

**ANNUAL REPORT & ACCOUNTS**  
**THE DANSKE BANK EMPLOYEES' CHARITY GROUP**  
**YEAR ENDED 30 NOVEMBER 2023**

THE DANSKE BANK EMPLOYEES' CHARITY GROUP  
YEAR ENDED 30 NOVEMBER 2023

**Contents**

|                                                      |           |
|------------------------------------------------------|-----------|
| <b>Reference and Administrative Information</b>      | <b>2</b>  |
| <b>Annual Report of Committee</b>                    | <b>3</b>  |
| <b>Chairperson's Message</b>                         | <b>5</b>  |
| <b>Independent Examiner's Report</b>                 | <b>6</b>  |
| <b>Statement of Receipts and Payments</b>            | <b>7</b>  |
| <b>Statements of Assets and Liabilities</b>          | <b>8</b>  |
| <b>Notes to the Accounts</b>                         | <b>9</b>  |
| <b>How to Become a Member or Amend your Donation</b> | <b>10</b> |
| <b>Application Form</b>                              | <b>11</b> |

THE DANSKE BANK EMPLOYEES' CHARITY GROUP  
YEAR ENDED 30 NOVEMBER 2023

**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  
Derriaghy  
Belfast BT17 9HH

**Bankers**

Danske Bank  
Donegall Square West  
Belfast

**Independent Examiners**

HM Chartered Accountants

**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

THE DANSKE BANK EMPLOYEE'S CHARITY GROUP  
YEAR ENDED 30 NOVEMBER 2023

## 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)             | Jane Brown         |
| Chris Wynne (Assistant Chairperson) | June Dundas        |
| Ken Sullivan (Secretary)            | Kevin McGovern     |
| Richard Lapsley (Treasurer)         | Laura Seenan       |
| Andrew Hunter                       | Samantha Rodriguez |
| Caroline O'Hagan                    | Tracey Weir        |
| 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 23 separate donations were made by the Charity Group, totalling £57,273.32

### 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  
YEAR ENDED 30 NOVEMBER 2023

**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**

A handwritten signature in black ink, appearing to read 'A. Law', followed by a period.

Amber Law  
Chairperson

THE DANSKE BANK EMPLOYEES' CHARITY GROUP  
YEAR ENDED 30 NOVEMBER 2023

**Chairperson's Message**

As we reflect on the year 2023, it is evident that, much like 2022, it has been a period filled with challenges for many individuals and charitable organisations throughout Northern Ireland. Despite these adversities, I am pleased to report that the Employees Charity Group has experienced one of its most successful years to date.

This year, we have achieved a remarkable milestone by donating a total of £57,273 to 23 deserving charities. Since our inception in 1991, our cumulative contributions have now reached an impressive £1,290,807, benefiting 751 charities across the region. It is with immense pride that I acknowledge the significant impact our group has made to numerous commendable causes.

In 2023, we have taken proactive steps to deepen our understanding of the tangible differences our contributions make. We met with several beneficiary charities, and each visit was a humbling experience that not only reaffirmed the necessity of our charitable group but also strengthened our commitment to continue these engagements in the forthcoming year.

We also adapted our approach in response to the growing reliance on food banks in Northern Ireland. In a heartfelt gesture of support during the festive season, we allocated two special donations of £5,000 each to local food banks, Fare Share NI and The Trussel Trust. These contributions were made on behalf of our generous donors, aimed at putting food on the tables of those most in need during these trying times.

I would like to extend my gratitude to Ken Sullivan Honorary Secretary, Richard Lapsley Honorary Treasurer, Chris Wynne Deputy Chairperson, and all our dedicated Trustees for their invaluable contributions throughout the past year. Your unwavering dedication and effort have been pivotal to our success.

In conclusion, I sincerely thank each one of you—whether you are a current or former staff member—for your continued support and generous donations. Your commitment has been instrumental in enabling us to make a significant difference in 2023.

Looking ahead to 2024, the committee is eager to build on this momentum and continue our mission of supporting those in need. Thank you for your continued trust and support.



## **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 2023, which are set out on pages 7 to 11.

### **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:**

We have examined your charity accounts as required under section 65 of the Charities Act and our examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

Our examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

Our role is to state whether any material matters have come to our attention giving cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

### **Independent Examiner's Statement:**

We have completed our examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, we have found no matters that require drawing to your attention.

*HM Chartered Accountants*

### **HM Chartered Accountants**

Chartered Accountants and Registered Auditors  
6th Floor East Tower  
Lanyon Plaza  
8 Lanyon Place  
Belfast  
BT1 3LP

Date: 30/10/2025

THE DANSKE BANK EMPLOYEES' CHARITY GROUP  
YEAR ENDED 30 NOVEMBER 2023

**The Accounts**

**STATEMENT OF RECEIPTS AND PAYMENTS**

|                                                                                                      | Unrestricted<br>Funds     | Unrestricted<br>Funds     |
|------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|
|                                                                                                      | 2023<br>£                 | 2022<br>£                 |
| <b><u>Receipts</u></b>                                                                               |                           |                           |
| <b><i>Voluntary Receipts</i></b>                                                                     |                           |                           |
| Contributions under the Give As You Earn Scheme<br>from current and retired officials of Danske Bank | 38,756.00                 | 32,097.50                 |
| Sundry Donation                                                                                      | -                         | -                         |
| Interest Earned: Business Investment Account                                                         | 152.70                    | -                         |
| Interest Earned: Current Account                                                                     | 7.11                      | 6.46                      |
| <b><i>Total receipts</i></b>                                                                         | <b><u>38,915.81</u></b>   | <b><u>32,103.96</u></b>   |
| <b><u>Payments</u></b>                                                                               |                           |                           |
| <b><i>Cost of charitable activities</i></b>                                                          |                           |                           |
| Payments                                                                                             | (57,273.32)               | (58,944.00)               |
| Northern Ireland Council for Voluntary Action Membership<br>Fee                                      | (30.00)                   | (30.00)                   |
| CAF Admin Costs                                                                                      | (497.25)                  | (320.98)                  |
| Sundry Expenses                                                                                      | (1,300.35)                | (192.88)                  |
| Accountants Fees                                                                                     | -                         | -                         |
| <b><i>Total payments</i></b>                                                                         | <b><u>(59,100.92)</u></b> | <b><u>(59,487.86)</u></b> |
| Net receipts/(payments)                                                                              | (20,185.11)               | (27,383.90)               |
| <b>RECONCILIATION OF FUNDS AT 30.11.23</b>                                                           |                           |                           |
| Balance at start of year                                                                             | 35,624.44                 | 63,008.34                 |
| <b>Balance at end of year</b>                                                                        | <b><u>15,439.33</u></b>   | <b><u>35,624.44</u></b>   |

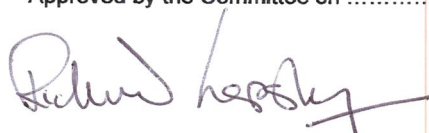


THE DANSKE BANK EMPLOYEES' CHARITY GROUP  
YEAR ENDED 30 NOVEMBER 2023

STATEMENT OF ASSETS AND LIABILITIES

|                                               | 2023<br>£        | 2022<br>£        |
|-----------------------------------------------|------------------|------------------|
| <b>CURRENT ASSETS</b>                         |                  |                  |
| Amount owing from Give As You Earn            | 3,112.18         | 75,003.43        |
| Amount owing from Business Investment Account | 11,775.33        | 0.00             |
| Cash at Bank                                  | 551.82           | -39,378.99       |
| Accruals                                      | -                | -                |
|                                               | <u>15,439.33</u> | <u>35,624.44</u> |
| <b>ACCUMULATED FUNDS</b>                      |                  |                  |
| General funds                                 | 15,439.33        | 35,624.44        |
| Designated funds                              | -                | -                |
| <b>Balance at end of year</b>                 | <u>15,439.33</u> | <u>35,624.44</u> |

Approved by the Committee on 29/10/2025 and signed on their behalf by:

  
Richard Lapsley, Honorary Treasurer

  
Amber Law, Chairperson

THE DANSKE BANK EMPLOYEES' CHARITY GROUP  
YEAR ENDED 30 NOVEMBER 2023

**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 of £3,112.18 is owing from Give As You Earn in respect of November 2023.

An amount of £11,775.33 is owing from Business Investment Account in respect of November 2023.

**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  
YEAR ENDED 30 NOVEMBER 2023

**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
- Ken Sullivan, Secretary

**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 Miooside 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 \_\_\_\_\_