

ANNUAL REPORT & ACCOUNTS
THE DANSKE BANK EMPLOYEES' CHARITY GROUP
YEAR ENDED 30 NOVEMBER 2022

THE DANSKE BANK EMPLOYEES' CHARITY GROUP
YEAR ENDED 30 NOVEMBER 2022

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THE DANSKE BANK EMPLOYEES' CHARITY GROUP
YEAR ENDED 30 NOVEMBER 2022

Reference and Administrative Information

Enquiries and requests for donations	Hon Secretary Danske Bank Employees' Charity Group c/o Danske Bank Small Business Support Team Killeaton House 41 Mosside Road Derraghly Belfast BT17 9HH
Bankers	Danske Bank Donegall Square West Belfast
Independent Examiners	Harbinson Mulholland
HMRC reference number	Accepted as a charity by HM Revenue & Customs under reference XT12554
Charity Commission for NI	Charity Commission Reference Number 102014
Charities adviser	Northern Ireland Council for Voluntary Action 61 Duncairn Gardens Belfast BT15 2GB

Annual Report of Committee

The Charity Group

The Members of The Danske Bank Employees' Charity Group (formally The Northern Bank Employees' Charity Group) consist entirely of current and retired officials of Danske Bank. However the Group, which is accepted as a charity by HM Revenue & Customs, operates completely independently of the Bank. Members donate to a fund through the Give As You Earn Scheme and, while awaiting distribution, the fund attracts interest.

Structure, Governance and Management

A Committee, elected by the Members, manages the fund by considering requests for donations, as well as by actively seeking out worthy causes to support.

The current Committee, who are the Trustees of the charity, consists of:

Amber Law (Chairperson)	Louise O'Gara
Susan McKane	Kevin McGovern
Fiona Sanders	Chris Wynne
Heather Harman	June Hutton
Cheryl Kirk	

Supporting the Committee

Ken Sullivan, Honorary Secretary
Richard Lapsley, Honorary Treasurer

Objectives and Activities

The objects of the Charity Group undertaken for the public benefit are the relief of poverty, the advancement of education and such other purposes beneficial to the community as are recognised in law as wholly charitable.

Financial Review

During the year 25 separate donations were made by the Charity Group, totalling £58,944.00.

Achievements and Performance

The Charity Group has a broad remit and so the Committee was privileged and delighted during the year to grant donations to a wide variety of charities and good causes throughout Northern Ireland.

Plans for Future Periods

The Charity Group intends to continue supporting a wide range of charities and good causes, including those smaller, lesser known groups working in local communities.

THE DANSKE BANK EMPLOYEE'S CHARITY GROUP
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Annual Report of Committee (continued)

Policy on Reserves

The Committee considers it essential to ensure that there are always funds available to pay over any donations that have been committed and require prompt funding.

Approved by the Committee and signed on its behalf by

Ken Sullivan
Hon Secretary

THE DANSKE BANK EMPLOYEES' CHARITY GROUP
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Chairperson's Message

2022 has been a challenging year for many people, and charities in Northern Ireland, but I delighted that the employee charity group has donated £58,944 to 20 charities, which is a great increase from the previous years.

As before, we are always keen to support the smaller causes working within their communities across Northern Ireland as we know those funds provided can make all the difference for them.

During the year we have used the our internal social media platform to highlight the work of the charity group across the whole bank and each committee member is giving regular updates to their own colleague teams. We plan to do more of this in 2023 and increase the visibility of the of the charity group and the difference we make to the charities we support. We appreciate with the current financial climate many charities are noticing a downturn in donations so we will focus on maintaining and building our donor base by making contributing , or changing existing contributions, easier.

A number of committee members this year took the opportunity to visit some of the Charites we have supported and it was humbling and gratifying to see the difference the donations have made.

Being able to see and hear what our support means to the causes we support only re-enforces our need, as a committee, to strive to increase our contributor numbers.

As referenced our focus in 2023 will be maintaining and building our donor base but will also be to highlight the group externally to increase the number of requests we receive. During 2023 we will break the £1.25million mark for donations made since the group begun and it fills me with great pride to know the difference that we, as current or former staff , have made to so many charities across the Provence.

During the year Susan McKane stepped back as Chairperson for the group I would like to take this opportunity to thank Susan for the wonderful guidance and support she has provided to the group in the last 5 years as Chairperson and the support she gave many years before that as an active committee member..

I would also like to take the opportunity to thank Ken Sullivan Honorary Secretary, Richard Lapsley Honorary Treasurer, Chris Wynne Deputy Chairperson and all our wonderful Committee Members for their continued participation and help over this past year.

In closing I would like to sincerely thank you for your continued support, either as a current or former member of staff. Your continued donations have allowed us to make a real difference in 2022 and the committee look forward to doing the same in 2023.

Kindest regards,

Amber Law
Chairperson of Committee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE DANSKE BANK EMPLOYEE'S CHARITY GROUP

We report on the accounts of The Danske Bank Employees' Charity Group for the year ended 30 November 2022, which are set out on pages 7 to 12.

Respective responsibilities of trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 (the Charities Act) and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008
- to follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- to state whether particular matters have come to my attention

Basis of Independent Examiner's Report:

Our examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement:

In connection with our examination, no matter has come to our attention:-

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 63 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2008

have not been met or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Harbinson Mulholland

Chartered Accountants and Registered Auditors
Centrepoint
24 Ormeau Avenue
Belfast
BT2 8HS

Date: _____

THE DANSKE BANK EMPLOYEES' CHARITY GROUP
YEAR ENDED 30 NOVEMBER 2022

The Accounts

STATEMENT OF RECEIPTS AND PAYMENTS

	Unrestricted Funds	Unrestricted Funds
	2022	2021
	£	£
<u>Receipts</u>		
<i>Voluntary Receipts</i>		
Contributions under the Give As You Earn Scheme from current and retired officials of Danske Bank	32,097.50	40,016.50
Sundry Donation	0.00	0.00
Interest Earned : Current Account	6.46	19.65
<i>Total receipts</i>	<u>32,103.96</u>	<u>40,036.15</u>
<u>Payments</u>		
<i>Cost of charitable activities</i>		
Payments	-58,944.00	-11,884.95
Northern Ireland Council for Voluntary Action Membership Fee	-30.00	-30.00
CAF Admin Costs	-320.98	-400.23
Sundry Expenses	-192.88	-0.30
Accountants Fees	0.00	-510.00
<i>Total payments</i>	<u>-59,487.86</u>	<u>-12,825.48</u>
Net receipts/(payments)	-27,383.90	27,210.67
RECONCILIATION OF FUNDS AT 30.11.20		
Balance at start of year	63,008.34	35,797.67
Balance at end of year	<u>35,624.44</u>	<u>63,008.34</u>

THE DANSKE BANK EMPLOYEES' CHARITY GROUP
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STATEMENT OF ASSETS AND LIABILITIES

	2022	2021
	£	£
<i>CURRENT ASSETS</i>		
Amount owing from Give As You Earn	75,003.43	43,226.91
Cash at Bank	-39,378.99	19,781.43
Accruals	<u>-</u>	<u>-</u>
	<u>35,624.44</u>	<u>63,008.34</u>
<i>ACCUMULATED FUNDS</i>		
General funds	35,624.44	63,008.34
Designated funds	<u>0.00</u>	<u>0.00</u>
Balance at end of year	<u>35,624.44</u>	<u>63,008.34</u>

Approved by the Committee on and signed on their behalf by:

Richard Lapsley, Honorary Treasurer

Amber Law, Chairperson

THE DANSKE BANK EMPLOYEES' CHARITY GROUP
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Notes to the Accounts

Note 1 – Basis of Preparation

- 1.1 The Accounts have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" effective January 2015.
- 1.2 The Accounts have been prepared on the receipts and payments basis.

Note 2 – Accounting Policies

Receipts

Recognition of receipts

These are included in the Statement of Receipts and Payments when they have been paid to Give As You Earn by the individual Members.

Payments and liabilities

Liability recognition

A liability is recognised as soon as the Committee agrees to make a donation.

Governance costs

The Committee considers it essential to ensure that there are always funds available to pay over any donations that have been committed and require prompt funding.

Note 3 – Debtors and Prepayments

An amount £75,003.43 is owing from Give As You Earn in respect of November 2022.

Note 4 – Transactions with related parties

There were no transactions with related parties in the current or previous financial year.

Note 5 – Funds reserved for payment

Nil.

THE DANSKE BANK EMPLOYEES' CHARITY GROUP
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How to Become a Member or Amend your Donation

The Charity Group is always on the look-out for new Members. If you would like to join, or amend your existing donation, simply complete the application form on the next page and send it to the address below. Your monthly donation will be deducted automatically from your salary or pension. It's as simple as that.

The Secretary
The Danske Bank Employees' Charity Group
c/o Danske Bank
Small Business Support Team
Killeaton House
41 Mosside Road
Derriaghy
Belfast
BT17 9HH

Remember, if you are a basic rate taxpayer donating, for example, £10 each month, it will cost you only £8.00, because the taxman won't take the £2.00 you would normally have to pay him. Donations cost even less for higher rate taxpayers.

More information about the Charity Group can be obtained from:

- any Committee Member
- Richard Lapsley, Treasurer – 07484097047
- Ken Sullivan, Secretary – 02890049507 or at the above address

APPLICATION FORM

**GIVE AS YOU EARN
THE DANSKE BANK EMPLOYEES' CHARITY GROUP**

TAX FREE DONATIONS

A donation of £10 per month will cost a basic rate taxpayer only £8.00 per month (Higher rate taxpayers receive relief at the higher rate)

Complete the details below and send to: The Secretary, The Danske Bank Employees' Charity Group, c/o Danske Bank, Small Business Support Team, Killeaton House, 41 Miosside Road ,Derriaghy, Belfast BT17 9HH.

I wish to donate to The Danske Bank Employees' Charity Group from my salary/pension (delete as appropriate) each pay day the sum of £.....

New donation

Amendment to existing donation

Signed _____

Name _____

Staff/Pension No (from your payslip) _____

Branch/Department/Business Unit _____