



Our Newsletter for LMCs – Summer 2021

"I am sure there are many doctors that need your help, where both partners struggle like we have done... I will be back to work as soon it will be safe for me..."
(continued below)

A message from the Fund's Chairman, Dr Gary Calver

"Here at the Fund, we continue to hear from colleagues directly affected by COVID and the dramatic impact this has had on their financial stability.

In the early months of the COVID19 pandemic, we saw a large increase in enquiries (which resulted in a 34% increase by the end of the year). Both new and existing beneficiaries suffered reductions in income due to shielding on health grounds or being off sick, with 49 of our beneficiaries directly affected by COVID.

There were also large numbers of GP locums left without work after the severe disruption to the normal running of practices; those whose partners suffered loss of earnings; and sadly, those who were bereaved.

Unfortunately, the pandemic impacted on our promotional and fundraising activities, with all face-to-face events cancelled. We had to cancel plans to celebrate the Fund's 50th Anniversary.

I'm glad to report that we were able to depend on regular LMCs donations to continue our work. The Fund was also very grateful for a grant of £40,000 from BMA Giving to help those GPs and their families adversely affected by COVID. The Fund distributed a record amount to beneficiaries in 2020.

The Fund's staff have continued to work from home and all meetings, including the Fund's quarterly Council meetings have taken place remotely. We are hoping to be back in the office soon and that we are able to go ahead and hold the Fund's AGM at BMA House on 5 August as planned.

Thank you all for your continued support. Here is a brief overview of our charitable activities last year:"



Employment Status Main Applicant



■ GP trainee	10.9%
■ Not on register	3.0%
■ Registered GP	48.5%
■ Retired GP	5.0%
■ Dependant of GP	32.7%

How we helped GPs and their dependents in 2020

Considered **223** enquiries from GPs and their families

Helped a total of **207** beneficiaries with financial support

Referred **73** applicants for a Money Advice assessment

Gave grants to **115** beneficiaries totalling **£260,785**

Plus **£33,480** in interest-free loans to **23** applicants.

(continued) A thank you note received from one of our recent beneficiaries

"You have helped us so much in the last year, when both our situations suddenly deteriorated for different reasons... my health, challenging Covid-19 situation, shielding, lack of contracts etc.

Gradually we are pulling ourselves from these bad situations... I really hope from now on we will be able to be independent again as we did for so many years... until unfortunate 2020!

THANK YOU to the whole Cameron Fund team for all help and support... to Money Advisor - Jeff Brown, from who I have learnt so many tips related to finances... We will never forget what you have done for us! Stay safe!"

LMC Conference 2021 – we were pleased to have an opportunity to address colleagues

Our biggest single cash collection of the year would normally be held at the annual LMC Conference Dinner. As the conference took place virtually this year, on 11 and 12 May, we didn't have this opportunity. Although we still had our ten-minute slot on the agenda which we filled with a presentation and a request for text and online donations from individual GPs. We hope we will have the opportunity to meet our supporters face-to-face next year.

Our money management tips are key to financial wellbeing

On receipt of new applications – and after looking at the financial figures supplied – we often offer a Money Advice assessment with our Money Advisor, Jeff Brown.

He works with the referred applicants and recommends ways to reduce their expenditure and maximise any income they have. He also suggests any relevant state benefits, rescheduling of repayments to non-priority creditors and how to access debt management services if required.

Sometimes a Money Advice assessment is the only support an applicant receives. This can be a crucial way to help improve an applicant's situation.

Last year we allocated £10,000 to this service. We estimate that this Money Advice, together with the notional interest on loans, was worth a total of over £100,000 to both new applicants and existing beneficiaries.

One of the Fund's aims is to prevent financial hardship and poverty, and, with the support of our Money Advisor, the Fund has produced a new resource which aims to help newly-qualified GPs to keep their finances in order. Plus, give tips to ensure they would be able to cope financially should the worse happen – such as illness, unemployment, relationship breakdown or bereavement.

We hope this will be utilised by Heads of GP Schools, LMCs and other GP groups. If you would like to refer to this booklet or use this resource to support GPs please [click here](#) or contact us directly.



A chance to meet our Trustees: Dr Tony Grewal

Dr Grewal was elected as a Trustee when he worked as an LMC Secretary and one of the Medical Director in the GP Support Directorate at Londonwide LMCs. He applied to be a Trustee of the Fund because he was “*aware for many years of the splendid work of the Fund*” and has an interest in helping GPs.

“As a Trustee I enjoy being able to use the knowledge and skills I developed as an LMC Secretary and GP Support Directorate... I gain most satisfaction when I hear that a GP has returned to work and that our support has helped. I am also particularly proud when we are able to help with the continuing education of GP's dependants.”

“Because many of the Trustees have considerable experience in guiding and supporting other GPs, the Fund is able to offer money advice and professional assistance over and above simple financial aid.”

Now retired as a GP he remains a special advisor to NHS Practitioner Health. In his spare time, he enjoys hobbies of an aquatic nature, like crewing canal boats, fly tying and fly fishing.

So, what would he say to someone considering applying to be a Trustee for the Cameron Fund? “*Do it! The duties are interesting but not onerous. Fellow Trustees bring a wealth of experience and some fun to meetings. Working with the Fund gives a GP a chance to pay back for all that general practice has given us.*”

Watch out for a series of short videos explaining ‘How the Fund Works’...

...Who are we... who we Help... How we Help... Our History... Our Funding... How to Donate...