaign later this year, which will focus on our rapidly growing programme of support for medical students. Our previous campaigns, *What's Up Doc?* and *Together for Doctors*, both attracted significant media attention, and resulted in more doctors in need reaching out to us. There will be many opportunities for our supporters to contribute and spread the word of the campaign, so I hope you'll join in and help make it another big success.

All of the strides we make to support the work of the RMBF are vital to lifting doctors and medical students out of serious difficulty, and a broad base of support is critical to help us continue and strengthen our work in future. The NHS 70th anniversary is a great occasion on which to look back, reminisce and celebrate, but we must also look forward to the next 70 years and the needs of future generations of doctors.

My thanks as ever to all our hard-working volunteers and the staff team in Wimbledon, and of course to you, our supporters, for your continued dedication and generosity.

A handwritten signature in black ink, appearing to read "Parveen Kumar".

Professor Dame Parveen Kumar DBE
President
Royal Medical Benevolent Fund

How your support makes a difference

Dr Raju's story

Dr Rajiv Raju, a staff-grade psychiatrist, was living in a remote town in Scotland with his wife and their young child of 15 months when an aortic dissection and gastrointestinal ischaemia almost cost him his life.

I was sitting with my secretary planning clinics when I collapsed. My aorta had split and a small tear causing intense pain became a full dissection in under 24 hours.

Once it was established that I wasn't having a heart attack, the surgeons started operating to keep me alive while my organs were dying. I lost my stomach, gall bladder, half of my pancreas and part of my intestine. Both of my kidneys were infarcted and I had a brain haemorrhage. What began as a 4-hour surgery to repair my aorta ended up being a 12-hour surgery to save my pancreas and safely shut me down.

When I woke up from an induced coma five weeks later I had about twelve drains coming out of my body to catch fluid. I couldn't eat food for nine months and was reliant on total parenteral nutrition.

The most difficult part was becoming a patient when I had been so used to looking after others and providing for my family. My sister and sister-in-law had flown from India to help my wife take care of the little one, and one

of our friends kindly gave up his home when I had to be moved to a hospital about 100 miles away so they could be close. But we were beginning to struggle financially.

A few months before my second operation to join my gullet to what remained of my intestine, pancreas, liver ducts and gut, my sick pay was reduced by half. It was at that point that a retired GP friend urged me to contact the RMBF knowing that it would be difficult for us to survive on my half pay alone. After a lot of nagging from my wife, I made the call and spoke to a Caseworker who was caring, helpful and efficient. From there the RMBF helped us to cover living costs which made all the difference to me and my family.

Being a doctor or being a professional, you want to be very independent and you feel ashamed to ask anybody for a handout. The RMBF made it clear that it wasn't just my family that would benefit from me getting back to work but future patients too. So, I never got that feeling of guilt with them; instead it was like they had become part of our lives. Over Christmas they even sent a little extra money so we could buy a present for my son.

As a doctor, you see plenty of other people having a bad time and you also see those that fight back and get things on track.



Dr Raju ready for his first day back at work, October 2016

That's what I wanted to do, and that's something the RMBF helped with. Once I started eating and regaining my faculties, I returned to clinics remarkably quickly. I had to use a magnifying glass at first as I couldn't see very well, but I was amazed to simply be back with patients and enjoying banter with colleagues. I also made the decision to apply as a Trainee Consultant at the age of 44 which I'm so glad I did.

At a time when we most needed support the RMBF were there for me and my family, and I had the sense that if we fell into further difficulty I could call and I would be heard.

“ Speaking from the heart, I will always have the greatest respect for the RMBF.”

Our sincerest thanks to Dr Raju for sharing his story

Increasing our impact 2017-18 in numbers

255

beneficiaries supported this year
▲ 21 more than last year

30

beneficiaries helped to return to work or remain in work
▲ 5 more than last year

£690,954

total financial impact on our beneficiaries
▲ a 19% increase on last year

31

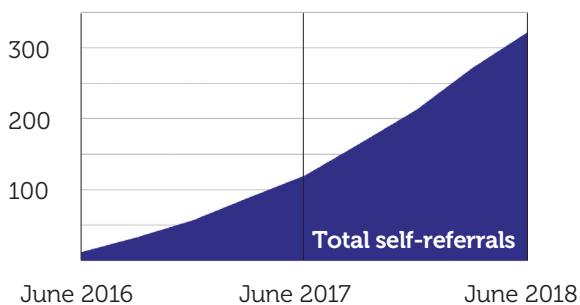
beneficiaries given help towards education or training
▲ 6 more than last year

70% of new applicants for our help were under the age of 40

53% of applicants turned to us with mental health issues

36% of our beneficiaries work as GPs or GP trainees

DocHealth



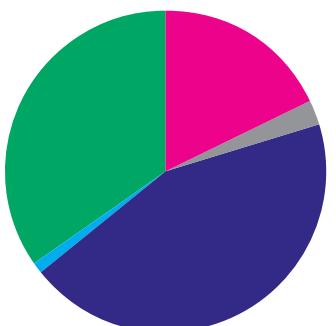
335 doctors have now self-referred to service

84% with high/very high risk of burnout
51% with significant depression
85% with significant anxiety

Finances | Year ended 31st March 2018

Sources of income

Donations £312,392
Sponsorship £41,000
Legacies £761,408
Trading £19,831
Investment income £598,616
Total £1,733,247



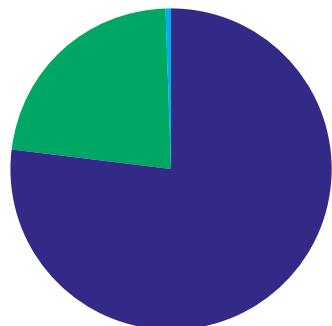
Expenditure

Charitable activities £1,260,446

Generating future income £370,931

Trading £5,386

Total £1,636,763



About the RMBF

Governance & contact information

Patron

Her Majesty The Queen

President

Professor Dame Parveen Kumar DBE

Trustees

Chair of the Board of Trustees

Professor Michael Farthing

Vice Chair

Miss Heather Mellows OBE

Treasurer

Professor Amritpal Hungin OBE DL

Chair of Grants and Awards Committee

Mrs Christine Linehan

Members of the Board of Trustees

Dr Edward Adams

Dr David Derbyshire

Mr Simon Dinnick

Mr James Fergusson

Mr Jonathan Hine

Ms Janice Liverseidg

Professor Pauline McAvoy

Dr Oliver Seyfried

Dr Richard Stevens

Chief Executive

Mr Steve Crone

Auditors

Knox Cropper, Chartered Accountants

8/9 Well Court, London, EC4M 9DN

Investment managers

Newton Investment Management Ltd
160 Queen Victoria Street, London, EC4V 4LA

Ruffer LLP
80 Victoria Street, London, SW1E 5JL

Get help

If you're a doctor or medical student facing hardship, please get in touch. All enquiries are confidential. Talk to our Casework team:

020 8540 9194 (option 1)
help@rmbf.org

Get involved

There are many ways you can help the RMBF to support doctors and medical students in hardship. Please get in touch:

020 8540 9194 (option 2)
www.rmbf.org/get-involved
info@rmbf.org

Get social

If you use social media, liking and sharing our posts really helps us reach more doctors and medical students, so that the whole medical profession knows where to turn when times become tough.



twitter.com/TheRMBF



facebook.com/TheRMBF



youtube.com/DoctorsCharity



tiny.cc/linkedinRMBF



**Royal Medical
Benevolent Fund**
The Doctors' Charity

Donation form



Your details

Title Forename(s)
Surname
Home address

Postcode
Email
Phone

Contacting you

We will only contact you via the methods of communication you're happy with.
If you've already let us know your contact preferences, you can leave this blank - or check the relevant boxes to update your preferences.

Please confirm if you are happy for us to contact you via the following channels with information about our news, activities and how you can donate and support our work (including volunteering or fundraising on our behalf).

Your details will only be used by the Royal Medical Benevolent Fund – we will **never** give your information to other organisations to use for marketing purposes.

For full details see www.rmbf.org/privacy-policy

I'm happy to be contacted by:

- Email
- Text
- Phone
- Post
- None (unsubscribe from RMBF communications)

giftaid it

Boost your donation by 25p of Gift Aid for every £1 you donate

Gift Aid is reclaimed by the charity from the tax you pay for the current tax year.
Your address is needed to identify you as a current UK taxpayer.

In order to Gift Aid your donation you must tick the box below:

I want to Gift Aid my donation and any donations I make in the future or have made in the past 4 years to the Royal Medical Benevolent Fund.

I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

Please notify the charity if you want to cancel this declaration, change your name or home address, or no longer pay sufficient tax on your income and/or capital gains.

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code.

Please return forms to **FREEPOST RMBF** (no stamp required)
or to **RMBF, 24 Kings Road, Wimbledon, London SW19 8QN** (stamp required)
You can also donate online at **rmbf.org** or by phone on **020 8540 9194**

Charity registered with the Charity Commission for England and Wales No 207275 and the Scottish Charity Regulator No SC046148
Company limited by guarantee, registered in England No 00139113