

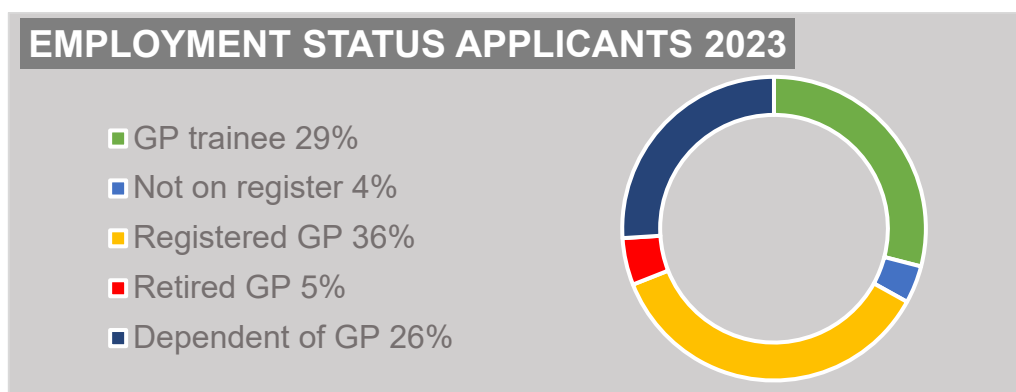


Support for GP Colleagues Experiencing Financial Crisis

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. 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.

- **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. Appointments with a pension adviser to help with applying for NHS pensions.
- **We can provide** loans to assist with exam fees, essential repairs and adaptations.
- **We may pay for** Coaching for beneficiaries seeking a return to General Practice or 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. Historically most applicants were retired GPs, or their widows, but now the majority of our applicants are working age GPs and GP Trainees experiencing a range of difficult life situations.





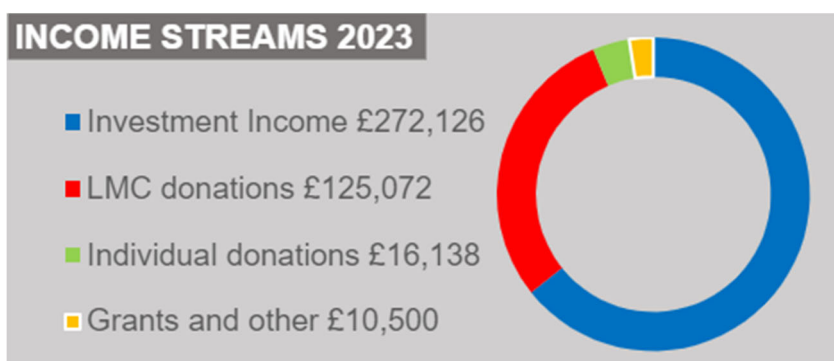
How we helped GPs in 2023 (2022 figures in brackets)

- Considered 324 enquiries (236)
- Helped 263 beneficiaries (209)
- Awarded grants, loans and money advice totalling £487,466 (£406,482)
- Gave grants to 173 beneficiaries and their families (137)
- Provided interest free loans to 27 beneficiaries (41)
- Awarded student allowances to 12 dependents of GPs (19)
- Sent Christmas gifts to 210 beneficiaries (166)

2023 was another exceptionally busy year for the Cameron Fund with enquiries up 37% and the number of people helped up by 26% on 2022. We awarded another record amount of grants, loans and Money Advice. This led to a deficit for the year of £143,107. Trustees are concerned that this is unsustainable and are putting in place ways to manage charitable expenditure. Unfortunately, this may mean we have to restrict some funding streams during 2024.

In 2023, 64% of our income came from the original investment fund due to an accounting technicality that meant we had to include five dividend payments instead of four. Our dividend income for 2024 will be about £55,000 lower. For the rest of our income, 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 or email info@cameronfund.org.uk. We look forward to hearing from you!