



## Our Newsletter – Autumn/Winter 2020



### **Cameron Fund** *The GPs' own charity*

cancelled. Existing beneficiaries who are medically vulnerable had their work curtailed. Colleagues finding themselves at the mercy of the regulatory system had hearings postponed and processes delayed which reduced their earning capacity. We have been able to support, where appropriate, our colleagues and importantly their families to keep their heads above water during these difficult times.

#### **We need your help more than ever**

The Cameron Fund has been affected by the current Covid crisis in similar ways to other charities. We have seen an increase in the needs of existing beneficiaries as the Fund's income has decreased due to restrictions, as well as the effect of Covid infection on new applicants. Colleagues affected by a combination of life events leaving them financially destitute have had another compounding factor to cope with.

We have had applicants who have had Covid and longer term symptoms who are unable to work and meet their commitments due to life circumstances and unsympathetic employers. In the first lockdown some locums were unable to find work and then found themselves financially embarrassed. Others found face to face work had been

#### **The work of The Cameron Fund continues**

The Fund has continued to be functional during this year with staff working from home and Council meetings happening over video conferencing. Chief Executive Jill Rowlinson has been exceptional in keeping the Fund functioning at its pre-Covid level.

Activities that have been curtailed include our Fiftieth Anniversary celebrations and face to face fundraising. It is likely that our income from donations will be lower this year and we have been warned that our investment income will be affected in the years to come. Our annual Christmas Appeal is therefore even more important this year.

#### **Trustees step down and step up**

The normal cycle of the Fund's governance has continued despite the restrictions. We are sad to see Dr Denise Glover standing down as Vice Chair and thank her for her support and input to the Fund over the last two years. We are pleased to announce that Dr Terry John, well known to many through LMC and BMA Conferences, has been elected in Denise's place. Terry will be a great asset to the Fund in his new role.

We are saddened to announce that Dr Robert Ingles has stepped down from the Fund after many years as a Trustee. We will miss Bob's insightful and robust opinions and wish him well for the future. Bob's replacement is Dr Simon Parkinson from Worcestershire who has great skills and knowledge from his time as LMC secretary. We look forward to working with him.



Left, Denise Glover. Right, Terry John.

*"I have been a Trustee of the Fund for many years. I felt at this time I should consider being an officer and undertaking a greater share of the responsibilities. This fund is a vital support for individuals in difficulty, GPs, trainees, their families, and it behoves those of us who have been lucky in our professional life to hold a hand out to the ones who need help." – Terry John*



## A reminder of how you can support us

Thank you so much to everyone who has supported and continues to support the Fund. In recent months we have seen a marked increase in applications, and our support for GPs cannot increase unless our donations increase as well. We want to help every eligible applicant who comes to us! Did you know all the ways that you can support the Cameron Fund as an individual?

For a simple, one-off donation why not scan the QR code on the right-hand side? Individual donations can also be made by cheque, bank transfer or through a [standing order](#). If you are a UK taxpayer, completing the [Gift Aid declaration](#) (also on the website) which us to claim 25p for every pound you donate. You can also donate from your salary, in a tax efficient way, if your employers have signed up for Give As You Earn.

You can also raise money online for free by shopping from over 4,000 retailers with Give As You Live. Every time you shop with a selected retailer, they make a donation to the charity as a thank you. You can also do the same with Amazon Smile, simply sign up for the add-on and select The Cameron Fund. Both of these are completely free and simple to use.

If you haven't already, why not consider leaving us a donation in your will? We are fortunate enough to have received legacies from the estates of former GPs which are an additional boost to our donated income and would be grateful if you could consider this.



## How do we decide who to help?

When applicants ask for our help, we ask them to send in an application form, which covers personal details, income, essential expenditure, investments, assets, debts, and contact information for two referees. We also request a summary of events which have led to their current situation and their plans for the future, which allows us to get some context about what has been happening in their life.

Applications are first assessed by the Cameron Fund staff then a case report is prepared, this includes background information, reason for application and a detailed financial report. This goes to our next Trustee meeting for consideration. When preparing the case report, staff assess whether an applicant could benefit from a Money Advice assessment from our expert Money Adviser. He suggests ways to maximise income, minimise outgoings, ensure all available benefits are claimed and debts managed in the most efficient way.

When deciding whether to award support, Trustees will consider the level of hardship experienced by the applicant. The aim of the Fund is to help GPs in financial hardship rather than to help maintain a current lifestyle. We consider hardship as being when monthly income does not cover essential monthly expenditure and the applicant has minimal savings. Careful consideration is given to the help most needed, which could be Money Advice, a grant, a loan, or occasionally career coaching for those who are unable to continue working as a GP. The most frequent support awarded is a monthly grant to help with essential expenditure while the applicant gets back on their feet and back to work. In some cases, Trustees consider that a loan is more appropriate. This is usually when an applicant is 'asset rich but cash poor', for example they may have a high level of equity in their home or an investment property.

### What do our beneficiaries say?

*"I cannot understate how important The Cameron Fund has been to our family, I would not be where I am today without your help and it is amazing to see how far my mum has come in the past 5 years with your continued support. I hope that you can continue to provide this wonderful support for other families like ours as it really does change lives."* - **the son of a former GP who received a student allowance from the Cameron Fund**