



Royal College of  
General Practitioners

# WORK WELLBEING AND YOUR FUTURE

Getting the most out of your career

# All the hard work, late nights and research have led you to this milestone in your training.

**Whilst you focus on the finish line, you will undoubtedly also have one eye on your future career. We would like to support you with the decisions that lie ahead.**

Whether you're planning to buy into a partnership, join a practice as a salaried GP, provide sessions as a locum or pursue a portfolio career, your role and the care you will provide as a GP is incredibly valuable, especially in these challenging times.

From advice and guidance on CPD or revalidation, useful hints and tips on

career options or becoming a GP parent, the College is here to support you in both your development and wellbeing.

You can visit the RCGP website to see what's available to you or you can contact your local faculty First5 Lead who'll be more than happy to support you during this transition.

Here at the RCGP, we want to make sure you feel welcomed and supported into the community of general practitioners. If you have any suggestions, questions, comments or thoughts then we would love to hear from you.

Email us at [first5@rcgp.org.uk](mailto:first5@rcgp.org.uk)

**GOOD LUCK!**



I remember the whirlwind whilst I was qualifying - I'd just got married, I was planning for a new job, moving house and moving area. At that busy time, I wish I had taken a moment to appreciate what a terrific achievement completing training is. Be sure to celebrate it with your family and friends and make sure you enjoy the moment.

Jodie - First5 Chair



Life as a new GP will be exciting, daunting, challenging and full of firsts, but worth every moment. Take some time to celebrate your achievements and plan your next steps. General practice offers some amazing career opportunities so stay open to them and don't be afraid to try something new.

Helen - RCGP Chair

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### GP pearls of wisdom

### Looking after yourself

Starting out on your career as a GP is a really exciting time but it can also be quite a daunting one. The first few years especially can present you with an array of decisions and challenges which may seem overwhelming. It needn't be. This is a time to enjoy the experience and variety that comes with working in general practice.

This chapter provides you with some useful tips and contacts to help you along this exciting journey as you progress through your first five years as a GP.

# Thriving as a new GP

## Ten pearls of wisdom

Your career as a GP will be filled with opportunity, growth and the ability to make a difference to thousands of people, but it is not without its challenges. The useful tips in this section will help to get you started and comfortable with all the things you can do to embrace your new career.

### 1 Grow your network

The support networks you enjoyed as a trainee can seem to disappear once qualified but this needn't be the case. Actively take steps to find support, both clinical and non-clinical, ideally beyond your own practice team. Having a supportive practice is a great place to start, however there are also First5 peer support groups in some areas, or you can start your own. Social media groups, attending local events or the RCGP Annual Conference are all great ways to meet like-minded peers.

### 2 Choosing your job

You really are spoilt for choice when it comes to choosing the career for you. However, it is important to remember that you are not tied into one way of working throughout your career. Remember the choice you make should be one that works both for you and your family. Chapter 2 will take you through the options available to you.

### 3 Planning ahead

There are lots of things about working as a GP that can have an impact on your life or your plans. Applying for that first mortgage, parenthood or going off sick are all life events we may have to deal with at some point in our careers. Plan, plan, plan! Planning ahead wherever possible will usually prepare you for the nuances and unpredictability that these events can bring.

### 4 Sorting your finances

Pensions, self-assessments, PAYE, indemnity and membership fees are just some of the things you need to be thinking about when you begin your work as a GP. Our finances section (p.20) will give you an overview of the most important aspects.

### 5 Keep up-to-date

Investing in your continuing professional development (CPD) will ensure that you keep learning and contributing towards your appraisal. Make the most of opportunities available and really embrace the idea of lifelong learning. Try to keep on top of CPD as you go along. It may seem daunting but devoting regular small amounts of time to this will save you all that cramming later along the line. Keep reading for further guidance on CPD (p.15).

### 6 Preparing for appraisals

Your appraisal is a chance to reflect on what you've done, what you've learnt and to focus on the future and what you'd like to achieve. They should be a positive experience where you can chat freely and openly with your appraiser. Make contact early with your appraiser to become familiar and find out if they have any particular requests from you such as when to release your portfolio, timing/location of appraisal meeting etc. Chapter 2 gives you more detail about what's involved.

### 7 Get help if things are tough

Being a GP is a great job but it's stressful sometimes and can be overwhelming when you're not feeling your best. We've provided a section in Chapter 2 dedicated to helping you get support and spotting the signs that you might need some help. We're here to help and support you.

### 8 Life outside your job

Remember all those things you used to enjoy before life got taken over with exams and studying? Now's the time to rediscover them. It's vital to have ways to relax and let off steam. If you don't have a hobby consider finding one!

### 9 Explore your clinical interests at work

Take a look at Chapter 2's career information. There's plenty to help you get your teeth into your clinical interests and take opportunities to develop them. Your interests keep GPs moving forward in knowledge and expertise so it's well worth pursuing them.

### 10 Don't stand still

If you enjoy your job then that's great, but if you don't you can change it. That's the beauty of being a GP. You have the chance to decide how you work, what you specialise in and who you help. The following chapter offers plenty of insight into what these options are so if you're keen for change, then go ahead and take the plunge.

# Looking after yourself as a new GP

As you go through this guide, you'll find plenty of places to get support. The quick links below will give you access to people and organisations that are here to help you. They'll also provide support and advice should you need it.

## Your local First5 Lead:

Your First5 Lead can be a useful person to chat with if you've got any issues. There's one in each area of the UK. Find yours here [rcgp.org.uk/first5](http://rcgp.org.uk/first5)

## Your local faculty board:

There are **32** faculty boards across the UK, as well as the rural forum and defence group, made up of GPs with a range of professional experience and specialist expertise. Your faculty can provide mentoring and pastoral support plus opportunities to get involved in local activities. Find your local faculty here [rcgp.org.uk/faculties](http://rcgp.org.uk/faculties)

## General Medical Council (GMC):

The GMC helps to protect patients and improve medical education and practice in the UK by **setting standards** for students and doctors. They offer plenty of support in helping you achieve and exceeding those standards. Visit [gmc-uk.org](http://gmc-uk.org)

## Your Local Medical Committee (LMC):

LMCs are located across the UK and consist of democratically elected GPs from their local constituencies to support, advise and represent local GPs irrespective of their contractual status i.e. partner, salaried, locum. If you need anything, they are there to help you and they can provide a range of support to assist you professionally and personally.

To find out more about your local LMC visit [bma.org.uk/lmc](http://bma.org.uk/lmc)

## British Medical Association (BMA):

The BMA is the professional association and trade union for doctors in the UK. Visit [bma.org.uk](http://bma.org.uk)

## Clinical Commissioning Groups (CCGs), Local NHS Boards and Health and Social Care Trusts:

Depending on the country, these are the local, clinically led NHS organisations, that commission local health services for their local communities. Visit your country's NHS website or equivalent to find the details of your local body.

# Life in Practice

# 2

## Your career options

Contributions from Dr Hareen De Silva (First5 Lead South Yorkshire North Trent) & Dr Lynsey Yeoman (First5 Lead West Scotland)

## Continuing Professional Development

Dr Amy Knighton (First5 Lead East Scotland and Chair of AiT and First5 Scotland Committee) & Dr Anish Kotecha (First5 Lead SE Wales)

## Appraisal and Revalidation

Dr Tabassum Khandkher (First5 Lead South London) & Dr Susi Caesar (RCGP Medical Director Revalidation)

## Healthy finances

Dr Surina Chibber (co-founder of MyLocumManager.com), Dr Anish Kotecha (First5 Lead SE Wales) & Dr Terry Kemple (RCGP President 2015-17) & Dr Mary Burtenshaw (First5 Lead NE London 2016-18)

## Family Matters

Dr Rachael Marchant (First5 Lead Essex)

## Your wellbeing

Dr Duncan Shrewsbury (Chair of Wellbeing Committee)

As a newly qualified GP there are a number of considerations when adapting to the transition from trainee. The following chapter brings together useful information provided by GPs eager to pass on their experiences to you.

# Your career options

When it comes to choosing how you progress your career, there are many options to choose from.

Sometimes it can be hard to know which path to take, but making a decision that sits comfortably with you and complements your personal life will stand you in good stead. Talk to your family and friends - if you're not sure what to do or where to live then take the time to explore different options.

Every GP Practice is different, and so are the services they offer. Knowing which way of working suits you best will help you to make a decision that works for you and helps you to work to your strengths.

We've summarised some of the most common career choices and signposted you to help so that you get the support you need during your transition from trainee to practising GP.

## Locum

**If you're looking for variety and to experience different types of practices before settling, then being a locum can be a great choice.**

As a locum you'll have the opportunity to experience a diverse range of settings; rural, inner city, split site, branch and dispensing practices. It also allows you to work in different locations, getting a feel for the local area before you decide if you want to take on a salaried GP role or become a partner.

## Pros

- » Work in multiple locations.
- » Work in a variety of practices.
- » Explore other medical interests.
- » Flexible hours and days.

## Cons

- » Unpredictability of available work.
- » Impact on sick and holiday pay entitlement.
- » Impact on your indemnity.
- » Ability to get a mortgage.

It's important that you're clear about what will be involved in your session and what you will/ won't agree to do. Different surgeries will want you to do different things. Whilst some will want you to solely carry out face to face consultations, others may want you to do telephone consultations, home visits, sign scripts, deal with results or even be on-call.

## Top tips

- ! A notice of cancellation on both sides should be agreed to maintain a professional approach.
- ! Agreed terms from the outset help the practice and you to know what's expected and what to do when problems occur.

! After 6 months of being a locum at one practice, then it's time to have a conversation about becoming a salaried member of staff and receiving the benefits of this (employer pension contribution, annual and sick leave, CPD time if agreed).

! If you're not sure whether being a locum is for you, why not take on a couple of shifts initially to try it out?

! You could ask your Training Programme Director (TPD) to send your CV out to practices in your area which often brings in offers of work.

**At the moment, there's plenty of locum work available so if you're interested in giving it a try, the opportunities are there for you to explore.**

## Salaried

People prefer the option of a salaried GP role for a number of reasons. Only having to get to grips with one system of working is a bonus for a lot of people, while the perks of being employed and not having the hassle of being self-employed is a driver for others.

Your responsibilities vary from practice to practice, but you'll be part of the team and do most of what a partner would do.

## Pros

- » Regular salary.
- » Entitled to annual, sick and maternity/paternity pay.
- » Compatible alongside family responsibilities.
- » Paid by PAYE.

## Cons

- » Less involvement in business decisions.
- » Contracted duties and hours.
- » You may have less autonomy.
- » Less opportunity to learn new skills.

## Top tips

! **Your salary can be negotiated. The BMA can check your contract and you can discuss local rates.** [bma.org.uk/advice/employment/pay/general-practitioners-pay](http://bma.org.uk/advice/employment/pay/general-practitioners-pay)

## Partnerships

As a partner, you're self-employed and essentially own and run the practice along with your other partners. Most practices have more than one partner so it goes without saying that it's important you get on with each other as you'll be making important business decisions.

**Many GPs like this approach because:**

- » you have a say in how the practice is run
- » you choose what additional services you offer
- » you decide how you want to organise your day.

**Opting for a partnership is not something to be done without understanding the risks. If you want to be a partner then consider the following:**

- » is this the right practice for you?
- » is it a practice where partners and staff support each other?
- » is it a robust and futureproof business?
- » is it a good financial investment?
- » what will it be like in 10 years' time?
- » are you happy with the partnership contract being offered?

**Becoming a partner holds a lot of responsibility. You're effectively running a business, so you're responsible for making business critical decisions and looking after the welfare of your staff and your patients.**

## GP with extended roles (GPwERs) – formerly GPwSIs

As well as being a GP, you can choose to specialise in an array of other fields. Bringing your experience with you from outside your GP training will help you to develop your skills in practice.

Special interests are great for your personal development and your practice as you're bringing a new skill that might help to **reduce referrals** outside. It might also generate extra income to the practice as well as expanding your horizons within the medical profession and externally.

### You could...

Run your practice diabetes service

Take on a post as a Clinical Assistant at your local hospital

Become an Undergraduate university lecturer

Train to be a Postgraduate GP trainer

You can find opportunities to specialise inside and outside your practice, so explore your options and check with your Primary Care Trust for areas where there may be shortages. You can find out more about the specialist areas by taking a look at the **handy links** section at the end of this section.

## Portfolio career

Portfolio careers can have a lot of benefits for GPs and their employers. A portfolio career brings balance to a lot of people along with **vast personal satisfaction** by enriching your skill base, presenting new challenges and reducing the risk of burnout.

In a nutshell, a portfolio career is a **combination of part-time roles** outside of a GP practice, which make up a full-time provision. You could choose another clinical role such as:

- » Becoming a GPwERs
- » Out Of Hours (OOH) Work
- » Hospice work
- » A+E
- » Drugs clinic
- » Prison/Police GP
- » DWP assessor

**BUT** you could also choose to take on roles outside of the clinical arena such as:

- » Academic GP (masters in Primary Care or Public Health)
- » Business
- » Media

- » Charity work
- » Medico-legal (Postgrad qualification available)
- » Medical writing
- » Teaching (Undergraduate, Postgraduate, PG Cert, Diploma and Masters in Med Ed)
- » Pharmaceutical industry
- » Health policy

## Fellowships

It can be difficult to find time to get hands-on experience with different techniques and procedures during your GP training. Fellowships offer **intensive training opportunities** in a subspecialty of General Practice and are perfect if you're looking for focused training with plenty of exposure to your area of special interest.

Often, fellowships are for a fixed period and they can be clinical, non-clinical or a combination of both. Your local **NHS Trust or Health Board** is your best starting point for fellowship opportunities and they're often funded or partly funded.

## Handy links

[rcgp.org.uk/gpwer](http://rcgp.org.uk/gpwer)

[bma.org.uk/advice/employment/gp-practices/gps-and-staff/focus-on-taking-on-new-partners](http://bma.org.uk/advice/employment/gp-practices/gps-and-staff/focus-on-taking-on-new-partners)

[bma.org.uk/advice/employment/gp-practices/scotlanddeanery.nhs.scot/your-development/gp-fellowships/](http://bma.org.uk/advice/employment/gp-practices/scotlanddeanery.nhs.scot/your-development/gp-fellowships/)

## Getting your CV in shape

Help is close at hand! Your Educational Supervisor (ES) is the best person to help you with this, after all, they've spent a lot of time getting to know you and your work. Your ES is probably involved in recruitment at their practice and they will have seen hundreds of CVs over their career, so asking them for a **tutorial on CV writing** is a great way of getting expert eyes to look it over.

## Top tips

- » Tailor your CV to the job you're applying for.
- » Short and snappy is best for Locum applications – two sides of A4 is usually enough.
- » Think about your unique selling points.
- » Be personable – they want to know if you'll be a good fit.
- » Include your relevant experience for the post.
- » Your personal statement is your chance to tell them why you'd suit the job.

## Handy Links

[bma.org.uk/advice/career/applying-for-a-job/medical-cv](http://bma.org.uk/advice/career/applying-for-a-job/medical-cv)



### Where do I find a job?

Speed Career events are held across lots of faculties. **It's just like speed dating** – practices sit at a table and prospective employees rotate every few minutes finding out what they want about the job. Employees and employers are then “matched” at the end of the evening. It's a fun way to meet an employer but it's also a great opportunity to network and make new friends, all of which are essential when you're just starting out in your career.

Available jobs for the area you live in, or want to move to, are also listed on **local GP speciality training schemes and LMC websites**. The administrator on the local training scheme is usually the first person to know about job vacancies, so making friends with them definitely won't hurt!

#### Handy links

[jobs.rcgp.org.uk](http://jobs.rcgp.org.uk)  
[gpjobs.pulsetoday.co.uk/](http://gpjobs.pulsetoday.co.uk/)  
[jobs.bmj.com/jobs/](http://jobs.bmj.com/jobs/)  
[jobs.gponline.com/](http://jobs.gponline.com/)

# Continuing Professional Development (CPD)

You'll already have been told by now that being a doctor means that you and lifelong learning go hand in hand – Continuing Professional Development (CPD) is your way of showing your commitment to this.

As you've gone through your GP training, you'll already be used to the idea of continuous learning – you'll have, and be working on, your Personal Development Plan (PDP) which will mean you're constantly reflecting on your learning and growing your skill set.

Appraisal is much the same, but **don't forget** that you can take your CPD beyond the GP curriculum – it really is up to you how much you want to learn. Appraisal is a chance for you to show your appraiser how you have recognised your learning needs, developed them and what you still need to learn. PDP continues as part of your appraisal process and helps to guide your development year on year.

### Keeping up-to-date

CPD is your way of keeping up-to-date with clinical developments and growing your knowledge of management and leadership so that you can **get the most out of your career** as an independent GP. The GMC requires you to do enough CPD to keep up-to-date across your whole scope of work. We recommend that you undertake 50 credits for every 12 months in work, with one credit equating to one hour of learning. This can help you estimate what is right for you as an individual GP but it is not a GMC requirement.

### What counts as CPD?

- » Evening meetings run by your local health board/trust or RCGP faculty.
- » Day long courses.
- » Clinical meetings/SEA meetings held in practice.
- » eLearning modules from a variety of sources – RCGP have a huge portfolio accessible, free to members.
- » Webinars.
- » If you spend time looking up something you weren't sure about, during morning surgery for example, reflect on it and record it.
- » Listening to podcasts.
- » Keep up-to-date with current affairs and reflecting on how these may affect your clinical practice.
- » Mandatory CPD like BLS, fire safety, infection control, manual handling etc. It can vary locally so it's worth checking with your appraiser or workplace.

### Top Tips

- » Keep a record as you go along – you'll have filled your 50 credits in no time.
- » Most CPD is done as part of your day job – you see a patient and think; 'I really can't remember the clinical features of thalassaemia' and you look it up. This adds to your knowledge and helps develop your skills.

- » CPD isn't just clinical learning - running a practice, learning business skills and taking on a leadership role with both clinical and non-clinical staff counts.
- » Variety is key – the GMC like to see plenty of variation across the five years of each revalidation period.
- » Pick what's right for you – it's your CPD so choose what works best for you.

### Finding CPD opportunities

CPD opportunities aren't hard to find and are signposted by your local faculty through their web pages as well as the weekly faculty digest emails. You can also refer to the RCGP website more generally as well as the RCGP learning emails for events further afield.

There are lots of opportunities outside of the RCGP too. Your **local hospital** may offer a weekly grand round, open to all, or study days on specific subjects. E-learning can be done from the comfort of your sofa – the RCGP has free modules for members on a variety of subjects and members can now get free, unlimited access to GP Self Test. The BMA and doctors.net offer e-learning when you're a paying member and don't forget that talking and sharing with **friends and colleagues** is a great way to learn about what's out there. Holding educational meetings within your surgery is a great way of rotating teaching and learning opportunities. Likewise, creating or joining smaller CPD groups with like-minded colleagues can also be very effective. Contact your local faculty who can provide guidance on how to do this.

### Remember!

Everyone learns differently, so your learning journey will be different to your friends and colleagues – that's ok! While some people learn well by sitting in a lecture hall for six hours, others need something more interactive or individual online learning.

### Handy Links

[rcgp.org.uk/learning](http://rcgp.org.uk/learning)

[rcgp.org.uk/learning/cpd](http://rcgp.org.uk/learning/cpd)

[bma.org.uk/library](http://bma.org.uk/library)



# Appraisal and revalidation

**Don't panic – appraisal and revalidation should be straightforward. The RCGP aim is to increase the value and reduce the burden every step of the way. If you are organised, you'll have nothing to worry about when it comes to fulfilling all the GMC requirements.**

Revalidation is the renewal of your UK licence to practise by the GMC, usually once every five years, providing you have demonstrated your continued competence in the work you do. It is based on the appraisal process, and the recommendation of your responsible officer, so there's no extra work required (provided you've kept an appropriate portfolio of supporting information).

Your appraisals are facilitated by an appraiser, who'll normally be provided based on your GMC Connection to a designated body. It is your responsibility to ensure that the details held about your work are accurate so that your connection can be correctly worked out – so make sure your status and location are kept up-to-date with the GMC and your designated body.

You should receive details about your local appraisal process within six months of completing your CCT, so keep track of your nominated appraisal month, and when your appraiser is appointed, get in touch with them early. If you're having any problems then you should have a local appraisal team who can help.

Some designated bodies nominate specific appraisal platforms (such as SOAR in Scotland, and MARS in Wales). There are other commercial **online toolkits** for appraisal, which include mobile apps for easy recording of CPD e.g. Clarity Appraisal Toolkit for GPs, FourteenFish, and GP Tools. These are all based on the

same free interactive Medical Appraisal Guide Form (MAG 4.2) – see the handy links on page 19. Whatever you choose, it is sensible to check that your toolkit of choice is supported by your primary care organisation and, if so, to register and log-in early so that you can get familiar with the toolkit and start collecting supporting information in good time.

### What do I need to do?

Your appraisal is your chance to reflect on what you're doing to keep up to date and fit to practise, and to innovate and improve, across your whole scope of practise. It is also a chance to get help with your personal and professional development planning.



## Summary of requirements

For each of your professional roles

### You are required to:

- » Keep up-to-date with what you do (CPD).
- » Review the quality of what you do and innovate to improve it. Quality Improvement Activities (QIA) cover a wide range of ways to make changes as a result of what you have learned from CPD, cases, data, events and feedback.
- » Seek and reflect on feedback about what you do from those you work with (colleague feedback) and those you work for (patient feedback). This includes reflecting on complaints and compliments, and feedback from other roles, such as teaching and appraising.

## General information

Personal details including qualifications

### To-do

- » Record all your current roles that require a UK licence to practise, clinical and non-clinical, paid and unpaid, and include contact details for each – this is your ‘whole scope of practice’.
- » Include your revalidation date, your last appraisal documentation and Personal Development Plan (PDP) and review the progress you have made, as well as your achievements, challenges and aspirations.
- » Include probity and health statements, and any other required sign offs, with reflection.

## Keeping up to date

The GMC require you to keep up to date

### To-do

- » Set up a system to keep track of your most important learning on an ongoing basis: apps, online tools, spreadsheet or a simple table.
- » The RCGP guidance is that 50 credits (per 12 months in work) is sufficient to fulfil this GMC requirement. More are unnecessary, unless it suits you to capture them, or you have a very complex portfolio. If you have documented fewer credits, you should reflect on whether this is appropriate in your circumstances and plan to discuss it with your appraiser.
- » One credit is one hour of learning activity.
- » CPD should cover all areas of your work and roles and be sufficient to show that you are maintaining your competency in all the work that you do.
- » When recording and reflecting on your CPD, quality is more important than quantity.
- » Think broadly about all the different ways in which you learn and the different triggers to learning. CPD is not just about attending events. In fact, scanning certificates of attendance is not recommended (except to store certificates of mandatory training required by your organisation).

## Reviewing what you do

Quality Improvement Activities and Significant Events

### To-do

- » Demonstrate that you review what you do, rather than what you have learned, by reflecting on cases, data and events. All appraisal systems should be flexible about what activities you choose to put in your appraisal portfolio, to demonstrate the impact of changes that you make and to reflect the complexity of individual circumstances.
- » If you undertake a skills based activity, such as minor surgery or intrauterine system (IUS) insertions, it is a good idea to keep a personal outcomes log so that you can demonstrate how you check your results are satisfactory.
- » Declare and reflect on what you have learned from all Significant Events that have reached the GMC threshold of harm (serious harm could have, or did, come to a patient or patients) and how things have been changed to avoid the same problem recurring.



## Feedback on practice

Patient and Colleague feedback, Complaints and Compliments

### To-do

- » Collect colleague and patient feedback. You currently need two formal GMC compliant surveys per revalidation cycle. One for those you work with (colleague feedback) and one for those you work for (patient feedback). There are commercial providers available with validated tools as well as the GMC questionnaire.
- » Get additional feedback from clinical supervision, teaching and training, where applicable.
- » You'll need to record complaints. This could be formal complaints, issues raised and plans to address them, as well as reflection and personal learning.
- » Keep your compliments! Reflect on compliments received from patients, carers and colleagues and their impact on you and your practice.

**Appraisal is an opportunity to have protected time with a trained and supportive appraiser to review your progress over the past year and make plans for the future. Make the most of it!**

### Handy Links

[rcgp.org.uk/revalidation](http://rcgp.org.uk/revalidation)  
[elearning.rcgp.org.uk](http://elearning.rcgp.org.uk)  
[gptools.org](http://gptools.org)  
[appraisals.clarity.co.uk](http://appraisals.clarity.co.uk)  
[fourteenfish.com](http://fourteenfish.com)  
[appraisal.nes.scot.nhs.uk](http://appraisal.nes.scot.nhs.uk)  
[marswales.org](http://marswales.org)  
[ngland.nhs.uk/medical-revalidation/appraisers/mag-mod](http://ngland.nhs.uk/medical-revalidation/appraisers/mag-mod)

# Healthy finances

When you're considering what path to take, it can help to know what's involved when it comes to looking after your finances. If you have opted for a partnership, locum work or a role as a salaried GP then here are some key things every new GP needs to know.

## Locum

### Your rates

If you book work directly with a practice, you can set your rates per hour/session/on-call. Your pension contribution is usually added on top of this, but chat it through with the practice. When you're working for an agency the rate is usually non-negotiable.

- » Hourly rate – this fee is agreed for a specific duration of work; for example, £85/hour\* plus pension contribution for three hours work from 9-12pm. Any additional work on top of these hours (visits, signing prescriptions, seeing extra patients, etc.) is chargeable.

- » Sessional rate – this fee is agreed for a set amount of work; for example, £250\* for a morning session from 09:00-13:00.
- » On call/duty doctor – this is usually paid as a set fee for the amount of time a practice requires you; for example, £520\* for the day.

\*these are example amounts. Always check with the BMA when negotiating.

### Sole trader or limited company?

Whether you want to work as a sole trader or a limited company depends on multiple factors so it is important to discuss your needs with a medical accountant.

Sole Trader	Limited Company
You can set up as a sole trader on the HMRC website or ask your accountant to do it for you	Your business is separate from you and your personal finances. Any profit your company makes is owned by the company after it pays corporation tax.
Your business profits and other personal income are taxed via annual self-assessment.	Corporation tax is 19% (2018/19 tax year). As the Director of a limited company, you have reduced tax liability.
You can contribute to your NHS pension as a sole trader.	You can't claim your NHS pension as a limited company, so you'll need to consider the benefits of your tax savings versus any loss of your NHS pension.
You pay National Insurance Contributions (NICs) on your profits. Class 2 NICs are £2.95 per week (2018/19 tax year). Class 4 NICs are due on profit over £8,424 – for more info <a href="http://www.gov.uk/self-employed-national-insurance-rates">www.gov.uk/self-employed-national-insurance-rates</a>	Working as a limited company involves more paperwork and higher accountancy fees. New tax legislation has also affected the benefits of being a limited company. For more info <a href="http://www.gov.uk/limited-company-formation/setting-up">www.gov.uk/limited-company-formation/setting-up</a>

## Income and expenses

Being self-employed or a Director of a limited company means that you need to be great at keeping records of your income and expenses. You can offset expenses from your income to reduce your tax liability and there are lots of expenses you can claim - for a list of claimable expenses, visit [gov.uk/expenses-if-youre-self-employed/overview](http://gov.uk/expenses-if-youre-self-employed/overview)

## Your pension

If you're self-employed, then you can still contribute to your pension and there are a few steps you need to take to make sure it's done correctly.

**Step 1** Complete Pension Form A which certifies the work you've done at a given practice. You need to submit this with **every invoice** to your practice. They'll sign it, stamp it and return the form to you. Every month you need to send all your Form As to the pensions office, along with Form B (see below), and your pension payments for that month.

**Step 2** Complete Pension Form B which needs to be done **once a month**. It summarises all the pensionable pay that you've received from practices that month and gives you a final figure of your contribution to the NHS pension scheme for that month.

**Step 3** Send your **pension forms and cheque** to your respective pensions office. See table below:

<b>England</b>
Cheques are made payable to NHS England. In England, you can also make contribution payments <b>via BACS</b> .
<b>Scotland</b>
Make cheques payable to NHS National Services Scotland. Send everything to the <b>relevant office</b> in your area.
<b>Wales</b>
Make your cheques payable to your Local Health Board and send your forms and cheque to them.
<b>Northern Ireland</b>
Make cheques payable to <b>Business Service Organisation</b> and send forms to: HSC Pension Service Locum Administration Waterside House 75 Duke Street Londonderry, BT47 6FP

You need to send your pension forms and contribution payments within 10 weeks of the date worked or before the 7th of the next month.

## A good accountant

A specialist medical accountant will have in-depth knowledge of what you do. Asking your colleagues is a great way to find someone with experience or you can find your own by having a look at the Association of Independent Specialist Medical Accountants ([aisma.org.uk](http://aisma.org.uk)). Expect to pay somewhere between £350-600 for sole trader accounts and £900+ for limited companies.

## Getting a mortgage as a locum GP

As a self-employed professional between 1-3 years of accounts are required for mortgage applications. As a locum GP, your income can fluctuate and it can be difficult to get a mortgage especially if you are intending to borrow a large amount. Typical documents you may also need include:

- » three months of invoices or payslips
- » three years of accounts and/or SA302s if you are self-employed (your accountant can help you get these)
- » your last three months bank statements.

Utilise a good mortgage broker, keep a record of your accounts and ensure you have calculated what you can afford to pay back in terms of monthly repayments.

## Need more information?

The HMRC website also has a lot of useful resources for the self-employed. [gov.uk/government/organisations/hm-revenue-customs](http://gov.uk/government/organisations/hm-revenue-customs)

## Partner

Partnership is a major financial investment. It is as much a business role as it is providing care to patients. This can be a rewarding investment as you and your partners are actively involved in making business critical decisions which affect the day-to-day running of your practice, the income you generate and the services on offer.

Practices and their circumstances differ, with no two practices partnership agreements being the same.

We've pulled together a list of things to think about if partnership is what you're looking for from your career as a GP.

The BMA offers advice for anyone thinking about partnership and the financial and business implications.

[bma.org.uk/advice/employment/gp-practices/gps-and-staff/preparing-for-changes-to-your-gp-partnership](https://bma.org.uk/advice/employment/gp-practices/gps-and-staff/preparing-for-changes-to-your-gp-partnership)

### Tax

You can claim tax relief on things like car running costs while at work and using your home as an office (internet, phone, gas and electric can all be claimed for).

### Partnership agreement

Undoubtedly the most important document for an incoming partner. This should cover issues such as: share of net profits; capital investment; sick/maternity/locum provision; 'buy-in' and partnership assets.

### Premises

Does the practice own or lease its premises? Is there a buy-in clause? Be sure to meticulously pour over the practice property documents.



### Partnership accounts

As an incoming partner, you should be given the opportunity to review the last three years accounts.

### Salary

After everything is paid for in the practice, what is left is essentially the partner's drawings. You're self-employed but you'll pay employer and employee pension contribution out of your drawings.

### Accountant

A good accountant is a must-have. You can choose to use your practice or personal one. Your first tax bill is usually due around 18 months and your accountant will help you to know how much money you need to keep back.

## Salaried GP

As a salaried GP, you'll have an employment contract, a regular salary and pay tax on PAYE. GP practices using the General Medical Services (GMS) contract must offer you the **standard BMA salaried GP contract**. Some GP practices use other contracts, like the Personal Medical Services (PMS) contract, which we recommend you get checked by the British Medical Association (BMA).

[bma.org.uk/advice/employment/contracts/contract-checking-service](https://bma.org.uk/advice/employment/contracts/contract-checking-service)

Negotiating your salary can be daunting for most people, and it's a fine balance between being paid a fair wage and earning the market average for the area you're working in. The BMA contract checking service is a great way of giving you the confidence to negotiate, knowing that there's someone in your corner that will read your contract and advise you to negotiate on certain points.

### You can claim tax relief as a salaried GP

- » Exam costs
- » Training course fees
- » Membership fees
- » Travel and subsistence

Check with an accountant (either your personal one or your practice accountant) for clarification of what's covered.

### Pensions

As a salaried GP it is important to complete an annual self assessment form to ensure the correct level of contributions are being deducted. The deadline for the forms is on the 28 February each year, 11 months after the previous Pension year end of 31 March. For more information visit:

[bma.org.uk/advice/employment/pensions/salaried-gps-self-assessment](https://bma.org.uk/advice/employment/pensions/salaried-gps-self-assessment)

## Remember

If you take up a portfolio career (additional work on top of your salaried sessions), check with your accountant or HMRC about the impact that any additional income may have on your tax liabilities.



## Indemnity

Indemnity insurance protects you against clinical negligence claims. Since 2014 it's been a legal requirement for all healthcare professionals to have indemnity cover in place. In October 2017, then Secretary of State for Health and Social Care Jeremy Hunt announced the launch of a state backed indemnity scheme for general practice in England, commencing in April 2019.

The College has been involved in discussions about the details of the scheme and these will be announced as soon as they are finalised. It is expected to cover all NHS-commissioned work for partners, salaried, locum and out of hours GPs. Recently, the Welsh Government has also announced plans to implement a state-backed indemnity scheme in Wales.

### Providers

Medical and Dental Defence Union of Scotland (MDDUS) – not just for Scotland  
Medical Defence Union (MDU)  
Medical Protection Society (MPS)

### Paying

Salaried GP – some practices pay your cover (but remember to check it's in place!)\*

Locum GP – you'll need to organise and pay for your own cover

Partner – usually your practice will have this covered. Check your partnership agreement

\*If you're a salaried GP and take on additional locum or other work, you might need to pay a premium – best to check.

### Keeping Track

If you're a **locum** then you'll need to estimate the number of sessions you're likely to work and let your insurer know. Keep track of it during the year, then you can update them at the end of your 12 month period if it's more or less than you estimated.

### Changing Provider

You can change provider whenever you want to (just check your Ts&Cs to make sure there's no payment penalty for leaving early). **Remember** to make sure your new cover is in place before you cancel your existing policy.

You must have personal indemnity arrangements for work that you do that is not covered by a state backed scheme. It's up to you who you use, but check that the level of cover is sufficient to remain on the medical Performers List before you buy it.

### Legal Advice

All the indemnity providers encourage open conversations with their policy holders, so if you need some advice then call them – even if it's just for reassurance.

It **won't affect your premium** and it could provide you with invaluable peace of mind. The possibility of a state backed indemnity has led to changes to some indemnity policies. Always check the T&Cs to be sure of the level of cover provided.

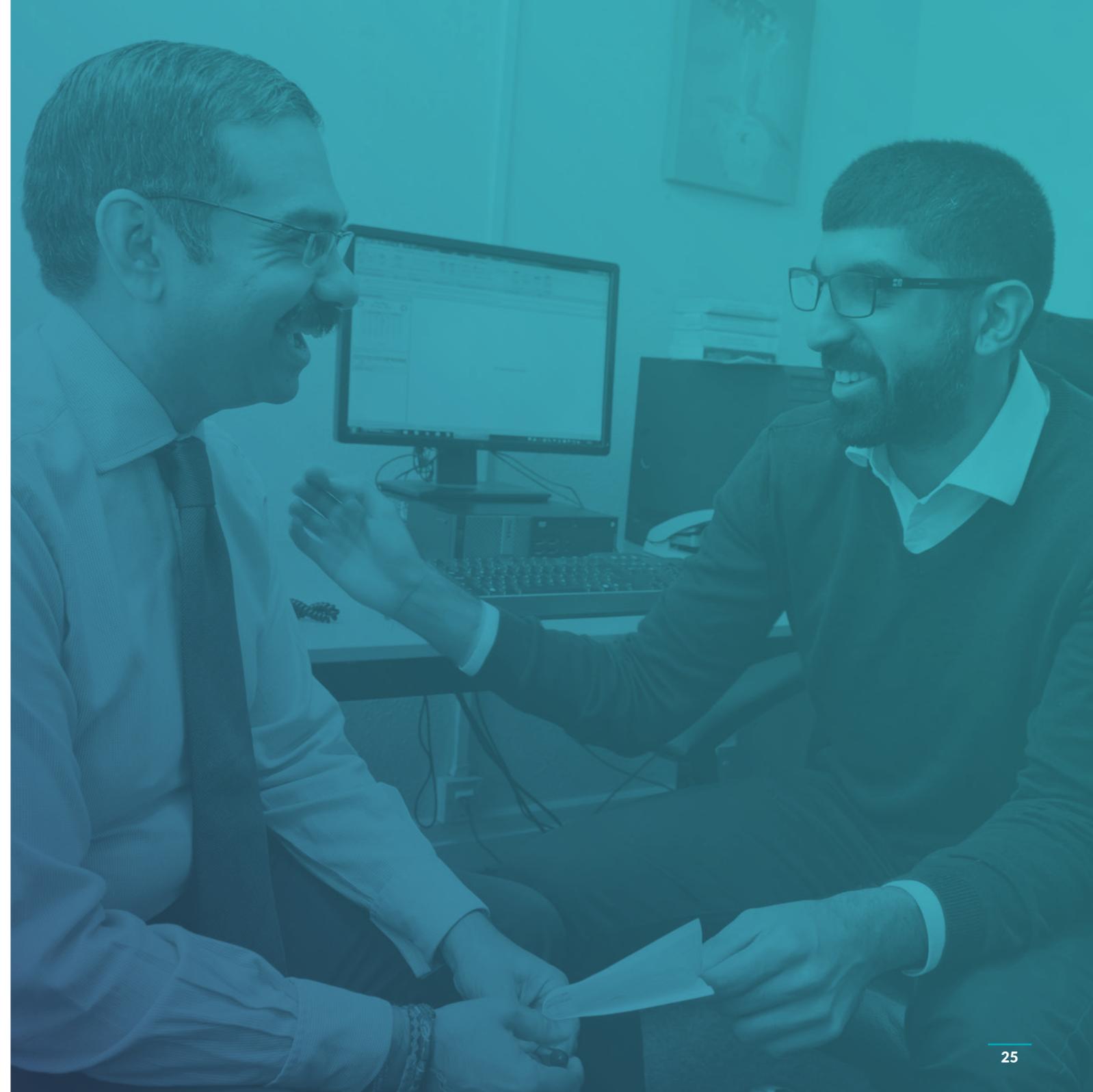
### First5 Members

We've partnered with MDDUS to help save you money because we know how important it is to have some help when you've just qualified. It gives First5 members a 75% contribution towards RCGP membership fees and tailored indemnity at competitive prices.

To find out more get in touch with Michael Crumley on 0141 228 1267 or email [mcrumley@mddus.com](mailto:mcrumley@mddus.com)

### Handy Links

[mddus.com/join/rcgp-first-5-partnership](https://mddus.com/join/rcgp-first-5-partnership)  
[gmc-uk.org/doctors/information\\_for\\_doctors/insurance\\_and\\_indemnity.asp](https://gmc-uk.org/doctors/information_for_doctors/insurance_and_indemnity.asp)  
[bma.org.uk/advice/employment/gp-practices/gps-and-staff/medical-indemnity-for-gps](https://bma.org.uk/advice/employment/gp-practices/gps-and-staff/medical-indemnity-for-gps)



# Family matters

Becoming a parent and a career as a GP are two of the most rewarding, yet challenging experiences out there.

You might already have children, be keen to start a family soon or want to wait until further on in your career – whatever your plans, we want to give you the lowdown on how to achieve a balance that works for you and your career.

## Preparing for parenthood

There's one thing that's certain when you become a parent, and that's uncertainty. Being a parent is unpredictable, so preparation is key to helping make it as smooth as it can be when you have a busy career as a GP.

Balancing looking after a young child and a career in medicine can be stressful, so don't be afraid to lean on people close to you or to seek out advice or help when you need it. Having a strong supportive network of connections and caring people will help you feel less overwhelmed – these might be family, friends or paid help. It's never too early to get things in place.

### Top tips

- » Look into childcare options before your baby is born – waiting lists are common.
- » Look at the different options – nursery, nanny or childminder?
- » Are opening times/care times a good fit for your job?
- » What will it cost?

- » How will you cover periods when childcare is unavailable or your child is ill?
- » Is it easy to get there from work and home?

## Look after yourself

We give advice and guidance to our patients every day but we're often the last to take our own advice! As a prospective new parent, it's vital to look after your emotional and physical wellbeing, both for you and your baby. It might be the first time that you're on the receiving end of care as a service user which can be really strange as you're so used to seeing it from the inside out.

### Top tips

- » Attend all your antenatal scans and review appointments – they offer advice and support.
- » Rest is important – make time to put your feet up.
- » Eat healthily – getting a balanced diet is key to keeping your energy up.
- » Do gentle exercise – swimming, yoga and walking are all great during pregnancy.
- » Massage can aid relaxation and reduce your stress levels.
- » If you feel overwhelmed, or need guidance, ask your maternity team for help.

## Your maternity entitlements

### Salaried GP

If you're a salaried GP, working full-time or part-time, you'll be entitled to paid and unpaid maternity leave of 52 weeks, if you meet the qualifying criteria. It gets a little tricky, but to get your full entitlement you'll need to have 12 months of continuous NHS service by the beginning of the eleventh week before the expected week of childbirth (your due date). During your maternity leave you'll accrue annual leave and pension benefits as you normally would.

If you've let your employer know that you intend to go back to work after your maternity leave then you're entitled to:

- » eight weeks full pay less any statutory maternity pay (SMP) or maternity allowance (MA) receivable
- » 14 weeks half pay plus your SMP or MA (including any dependants' allowances) providing the total doesn't exceed your normal full pay
- » 17 weeks SMP or MA which you're entitled to under the Statutory Maternity Pay and Maternity Allowance scheme.

**All employees are entitled to 52 weeks of statutory maternity leave, regardless of how long you've worked for your employer. This is made up of 26 weeks' ordinary maternity leave (OML) and 26 weeks' additional maternity leave (AML).**

It's worth keeping in mind that if you don't meet your employers qualifying period for paid maternity leave, you'll still be able to take the leave but it won't necessarily bring you the benefits that are shown above.

If you don't qualify for SMP then you might be entitled to MA. You can also claim MA if you're a self-employed locum. Your entitlement is based on your employment/work and earnings in the 66 weeks before the expected week of childbirth.

## Your paternity entitlements

Paternity leave is available, regardless of how many hours you work, as long as you've worked continuously for the same employer for 26 weeks by the 15th week before your baby is due.

### Top tips

- » Your leave can't start until your baby's born or you can agree a date after the birth.
- » You need to tell your employer that you intend to take paternity leave by the end of the 15th week before your baby is due.
- » To qualify for Statutory Paternity Pay (SPP), you need to earn above or on the average weekly earnings for National Insurance by the end of the 15th week before your baby's due.
- » You need to give your employer 28 days notice before your baby's born to qualify for SPP.
- » SPP is the same as the standard rate of Statutory Maternity Pay (£145.18 per week from 6 April 2018 or 90% of average weekly earnings, whichever is lower).
- » You can choose to take one week or two consecutive weeks of paternity leave.

## Have you thought about?

**Shared Parental Leave (SPL) could be an option for you and your partner.**

### Handy links

[gov.uk/maternity-pay-leave](https://gov.uk/maternity-pay-leave)  
[gov.uk/maternity-allowance/overview](https://gov.uk/maternity-allowance/overview)  
[gov.uk/shared-parental-leave-and-pay](https://gov.uk/shared-parental-leave-and-pay)  
[gov.uk/paternity-pay-leave](https://gov.uk/paternity-pay-leave)  
[bma.org.uk/advice/work-life-support/working-parents/thinking-of-having-a-baby](https://bma.org.uk/advice/work-life-support/working-parents/thinking-of-having-a-baby)

### Finding a practice that fits you and your family

When you first qualify, even if being a parent is on your radar and you've given it a lot of consideration, there are so many things that can have a huge impact on your future family plans. Finding a practice that fits with your life plan can make all the difference to you feeling happy and supported with your choice to be a parent and a GP. We've drawn up a short list of some of the things to think about that could impact on your work and your family.



### Things to consider

- » How far is it to home/schools and is it easy to get to?
- » Are you happy to live in the catchment area of your practice? (Consider that you might bump into patients at nursery, on the school run etc)
- » What hours will you be working? Do they open late?
- » Will there be cover when your child is sick? Are they flexible?
- » What are their annual leave arrangements? Are they restrictive during certain times of the year?
- » Are they willing to give and take? Will you get time off for nativity plays, parents' evenings or your children's hospital appointments?

### GP Parent Appraisal and Revalidation

For a copy of our GP Parent tailored guide please email [first5@rcgp.org.uk](mailto:first5@rcgp.org.uk)

### RCGP PLUSbaby events

As part of the College's GP Parent initiative, we are pleased to announce our partnership with PLUSbaby seminars. Keep an eye out for our FREE GP Parent events being held across the UK in 2019.

# Your wellbeing

Once you've finished your training it's easy to focus on your immediate future – your career and the work ahead of you. **But it's really important to focus on your own wellbeing – if your health and happiness is suffering, then you won't get the best out of yourself and neither will your patients.**

Everyone has their own interests, hobbies, activities and 'go to' people to help in times of need – right now is probably the most important time to keep these going and keep your support network strong. Your future self will thank you for it!

Here are some tips to help you make sure you're looking after yourself as you transition into your career as a GP.

### Pause and take notice

Allow yourself time in your day, or at least your week, to pause and reflect on how you feel. Read **Roger Neighbour's 5-checkpoint consultation model** - the 'housekeeping' checkpoint is a helpful way of keeping in touch with yourself and making sure that you're aware of your behaviour.

If you find yourself doing any of the below, then perhaps it's time to take a break and get a little bit more 'you' time?

- » Struggling to weigh up or make decisions, or finding this more stressful than usual?
- » Getting rigid in your thinking, decision making or way of communicating?
- » Snappy or defensive with colleagues or patients?

### Connect

Support networks are vital to anyone, but especially as a newly qualified GP. When you're training, you often develop nurturing relationships with educational supervisors and a great way of replacing that support is to get yourself a mentor. **Mentoring can be incredibly valuable** and powerful and you don't have to wait for your appraisal to talk to someone about you and your career – go out there and find someone who you think would make a great mentor.

- » Is there someone you admire who you want to learn from?
- » What other qualities do you want in a mentor?
- » Find someone who will positively challenge you to be the best you can be.

### Stay active

What do you get up to in your spare time? It might be you get your kicks from your weekly running group, or perhaps you're more into attending your local book club. Whatever it is, make sure you make time for it. So often these activities are the ones we drop when facing increased workloads, without realising just how important they are to our wellbeing.

Make a note of **which activities and hobbies are important to you** and protect that time in your weekly or monthly organiser.

### Give

As GPs, we'd be lying if we said it's unusual to feel so exhausted that you feel as if you have nothing left to give...it's not. But keeping some of 'you' aside to give to your family and friends is important, and making small gestures to the people we love and care for makes us feel good. Spending quality time with your favourite people is the best medicine for recharging your batteries.

### Keep learning

You've already read a lot about CPD and its importance to you, but investing in your own personal growth and development has immense value for your own wellbeing too. Not just related to work, but learning more about yourself, and what helps you is just as important to help sustain you in your role.

### Handy Links

[rcgp.org.uk/wellbeing](http://rcgp.org.uk/wellbeing)

[selfcareforum.org](http://selfcareforum.org)

[bma.org.uk/advice/work-life-support/yourwellbeing](http://bma.org.uk/advice/work-life-support/yourwellbeing)

[gphealth.nhs.uk/](http://gphealth.nhs.uk/)



# RCGP and me

# 3

## Your Committee

## Making the most of your membership

## RCGP Plus

The Royal College of General Practitioners (RCGP) is the membership body for general practitioners and represents over 52,000 members across the UK, and overseas. We are here to support you throughout your GP career and offer continuing professional development, peer support and involvement in developing the profession.

While we are a national membership body, we do most of our work at a local level. The College is split into eight regions, which are made up of local faculties. The faculties provide a forum for sharing ideas, offering mutual support and run educational meetings and networking events.

In this chapter you can read about the national representative Committee for members 0-5 years post-CCT as well as ways in which you can make the most of your membership.

# Your Committee

Welcome to the start of one of the best jobs you could ever have – being a GP!

You are entering the GP workforce at a crucial time for general practice within the UK. Right through your career, especially in these early years, you'll encounter a variety of challenges. We are confident however that the rewards of a career in general practice will captivate and invigorate you when the going gets tough.

When you qualify, it can feel like you lose your support network - your trainer, GP training group, support in your practice. That's why the First5 Committee was created; to provide a voice to newly qualified GPs both locally within your faculty and nationally through a voting seat on Council. The committee is made up of First5 Leads for each faculty so if ever you need to bend an ear, seek a bit of info or you'd like to contribute locally or nationally, we'd be really pleased to hear from you.

Over the first year of our committee term, we have focused on developing support for members transitioning from trainee to newly qualified GP. Look out for our series of pre-CCT events designed to equip delegates with the non-clinical information on what to expect, and how to prepare for your life after speciality training.

Once qualified you can look forward to our post-CCT 'Welcome to First5' events which aim to introduce you to your area, connect you to useful local contacts and to your peers. We are also working hard to develop new and existing CPD and wellbeing support – more will be revealed this year! Representing a community of 10,700 newly qualified members is a responsibility that we take seriously and we know that there's still a lot of work to be done to support you to the fullest. This is something we'll continue to strive for whilst championing the interests of recently qualified GPs across the UK.

If you'd like more info on the First5 Committee, have any thoughts or suggestions or would like to become more involved then have a look at [rcgp.org.uk/first5](http://rcgp.org.uk/first5) or email [first5@rcgp.org.uk](mailto:first5@rcgp.org.uk)

Very best wishes,



**Dr Jodie Blackadder-Weinstein**  
First5 Committee Chair



# Making the most of your membership



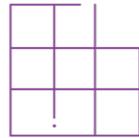
## You're always learning

Amongst other things, the RCGP is an institute of learning, and we're here to support your learning throughout your career as a GP.

As a newly qualified GP, we understand the need for bitesize, easily digestible learning opportunities. Your membership gives you exclusive access to a range of internationally recognised, award winning educational materials, including:

- » Over 900 high quality courses, conferences and seminars each year, supporting our members' continuing professional development.
- » GP SelfTest; this is now free to members and includes over 2,000 multiple choice questions, written and quality assured by GPs and Applied Knowledge Test (AKT) examiners.
- » Essential Knowledge Updates (EKU); consisting of bitesize updates, challenges, podcasts, screencasts and hot topics, keeping you up-to-date with developments in general practice.
- » Forums; participate in discussions on difficult clinical scenarios with fellow members.
- » Our topical '5 mins to change your practice', audio and visual resources.
- » Our monthly E-Learning blog linking you in to further related content.
- » BJGP and InnovAiT magazines.

[rcgp.org.uk/learning](https://rcgp.org.uk/learning)



## You're part of a community

You are now part of a community of 10,000 newly qualified GPs, as well as a wider network of 52,000 GPs throughout the UK. An essential benefit of a membership body is that you get to connect with your peers across the profession, and with the support of your College, we encourage you to make the most of these opportunities. These include:

- » Local faculties: Free social and peer-to-peer networking events available to members.
- » Mentoring: You can contact your local faculty who may be able to put you in touch with a potential GP mentor. There are also a number of locally run schemes.
- » RCGP Annual Conference: A great opportunity for networking with your peers, with group booking discounts available through your faculty.
- » We encourage you to link in with existing, or build your own personal support network or CPD group, with like-minded First5s, helping to bring about both personal and professional development.
- » Local faculty boards also have positions available for First5 representatives and actively welcome contributions and suggestions as to how they can best support you through your first five years post-CCT.

[rcgp.org.uk/faculties](https://rcgp.org.uk/faculties)



## You're taking care of your wellbeing

Our members take care of over one million patients a day, but GPs can't offer their patients the highest quality care if they don't look after themselves properly first. Your wellbeing is a priority for the College and to ensure you're in the best possible shape physically, mentally and emotionally, we have a range of activities on offer:

- » Local resilience and wellbeing events.
- » Our popular 'Be The Best You' conferences are held across the UK and are completely free to members.
- » RCGP PLUSbaby partnership takes a pro-active approach to engaging with GP Parents through relevant resources, advice, guidance, and events.
- » GP5aDay campaign.
- » TeamGP: Positive campaign helping to raise the profile of general practice and inspiring the next generation #TeamGP.
- » Become a parkrun practice, benefiting yourself, your practice team and your patients.

[rcgp.org.uk/wellbeing](https://rcgp.org.uk/wellbeing)



## You're shaping the future

RCGP members are leading on clinical innovation, research and engagement to achieve transformative change that will ensure primary care is effective and sustainable for the future, as well as fostering the GPs and practice leaders of tomorrow.

- » Clinical Innovation and Research Centre (CIRC): raising the profile and awareness of important clinical areas in general practice and across primary care.
- » A range of clinical resources.
- » Bright Ideas: we want GPs, innovative work to be recognised, celebrated and shared; we hope this will inspire other GPs to both take up practices which have been successful elsewhere and encourage them to try new ideas themselves.
- » Toolkits: central hub of resources to assist in the delivery of safe and effective care to patients.
- » Help inspire tomorrow's GPs by supporting student engagement either through the RCGP or with your local university GP Society.
- » Contribute to our regional Discover GP student conferences.
- » Our Discover GP Champions initiative which looks to support and empower our members in their engagement with school pupils, medical students and FY doctors is being trialled in Scotland with a view to expanding this UK wide.

[rcgp.org.uk/circ](https://rcgp.org.uk/circ) [rcgp.org.uk/students](https://rcgp.org.uk/students)



### You're leading the conversation

The RCGP empowers you by being a voice for the profession to the public, politicians and in the press. As a member your views are vital to our work - we listen to what you want for the future of general practice and seek to influence key decision makers.

#### How can you get involved?

- » We consult our members every year on what our three main policy and campaigning priorities should be. This means you can tell us what matters to you, so that we can represent your views and be your voice.
- » Our Future Vision for General Practice has consulted thousands of GPs and patients on what the future of primary care should look like and this will be launched in early 2019. The College will continue to listen to your views as we shape our future. You can join the conversation on social media with #FutureVisionGP
- » You can help us lobby the governments across the UK and influence the public debate by joining our campaigns - keep an eye on our social media for more.

#### What are we working on now?

- » Our campaigning led to doctors and nurses being removed from the Tier 2 Visa cap, we are still lobbying for red tape to be lifted for surgeries sponsoring doctors from abroad.
- » Over 1000 supporters asked the Health and Social Care Secretary in England to #BackGP. We are lobbying for general practice to be a priority in the NHS Long Term Plan.
- » Many other campaigns: loneliness; funding for GPs hosting undergraduate students on placements; improved working between primary, secondary and social care; less regulatory burden for GPs; state backed indemnity; support for urgent care and out of hours working; wider provision of sexual health training and much more.

[rcgp.org.uk/policy](http://rcgp.org.uk/policy)  
or email: [campaigns@rcgp.org.uk](mailto:campaigns@rcgp.org.uk) to get involved.

#### Good luck!

Remember that help is never far away as a GP but don't forget to ask for it.

#### Questions?

[first5@rcgp.org.uk](mailto:first5@rcgp.org.uk)  
020 3188 7665



# RCGP Plus

Additional benefits for RCGP members

## Exclusive member offers

As part of your RCGP membership you get to experience and enjoy RCGP Plus – a wide variety of additional member benefits and offers from our selected partners for **no additional membership fee**.

We secure preferential rates, exclusive offers and added value packages for RCGP members on a wide range of products, services and experiences with leading brands and retailers.

Whether it's a meal out with friends, your weekly grocery shop, buying a new car or booking a holiday, RCGP Plus has a deal that could **save you money**.

Take advantage of these exclusive member offers at [rcgpplus.co.uk](http://rcgpplus.co.uk)

Here are just some of the brands where you can make a saving:





Royal College of  
General Practitioners

Royal College of General Practitioners

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[www.rcgp.org.uk](http://www.rcgp.org.uk)

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#### Acknowledgements

This Newly Qualified Transition Handbook was the inspiration of the national RCGP First5 Committee in 2017. The committee wanted to ensure that soon to qualify and newly qualified GPs were fully supported during this transitional period in topics which we are often told is of concern to members at this stage. Crucially the guide contains lots of tips the committee wish they had known when they too were qualifying.