

**ANNUAL REPORT & ACCOUNTS**  
**THE DANSKE BANK EMPLOYEES' CHARITY GROUP**  
**YEAR ENDED 30 NOVEMBER 2024**

THE DANSKE BANK EMPLOYEES' CHARITY GROUP  
YEAR ENDED 30 NOVEMBER 2024

**Contents**

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

THE DANSKE BANK EMPLOYEES' CHARITY GROUP  
YEAR ENDED 30 NOVEMBER 2024

**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 2024

## 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 18 separate donations were made by the Charity Group, totalling £38,822.90

### 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 2024

**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**



Amber Law  
Chairperson

THE DANSKE BANK EMPLOYEES' CHARITY GROUP  
YEAR ENDED 30 NOVEMBER 2024

**Chairperson's Message**

As we close the year ending 30 November 2024, I am delighted to share that 2024 has been yet another successful year for the Employees Charity Group. We made 20 charitable donations, amounting to £38,823. Since our inception in 1991, we have distributed a total of £1,318,574 across 771 charitable requests, benefitting communities throughout Northern Ireland.

In addition to our regular donations, we were pleased to gift each Women's Aid location £500 in December 2024, providing vital support to their on-the-ground efforts. This initiative totalled £4,500.

A personal highlight for me in 2024 was volunteering with FareShare NI. Previously, we donated £5,000 to FareShare to help tackle food poverty in Northern Ireland. Alongside four of our trustees, I spent a day in delivery vans witnessing the direct impact of our donations. It was truly eye-opening to see the diverse community needs, including schools, addiction centres, and food banks, all relying on charities like FareShare.

Our ability to make these contributions is thanks to the generosity of our donors, both current and retired employees. I extend my heartfelt gratitude to each donor for entrusting your contributions to us to improve society in Northern Ireland.

I would also like to express my sincere appreciation 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.

Looking forward to 2025, 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 2024, 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.

*H M Chartered Accountants*

**Harbinson Mulholland**  
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 2024

**The Accounts**

**STATEMENT OF RECEIPTS AND PAYMENTS**


|  | Unrestricted<br>Funds     | Unrestricted<br>Funds     |
|--|---------------------------|---------------------------|
|  | 2024                      | 2023                      |
|  | £                         | £                         |
| <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 | 38,258.16                 | 38,756.00                 |
| Sundry Donation  | 0.00                      | 0.00                      |
| Interest Earned: Business Investment Account   | 193.51                    | 152.70                    |
| Interest Earned: Current Account   | 2.33                      | 7.11                      |
| <b><i>Total receipts</i></b>   | <b><u>38,454.00</u></b>   | <b><u>38,915.81</u></b>   |
| <br>   |                           |                           |
| <b><u>Payments</u></b>   |                           |                           |
| <b><i>Cost of charitable activities</i></b>  |                           |                           |
| Payments   | (38,822.90)               | (52,273.32)               |
| Northern Ireland Council for Voluntary Action Membership<br>Fee                                      | (35.00)                   | (30.00)                   |
| CAF Admin Costs  | (573.88)                  | (497.25)                  |
| Sundry Expenses  | (1.05)                    | (1,300.35)                |
| Accountants Fees   | 0.00                      | 0.00                      |
| <b><i>Total payments</i></b>   | <b><u>(39,432.83)</u></b> | <b><u>(59,100.92)</u></b> |
| <br>   |                           |                           |
| Net receipts/(payments)  | (978.83)                  | (20,185.11)               |
| <br>   |                           |                           |
| <b>RECONCILIATION OF FUNDS AT 30.11.24</b>   |                           |                           |
| Balance at start of year   | 15,439.33                 | 35,624.44                 |
| <br>   |                           |                           |
| <b>Balance at end of year</b>  | <b><u>14,460.50</u></b>   | <b><u>15,439.33</u></b>   |

THE DANSKE BANK EMPLOYEES' CHARITY GROUP  
YEAR ENDED 30 NOVEMBER 2024

STATEMENT OF ASSETS AND LIABILITIES

|   | 2024<br>£        | 2023<br>£        |
|---|------------------|------------------|
| <b>CURRENT ASSETS</b>                         |                  |                  |
| Amount owing from Give As You Earn            | 12,354.46        | 3,112.18         |
| Amount owing from Business Investment Account | 2,075.94         | 11,775.33        |
| Cash at Bank                                  | 30.10            | 551.82           |
| Accruals                                      | -                | -                |
|   | <u>14,460.50</u> | <u>15,439.33</u> |
| <b>ACCUMULATED FUNDS</b>                      |                  |                  |
| General funds                                 | 14,460.50        | 15,439.44        |
| Designated funds                              | <u>0.00</u>      | <u>0.00</u>      |
| <b>Balance at end of year</b>                 | <u>14,460.50</u> | <u>15,439.44</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 2024

**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 £12,354.46 is owing from Give As You Earn in respect of November 2024.  
An amount of £2,075.94 is owing from Business Investment Account in respect of November 2024.

**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 2024

**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 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 \_\_\_\_\_