

## CAFNBO/GANBO/CAFNBO DISTRESS FUND

WEF 01 JAN 2013

### MEMBERSHIP:

CAFNBO is a Friendly Society Registered under the Friendly Societies Act (1896) and was established so as to lighten to burden on the soldier/soldiers family on death of a soldier or any member of his family (wife or child). The first subscriptions were paid into the fund in Jan 1965. Membership is open to all other ranks in the Defence Forces. The society was based on the Officers Society CAOGA. Although NOT compulsory, the numbers who applied for membership in the initial period was very encouraging and at present membership of CAFNBO is at 99.95% of other ranks strength. In 1980 CAFNBO Spouse was introduced. Membership of the spouse scheme is steadily increasing. In April 2009 the Rules of CAFNBO were changed. A new scheme known as "Cohabiting Partner Membership" was introduced. This scheme is open to CAFNBO members who are in a "long term marital type relationship" who are not married and would be legally free to marry each other. As not all soldiers notify their HQ of their marriage it is difficult to determine what percentage of married personnel do NOT have their spouse in CAFNBO Spouse.

### OBJECTS OF THE SOCIETY:

1. The insuring of money to be paid on the death of a member or spouse member.
2. The insuring of money for the payment of Funeral Expenses on the death of the Spouse or child of a member, and
3. Guaranteeing the performance of their duties by officers and servants of the society.
4. Providing relief or maintenance to members when in distressed circumstances.

### COMMITTEE:

The management committee of CAFNBO consists of 19 members (All other ranks). Each major Barracks throughout the Defence Forces have a representative on the committee. The committee meet at least once monthly to conduct the societies business, in addition to this the committee are tasked with ensuring that all members at their location are informed of

what is available to them from CAFNBO. They are also tasked with encouraging personnel who are identified as not being in a particular scheme to join, after all it is the soldiers welfare they are looking after. As there seems to be a number of personnel within the Defence Forces who are of the opinion that CAFNBO was compulsory on enlistment these individuals rarely check their status and therefore may not be fully covered. There is NO doubt that the CAFNBO committee with their tireless efforts have made CAFNBO the very successful society that it is today. The day to day running of the society is entrusted to the Secretariat. All decisions with regard to the running of the society are made by the committee.

### TRUSTEES:

The Trustees of CAFNBO are responsible for managing the funds of the Society. At the moment AIB Investment Managers handle the CAFNBO portfolio on behalf of the trustees. In addition to investments the Trustees are responsible for making decisions on who should be paid a benefit when there is doubt.

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### SUBSCRIPTIONS:

A subscription of €1.72 per week for members and €1.46 for spouse members are payable. Subscriptions are deducted at source by Dept of Defence, Renmore, Galway.

Intakes into CAFNBO are twice yearly 01 Jan and 01 Jul. An applicant has FREE membership and is fully covered by CAFNBO once his application has been submitted and stamped at a committee meeting which are held monthly. All subscriptions are refunded on leaving the Defence Forces or Death.

### BENEFITS PAYABLE BY CAFNBO:

|                             |         |               |            |
|-----------------------------|---------|---------------|------------|
| On Death of a Member        | €19,046 | Subscriptions | €1.72 p.w. |
| On Death of a Spouse Member | €19,046 | Subscriptions | €1.46 p.w. |
| On Death of a Partner       | €19,046 | Subscriptions | €1.46 p.w. |

FUNERAL EXPENSES PAID BY CAFNBO:

|                                |         |
|--------------------------------|---------|
| Death of a Serving Member      | €5,000  |
| Death of a Spouse              | € 3,174 |
| Death of a Child over 5 years  | € 3,174 |
| Death of a Child under 5 years | € 1,270 |

(Still Births occurring after 21 Sep 1994 are treated as "Death of a Child under 5 years)

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GANBO

GANBO is a Group Life Insurance Policy for members of CAFNBO underwritten by Aviva. The weekly subs are €6.23 for a member and €4.62 for Spouse members (€10.85 Married Pers). Subscriptions are deducted at source by dept of Defence Renmore, Galway.

BENEFITS PAID BY GANBO

|  |          |                          |
|--|----------|--------------------------|
| Death of a Member.....                             | €155,000 | Subscriptions €6.23 p.w. |
| Death of a Spouse Member.....                      | €155,000 | Subscriptions €4.62 p.w. |
| Death of Child under 21 yrs (inc Stillbirths)..... | € 5,000  |                          |

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CAFNBO DISTRESS FUND

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CAFNBO Distress Fund is set up for the purpose of relieving distress among serving NCOs and Privates of the PDF.

The subscriptions are 25c per week by direct deduction from the payroll.

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

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### **Relief of Distress:**

The fund will, within its resources, consider contributing towards relieving distress of members. The following are examples of some of the areas that might be considered for assistance.

- a. Exceptional Costs incurred due to long-term illness or hospitalisation of a member his spouse or children not recoverable from any other source.
- b. Costs incurred due to disability of member, spouse or children not recoverable from any other source. e.g. Wheel Chair, Special Bed or other specialized equipment.
- c. Funeral expenses for children not covered by CAFNBO.
- d. Exceptional debt incurred which the member cannot reasonably expected to repay himself. In this instance help will be on a once off basis only.

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### **Eligibility for relief**

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All serving members of the PDF who are contributing to the fund and their families are eligible for membership of the FUND.

Relief may be by way of Cash grant, or direct payment of bills.

Who decides on what relief to grant?

A Sub committee known as the CAFNBO Distress Fund Committee decide on application for help.

The composition of the committee is:

Chairman CAFNBO or Vice Chairman.

3 CAFNBO committee members

One other person as approved by the committee.

Secretary CAFNBO (Secretary to committee only).

The committee only consider applications from members which are fully documented. The DISTRESS FUND committee will make whatever enquiries it deems necessary to establish the bona fides of an application.

### Excluded from Relief

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Financial recklessness on the part of members, but NOT excluding his spouse or children from assistance.

The decision to grant or not to grant relief and the amount of any relief would be at the total discretion of the deciding committee. The committees decision in the matter of any application is final. The Distress Fund committee in considering individual cases will take into account the nature and degree of the distress or hardship suffered, along with the overall demands on the fund and the funds available to them at that

particular time.

Deductions for the Distress Fund started on 01 March 1995 and there are in excess of 6500 members contributing to the fund at present.

For further information contact your local Barracks CAFNBO representative or Matt Byrne at CAFNBO 33 Infirmary Road, Dublin 7. Tel 8042780/6711841 or e-mail [cafnbo@eircom.net](mailto:cafnbo@eircom.net). Website [cafnbo.com](http://cafnbo.com)