



## Support for GP Colleagues Experiencing Financial Crisis

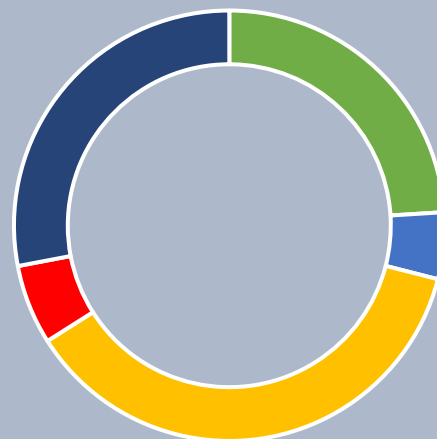
Accident, short or long-term illness, depression and other mental ill-health, bereavement, relationship breakdown, divorce, as well as professional problems. These life-changing events can happen to any one of us, at any time and result in loss of income. The Cameron Fund is the only medical charity which solely supports General Practitioners and their dependent family members. Any contact made is treated in the strictest confidence.

- **We provide** support for GPs and their dependent families who are threatened by poverty.
- **We can help** GPs and former GPs, GP Trainees who are progressing on a specialty programme, as well as the dependent family of GPs.
- **We give** grants towards monthly living expenses, replacement of essential items, professional subscriptions, courses and other costs relating to a return to work.
- **We offer** Money Advice to help maximise income, reduce expenditure, access all available State Benefits and renegotiate debts.
- **We can provide** loans to assist with exam fees, essential repairs and adaptations.
- **We may pay for** Career Coaching when a return to clinical work is not an option.

The Fund was formed in 1970, when Sir James Cameron proposed that some unused Department of Health funds be re-allocated to provide support to those colleagues who were unable to work and facing poverty. Until a decade ago most applicants were retired GPs, or their widows – whereas last year over half of the applications received were from working-age doctors.

### EMPLOYMENT STATUS APPLICANTS 2022

- GP trainee 24%
- Not on register 5%
- Registered GP 37%
- Retired GP 6%
- Dependent of GP 28%





## How we helped GPs in 2022 (2021 figures in brackets)

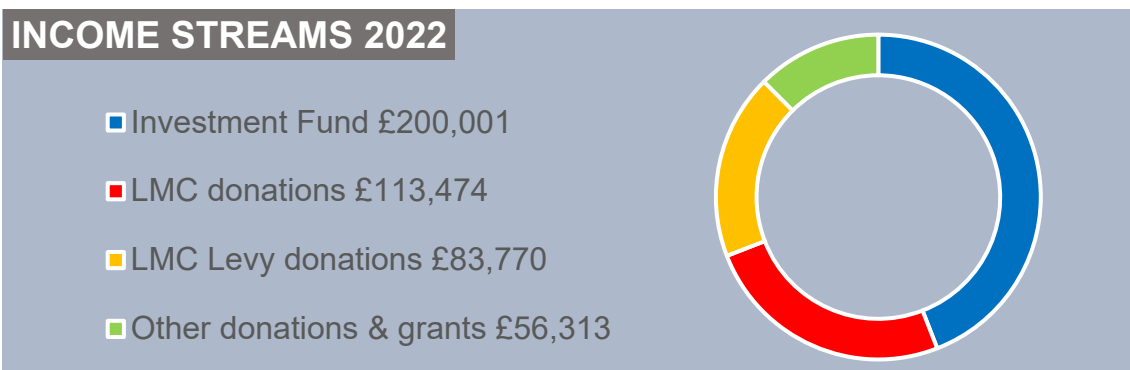
- Considered 236 enquiries (171)
- Helped 209 beneficiaries (165)
- Awarded grants, loans and money advice totalling £406,482 (£301,913)
- Gave grants to 137 beneficiaries and their families (97)
- Provided interest free loans to 41 beneficiaries (23)
- Awarded student allowances to 19 dependants of GPs (16)
- Sent Christmas gifts to 166 beneficiaries (113)

2022 was an exceptionally busy year for the Cameron Fund. Enquiries were higher than at the height of the Covid pandemic. We awarded another record amount of grants and loans of £406,482. We are seeing an increase in applications from GPs off sick with Long Covid and also from GPs and GP Trainees who are victims of domestic violence. The cost of living crisis is impacting all our beneficiaries.

To be eligible for our help, applicants must be in hardship, i.e. unable to cover their essential monthly expenditure, claiming all possible State Benefits and have minimal savings. Applicants with savings exceeding the threshold for claiming means-tested benefits are unlikely to be eligible.

Almost half of our income comes from the original investment fund. However, for the rest, we rely on donations from General Practice – either from LMCs, medical organisations or individual GPs.

Funding which is not given direct to beneficiaries is used to provide help and guidance to applicants, promotion of the Fund to potential beneficiaries and funders, and to support the administration and governance of the Fund in compliance with Charity Commission requirements.



We rely on fellow GPs and LMCs to spread the word about the Cameron Fund to colleagues in crisis who need our help. You can show your support for our work by becoming a Member of the Cameron Fund. Membership is free but many members choose to support us with a regular donation.

To find out about applying for help, the ways you can raise funds or give a donation, and/or become a Member, go to [www.cameronfund.org.uk](http://www.cameronfund.org.uk) or email [info@cameronfund.org.uk](mailto:info@cameronfund.org.uk). We look forward to hearing from you!