CSP Members Benevolent Fund

The MBF, as the physiotherapy profession’s hardship fund, exists to support any CSP member experiencing financial difficulty

Hardship in 2020 bears the many faces of coronavirus – illness, bereavement, financial difficulty, anxiety, family stress, loneliness and the disruption to the protective rhythms of normal life.

Since February this year the MBF has provided support to 30 members who have been experiencing financial difficulty due to the pandemic.  For many, both within and outside the profession, the shadow of insolvency and hardship has come unexpectedly close over the past 11 months.

Those requiring support have included many physiotherapists working in successful private practices or within sports clubs whose income was halted due to clinic closure for the period of the first lockdown.

Similarly, student members who have been unable to undertake the planned part-time hospitality work to support their studies or are incurring large and unexpected travel and accommodation costs due to the disruption to placements.

The pandemic is indiscriminate and some existing beneficiaries have also required extra financial support due to added impacts (increased utility and food costs) on top of already difficult circumstances, such as relationship breakdown and ill health.

The MBF has bid successfully for a grant from the national ‘Covid-19 Healthcare Support Appeal’ (CHSA).  This funding is dedicated to provide financial, psychological and longer-term support for any healthcare workers impacted by Covid-19.

During the early months of the pandemic the MBF was able to provide bridging support for beneficiaries whilst applications for universal credit and other national schemes kicked in.

However, as the uncertainty continues, and with the second lockdown, the ‘circuit breaker’ and the tiered measures across all the nations, it is very clear that the circumstances causing hardship remain and, in many cases, worsen every day.

**The MBF is doing all it can to increase awareness of the availability of support amongst the membership and would welcome all your support in spreading this message.**

**Contact us**

The MBF, its trustees and Auriga Services, our expert administration partner, are well placed and ready to provide assistance to the many members and families who may be in need.  If you think we can help, contact us at our [website](https://mbf.csp.org.uk/). If you are unsure, please just ask by phone (MBF: 03306 780655). And if you are in the position to be able to contribute financially to our work helping others within the profession, please do.