# **BDA BENEVOLENT FUND**

### LDC Conference – June 2025









# We proactively support the **financial** and **emotional** needs of dental students, dentists and their dependents.



# WHO WE HELP

We offer support to:

- Dental students (on BDS or BChD courses)
- Dentists who are or who have been on the GDC register (i.e., current, previous & retired)
- Dentists(through qualification, registration or equivalent) who has asylum seeker or refugee status in the UK
- Their dependants

#### Who

• Live in the UK

And;

• Are in 'financial hardship' i.e., have insufficient income and/ or savings to manage their <u>essential</u> <u>expenditure</u>.

N.B. We help all dental students and dentists. You do <u>not</u> need to be a member of the British Dental Association to seek support.

#### **CHARITY** FOR ALL DENTISTS

# HOW WE HELP...

#### **PRACTICAL** - signposting

- To other available organisations/sources of help e.g., other advice agencies including debt support, university hardship funds, state benefit, other charities.
- Free budget calculator on our website
- Link to find nearest debt advice agency on our website
- Hosting and promotion of the <u>Wellbeing Support for the Dental Teams</u> resource

#### **EMOTIONAL** – wellbeing/ mental health

 Free wellbeing and mental health support through our provider – Health Assured. Includes an online portal with webinars, an app, a 24/7 helpline for advice and access to up to 6 sessions of free counselling.

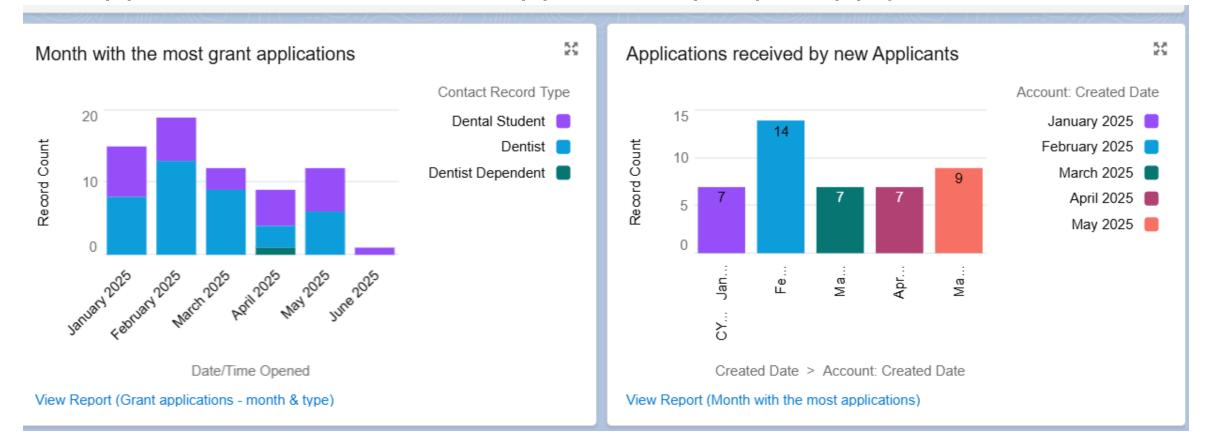
#### **FINANCIAL** – grant funding

Grants to individuals to help cover general living costs and / or professional expenses. Usually one
off (up to three months) but people can reapply. No funding limit but limitations on what we
support with.



# SOME STATS FROM 2025 SO FAR...

• 68 applications from 44 new applicants (people apply more than once)



## CHARITY FOR ALL

# SOME STATS FROM 2025 SO FAR...

- 57.4% dentists I 41.1% dental student I 1.5% dependants
- 45% supported and 45% unsupported (financially) + 10% pending
- Top three reasons for applying in 2025-
  - 1. Hardship at university (25%)
  - 2. Cashflow/ money management (16%)
  - 3. Other (15%)

#### **MAGDALENA**

Dentist



#### 66

I qualified as a dentist in Poland in 2004 and have worked in the UK since 2009. I was working as a locum having started in December but unfortunately my physical health declined. Whilst waiting for an NHS consultant appointment I had private treatment and pain relief to help manage my condition. My GP gave me a sick note for 3 months as they said they couldn't offer me anything else to enable my recovery. I was aware that I could get NHS sick pay after 4 weeks of absence and asked my practice not to terminate my contract but unfortunately I was given notice and therefore had no further income to cover household bills and provide for our three children. Just prior to becoming ill I had, after some persuasion from my partner, thankfully taken out income protection. Part of the terms of this policy is that it doesn't pay out for the first 6 months, and applying for benefits also takes time.

# CHARITY FOR ALL

I remembered hearing about the BDA Benevolent Fund on a Facebook dental forum and decided to apply for a grant to help bridge the gap until I received the payout from the income protection plan, or some benefit money.

The online application process is clear and easy to follow. The documents required to provide evidence are easy to upload and provide transparency for all and I feel a very fair request. I arranged a phone call with Laura the CEO a couple of days later and went through my application in more detail. She understood my situation and was compassionate and helpful. I was signposted to other areas to help with budgeting and wellbeing, both of which I found useful. A proposition was put to the Trustees and the following week I received a grant to help cover the mortgage and household bills.

I will be forever grateful to the BDA Benevolent Fund for the care and assistance they have given me during an incredibly stressful time and now that my income protection money has come through, I am making small donations to show my appreciation for the help I received.

Unfortunately my ill health continues and I may never be able to return to dentistry but I would encourage any dentist in financial hardship to remember the BDA Benevolent Fund, and also those who can afford a small donation to do so to help others who may need assistance.

# CHARITY FOR ALL

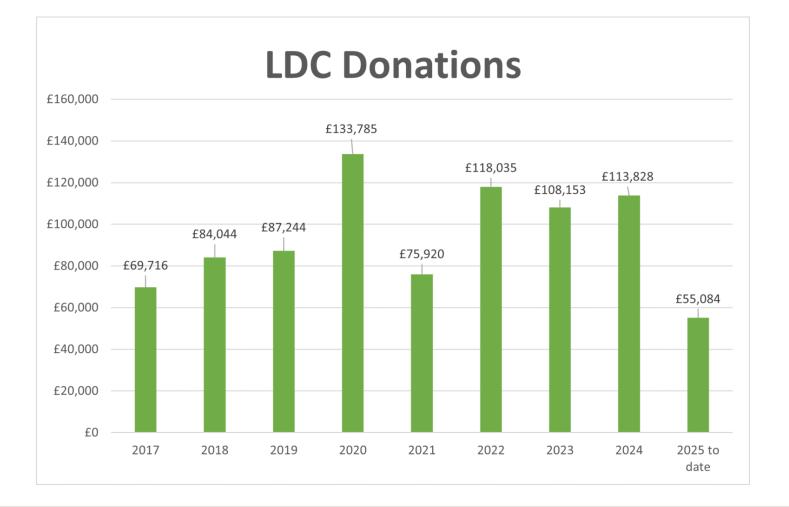
# FINANCE AND FUNDRAISING

We are humbled to continue to be given contributions from LDC's across the country and for your generosity.

- You are our biggest (collective) funders. We couldn't do it without you!
- We've received £56,084 so far this year up to 30/04/24 (£60,393 for the same period in 2024).
- In 2024 we received £113,828 (2023: £108,153 2022: £108,135)
- We provide a breakdown of donations received by each LDC in our Annual Report and Accounts (available on our website).



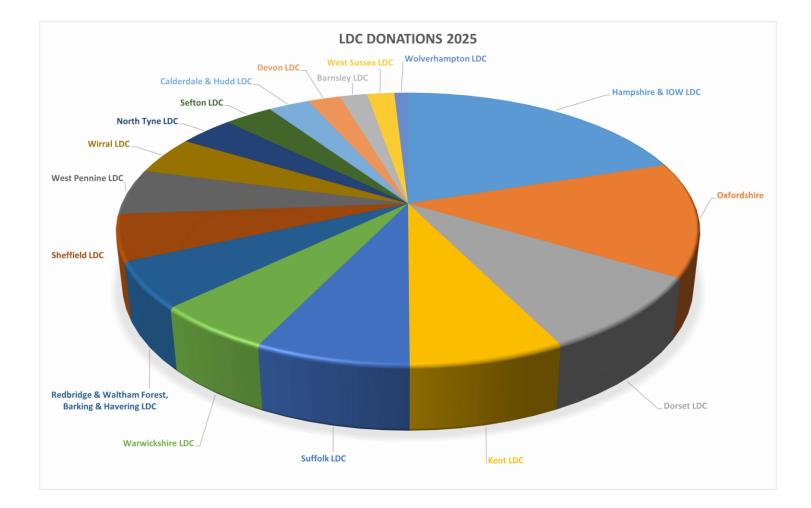
# LDC DONATIONS 2017-2025...



**DENTISTS** 

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# **LDC DONATIONS IN 2025**







# **CAN YOU HELP US?**

- Please help us to spread the word.
- We need you to let people know we exist so that they know where to turn to when they need us.
- Keep up to date with our activities (e-newsletters/ website).
- Share our messages on social channels you never know who might see it!



# PLEASE SHARE OUR DETAILS

So, your friends and colleagues know where to turn when they need help





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# **CONNECT WITH US**

- 1. Follow us on our social channels
  - a. <a href="https://www.facebook.com/bdabenenevolentfund/">https://www.facebook.com/bdabenenevolentfund/</a>
  - b. <a href="https://www.instagram.com/bda\_benevolent\_fund">https://www.instagram.com/bda\_benevolent\_fund</a>
  - c. <a href="https://www.linkedin.com/company/10245794/admin/feed/posts/">https://www.linkedin.com/company/10245794/admin/feed/posts/</a>
  - d. <u>https://www.youtube.com/channel/UCJxeEylQK7jwnE7p258LSow</u>
- 2. Sign up to receive our newsletterhttps://www.bdabenevolentfund.org.uk/contact-us/
- 3. Promote/ download/ request a copy of the Wellbeing Support for the Dental Teams <u>https://www.supportfordentalteams.org/</u>

# CHARITY FOR ALL DENTISTS

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# **THANK YOU**