

British Dental Association Benevolent Fund**ANNUAL GENERAL MEETING 2023**

Tuesday 4th July 2023 at 12pm
BDA, 64 Wimpole St, London W1G 8YS

CHARITY FOR ALL
DENTISTS

MINUTES OF THE ANNUAL GENERAL MEETING**Present on behalf of the BDA Benevolent Fund:**

Ros Keeton (Chairman) (RK) Peter Crooks (PC) Molly Deykin (MD)
Austin Banner (Vice Chairman) (AJB) Chris Hayward (Treasurer) (CH)

In attendance:

Laura Hannon (Chief Executive) (LH) Faye Serlin (Administrator) (FS)
John Milne (Patron) (JM)

An additional 25 members/guests are listed on the attached register.

No	Item	Action
1.	<p>Welcome from the Patron</p> <p>JM welcomed everyone to the BDA Benevolent Fund's 140th AGM and introduced the Chairman, Treasurer, Chief Executive and Administrator. JM confirmed that the papers for the meeting were sent out at least 21 days in advance and the agendas and Annual Report and Accounts were available on the chairs.</p> <p>JM pointed out that questions would be taken after each agenda item. Under the Rules, the numbers required for the AGM to be quorate is 10. LH confirmed that the meeting was quorate.</p>	
2.	<p>Apologies</p> <p>JM noted there were more than 25 apologies given and therefore the list of apologies could be found on the reverse of the agenda for reference.</p>	
3.	<p>Minutes of the last AGM - Wednesday 29 June 2022</p> <p>The minutes of the last AGM were viewed on the screen by all present and they were deemed a true and accurate record with no comments. They were approved by those in attendance by a show of hands.</p>	
4.	<p>Matters arising from the last AGM</p> <p>No matters arising were brought forward.</p>	

5. **Chairman's report**

RK presented her report, highlighting some key activities from 2022: The number of applications continued to rise and were 60% up on 2021. In 2022 we received 162 applications from 109 individuals. She noted the fact that the Charity is being used by the profession, was a mark of its success. There was a larger proportion of young dentists and dental students applying in 2022 with 64% of requests from dental students. This is reflected in the average age of applicants falling to 30 years old from an average age of 50 ten years ago. Hardship at university was the most common reason for applying.

The Charity carried out a second student research project with a 26% increase in responses when compared to the previous year. Unfortunately, the findings did not make pleasant reading. Difficulties from the pandemic had been replaced by 93% of respondents who were worried about increasing costs of living. Students reported cutting back on food purchases. RK suggested as a profession we need to address the issues raised.

The Board worked on the mission statement to better articulate who and how we help. "We discover and provide practical, emotional and financial support to dental students, dentists and their dependents, living in the UK."

The charity said goodbye to Susan Dare the Administrator who retired in February 2022 and hello to Faye Serlin (FS) who joined in April 2022. We also bade farewell to some of our long serving Trustees: Dr Allan Franklin, Dr Philip Henderson, and Dr Stuart Robson. The Board welcomed four new Trustees – Dr Derek Manson, Dr Menna Shykhon, Dr Richard Hems & Dr Shafaq Ali who brought with them different perspectives and ideas.

RK stated that her time as a Trustee and Chairman of the Charity had come to an end after over 15 years. She outlined that more people were applying with more funds given away which highlights how relevant it still is. She was proud that the charity had strong support from the dental community.

Its corporate citizenship was improving and it had taken steps to be responsible by being paper-light, using ethical suppliers and utilising technology such as through virtual meetings and a robust application database. These were invaluable when Covid-19 hit and we were able to easily transition to working remotely and from home.

RK also advised the meeting that as part of its governance practices, the charity benchmarks itself against the Charity Code of Governance and is now over 90% compliant. Lastly RK said her role couldn't have been done

without having a great team and LH made her role much easier and was a great asset to the charity. RK invited any questions on her report.

JM stated he had supported and watched the BDA Benevolent Fund from afar and had immense gratitude for all that RK has done and wished her well in the future.

Sir Professor Nairn Wilson remarked that the issue surrounding students was of concern and asked whether she felt that the universities were looking after them sufficiently. RK stated that when a student approaches us for assistance we always ask if they had first applied to the university hardship funds as we were not there to replicate their support. However, these funding streams have differing and sometime strict rules for example, some can only be applied to at certain times of the year and have limits on the funds they can offer to everyone. The involvement of the dental schools was variable when we carried out the student survey, and we need to continue to work on this. The transition from university to foundation training always presented financial difficulties.

Shaun Charlwood queried whether students were dropping out of courses due to hardship. LH commented that we did not have any evidence of this. The funding we offer enables the students to remain on their course as we try to make up the deficit in their income where possible. RK remarked that we would continue to work with the BDSA Committee.

Roz McMullen thanked RK for a great presentation and thanked the BDA Benevolent Fund for all their work with the Wellbeing Support for the Dental Teams guide. She asked if it was true that people ask for help rather late in the day, how can we encourage people to put their hands up earlier? RK stated that this was a difficult issue, and it comes down to promotion and education. The connection between wellbeing and finance needs to be highlighted more often.

Resolved: The Chairman's report was adopted

6. Receipt of the Annual Report and Accounts for 2022 and report from the Treasurer

CH noted that there had been a lot of stability in the last year, despite the £1million drop in the investment portfolio from 2021-2022. He noted this has improved during the first 6 months of the current year and the value was now almost back to the same level as it was in 2021.

Total income for 2022 was £331,288 - an increase of £4,038 against 2021 (£327,250). He noted that LDCs Once again have been extremely generous, their donations making a very significant contribution. Giving £119,415 in

2022 - an increase of £41,645 against 2021 (£77,770). Support through the BDA's Branches and Sections donated £11,752 plus there was additional support from groups and one-off events totaling £13,502 -an overall decrease of £4,112 against 2021 (£17,614). There were no legacies received (£12,210 in 2021).

Other income was made up of contributions including generous support from Practice Plan, Wesleyan, Dentists' Provident and Wealthwide. Investment income was very similar but down £1183 on the previous year (£167,768 in 2022 vs £168,951)

Total expenditure for 2022 was £446,971 - an increase of £101,905 against 2021 (£345,066). Most spent on charitable activities:

Total of grant funding activities = £271,171 - an increase of £79,512 against 2021 (£191,659). Staff costs rose by £5,218

Other increased expenditure related to marketing and publicity (£35,492 in 2022 vs £19,360). This includes a full year or our ongoing monthly commitment to marketing support as well as costs towards funding and promoting the research.

Increased expenditure was made possible due to increased support from LDCs and a conscious decision to spend down the cash reserves. CH noted that we cannot continue to rely on LDCS so heavily and that more work with dental organisations was required. There were no questions.

Resolved: The Annual Report and Accounts for 2022 were adopted by a show of hands.

7. Re-election of 3 trustees

LH introduced the re-election for a second term of the following trustees:

- Peter Crooks
- Molly Deykin
- Alex Gormley

Voting by members of the BDA or Partnership members of the BDA Benevolent Fund was via an electronic poll. All trustees were re-elected with a majority. JM thanked the Trustees for standing.

Resolved: All three trustees were re-elected.

8. Resolution to amend the objects (AGM4/2023)

LH advised the meeting that the charity had held a strategy day in March 2022, where our mission statement was discussed and the need to move with the changing nature of dentistry and the dental workforce. The Trustees felt that we should help dentists seeking asylum and refugee

dentists. A working group of Trustees was created to explore this concept. An Advisory Council was held virtually in February 2023 and this suggestion was put forward which received a majority approval vote to proceed. Alongside this the staff and Trustees have also spoken to third party organisations already supporting asylum seekers and refugees and those involved with dentists to greater understand the issues. The proposal was then put together and sent to a solicitor for review and assistance. The Charity Commission agreed to this in April, pending agreement of the members.

LH presented an illustration of the proposed changes to the objects and invited questions.

The Members resolve that clause 2 from the Rules 2019:

The object of the charity is to give financial or other help when practicable to such necessitous persons resident in the UK who in the opinion of the Board of Trustees may be deserving of assistance and:

- a. whose names are or have been on the Dentists Register of the United Kingdom, or
- b. are dependants of such dentists, or
- c. are students at UK dental schools

be deleted and replaced with the words:

The object of the Charity is to give financial or other help when practicable to such necessitous persons resident in the UK who in the opinion of the Board of Trustees may be deserving of assistance and:

- a. whose names are or have been on the Dentists Register of the UK;
or
 - b. are students at UK dental schools; or
 - c. is someone who was entitled to work (through qualification, registration or equivalent) as a dentist in their home country and has asylum seeker or refugee status in the UK; or
- are dependants of those listed in (a) – (c) and are also resident in the UK

Roz McMullen stated she was very much in agreement with the proposal, and asked if the assistance would be available to dental therapists and nurses who were dentists in their home country. LH clarified that this would only be the case if they met the criteria of being a dentist in their home country as well as an asylum seeker or refugee and living in the UK. The resolution was proposed by PC and seconded by AJB. 22 members present voted by a show of hands.

Resolved: The vote was carried by a majority of 21.

9. Board nomination for Chairman position

AJB stated that he had one more year to serve as Vice Chairman and would not be putting himself forward for the role of Chairman in the interim or following the end of his term. AJB also felt that it was prudent to nominate the role from within the current board. Two trustees had put themselves forward to Co-Chair the charity – Molly Deykin and Shafaq Ali which had been met by the approval of the other Trustees who were nominating them to take up the role and ratified at the next board meeting in September.

AJB then thanked RK for all her hard work driving the charity forward, slimming down the board, introducing more technology, making it more efficient and introducing research into the future needs. AJB also advised the meeting that LH had been promoted from General Manager to Chief Executive in May and thanked her for her contribution and hard work. RK and LH had made a formidable team.

Vicoria Bergman asked RK how to better engage with universities. RK reiterated that we must keep communicating with universities as students are the future of the profession. JM said that as president of the BDA and patron of the BDA Benevolent Fund for this year, he will continue to work with the BDA's Branches and Sections to support the charity.

10. Any other business

AJB offered his congratulations to Sir Prof Nairn Wilson, a Vice-President of the Charity, who had recently been given a knighthood.

11. Closing remarks

JM thanked everyone for their time and participation. He invited everyone to stay for lunch followed by the panel discussion afterwards and the 140th birthday celebrations.

The next Annual General Meeting will be on 28 June 2024 to be held virtually.