

**Cumann Arachais Fear na mBuan Oglaiigh  
(CAFNBÓ)  
Celebrating 50 years serving the NCO's and Pte's of  
the Permanent Defence Forces.**



23 April 2015

## **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:

<b>CHARIMAN:</b>	RSM P. DAFFY	2 FAR
<b>VICE CHAIRMAN:</b>	RQMS J.C MC ALLISTER	DEPOT CAV
<b>MEMBERS:</b>	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
<b>SECRETARY:</b>	CAPT H. DALY	AHQ
<b>TRUSTEES:</b>	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 membership was introduced and in Jun 2009, the CAFNBO Cohabiting Partners Scheme 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/partners. 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, 99.7% 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 Management Committee consist of 15 members (was 24 members until 2009) including a Chairman and Vice Chairman who are elected at the AGM. All barracks including Air Corps and Naval Service locations are represented. The Management 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 Management Committee and Supervisory Committee subject of course to any statute and the Rules of the Society. The Management 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 19 Mar 2015 was €107,261,777, and the overall return on investments for 2014 was +13.38%.

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

No bonus was paid between 2008 and 2012 due to the volatile markets. On the advice of the actuary the bonuses were reintroduced in 2013.

### **Benefits:**

The society pays the following benefits:

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

### **Funeral Expenses:**

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 CAFNBO have made the following payments:

DEATH OF MEMBERS	DEATH OF SPOUSE MEMBERS	DEATH OF CHILDREN	TOTAL
945	413	790	2,148

## **CAFNBO DISTRESS FUND**

Deductions for the CAFNBO Distress Fund started on 01 March 1995. There are in excess of 6,700 members contributing to the fund.

The Distress Fund is set up for the purpose of relieving distress among serving NCOs and Pte's of the Permanent Defence Forces. Subscriptions are 25c per week by direct deduction from the payroll.

The Distress Fund is self-financing and **totally independent** of the main CAFNBO scheme. CAFNBO funds cannot be applied to the Distress Fund.

## **Grupa Arachais Na mBuan Oglaiigh (GANBO)**

On 01 Aug 1980 a group scheme called Grupa Arachais na mBuan Oglaiigh (GANBO) was introduced for members of CAFNBO.

GANBO/GACBO was initially underwritten by Canada Life, however over the years the underwriters of the scheme have changed:

Canada Life	1980 to 2001
Irish Life	2002 to 2007
Friends First	2008 to 2010
Aviva	2011 to 2013
Friends First	2014

Friends First are the current underwriters of the schemes and the rates enjoyed by the members are guaranteed until 31 Dec 2016.

99% of CAFNBO 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). In 2011 the GACBO Cohabiting Partners Scheme was introduced.

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

Death of a Member	€160,000	Subscriptions	€7.02 p.w.
Death of a Spouse Member	€160,000	Subscriptions	€5.18 p.w.

Death of Child under 21 yrs (inc Stillbirths).....€ 5,000

Since 1 Jan 2002 the following GANBO/GACBO death claims have been made.

<b>MEMBERS</b>	<b>SPOUSE MEMBER</b>	<b>CHILDREN</b>	<b>TOTAL DEATHS</b>	<b>AMOUNT PAID IN DEATH BENEFITS</b>
272 (128 Retained Members)	135 (67 Retained Members)	104 (13 retained members)	511	€58,753 m

## **CAFNBO Retired Members Life Cover Plan**

On 01 Apr 2014 Cornmarket, the brokers for the GANBO scheme, in conjunction with Irish Life introduced a new Scheme "CAFNBO Retired Members Life Cover Plan" for Ex Members of GANBO whose period of retention ceased. The following table shows the valuable life cover that is being offered. The cost of the plan is currently set at €25 per month and is deducted directly from the members Defence Force pension. This plan is also available to the members spouse if they were a retained Spouse member of GACBO.

The present benefits are:

AGE	BENEFIT
40 To 59	€51,500
60 To 64	€37,000
65 To 69	€31,000
70 To 74	€21,500
75 To 85th Birthday	€ 9,500

### **Committee Members to 23 Apr 2015**

RSM Noel O'Callaghan (Chairman)	Custume Bks, Athlone Co Westmeath (Overseas)
Bty Sgt Frank O'Connor	McKee Barracks, Dublin
Coy Sgt Matt Masterson	Cathal Brugha Barracks, Dublin
Flt Sgt Derek Valentine	Casement Aerodrome, Baldonnell, Dublin
CPO Gerry O'Donnell	Naval Base, Haulbowline, Cobh Co Cork
CQMS Liam Tiernan	Curragh Camp – West Side
Sgt Charlie Haughey	Finner Camp Ballyshannon, Co Donegal
Sgt Martin Drohan	Collins Barracks, Cork.
Sgt Mick Murran	Curragh Camp – East Side
Sgt Billy O'Grady	Dun Ui Mhaoilosa, Renmore, Galway
Sgt Brendan Healy (Vice Chairman)	Aiken Barracks, Dundalk, Co. Louth
Cpl Michael O'Connor	Sarsfield Barracks, Limerick.
Cpl Paula Dowling	Custume Barracks Athlone Co Westmeath
Cpl Des Macauley	Stephens Barracks, Kilkenny

### **Supervisory Committee**

Aidan Redican	Letterkenny, Co Donegal
Sgt Darren Cody	Collins Barracks, Cork
Tpr Paul O'Keefe	Kilworth Camp, Co. Cork

### **Trustees**

Col John Spierin (Chairman)	DFHQ, Newbridge, Co. Kildare
Lt. Col Mary Carroll	Dun Ui Mhaoilosa, Renmore, Galway
Comdt Bryan Carley (Overseas)	Cathal Brugha Bks
RSM Noel O'Callaghan (Overseas)	Custume Bks, Athlone, Co. Westmeath
CS Dick O'Hanlon	Dun Ui Mhaoilosa, Renmore, Galway
Sgt Denis Buckley	Collins Bks, Cork
Sgt Charlie Haughey	Finner Camp Ballyshannon, Co Donegal

### **Secretariat/Staff**

Comdt Ger O'Brien	Secretary
Mr. Matt Byrne	Admin Manager
Mrs. Sharon Mooney	Office Assistant

# CAFNBO House 33 Infirmery Road Dublin 7

In 2001 the Management Committee decided that the Office accommodation in Defence Forces Headquarters was no longer suitable to meet the needs of the Society and decided to purchase a property as the Head Office of CAFNBO.

The Secretary at the time (Eddie Scanlon) and the Assistant Secretary (Matt Byrne) were tasked with finding suitable premises. They quickly identified 33 Infirmery Road as the ideal premises in the perfect location (close to the Houston train station and beside Defence Forces Headquarters).

The property was purchased at a cost of £285,000 (€361,875). The property was completely refurbished at a cost of €220,000. The current value of the house is estimated in the region of €800,000.



CAFNBO House was formally opened by Maj Gen Jim Sreenan on 12 Dec 2002.