Annual Review
2015–2016
Expanding our work through challenging times
2015–2016 in review

This is a tough time for the medical profession. Doctors find themselves faced with long working hours, increased scrutiny, and rising patient expectations. As the Royal Medical Benevolent Fund approaches its 180th year, our work is more vital than ever. We have to rise to the challenges posed by the current climate, to ensure that we are providing the best possible support to doctors, medical students and their families, and that everyone across the profession knows where to turn in times of crisis.

So what have we done to respond to these challenges? Firstly, we have explored new ways of raising the Charity’s profile, speaking out in the press and engaging with the growing community of doctors on social networks. Secondly, we have assessed the services available for our beneficiaries and how we provide them. And finally, we have continued our fundraising work, aided by our fantastic supporters and Volunteers, to ensure a steady income stream that will give us a strong foundation through uncertain times.

In early 2016, we launched the What’s Up Doc? campaign, aiming to highlight the problems caused by high levels of stress in the profession. In January, we surveyed over 1,300 doctors, asking them how stress and overwork affected them and their colleagues. The results showed overwhelming concern amongst doctors about the state of their mental health and wellbeing due to working under increasing pressure. Worryingly, we also saw strong feeling that the NHS provides a poor level of support for doctors and their families.

We know that doctors are typically self-reliant high achievers who often fail to seek help when they need it most. In our survey, 8 out of 10 doctors said they were unlikely to talk to colleagues about personal problems for fear of discrimination or stigma. This demonstrates why it is not enough to sit waiting for doctors to approach us – we need to be dynamic and active in spreading the word about the support we offer.

Our Medical Student Programme is now in its fifth year, and continues to be a success. All of the students to whom we provided financial help are now either working as doctors or on course to graduate soon. We have also provided over 400 students with specialist financial advice through our online money advice service.

Throughout the course of the Medical Student Programme we have undertaken evaluations and listened to feedback. Often we have heard that students are wary of accepting support in the form of loans, when already faced with student debt. As such, we have made the decision to provide grants instead of loans in future. We hope this will encourage more medical students to seek help when times are hard, helping them to qualify and become practising doctors.

In May this year, we partnered with the British Medical Association to launch DocHealth, a self-referral service available to all doctors in the UK, providing confidential, specialist-led support for those suffering with stress-related depression or anxiety. The programme will initially run as a 24-month pilot, and aims to complement existing support services such as BMA Counselling and the Doctor Advisor Service.

DocHealth is just one aspect of our continuing work to offer early intervention and preventative support to doctors, to help them stay in work and avoid crisis. Later this year, we will be relaunching our website, including a comprehensive Health & Wellbeing section containing advice on self-care, mental health, career development and much more.

Our core work is providing financial help to those who most need it in times of crisis, and it always will be. However, by using the experience and expertise of our Volunteers, Trustees and staff, and forging partnerships with other organisations who support the medical profession, we can ensure that we have the widest possible impact, changing doctors’ lives for the better.

The work of the RMBF would not be possible without the generosity of our supporters. My sincerest thanks also to all our Volunteers, fundraisers, Guild members and staff. A great team to work with.

Professor Parveen Kumar CBE
President
**What’s Up Doc? campaign highlights medics under pressure**

Our What’s Up Doc? campaign, which was launched in March, offered a vital opportunity to raise awareness of both the increasing work pressure faced by doctors, and also the support that the RMBF can offer. The launch day on 22nd March saw a piece from our CEO Steve Crone featured on the Huffington Post UK website, and our Chair Professor Roger Jones wrote for GP Online. In the morning, both were interviewed by local radio stations across the country, reaching millions of listeners.

Dr Mark Porter, GP and broadcaster, also voiced his support for the campaign in a letter printed in the London Evening Standard and local newspapers.

On 8th April, medical profession leaders came together at the Royal College of Physicians for a roundtable debate about doctors under pressure, supported by the Medical & Dental Defence Union of Scotland. Using our campaign survey results to kick off the discussion, participants examined the state of the profession, and proposed measures and projects to support doctors. We hope to hold another roundtable event next year, to evaluate the progress that medical organisations have made in helping doctors deal with stress and pressure.

We were also pleased to see such an enthusiastic reception for The Vital Signs, our guide for doctors written by Dr Richard Stevens, which covers key stress and pressure points and provides practical advice. We are planning to release new versions of the guide, covering issues specific to GPs and medical students, in the near future.

**DocHealth: confidential support for doctors**

The RMBF have partnered with the British Medical Association to launch DocHealth, a specialist-led support service which helps doctors combat stress-related anxiety and depression.

The doctor using DocHealth will have an opportunity to explore difficulties, both professional and personal, with senior clinicians who have the collective experience of treating over 2000 doctors in the last 20 years.

The service offers up to six face to face sessions, flexibly applied, with expert signposting to longer term support and liaison with other health services where needed. Treatment interventions are tailored to the individual practitioner in the context of a supportive relationship. This will facilitate greater understanding by the doctor of his or her presenting difficulties, thus enabling the doctor to regain greater control of their situation.

DocHealth is exclusively self-referral, with no report writing unless specifically requested by the doctor using the service.

In order to sustain the service financial contributions will be requested from all its users on the basis of ability to pay. Special consideration will be given to those in financial hardship.

[www.dochealth.org.uk](http://www.dochealth.org.uk)

**Grants now available on med student programme**

The RMBF Board of Trustees has approved the decision to provide grants instead of repayable loans via the Medical Student Programme. This decision was informed by feedback from students who enquired about help but did not want to take out another loan on top of their existing student debt.

We hope this will encourage more students to apply for support during tough times, so that they can successfully finish their studies and become working doctors.

Financial assistance via the programme is available to students in the final two years of their studies (i.e. expecting Provisional Registration within two years) who are facing exceptional hardship as a result of ill health, disability or bereavement.

While all applications for support are assessed on a case-by-case basis, our team are always happy to discuss whether you may be eligible. To get in touch, please email help@rmbf.org or call 020 8540 9194 (select option 1).

Resources for medical students in all years of study will still be available on [www.money4medstudents.org](http://www.money4medstudents.org), including sources of funding, interactive budgeting tools, and our specialist personal money advice service, staffed by advisors from the Leeds University student support team.
Facts and figures 2015–2016

The year in numbers

201 beneficiaries received financial assistance
250+ active volunteers around the country
182,742 visits to our online support services

20 beneficiaries helped to return to work or remain in employment
66% of new applicants under the age of 40
31 beneficiaries given help towards education and training

113 enquiries to our online student money advice service
£427,054 total financial impact on our beneficiaries

Includes RMBF grants and loans, state benefits secured by the RMBF Money Advice Service, and the financial value of working with other charities.

Finances
Year ended 31st March 2016

Sources of Income
Donations £267,283
Legacies £338,464
Trading £28,938
Investment income £588,950
Total £1,223,635

Application of expenditure
Charitable activities £997,654
Raising funds £153,690
Other £202,710
Total £1,354,054

Looking ahead
Key objectives to March 2017

• To provide appropriate financial support to all eligible applicants and beneficiaries in need of help
• To continue the development of the RMBF volunteer network
• To raise the profile of the Charity in the profession so that those needing help know where to turn
• To develop partnerships with relevant organisations to maximise the Charity’s impact
• To diversify and grow the Charity’s income streams so that we can respond to increasing demand for our help
• To develop and promote the RMBF’s website, publications and social media to extend the Charity’s reach

For a more detailed breakdown of income and expenditure, please see the full annual report and accounts, available at www.rmbf.org
**Donation form**

Your details

Title
Forename(s)
Surname
Address
Postcode

I would like to make a regular donation

Amount £
beginning on
and monthly quarterly annually

d thereafter until further notice

Bank name
Bank address

Account number
Sort code

Signature
Date

I would like to make a one-off donation

£25 £50 £100 Other

I enclose a cheque/charity voucher made payable to RMBF

I would like to make a donation by

MasterCard/Maestro/Visa/Visa Debit/Amex

Card no.
Start date
M M Y
Expire date
M M Y

Issue no. (Maestro only)

Security code

Signature
Date

Gift Aid:

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

Donate online at rmbf.org or call 020 8540 9194

Your support makes our vital work possible and we’d like to keep in touch with you to tell you more. If you don’t want to hear more from us, please tick here.

We will never pass your details on to third parties.

---

**Case Study**

Dr Raka Maitra

In 2013, Raka Maitra’s 3-month-old son became very ill whilst the family were in Germany defending Raka’s MD thesis dissertation in Psychiatry. Due to the severity of his illness, Raka’s son spent 4 months in and out of intensive care in Germany until he was well enough to be transferred back home by air ambulance to Great Ormond Street Hospital.

Raka’s son became an inpatient at Great Ormond Street Hospital and underwent a bone marrow transplant before his first birthday. Raka lived with him at the hospital for 13 months. It wasn’t until November 2014 that Raka and her husband were finally able to bring her son home.

During her son’s illness, Raka and her husband had to give up their work and studies to take care of their son. Raka had been training in psychiatry and, despite the circumstances, was still keen to continue her studies and pass her examinations for professional membership of the Royal College of Psychiatrists. Her educational supervisor recommended she contact the RMBF to see if they could help her.

The level of attention that her son needed meant that Raka had little time to study, and she often found herself working from 10pm until midnight. The RMBF was able to ease this pressure by funding her exams and offering help with childcare costs.

At the end of 2015, Raka passed her exams and further assessments. She is now a Member of the Royal College of Psychiatrists, and can also continue on to higher training. The RMBF continues to support Raka to help her progress with her work and career.

“We feel blessed to have a wonderful family, cherished friends, and colleagues; doctors, nurses and other professionals who have almost become our family; my ever supportive supervisor, and the generous people at the RMBF. They have all made it possible for us to create a world of happiness and hope for our son.”

---

In 2013, Raka Maitra’s 3-month-old son became very ill whilst the family were in Germany defending Raka’s MD thesis dissertation in Psychiatry. Due to the severity of his illness, Raka’s son spent 4 months in and out of intensive care in Germany until he was well enough to be transferred back home by air ambulance to Great Ormond Street Hospital.

Raka’s son became an inpatient at Great Ormond Street Hospital and underwent a bone marrow transplant before his first birthday. Raka lived with him at the hospital for 13 months. It wasn’t until November 2014 that Raka and her husband were finally able to bring her son home.

During her son’s illness, Raka and her husband had to give up their work and studies to take care of their son. Raka had been training in psychiatry and, despite the circumstances, was still keen to continue her studies and pass her examinations for professional membership of the Royal College of Psychiatrists. Her educational supervisor recommended she contact the RMBF to see if they could help her.

The level of attention that her son needed meant that Raka had little time to study, and she often found herself working from 10pm until midnight. The RMBF was able to ease this pressure by funding her exams and offering help with childcare costs.

At the end of 2015, Raka passed her exams and further assessments. She is now a Member of the Royal College of Psychiatrists, and can also continue on to higher training. The RMBF continues to support Raka to help her progress with her work and career.
Patron
Her Majesty The Queen

President
Professor Parveen Kumar CBE

Trustees
Chair of Trustees
Professor Roger Jones
Vice Chair
Miss Heather Mellows OBE
Treasurer
Professor Amritpal Hungin OBE DL
Chair of the Case Committee
Mrs Christine Linehan

Members of the Board of Trustees
Dr Edward Adams
Professor David Black
Dr David Derbyshire (appointed December 2015)
Mr James Fergusson
Mr Jonathan Hine
Professor Neil Johnson
Ms Janice Liverseidge (appointed December 2015)
Professor Pauline McAvoy
Professor Bhupinder Sandhu OBE

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

Solicitors
Underwood & Co. Solicitors
40 Welbeck Street, London, W1G 8LN
Bates Well Braithwaite
10 Queen Street Place, London, EC4R 1BE

Registered Address
Royal Medical Benevolent Fund
24 Kings Road, Wimbledon, London, SW19 8QN
Phone 020 8540 9194
Email help@rmbf.org
Web www.rmbf.org

Social Media
twitter.com/TheRMBF
facebook.com/TheRMBF
youtube.com/DoctorsCharity

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