



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

Annual Review

2018-19



Year in review

Professor Dame Parveen Kumar DBE

One of the things that brings me greatest joy as President of the Royal Medical Benevolent Fund is working alongside so many people who have such a fierce passion for medicine as a calling. This includes students navigating one of the most demanding courses; working doctors facing enormous pressure daily and an ever-increasing need for lifelong learning; and the supporters and volunteers who generously give their time and money.

At our Grants & Awards Committee meetings, we hear so many really heart-rending cases of doctors, medical students and their families who are in desperate circumstances and are no longer able to support themselves. Yet, in spite of how truly demanding life as a doctor can be, the majority of those we help are resolutely determined to return to practice as quickly as possible, wherever possible.

In last year's Annual Review, we told the story of Rajiv and his determination to get back to clinics and catch up with his colleagues, following his remarkable recovery after major gastrointestinal surgery. Aaron, who kindly allowed us to share his story with you this year, has also faced a difficult recovery – but it has not prevented him from fulfilling that ambition to return to his role as a GP, to be there for his patients.

For both Rajiv and Aaron, it was the tremendous kindness and support offered by colleagues and friends that helped them take that daunting first step of reaching out. It is also only with thanks to all of you, as charity supporters, that we can ensure we are never forced to turn away a doctor in need of our help.

This fantastic dedication, good will and love for the profession is, I am pleased to say, translating into significant momentum towards our goals as a charity. Last year, the RMBF saw a significant rise in demand for our support, helping 300 beneficiaries in 2018-19 compared with 255 in 2017-18. This is in large part due to the invaluable work of our volunteers, supporters and partners in ensuring our message is being spread widely.

Based on what we and partner organisations have seen, we know that there are many more doctors and medical students who could benefit from our help. 70% of our beneficiaries are now under the age of 40, and this sadly suggests a growing need for support among doctors at the very beginning of their medical careers. The RMBF has therefore committed to a research project dedicated to understanding areas of unmet need and, crucially, improving our ability to reach those in the most acute difficulty. At the same time, we are using what we already know about the risk factors for doctors falling into difficulty to improve those areas of our work that are more preventative.

DocHealth, our joint psychotherapeutic support service run with the BMA, is an excellent example. As you will see overleaf, in its three-year lifespan, the service has already supported over 500 doctors, most of whom face significant mental health and wellbeing issues. We are very proud of DocHealth, and one of the reasons it has had such an impact is that it removes barriers to access. As a self-referral service, doctors can quickly and confidentially access support anywhere in the UK, and via our involvement we ensure that cost is not prohibitive as the RMBF pays for any doctor who can't afford the fees.

Another area in which we continue to build great momentum is the expansion of support for beneficiaries returning to work. This was a focus of last year's President's Appeal, and my very heartfelt thanks to everyone who

lent their support. The total number of beneficiaries that we helped return to or remain in work has increased by 57% on last year, which is hugely positive, and over the coming year we will be doing even more to strengthen the support we can offer in this area.

Our success in helping doctors remain in work is mirrored by the success we have had in helping medical students in difficulty to go on and qualify as doctors. The NHS desperately needs them. Since our Medical Student Support Programme was launched, we have helped over 50 students with essential living costs following a crisis. Following last autumn's successful Med Students Matter awareness campaign, and the creation of our Medical Student Advisory Group and Student Medical Liaison Officer role, I have no doubt that this vital work will grow and continue, ensuring that tomorrow's brilliant doctors are not lost to the profession before they can even begin.

Finally, I cannot stress enough that none at all of this work would be possible without the kindness and generosity of you, our supporters. As always, my sincerest thanks and very best wishes to you all.

Professor Dame Parveen Kumar DBE
President
Royal Medical Benevolent Fund

Aaron's story

How your support made a difference

You may remember Aaron, who shared his words of thanks to you all in Parveen's President's Appeal last year.

Aaron had just stepped into his first role as a GP Partner, and he and his wife had recently moved house to make room for their new baby, when crisis struck. We're grateful to be able to share his story in full.

“ It all happened extremely fast. I started to get ill in November 2014 and was diagnosed with acoustic neuroma that month. It took quite a long time for me to work out that my tinnitus was on one side. I play the drums, so I thought it might have been that, but I had it in the back of my mind that something serious was wrong.

I had cancer when I was a child, so the cranial nerve symptoms really spooked me. The pain was also becoming so bad that I ended up going to out-of-hours for stronger medication. I saw one of my friends, another GP, and told him the story. With a knowing look, he said 'just go and get a scan, get it done'. By the time I had the diagnosis, the pain was too much. I had a couple of days off as none of the medicines were working, and I couldn't eat or drink. I ended up in hospital just to get fluid, and was fast-tracked to see a neurosurgeon.

Just a few months before, my wife had given birth to baby number three, and had septicaemia after giving birth.

We were in a new house, in a new area, and we were very tight on the mortgage. Life was pretty full-on, and everything fell to her to try to keep us afloat with a two-month-old baby.

Eventually my doctors sorted the pain and extracted the tumour in June 2015, but it was about three months before I was fit to work again. I went in about

By the time I had the diagnosis, the pain was too much. I couldn't eat or drink

a week beforehand to catch up with colleagues, but after blowing my nose I noticed my nose was abnormally runny. I'd had a big leak of cerebrospinal fluid right there in the surgery. The leak



From an early age, Aaron knew he wanted to be a doctor

led to even more uncertainty. The first repair didn't work. The second repair didn't work. We weren't sure if further operations would prevent future leaks and it was taking me months to recover after each one.

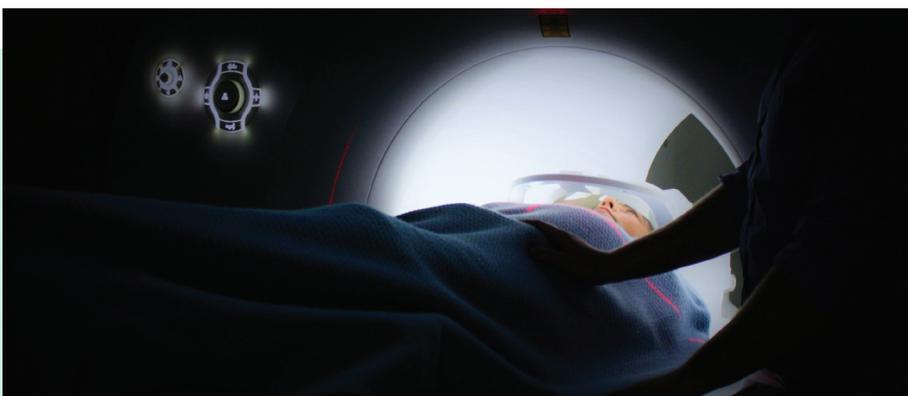
On top of that, there were points where we didn't know if we'd have money coming in. I would stay home with the kids and my wife would do supply work. Having had cancer as a child, I've never been able to afford critical illness cover, so there wasn't any form of buffer through insurance. All the unknowns just made the stress accumulate, and we really felt stuck between a rock and a hard place.

That's when my mother-in-law suggested getting in touch with the Royal Medical Benevolent Fund.

As a charity that looks after doctors, the RMBF understood the specific challenges we faced. Taking away the burden of financial pressure was a really big deal: we knew that we were covered month-to-month until I could get back to work, which meant we could focus on what was happening day-to-day. It gave the short-term stability to know that things could eventually return to normal, and most importantly it meant we could keep a roof over our children's heads.

Sometimes things can crumble away very quickly. Medics are highly motivated, positive go-getters, and we don't expect to get ill. But when things do suddenly fall apart, the RMBF are a life saver.

”



Vital statistics: 2018-19

300

beneficiaries received financial help

▲ 18%

increase on last year

47

helped to return to work or remain in work

▲ 57%

increase on last year

124,000

visits to our online support services

32

helped towards education and training

86

medical students received money advice

£804,731

total financial impact on our beneficiaries

DocHealth

503

doctors have now self-referred to the service

83%

with high or very high risk of burnout

51%

with significant depression

85%

with significant anxiety

91%

would recommend the service to others

Finances

Year ended 31st March 2019

Sources of income

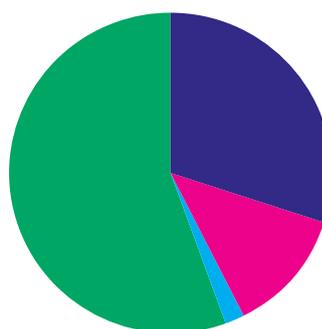
Donations £333,564

Legacies £140,731

Trading £19,944

Investment income £617,502

Total £1,111,741



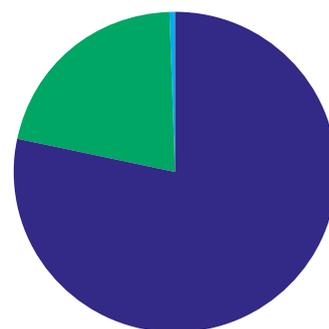
Expenditure

Charitable activities £1,357,423

Generating future income £371,414

Trading £6,348

Total £1,735,185



About the RMBF

Governance and 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 and Chair of Grants & Awards

Committee

Miss Heather Mellows OBE

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Professor Amritpal Hungin OBE DL

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Chief Executive

Mr Steve Crone

Auditors

Knox Cropper, Chartered Accountants

65/68 Leadenhall Street, London, EC3A 2AD

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



instagram.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)

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 Expiry date
Issue no. (Maestro only) Security code
Signature Date

I would like to make a regular donation

Amount £ beginning on
and monthly
 quarterly
 annually thereafter until further notice
Bank name
Bank address

Account name
Account number
Sort code
Signature Date

Payment to: RMBF, NatWest Bank, Regent Street, London, sort code: 56-00-27, account number 24465178. **This replaces any existing standing order**

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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 in the current tax year 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 RMBF 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**

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