SPECIAL FEATURE

'The pandemic saw a three-fold rise in the number of requests'

The first part of a new series of articles about the BDA Benevolent Fund is published in this issue of the *BDJ. BDJ* News Editor **Kate Quinlan** caught up with Laura Hannon, Chief Executive of the BDA Benevolent Fund, to find out more about the 'Charity for All Dentists' in 2023.

How long have you been involved with the BDA Benevolent Fund?

Laura: I started at the charity in 2015 as the General Manager but my job title was changed to Chief Executive in May 2023.

I came to the BDA Benevolent Fund from leading The Theatrical Guild, another long standing, occupational based charity whose remit is to support those working backstage and front of house in theatre eg, sound and stage crew, box office and wardrobe staff. Prior to this I worked in Human Resources for either arts based or medical organisations including the Crucible Theatre and Sheffield Teaching Hospitals NHS Foundation Trust.

In 2016, I interviewed Ros Keeton, then-Honorary Treasurer and Trustee for the BDA Benevolent Fund (https://go.nature.com/3QmCY6K) and she said that the Charity received 'enquiries from round 30–40 new individuals or families a year in addition to the people we support on a regular basis'. Has this changed since then and since the pandemic?

Applications have been steadily increasing since I joined but the pandemic saw a three-fold rise in the number of requests. Over 140 people applied, and most of the applications came in the three weeks after the first lockdown was announced in March 2020. I was extremely busy! The numbers dropped a bit in 2021 but in 2022 we received 163 applications from 111 people and it's likely that the number of applications will be similar this year. We also don't help as many people on a regular basis any longer - approximately five people/ families are receiving this type of ongoing support. The change is for a few reasons like many charities, our aim now is to try to

deal with the immediate problem and so we don't offer this type of financial assistance to try to avoid dependency. The numbers also reduced as those previously receiving the funding have passed away, or their circumstances have improved.

Have the demographics of those enquiring for help changed?

Our remit has always been to help dental students, dentists, and their families but the percentages between these categories have changed over the years. The age range is dropping and the average age of someone who sought help in 2022 was 29 – much younger than people realise. This is partly because 64% of applicants were students. In



Laura Hannon

money management' (26%) and 'debt' (7%). We've had applications from people aged 18–74 and 60% of applicants this year are/were dentists.

Are widows/widowers of dentists still among the beneficiaries?

They are but we only get a handful of people seeking help who are the widows(ers) of a dentist – about 2% of our applicants in the last five years were from widow(ers). In that respect, things are different because 10–20 years ago it was a much higher figure. However, dentistry has changed along

'Dentistry has changed along with society. It's less likely that families are reliant upon one household income or profession. Better financial planning such as access to pension schemes, writing their wills and/or having insurance has all helped people prepare for the future.'

2020 the average age of someone applying was 37 so we are usually helping people in the earlier part of their career. What's interesting to note is it's usually a 50–50 gender split – it's great that everyone is able to make the approach to seek help.

What is the most common reason for people applying for help?

The most common reason for people applying so far this year is 'hardship at university' (23%), followed by 'cash flow/

with society. It's less likely that families are reliant upon one household income or one profession. Better financial planning such as access to pension schemes, writing their wills and/or having insurance has all helped prepare people for the future.

We also must acknowledge that marketing and promoting an industry-specific charity to those that are no longer or were never in it is difficult. I don't think many spouses of a dentist would think to apply to a dentist charity if they weren't somehow involved.

Also in 2016, many applicants had been involved with GDC procedures. Is this still the case?

It is still the case but only 8% of applicants this year have cited that involvement with the GDC is the main reason for applying.

As regards assessing applications, do you have a heavy workload?

I speak to everyone who applies to help get a better understanding of their situation, to go through any queries and let them know about the process. It's also an opportunity to signpost to other organisations, resources or services including our partnership with a wellbeing organisation that offers an online portal, webinars, an app and a 24/7 helpline as well as free counselling.

Each request and support offered is bespoke which means it takes longer than if we just used an automated system. It's the biggest part of my role when compared to the other areas such as marketing and fundraising, finance, and governance, but rightly so.

Do you think the series of articles written by Paul Hellyer and John Ulahannan (starting in this issue) may help raise the Charity's profile and encourage new donations/fundraisers?

I really hope that's the case! We were grateful that Paul and John answered our request for volunteer researchers, and they've worked really hard to go through 140 years of minute books and paperwork. I think it tells the story about how, remarkably, not much has changed in that the aims of what we are trying to achieve is the same.

Whilst the original Board [or Committee Members as they were then] might not fully recognise society today, there has always been a need for an organisation offering practical, emotional, and financial support to the dental profession.

Alongside some of the fascinating insights into some of the stories of the people who were helped, the history also reminds us of key individuals who have taken time out to give something back. This ranges from being a listening ear or ambassador, to organising fundraisers selling notebooks, ties, and Christmas cards or through the raffles, golf days and overseeing collections at meetings. We wouldn't be where we are today without the ongoing encouragement, sponsorship, and aid of dentists across the country.

Is the festive season a particularly busy time for the Charity?

We used to get two thirds of our applications from September to December but this has evened out more in the last five years. However, December is busy because it is an expensive time of year for people – with the added pressures of increased energy costs combined with preparing for the festive season. This inevitably leads to a higher number of requests for financial assistance.

Also, a lot of people worry about how they will meet the Annual Retention Fee (ARF), particularly if they've been out of work, or are newly qualified. One of the things we do to help is to offer grant funding for one ARF per person if an applicant can't afford it. We strongly encourage dentists to think about this as early as they can and if they need our assistance, to please apply but to try to not leave the request until the last few days of the year so we can process it effectively around bank holidays and annual leave. We're pleased that the GDC offers a direct debit option for registrants to pay their retention fee quarterly, making it more manageable for people. However, those thinking about it must make sure they've organised this by the GDC's cut-off date of 31 October.

The BDA Benevolent Fund celebrated 140 years in July and I was delighted to attend the celebration. Do you have any further special events coming up?

We're a very small team so don't have the resources to plan and host many special events. However, if there are any fundraising opportunities or ideas or invitations for us to come to practices, events, or universities, to help us spread the word, we're open to hearing more.

In the meantime, we'd like as many supporters as possible to have a birthday fundraiser of their own. Throughout the next 12 months, we're asking if people could use their own birthday celebrations to help raise money for the BDA Benevolent Fund. Our target is to have 140 people each raising £140 to celebrate 140 years of supporting dentists and their families when they need us most. This combined effort will help us raise almost £20,000! It's easy to do and further details are on our website https://www.bdabenevolentfund.org.uk/news/



The cake that was cut in July 2023 at an event to celebrate 140 years of the BDA Benevolent Fund

get-involved-with-our-140th-birthday-fundraiser/.

Do you have any other messages to pass on to the *BDJ*'s readers?

We'd be very grateful if people could take the time to follow and engage with us on our social channels. The most common way people hear about us is through word of mouth so if we show up in your feeds and you can like or share our posts, then more people will know that we're there when they need help.

- https://www.facebook.com/ bdabenenevolentfund/
- 2. https://twitter.com/bda_ben_fund
- 3. https://www.instagram.com/bda_benevolent_fund
- 4. https://www.linkedin.com/ company/10245794/admin/feed/posts/
- https://www.youtube.com/channel/ UCJxeEylQK7jwnE7p258LSow

We also host the Wellbeing Support for the Dental Teams resource and ask that people download and help us to promote it. It outlines how to assess your own mental health and wellbeing and provides resources for self-care, including the range of organisations available to support you: https://www.supportfordentalteams.org/.