



Cumann Arachais Fear na mBuan Oglaiigh (CAFNBO)
Over 40 years serving the NCO's and Pte's of the Permanent Defence Forces.

Historical Background

The General Staff acutely aware of the need to alleviate the financial distress on the families of deceased servicemen and conscious of the success of CAOGA on behalf of the officers, decided to set up an organising committee in 1963 to undertake the necessary preparatory work to establish an insurance scheme for NCO's and Pte's. This committee was chaired by Col W. Donagh and included Comdt J. Counihan and Capt H. Daly.

The inaugural meeting of the Society was held in the Gaelic Hall, Curragh Camp on 21 Dec 1964. Col W. Donagh presided and he outlined the preparatory work undertaken by his committee.

The meeting unanimously elected the following committee:

CHARIMAN:	RSM P. DAFFY	2 FAR
VICE CHAIRMAN:	RQMS J.C MC ALLISTER	DEPOT CAV
MEMBERS:	BQMS W. FURLONG	CTD W COMD
	CPO J. SCANNELL	NS
	FLT SGT J. MANGAN	AIR CORPS
	RQMS T. WALSH	1 FAR
	PTE P. HYLAND	2 INF BN
	COY SGT J. CARLEY	HQ E COMD
	COY SGT P. DOHERTY	12 INF BN
SECRETARY:	CAPT H. DALY	AHQ
TRUSTEES:	LT COL J.S. NOLAN	
	COMDT T. O'SHEA	
	CAPT W.J. BREWER	

The Society was formally established on 01 Jan 1965 with 4,100 members paying a subscription of two shillings (13c) per week. The benefits were £300 (€380) on the death of a member, £20 (€25) on the death of a member's wife, £10 (€12.70) on the death of a child over 5 years and £6 (€7.62) on the death of a child under 5 years. On 01 Jan 1980 CAFNBO Spouse was introduced,

Membership

CAFNBO is a Friendly Society registered under the Friendly Societies Act of 1896 as amended. Membership is open to all NCO's and Pte's of the Permanent Defence Forces and their spouse. Applications for membership are placed before the management committee who may at their absolute discretion accept an application or not and determine the commencement date of membership (normally the date of the meeting). Although not compulsory, 99.6% of members of the Defence Forces are CAFNBO members.





Objects of the society:

The objects of the society are to provide by the voluntary subscriptions of the members for the following purposes:

- a. the insuring of money to be paid on the death of a member or spouse member
- b. the insuring of money for the payment of funeral expenses on the death of a spouse or child of a member in necessitous circumstances.
- c. Providing relief of poverty to members when in distressed/necessitous circumstances by way of the Distress Fund,
- d. The granting of other assistance to members in necessitous circumstances as decided by the members of the society.

Management Committee:

The Committee consist of 19 members including a Chairman and Vice Chairman who are elected at the AGM. All the major barracks including Air Corps and Naval Service are represented. The committee meet monthly to transact the societies business. The management, control and direction of the policy and affairs of the society are vested in the committee subject of course to any statute and the Rules of the Society. The committee keep the members briefed on all developments in the society and encourage personnel to join the schemes. The day to day running of the society is entrusted to the Secretariat who implements the decisions and policy of the management committee.

Trustees:

The trustees of the society must be serving members of the Defence Forces who have consented to act have been authorised in that behalf by the Chief of Staff and appointed by the members of the society. The trustees are responsible for investing the funds of the society.

The value of the fund as on 31 Dec 2007 was €1,000,00,

The trustees also decide on the payment of the death benefits in cases where no valid nomination exists subject of course to the provisions of the Friendly Societies Act.

Subscriptions:

The current weekly subscription is €1.72 for a member and €1.46 for a spouse member. These rates have not changed since 1995. All subscriptions are refundable along with bonus earned on leaving the Defence Forces or on death. After 5 years membership a bonus of 3% Compound Interest is earned on all subscriptions. In addition a Terminal Bonus may be paid to the long serving members where an actuarial surplus exists at the following rates:

After 10 years membership	20% of Bonus
After 15 years membership	25% of Bonus
After 20 years membership	40% of Bonus



Benefits:

The society pays the following benefits:

- On death of a Member €19,046
- On death of a Spouse Member €19,046

Funeral Expenses:

- On Death of a Serving member €5,000
- On death of a Spouse €3,174
- On death of a child over 5 €3,174
- On death of a child under 5 €1,270

Since it came into operation in 1965 CAFNB have made the following payments:

DEATH OF MEMBERS	DEATH OF SPOUSE MEMBERS	DEATH OF CHILDREN	TOTAL
743	299	715	1757

GANBO

On 01 Aug 1980 a group scheme named Grupa Arachais na mBuan Oglaiigh (GANBO) was introduced for members of CAFNB. Initially underwritten by Canada Life on 01 Jan 2008 Friends First took over as underwriters of GANBO. 98% of CAFNB members are also members of GANBO. In Apr 1985 a spouse scheme was introduced for the spouses of members of GANBO, this scheme was named Grupa Ceili na mBuan Oglaiigh (GACBO).

The following benefits are paid under the GANBO/GACBO schemes :

- Death of a Member €150,000 Subscriptions €6.16 p.w.
- Death of a Spouse Member €150,000 Subscriptions €4.02 p.w.
- Death of Child under 21 yrs (inc Stillbirths).....€ 5,000



