



# The Cameron Fund

*The GPs' own charity*



## Our Newsletter – Spring/Summer 2020

This year we were set to celebrate a significant anniversary, as it's fifty years since the Fund was launched. We were busy planning special events to highlight our work during the year. However, over the last few weeks the COVID-19 pandemic has taken precedence over everything in our lives and our focus has changed.

The Fund's aim – as the 'GP's Own Charity' – is to help NHS General Practitioners (and their dependent family) who find themselves in dire financial straits, be they a GP Trainee, a registered GP, or retired. We try to offer the financial support needed to enable breathing space to recover and a return to work whenever possible.

The current situation has meant untold added pressure to those in the profession, and those already feeling stretched to breaking point. Behind all the hard work and dedication there are personal stories of individual GPs battling life-changing events that any one of us can face: physical or mental ill-health, bereavement, relationship breakdown or unemployment following intervention from professional bodies.

Now, because of the COVID-19 crisis, we are expecting to see a sharp increase in enquiries, at a time when some of the GPs we are already helping have had to stop work due to their existing health conditions and the need to self-isolate. Most GPs who become ill will receive NHS sick pay, but for some – particularly those who work a self-employed basis as a locum, or those already in some financial difficulty – finding their income disappear overnight, will bring increased anxiety to an already stressful situation.

### **Figures for year ending 31 December 2019**

Last year the Fund received applications from 187 individuals either directly or referred by LMCs or other organisations. Grants, loans and Money Advice totalling £250,772 (a 28% increase on the 2018 figure) were given to 210 beneficiaries. The Fund's Council of Management (currently 19 Trustees) review every application and considers the most appropriate financial help in each case. This may be a single sum, short-term help over a few months, or in some cases, longer-term help which is reviewed at regular intervals. The Fund strives to keep other expenditure to a minimum and running costs were 3% less than in 2019.

The invested Fund, which accounts for around half of the year's income, performed well, with increased dividends of more than £10,000, compared to the previous year, but see the message from our Chairman below. The rest of the Fund's income is dependent on donations from Local Medical Committees, Primary Care organisations and individual GPs and we wish to thank everyone for their continued support. You can view the Fund's 2019 Financial Report & Accounts [here](#).



**Dr Iain Kennedy, Cameron Fund Trustee, Highland LMC Secretary and Scottish GP Representative of BMA UK Council in his surgery.**

### **An important message from Chairman, Dr Gary Calver**

As well as an increase in colleagues likely to need the Fund's support, the COVID-19 crisis has brought economic crisis to both the UK and Global markets. Over the next few months the Fund itself is likely to see a sharp drop in value and any investment income this year it likely to be far less than we originally forecast in January. We need your support now more than ever!

With careful management the Fund has reached its 50th year in good financial health, but in order to enable us to continue in these difficult times and into the future, please consider supporting us with an annual donation. £50 for 50 years does not seem an unreasonable amount (or a one-off donation if you prefer). Please go to [www.cameronfund.org.uk](http://www.cameronfund.org.uk) and hit the donate button or download the [Standing Order form](#). To find out other ways you could support the Fund please see overleaf.



**Two new Trustees have recently joined the Cameron Fund's Council of Management.** Dr Vernon Needham, who is a retired GP from Hampshire and Case Manager at the Wessex Professional Support Unit, and the Professional Support Unit for HEE Wessex. Dr Zoe Norris, who is currently working as a GP in East Yorkshire and had been an active supporter of the Fund when she was the Chair of the GPC Sessional Sub-Committee.

## Poor mental health means managing money is harder

Throughout 2019 the Cameron Fund has become aware that a growing number of our applicants were already receiving mental health support and treatment from the NHS Practitioner Health Service (formerly GP Health Service).



Since the end of 2019, support from NHS Practitioner Health is now available, not just to GPs, but all doctors and dentists in England, meaning that it is more easily accessible. Before the availability of NHS Practitioner Health, most applicants who experienced mental health issues had not sought professional help before applying to the Cameron Fund. Although it is encouraging to see a greater number of GPs seeking help for mental health issues, it cannot be denied that this is likely to have an impact on their finances.

A small number of GPs experiencing mental health issues take time off work to recover, and the loss of income can make it difficult to make ends meet. On the other hand, it is often the case that GPs continue to work due to the impact that the loss of income would have on their personal and family affairs. These worries only contribute further to anxiety and stress levels, eventually resulting in poorer mental health. Whether working or taking time off, mental health issues impact GP's ability to manage their finances, which is where the Cameron Fund steps in to give support.

*"The support from the Cameron Fund has meant a great deal to us, not only the practical help but also importantly receiving understanding and support at a time when there were many challenges."*

## How Local Medical Committees can support the Fund's work

We are dependent upon donated income from LMCs to supplement the dividends and bank interest earned from our investments. Here are the different ways you can help support us:

**GIVE A REGULAR DONATION.** LMCs which have non-statutory funds often support the Fund with an annual donation. If your LMC would like to provide a regular donation, complete the [standing order form](#). We also receive generous responses each year to our Christmas appeal.

**CONSIDER A CHARITY LEVY** – LMCs can invite GP partnerships to agree to a levy on the number of registered patients, eg. 3p per patient. Partnerships who participate authorise its payments organisation to deduct the levy from payments to the practices and forward the total levy to the LMC, which is deducted as an expense before tax is applied. Eg. if a GP has 1,800 patients, a levy of 3p per patient produces £54 gross but at a personal cost of £36 to the GP.

**WORK WITH US** – We have a strong relationship with LMCs, which help by referring potential applicants and working with us on the assistance we provide.

**INVITE THE FUND TO ATTEND A MEETING** – LMCs can ask our regional representative to come and talk to you and your colleagues about our work.

**ENCOURAGE INDIVIDUAL SUPPORT** – LMCs can encourage others to support the Fund by becoming a Member and give [individual Gift-Aided donations](#) or ask if they would fundraise with their colleagues and set up a [charity levy](#), or hold a group fundraising event.

**SPREAD THE WORD** – LMCs can help those in need find us by including information and a link to the Fund on its website and by following the Fund on social media:



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