

A GUIDE FOR SENIOR DOCTORS

The Doctor's Second-Income Map

From Cur8 Capital, representing the investment interests of 1,581 medical professionals. Drawing on interviews with senior doctors and in-depth research.

Beyond the standard

Putting your skills to work beyond the traditional path.

This report maps where senior doctors are putting their clinical judgement to work outside their day job, and what it really pays.

1. **Ten routes** senior doctors use to earn alongside clinical work, including investing what you earn.
2. **What each one pays.**
3. **How doctors usually get started** in each route.
4. **What to check first,** including indemnity, conflicts of interest, tax and pension.
5. **A doctor's own account** of what the work is like, and whether it's worth it.

Published by

Cur8 Capital

Sharia-compliant private investments, since 2015.



ABOUT US

Cur8 Capital is a dedicated Sharia-compliant asset manager. We pioneered the UK's first Sharia-compliant income, private equity and venture capital funds. Today, we partner with leading firms to give investors worldwide access to a full range of asset classes.

$250m
Assets under management

100+
Deals executed

3
Offices: UK, UAE and South Africa

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Ten ways to earn outside your job plan

Expert witness 01

£319/hr

Writing reports for courts, mostly in personal injury and clinical negligence cases.

Pharma and advisory 02

£100–£300/hr

Market research for pharmaceutical companies, 2023 survey. Advisory fees vary.

Expert networks 03

£75–£375/hr

Paid one-hour calls with investors and consultancies about your specialty.

Investing 04

7–18% a year

Target returns across Cur8 income, property and private equity deals, averaging around 10.5%. Not guaranteed.

Education business 05

£549

Running your own exam or interview course for other doctors.

Lecturing 06

£205–£340/session

Teaching and examining medical students at a university.

Locum sessions 07

£67–£200/hr

Covering consultant shifts through a trust bank or an agency.

Tribunal medical member 08

£434–£639/day

Sitting on tribunal panels alongside a judge.

CQC specialist adviser 09

£300/day

Joining care inspections in your specialty.

Startup adviser 10

0.15–1% equity

Advising health-tech companies.

FEATURING INTERVIEWS WITH SENIOR DOCTORS

Dr Munir Ali, Retired Consultant Orthopaedic Surgeon, on expert witness work Page 6

Dr Mohammed Moslehuddin Farid, Former NHS Consultant Paediatrician, on locum work Page 12

ROUTE 01 / 10

Expert witness

As an expert witness, you give courts an independent clinical opinion, usually in writing and mostly in personal injury and clinical negligence cases. Some cases also need you to give evidence in person.

After your report, the other side may put written questions to you, and the court may ask you to discuss the case with the opposing expert and set out where you agree.[27]

How doctors get into it

1. **Train first.** You need to understand court procedure, stay within your expertise and give independent evidence.
2. **Join a medical reporting agency.** Agencies introduce personal injury and clinical negligence cases and handle admin and billing, for a share of the fee.
3. **List in expert directories,** such as the UK Register of Expert Witnesses and the Expert Witness Institute, where solicitors search by specialty.
4. **Go direct to solicitors** once you have a track record. There's no agency share, but you take on marketing, admin and billing yourself.

Legal aid: statutory maximum rates

EXPERT, OUTSIDE LONDON	MAXIMUM PER HOUR[3]
GP	**£79.20**
Psychiatrist or obstetrician	**£108.00**
Orthopaedic surgeon	**£115.20**
Neurosurgeon	**£136.80**

Separately, Legal Aid Agency guidance accepts £200 an hour as a starting point for a neurologist giving specialised, key evidence in a cerebral palsy clinical negligence case.[25]

IDEAL FOR

Consultants and senior GPs

£319/hr

Average report fee, 90 medical survey respondents, 2025. Established experts, not an entry rate[1]

£2,462

Average fee per court day, same survey[1]

MARKET GROWTH

↗ +6%

New clinical negligence claims and reported incidents against the NHS, a record 15,236 in 2025/26[2]



BEFORE YOU START

Check your medico-legal indemnity before you start. Expect slow payment: fewer than half of survey respondents say even half their invoices are paid on time.[1]

FEATURED DOCTOR · EXPERT WITNESS

Dr Munir Ali

Retired Consultant Orthopaedic Surgeon with 30 years of medico-legal experience.

How did you get your first case, and what training would you recommend?

“You'll need some training in writing medical reports and attending court. Report-writing courses are run by solicitor firms and by Bond Solon. You also need to register with agencies. Once you become known, solicitor firms may contact you directly, but the vast majority of work comes through agencies.

“Agencies send instructions according to your specialty. For whiplash injuries, the first straightforward report is usually written by a GP or an associate specialist. If they can't give a definite prognosis, a specialist is instructed. For musculoskeletal injuries, this is usually a consultant orthopaedic surgeon with trauma experience; for head and spinal injuries, it's usually a neurosurgeon or a neurologist.”

Who instructs you, and what happens if the other side disagrees?

“Instructions come from either the claimant's or the defendant's solicitor. In my case, 99% came from claimant solicitors. If the defendant doesn't accept the claimant's report, they can instruct their own specialist. The two specialists may then discuss the case and submit a joint statement setting out where they agree and disagree. The court takes this into account when reaching its decision.”

How manageable is it alongside NHS work, including admin and preparation?

“Most consultants are on a maximum part-time contract, which usually leaves one and a half to two days a week free of NHS commitments. That time can go on private or medico-legal work.

“For admin, you can use your NHS secretary (who can also work privately), a private secretary or the private hospital's secretary. You'll need to arrange this yourself. A secretary can type up reports, send invoices and liaise with solicitors and agencies.”

Other advice

“In my experience, some reports written for claimants can be inflated and biased in their favour. I always made sure I stayed neutral. At the end of each report, you sign a declaration that your duty is to the court, not to the claimant or the solicitor. Staying neutral also protects you from problems later, such as adverse comments in a court judgment or GMC proceedings.”

ROUTE 02 / 10

Pharma advisory work

Pharmaceutical companies pay doctors for advisory boards, speaking, training and market research. Under the ABPI Code, fees must reflect "fair market value": a rate benchmarked to your seniority, specialty and the hours involved, agreed in a written contract before the work starts, and never linked to what you prescribe.[5]

Getting started

1. Keep your online profile up to date with your research and guideline work.
2. Tell medical affairs teams in your therapy area that you're open to advisory work.
3. Make sure every piece of work has a written contract that sets out the fee, the hours and the services.
4. **Declare it to your NHS employer** as soon as possible, and within 28 days at the latest. It goes on your organisation's register of interests, and your contract may require prior approval.[26]

IDEAL FOR

Specialty leaders

£100–£300/hr

UK market-research fees for key opinion leaders, 2023 survey of eight companies[4]

WORTH KNOWING

The market-research range is not a general advisory-board rate. Ask what the fee covers before you agree.

ROUTE 03 / 10

Expert networks

Expert networks such as GLG, Guidepoint and AlphaSights match doctors with investors and consultancies who pay for one-hour calls on a specialty, a treatment or a market. They're contracted differently from pharma advisory work: the network pays you, and the client is usually an investor researching a company or sector.

One network's guide puts typical calls at about £75–£375 an hour ($100–$500), and £225–£600 ($300–$800) for senior or niche experts.[6] These are international figures in US dollars, not UK earnings data.

Requests come in irregularly and depend on how often clients need your specialty, so treat this as occasional income rather than a steady stream.

Getting started

1. Register with one or two networks, and keep your profile specific about your specialty and experience.
2. Reply quickly to project requests.
3. Never share confidential information about patients, your employer or unpublished research.
4. Check your employment contract and tell your trust about outside work.

IDEAL FOR

Specialists with niche expertise

£75–£375/hr

Typical expert-network call, one network's guide, 2026, converted from US dollars[6]

£225–£600/hr

Senior or niche experts, same guide[6]

MARKET GROWTH

↗ +9%

Global expert network industry revenue, which passed $2.5bn (about £1.9bn) in 2024[19]

ROUTE 04 / 10

Investing

Every route in this report is about earning more. This one is about what your money does once you've earned it, and it's open to every doctor with savings, whatever their specialty or contract.

Many doctors don't invest. A 2025 survey of more than 6,100 UK doctors found that 57% have no stocks and shares.[28] With inflation at 3.5% in the year to September 2026, savings earning less than that are losing value in real terms.[29]

Why starting earlier matters

Investing in a mix of growth and income assets lets returns build on returns. The longer your money is invested, the more that compounding can add up.

Tax-efficient places to start

OPTION	2026/27 LIMIT	WHAT IT OFFERS
ISA	£20,000 a year	No tax on growth or income
Pension	£60,000 a year, less if you earn over £260,000	Tax relief on contributions
EIS	Up to £1m a year	30% income tax relief, for higher-risk early-stage companies

If you earn over £260,000, the amount you can put into your pension with tax relief falls, down to as little as £10,000 a year. That makes investing outside the pension more important.[30]

Getting started

1. **Keep an emergency fund** in cash before you invest.
2. **Check your pension and ISA allowances,** as these can be tax-efficient places to start.
3. **Decide on your mix** of growth and income investments, and how long you can leave the money invested.
4. **Choose investments that fit your values.** If you want your money invested in line with Islamic principles, look for Sharia-compliant options.

IDEAL FOR

Every doctor with savings

CUR8 CAPITAL

7–18% a year

Target returns across Cur8's Sharia-compliant income, property and private equity deals, averaging around 10.5%. Not guaranteed.[31]

If you have £50,000 or more to invest, scan to book a call with our team.

Reading on screen?
Book a call online →

ROUTE 05 / 10

Education business

Doctors preparing for exams and interviews (MRCP, MRCGP, PLAB, consultant interviews) pay for teaching from people who have been through them. Established providers charge by the place, the session or the subscription.

WHAT ESTABLISHED PROVIDERS CHARGE, 2026	PRICE
MRCGP SCA one-day course with simulated patients, individual feedback and resources (Emedica)[7]	**£549**
SCA Pass+ bundle: course, recordings, books and two hours' coaching (Emedica)[7]	**£949**
Online question bank, UK annual plan (iatroX)[8]	**£99 a year**

TOP TIP

Understand the context before you build a course. Know which exam or interview your audience is preparing for, where candidates struggle and what established providers already offer. And remember that course fees are revenue, not profit: tutors, venue, actors, platform fees and refunds all come out of them.

IDEAL FOR

Educational supervisors and GP trainers

£549

One-day MRCGP SCA course from an established provider, 2026[7]

MARKET GROWTH

20,060

Doctors who qualified abroad joined the UK register in 2024, and half of first-year GP trainees qualified outside the UK.[9] It shows how many doctors are preparing for UK exams and interviews.

CHECK FIRST

If you examine, check your examining body's rules on commercial teaching, and don't claim pass rates you can't prove.

ROUTE 06 / 10

Lecturing

Universities pay clinicians to teach, from one-off lectures and small-group sessions to running a whole module.

Pay is usually by the hour or the session. Published rates typically run from around £50 an hour for occasional teaching to £205–£340 a session for tutoring and examining.[22–24] Rates vary by university and by what they cover, such as preparation time, marking or holiday pay, so ask what is included before you agree.

Getting started

1. Contact the teaching or clinical education lead at your local medical school, or a university that runs courses in your specialty.
2. Start small: a single lecture, small-group teaching or examining, then build towards a module.
3. Agree with your clinical director how the teaching fits around your job plan.
4. Ask what the rate covers before you agree, including preparation and marking time.

IDEAL FOR

GPs and consultants who enjoy teaching

£280–£340

Per session for examining or central teaching, 2025/26[23, 24]

£50/hr

Typical published rate for occasional teaching by GPs and consultants[22]

MARKET GROWTH

↗ +7%

Medical school places in England, with a long-term target of 15,000 a year by 2031/32[20]



ROUTE 07 / 10

Locum sessions

Consultant locum work comes in two main forms. **Bank** shifts are booked directly with a trust, often your own. **Agency** shifts are booked through a recruitment agency, which charges the trust on top of what it pays you. There is no national rate for either. Each trust sets its own, and few publish them.

Published consultant rates for bank and locum cover range from about £67 to £200 an hour for hours worked, depending on the trust and the time of day.[11, 16]

Agency pay is limited by NHS England's price caps, which cover the total a trust can pay per hour, including expenses. Trusts can go above the cap, but a shift of £100 an hour or more that breaks it needs sign-off from the chief executive.[15]

The BMA's recommended rates for extra-contractual work, from April 2026, are £194 an hour on weekdays, £258 for evenings and weekends, and £323 overnight.[10]

Before you say yes

1. Compare the offer with the BMA rate card and with what neighbouring trusts pay.
2. Check with payroll whether the hours are pensionable.
3. Work out what you keep per hour after tax, and compare it with private or medico-legal work.

IDEAL FOR

Consultants wanting flexible extra sessions

FEATURED DOCTOR · LOCUM SESSIONS

Dr Mohammed Moslehuddin Farid



Former NHS Consultant Paediatrician, FRCPCH (UK), DCH (UK). Current Member of Parliament and Shadow Health Minister of Bangladesh.

Would you recommend locum work?

"I've locumed for many years across my career and it has been highly lucrative, so yes, I definitely recommend exploring it, even though the landscape has changed slightly in 2026."

How did you handle rates and admin?

"I went through an agency, which was particularly helpful with negotiations. I would tell them the rates I wanted, and they handled the negotiating as well as a lot of the admin and tax work.

"I did my own timesheets and tracked all my shifts and dates in a Google Sheet. Today, you could get AI to help with that. Christmas and holiday periods paid more, so I would book those well in advance."

What makes a successful locum?

"Take every opportunity to upskill, both in your field and as a leader and team member. Every hospital runs slightly differently, so you need to land on your feet, adapt and deliver well from day one. That is what earns you more locum work."

Other advice

"Locuming involves a lot of travelling around the country. That's great for experience, but it can put a strain on your personal life, so keep that in mind. You also need a good night's rest, and hospital accommodation isn't usually the best."

DR FARID'S EXTRA TIPS

Make your hotel stays count. "I became a Hilton Diamond member, and you can build up even more points through the Hilton Amex scheme to save on accommodation over the long run, although make sure you use it responsibly. It has a massive impact on your quality of life and your work performance, and it's worth the extra spend given how much you can make. You may even be able to claim accommodation back as a business cost."

Use the travel well. "I listened to the Quran in translation on long drives, which helped me form a really deep connection with it. When I stayed somewhere nice, I'd bring my family along for a mini holiday. They enjoyed the facilities and the area while I was on call or at the hospital."

Credit cards and tax claims depend on your circumstances. Check with an accountant before claiming accommodation as a business cost.

ROUTE 08 / 10

Tribunal medical member

Medical members sit on First-tier Tribunal panels alongside a legally qualified judge, and sometimes a disability-qualified member. In the Social Entitlement Chamber they hear appeals on benefits such as personal independence payment and employment and support allowance.[18]

The role is fee-paid and part-time. The daily rate for 2026/27, including holiday pay, is £638.50 in mental health and £434.28 in social security, or £521.42 where an examination may be needed or after 20 sitting days in a financial year.[12] Most medical members are GPs or consultants, and no legal experience is needed.[18]

Getting started

1. **Watch for a recruitment exercise.** Appointments are made through open competitions run by the Judicial Appointments Commission. A 2025 exercise sought 130 fee-paid medical members.[18]
2. **Attend the pre-application seminar.** The judiciary has run online sessions explaining the role before applications open.[18]
3. **Make your case in writing.** Past exercises have used an online application with a statement of suitability.[18]
4. **Plan your sitting days.** Members commit to a minimum number of sitting days each year, so agree the time with your employer first.[18]

IDEAL FOR

GPs and consultants who want steady, structured work

£638.50

Daily fee, mental health medical member, 2026/27[12]

£434.28

Daily fee, social security medical member, 2026/27[12]

MARKET GROWTH

↗ +55%

New social security and child support appeals, April to June 2026 vs the same quarter of 2025[21]



BEFORE YOU START

Tribunal work is a judicial role, so you must stay impartial and may need to step back from cases that involve your own patients or employer. Competitions open only from time to time.

ROUTE 09 / 10

CQC specialist adviser

Specialist advisers join Care Quality Commission inspections to give a clinical view of the service being inspected. Work is ad hoc, usually one to three days at a time, and much of it can be done remotely, such as reviewing patient records and interviewing clinical leads.[13, 17]

Pay depends on the role. One February 2026 vacancy paid consultant advisers £300 a day including holiday pay, and required specialist registration and a substantive post.[13] GP specialist advisers have been paid £540 per one-day inspection, with reading the briefing documents included in the day.[17]

Getting started

1. **Watch CQC's recruitment pages.** Advisers are recruited in rounds, so roles open and close.[17]
2. **Check you qualify.** Advisers usually need to be working in the setting they inspect, with a licence to practise.[13, 17]
3. **Complete the selection stages.** For GP advisers this has meant an application form, a written assessment and a group interview.[17]
4. **Do the induction.** Training is mandatory, and new advisers may observe an inspection before taking part in one.[17]

IDEAL FOR

Senior doctors with a substantive post who care about standards of care

£300

Daily fee, CQC consultant adviser, one February 2026 vacancy[13]

£540

Per one-day inspection, GP specialist adviser[17]

BEFORE YOU START

Check what the fee covers: preparation and report review can stretch a paid day. CQC aims to give at least six weeks' notice, but dates can be irregular.[17] Check your indemnity covers non-clinical advisory work.[17]

ROUTE 10 / 10

Startup adviser

Health-tech startups need clinical insight: whether a product solves a real problem, how it fits into a care pathway and what clinicians will accept.

Under the Founder Institute's adviser framework, typical grants run from 0.15% to 1% of the company, depending on its stage and how involved the adviser is.[14]

Shares in an early-stage company can be diluted, can be hard to sell, and may never be worth anything. Treat adviser equity as upside, not income.

Getting started

1. **Start with your network,** including accelerators, innovation hubs and clinical contacts.
2. **Agree the role in writing.** Set out the time expected, the equity on offer and how it vests before you start.
3. **Choose companies you'd back.** Your name becomes part of their pitch, so check the team and the product.
4. **Declare the interest.** Check any outside role with your employer, and avoid conflicts with purchasing or prescribing decisions.

IDEAL FOR

Doctors with niche clinical insight and an interest in innovation

0.15–1%

Typical adviser equity, Founder Institute framework[14]

BEFORE YOU START

Shares received for your services may be taxable, even if you can't sell them, so take tax advice before you sign.

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We used published surveys, official rate cards, regulations, NHS trust disclosures and price lists from 2023 to 2026. Figures are for England unless stated.

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GET IN TOUCH

Interested in diversifying and investing with us?

If you have £50,000 or more in savings or available to invest, our team can talk you through how Sharia-compliant private-market investing works and whether it suits you.

Speak to a member of our team

Scan the code to get in touch. We'll arrange a call at a time that suits you, with no obligation to invest.

Book a call online →

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