

# Life Church Doncaster

Annual Accounts and Reports

Year Ended 31 December 2020

Charity Number: 1052567

## **Annual General Meeting Summary for Year End 2020**

A big thank you to all the volunteers who consistently give of their time and resources to ensure that both the Church and all of its varied activities run smoothly and successfully. Without you, none of what we seek to do for God would be possible. More importantly, thank you to those who live out their daily relationship with the Lord Jesus, at home, at work and wherever you find yourself in the week.

2020 has been one of the most unprecedented in our life time. Whilst we had made firm plans at the start of the year to reach out to people in our community, this was cut short and all plans called off with the coronavirus pandemic.

We started the New Year with a cooked breakfast and had a fully booked venue with children and parents from the local community attached to our various children's and youth works. It was good to see so many families attend who do not normally attend our church meetings. Our guest speaker on that day was Rev Adam Priestly who shared the story of his life and how God helped him overcome addiction and change his life. The next big breakfast meeting was scheduled for Mother's Day which was canceled upon the announcement of a national lockdown. In fact all of our various meetings were cancelled.

We began to hold adhoc meetings on Zoom, with the congregation initially encouraged to attend online services offered by other churches and a number of links were supplied to those churches that would provide a good teaching and worship.

Pastor Les, along with others, contributed to a daily devotional that was sent to church members on text and FaceBook, with the odd video and meeting on Zoom, mainly to pray together. Also Pastor Les made it a point to contact the congregation weekly either via text or phone call and occasionally a doorstep visit in a safe way to encourage and look out for the church members.

The church also signed up to RightNow Media, an online resource of Christian reading and study materials with 1,000s of videos covering 100s of topics from studies in a particular book of the Bible or a character study or subjects such as apologetics etc. The church paid for and continues to pay for this resource with all members allowed free access. Pastor Les worked hard at getting everyone signed up, including parents of the various clubs we run, with a good offering for children and youth. Take up continues to be slow but the resource is available to all members and has been used in group studies by some home groups. RightNow Media is a great resource and will continue to be made available to church members free of charge.

We worked hard with the Community Centre Committee at Edenthorpe to ensure a Covid-safe environment and our in-person services went live at the end of July 2020, on Sunday mornings for 1 hour. Social distancing and other measures were employed to keep everyone safe and within the government guidelines.

Following the 2<sup>nd</sup> national lockdown, the church met on line each week on Zoom for our Sunday morning services. At every opportunity the church reopened its doors when it was legal to do so. Whilst in-person services changed in terms of time and worship, the benefit of meeting in person was enormous and there was a real sense of God's presence in our meetings. The church continues to operate all its various

clubs either online or in person within government guidelines, and will adopt as guidelines change.

The church signed up to various community groups including Neighbourly, to offer assistance to local members of the public and the wider Christian community in Doncaster. The food bank continued to operate, taking referrals from the local community and local charities, including local schools. Given the amount of food banks that sprang up during the pandemic the call on the church food bank, was limited. The food bank continues to operate on a cash basis.

Pastors Les and Daniel continued to keep in touch with the local schools, offering their assistance in any way that would benefit the school. During the year, we produced various videos which we sent to schools for them to use as we were unable to physically enter the schools during most of 2020. The videos and our offer of help was greatly appreciated by most schools, with 1 school requesting a Christingle assembly – they then donated the unused oranges for us to use as a church as some of their classes had closed due to positive cases.

We continued to be a family orientated church, despite the lockdown restrictions which has respect for all ages, all backgrounds and acknowledges that no one is perfect, we are all on differing stages of the journey of faith and all learn in different ways.

A number of church members also serve on the board of Renew Doncaster Limited, a local charity which provides assisted accommodation to homeless single men.

We are still seeking at some stage to relaunch our ministry to the elderly members of the church. Pastoral care for the elderly is presently being undertaken by individuals on a one to one basis.

I am very grateful to Daniel Budhi and Alison Heaton and their teams for all they have done this year in continuing to serve the youth and children of Life Church and the local community and in how they have kept in touch with the youth and children and their families in various ways. (See their separate reports for more details). The Edenthorpe Star Trail in December was well received and huge success.

Turning to the finances. I am pleased to report that despite the pandemic and the disruption it brought to our in-person meetings, the Income only fell by just over £1,000 this year to £38,024.37 (£39,104.12). Expenditure was curtailed with savings made in the areas of room hire and consumables to £34,831.7 (£36,703.61), resulting in a small surplus of £3,192.67 (profit £2,400.51) for which we thank God. We have met, and continue to meet, all our obligations as a church. The trustees continue to monitor the church finances carefully. The contribution you make is vital. Those of you who are tax payers and have not yet signed a Gift Aid form please see me.

The gift day raised £3,390 (£3,381) which were designated to be used for any new equipment we may require and any new outreach events we put on to engage those in our community that normally do not come to church. 50% was also given to 3 deserving causes namely, Noor Ministries UK a charity running a Christian school in Pakistan, Open Doors UK a charity that supports persecuted Christians around the world and Yan Hadley, a preacher who was a regular visitor who has fallen on hard times. A huge thank you to those who contributed towards the Gift Day. Given the

size of the church here in Edenthorpe, this is a significant amount and shows your very generous spirit! This year our gift day will be held in the first week of November. If we play our part, God has promised to do His! (Malachi 3:10).

This has been a year of great disruption that many have not seen in their lifetimes. It shows how fragile life can be and how our plans need to be flexible. The pandemic has afforded us the opportunity to reflect on what is and is not important in life and also shown us that community and personal relationships are the basic foundations of making life work. More importantly, a strong relationship with the Lord Jesus is vital at all times.

Our plans continue to be flexible as we serve the church members and the local community. As we stand in the edge of a New Year we are still unsure as to how life will pan out for us all, in the months and years that lie ahead. We will continue to be a family church holding out the truth of the Gospel offering a personal relationship with the Lord Jesus Christ. This is our mission and has not changed.

Here are the areas in which we still require breakthrough:

Breakthrough in prayer: Prayer needs to be at the center of all we do. I believe greater levels of prayer are demanded if we are to see all that God wants to accomplish in and through us.

Breakthrough in Evangelism. Ask God to remove the blinds off the unbelieving and empower us and give us the courage to share our story.

Breakthrough in miracles. Jesus and the early church's ministry was marked by miracles. As is so often quoted that Jesus is our example on how to live – then miracles must accompany us. The early church saw many breakthroughs in many communities with a miracle.

Breakthrough in discipleship. Pray that those who have come to Christ develop a deeper connection with Him.

Breakthrough in church community. Pray that God would help us to live authentic lives with each other and give us deep friendships.

Breakthrough in Mission. Pray for our local schools, local groups, counsellors, local Government. Pray that God will open new doors of opportunity and give us workers.

Breakthrough in families.

Breakthrough in generosity.

Breakthrough in Worship. I pray you will love God deeper, walk more humbly and serve more passionately.

I do believe, along with Paul's challenge to the Galatians, that we will reap a harvest if we do not give up! Please partner with us in this harvest field. We need prayer and more workers to expand and grow. These are not the days to hold back, but rather to press in and press forward and take hold of that for which Christ took hold of us.

Pastor Les Budhi

## **Annual Report 2020 - Children's Department**

Ministry to children continued to be a priority of Life Church Doncaster during 2020, but faced the challenges of the global coronavirus pandemic. In mid March, when the first UK lockdown was announced, our 3 weekday Treasure Kids clubs and G.I.G. on Sunday mornings had to close at short notice. For most children schools were also closed and we endeavoured to keep in touch and provide positive activities over the next 19 weeks with a weekly Treasure Kids newsletter and activity pack sent by email.

It was a great relief in September to be able to re-open Treasure Kids and G.I.G., although we had to comply with new rules limiting the number of children at each session and ensuring social distancing etc. Some families were unwilling for their children to rejoin group activities and some had lost interest during the long break, so numbers attending were further reduced. At Stainforth we had a natural drop because the majority of youngsters attending at the start of 2020 had been in Year 6 at school and so were now too old for the club. Some did come as helpers in September with varying degrees of success and eventually we had 3 willing Year 7 girls assisting us.

After a half-term of relatively normal activities, the 2<sup>nd</sup> national lockdown closed our activities for a further 4 weeks. However, we were unable to re-open before the end of the year due to a variety of temporary restrictions at each Treasure Kids venue. G.I.G. was able to run again when in person Church services resumed.

### **Special Events**

Our annual "Easter Eggstravaganza", "Preparing for Christmas" event and the Nativity Carol Service all fell victim to the national restrictions on large gatherings this year. We were able to have a one off Treasure Kids Summer Special in August for a limited number of children from the Edenthorpe and Kirk Sandall clubs.

As the year drew to a close, we attempted to communicate the real message of Christmas in new ways. We took socially distanced photographs of the Kirk Sandall Treasure Kids in Nativity costumes in October and so were able to create a Nativity story presentation. This was shared at a Zoom meeting with them in December and sent on to their families. 36 Advent activity packs were presented to the families of the Treasure Kids children who had come to one of our clubs at some point during the year and were still of primary school age (52 children). These contained a number of craft activities, a Christmas lotto game, Christmas booklets for children and adults and a VeggieTales DVD to open on Christmas Eve. These packs were paid for with money generously given by Church members on the 2019 Gift Day.

The Sunday afternoon before Christmas saw the launch of the Edenthorpe Star Trail. This ran for the 5 days to Christmas Eve and was publicised through the 2 Edenthorpe primary schools. 22 A4 signs, each with a star and a letter, were displayed by local householders and businesses along a 1.5 mile route through the village. The trail started from the Church of the Good Shepherd and ended at the Community Centre. The letters spelt out a Christmas carol and children completing the trail on the launch afternoon were given a small festive goodie bag including a Christmas booklet. The activity was well received and 46 children from at least 29 families took part on that first afternoon.

We are very grateful to those who have contributed to the work of the Children's Department during this unusual year.

**Alison Heaton – Children's Pastor**

## ***Youth report - Daniel Budhi***

In a pandemic struck year, we would have thought that all was lost and we would need to rebuild again in the future. However, we are thankful this year for the things God has done and what we have been able to do despite the challenges.

At the beginning of March, Doncaster Youth for Christ hosted a team from Texas, USA, to work in some of the primary and secondary schools in the area. Life Church Doncaster hosted the team on the Sunday and our young people went to an event organised by them, joining with St Paul's, Wheatley. Our young people were able to enjoy an evening where there was lots of fun, and testimonies. It was a great experience for schools and our young people and also the team. Unfortunately, as the pandemic began to get noticeably worse, the trip was cut short. They should be joining us again at some time in the future. Thank you to all those in the church who continue to pray for these teams, picked up minibuses and helped provide food etc. These trips are always stressful with lots of components to make them run smoothly, but with the help we have from church members they are always a success.

Due to the pandemic, we were obviously no longer allowed to meet in person from the end of March. Switching to online meeting via Zoom, each Friday night, we were surprised at the core group of people who continued to turn up each week. At the start of the pandemic we would have around 15 each week, however this slowly started to drop as the pandemic went on. We thought it would end up fizzling into nothing, however there remained a core of around 10 young people that were consistent throughout.

Each week we would gather for an hour to an hour and 15 minutes. We would play games/quizzes, discuss how things were and what they were up to that week and then run some activities around a theme. Themes included 'The gospel according to Disney' (taking gospel messages and themes from various Disney films); racism; testimonies; social justice and various world issues. Youth for Christ brought out some resources to use via zoom each week, so it made planning sessions much easier.

From September when we were officially allowed to meet back in person, socially distanced and mask wearing, we wondered what the turn out would be. From the regular 20-25 we would get each week before the pandemic, every single person except for 2 have been back. It has been difficult coming up with activities and games, however the young people have enjoyed it. We have continued discussing topics that they face in the news and at school each day whilst helping them to discover Jesus in their mental health and everyday lives. We haven't been able to take them to any events, however we have been a presence with them consistently throughout the pandemic continuing to share the gospel and help them explore life from a Kingdom perspective.

This consistency each week has opened up new relationships with parents. Parents who would normally just drop off their young people and that we never saw or spoke to previously we have now had great conversations with in the car park. Stories of how their young people have faced the year and how we've really helped. The youth group has actually grown during this pandemic season as young people have invited their friends and neighbours.

This year we were able to pay Amy a few hours per week to work on various things in the church. Her extra help this year planning programmes and working with young people in the area has been invaluable.

As we look to the future, our hope is that activities can come back to some sort of normality. Whilst our programme continues to change, the gospel message hasn't. Jesus has been and always will be the answer to the difficulties that young people face. We will continue to explore Jesus with young people, pray with them, go on walks with them, and whatever is necessary to journey young people through life.

Thank you for all your prayers and continued encouragement during this season. Whilst our activities have changed, it has allowed us to gain fresh revelation and fresh perspective on the work that we do.

Pastor Daniel

## **Independent Examiner's Report to the Trustees of Life Church Doncaster**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 8 to 12.

### **Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



**Alex Peter Day**

ACA/MAAT

A P Day Accountants

3 Hollow Cottage, Purfleet, RM19 1QP

Date: 8<sup>th</sup> October 2021



**Life Church Doncaster**  
**Financial Statement for the year ended 31 December 2020**

| <b>INCOME</b>  | Note | <b>2020</b>         | <b>2020</b>       | <b>2020</b>       | <b>2020</b>      | <i>2019</i>  |
|--|------|---------------------|-------------------|-------------------|------------------|--------------|
|  |      | <b>Unrestricted</b> | <b>Restricted</b> | <b>Designated</b> | <b>Total</b>     | <i>Total</i> |
|  |      | <b>£</b>            | <b>£</b>          | <b>£</b>          | <b>£</b>         | <b>£</b>     |
| Offerings Via Service Collections                          |      | 7,952.70            | -                 | -                 | <b>7,952.70</b>  | 11,178.18    |
| Offerings Via BGC  |      | 19,096.02           | -                 | -                 | <b>19,096.02</b> | 16,267.24    |
| Gift Aid   |      | 5,317.87            | -                 | -                 | <b>5,317.87</b>  | 5,346.96     |
| Gift Aid Small Donation Scheme                             |      | 1,203.32            | -                 | -                 | <b>1,203.32</b>  | 1,507.96     |
| Interest Earned from Investments                           |      | 12.56               | -                 | -                 | <b>12.56</b>     | 12.48        |
| Grants and Donations                                       | 1    | -                   | 781.07            | -                 | <b>781.07</b>    | 1,200.30     |
| Other  |      | 270.83              | -                 | 3,390.00          | <b>3,660.83</b>  | 3,591.00     |
| <b>TOTAL INCOME</b>  |      | <b>33,853.30</b>    | <b>781.07</b>     | <b>3,390.00</b>   | <b>38,024.37</b> | 39,104.12    |
| <b>EXPENDITURE</b>   |      |                     |                   |                   |                  |              |
| L & S Enterprises Pastoral Services                        |      | 24,133.00           | -                 | -                 | 24,133.00        | 24,732.95    |
| Salaries & Expenses  |      | -                   | -                 | -                 | -                | -            |
| Room Hire  | 2    | 2,346.50            | 84.00             | 229.00            | 2,659.50         | 5,786.25     |
| Visiting Ministry Expenses                                 |      | 150.00              | -                 | -                 | 150.00           | -            |
| Missionary Gifts   | 3    | 2,110.00            | -                 | 1,820.00          | 3,930.00         | 2,190.30     |
| Outreach   |      | -                   | 151.10            | 915.52            | 1,066.62         | 1,058.67     |
| Children's Work  |      | 45.00               | -                 | -                 | 45.00            | 97.35        |
| Youth Work   |      | 60.43               | -                 | -                 | 60.43            | 369.94       |
| Capital Expenditure  |      | -                   | -                 | 163.99            | 163.99           | 30.59        |
| Church Ministry Expenses                                   | 4    | 2,391.59            | -                 | 81.57             | 2,473.16         | 2,437.56     |
| Independent Examiners Fee                                  |      | 150.00              | -                 | -                 | 150.00           | -            |
| <b>TOTAL EXPENDITURE</b>                                   |      | <b>31,386.52</b>    | <b>235.10</b>     | <b>3,210.08</b>   | <b>34,831.70</b> | 36,703.61    |
| <b>SURPLUS OF INCOME OVER EXPENDITURE BEFORE TRANSFERS</b> |      | <b>2,466.78</b>     | <b>545.97</b>     | <b>179.92</b>     | <b>3,192.67</b>  | 2,400.51     |
| <b>TRANSFER BETWEEN FUNDS</b>                              |      | -                   | -                 | -                 | -                | -            |
| <b>SURPLUS OF INCOME OVER EXPENDITURE AFTER TRANSFERS</b>  |      | <b>2,466.78</b>     | <b>545.97</b>     | <b>179.92</b>     | <b>3,192.67</b>  | 2,400.51     |

**Life Church Doncaster**  
**Statement of Assets for the year ended 31 December 2020**

| <b><u>Church Assets as at 31 December 2020</u></b> |   | <b>2020</b>      | <b>2019</b> |
|--|---|------------------|-------------|
|  |   | <b>£</b>         | <b>£</b>    |
| <b>Cash at Bank:</b>                               |   |                  |             |
| Lloyds Current Account:                            |   |                  |             |
| General Fund                                       |   | <b>19,252.43</b> | 16,072.32   |
| Kingdom Bank                                       |   | <b>2,099.35</b>  | 2,086.79    |
|  |   | <b>21,351.78</b> | 18,159.11   |
| <b>Cash in Hand:</b>                               |   |                  |             |
| Petty Cash   |   | <b>39.72</b>     | 39.72       |
|  |   | <b>39.72</b>     | 39.72       |
|  |   | <b>21,391.50</b> | 18,198.83   |
| <b>Accumulated Funds</b>                           |   |                  |             |
| Unrestricted Fund                                  | 6 | 14,677.94        | 12,211.16   |
| Designated Fund                                    | 6 | 5,822.47         | 5,642.55    |
| Restricted Fund                                    | 5 | 891.09           | 345.12      |
|  |   | <b>21,391.50</b> | 18,198.83   |

These financial statements were approved by the Church Council on 21 September 2021.



**Les Budhi**  
Trustee

**Life Church Doncaster**  
**Financial Statements for the year ended 31 December 2020**

**Notes to the Financial Statements**

|  | 2020 | 2019 |
|--|------|------|
|  | £    | £    |

**1. Grants and Donations**

**Restricted:**

**Stainforth Children's and Youth Work**

During the year the charity received the following grants with regards to the children's and youth work in Stainforth.

|                          |               |               |
|--------------------------|---------------|---------------|
| Robert Forster's Charity | -             | 200.00        |
| Stainforth Town Council  | 200.00        | -             |
|                          | <b>200.00</b> | <b>200.00</b> |

**Youth Work**

During the year the charity received a grant to run a youth event.

|  |   |        |
|--|---|--------|
| Doncaster Metropolitan Borough Council | - | 250.00 |
|--|---|--------|

**Food Bank**

During the year the charity received the following grants and donations to run the Church's Food Bank Project:

|                                     |               |               |
|-------------------------------------|---------------|---------------|
| Heatherwood School Harvest Donation | 146.07        | -             |
| Neighbourly Foundation              | 400.00        | -             |
| Other donations                     | 35.00         | 255.00        |
|                                     | <b>581.07</b> | <b>255.00</b> |

**Other Donations Collected for specific purposes**

|                            |               |                 |
|----------------------------|---------------|-----------------|
| Doncaster Youth for Christ | -             | 247.65          |
| Renew Doncaster Ltd        | -             | 247.65          |
|                            | -             | 495.30          |
|                            | <b>781.07</b> | <b>1,200.30</b> |

**2. Room Hire Analysis**

|                          | 2020            | 2019            |
|--------------------------|-----------------|-----------------|
|                          | £               | £               |
| Room Hire - Edenthorpe   | 2,371.50        | 4,894.25        |
| Room Hire - Kirk Sandall | 204.00          | 456.00          |
| Room Hire - Stainforth   | 84.00           | 436.00          |
|                          | <b>2,659.50</b> | <b>5,786.25</b> |

**3. Missionary Gifts**

|                                | 2020            | 2019            |
|--------------------------------|-----------------|-----------------|
|                                | £               | £               |
| AOG UK Covid Appeal            | 250.00          | -               |
| Doncaster School Workers Trust | 240.00          | 240.00          |
| Noor Ministries UK             | 660.00          | -               |
| Open Doors UK and Ireland      | 660.00          | -               |
| Renew Doncaster Limited        | -               | 247.65          |
| ThirtyOne:Eight                | 240.00          | 180.00          |
| Yan Hadley                     | 500.00          | -               |
| Youth for Christ - Doncaster   | 1,380.00        | 1,522.65        |
|                                | <b>3,930.00</b> | <b>2,190.30</b> |

**Life Church Doncaster**  
**Financial Statements for the year ended 31 December 2020**

**Notes to the Financial Statements (continued)**

**4. Church Ministry Expenses**

|                         | 2020            | 2019            |
|-------------------------|-----------------|-----------------|
|                         | £               | £               |
| AOG Annual Contribution | 1,054.32        | 1,040.20        |
| CCL Music Licence       | 201.58          | 196.14          |
| Church Insurance        | 391.90          | 386.12          |
| Conference Expenses     | 79.50           | 214.00          |
| CRB Checks              | 25.20           | 93.60           |
| Other                   | 492.27          | 207.73          |
| Promotional Materials   | 81.57           | 152.95          |
| Website Fees            | 146.82          | 146.82          |
|                         | <b>2,473.16</b> | <b>2,437.56</b> |

**5. Restricted Fund Reconciliation**

|  | 2020          | 2019          |
|--|---------------|---------------|
|  | £             | £             |
| Opening Balance as at 1 January              | 345.12        | 2,091.16      |
| (Deficit)/Surplus of Income over Expenditure | 545.97        | (1,746.04)    |
| Transfer between funds                       | -             | -             |
| Closing Balance as at 31 December            | <b>891.09</b> | <b>345.12</b> |

The restricted funds is being held for youth and children's work in Stainforth and across Doncaster with a value of £256.00 (2019: £140.00) and for Food Bank of £635.09 (2019: £205.12).

**6. Funds Reconciliation**

|                                     | 2020             | 2020            | 2020             | 2019             |
|-------------------------------------|------------------|-----------------|------------------|------------------|
|                                     | Unrestricted     | Designated      | Total            | Total            |
|                                     | £                | £               | £                | £                |
| Opening Balance as at 1 January     | 12,211.16        | 5,642.55        | 17,853.71        | 13,707.16        |
| Surplus of Income over expenditure: | 2,466.78         | 179.92          | 2,646.70         | 4,146.55         |
| Transfer of funds                   | -                | -               | -                | -                |
| Closing Balance as at 31 December   | <b>14,677.94</b> | <b>5,822.47</b> | <b>20,500.41</b> | <b>17,853.71</b> |

**Life Church Doncaster**  
**Financial Statements for the year ended 31 December 2020**

**Notes to the Financial Statements (*continued*)**

**7. Designated Fund**

The Trustees have designated amounts that are raised at the annual Gift Day into a designated fund. The Designation of this fund was agreed by the Church Council. In 2020, 2019 and 2018, 50% of the Gift day was given to outside organisations with the balance being designated for outreach and equipment.

**8. Related Party Transactions**

During the year, L&S Enterprises Pastoral Services a business owned by Les Budhi (a trustee of the Charity) received £24,133.00 (2019: £24,732.95) for Pastoral services provided to the Charity.

Also during the year, the Charity donated £1,380.00 (2019: £1,522.65) to Doncaster Youth for Christ. The wife of Daniel Budhi (a trustee of the Charity) is a trustee of Doncaster Youth for Christ.

Also during the year, the Charity donated £660.00 (2019: £Nil) to Noor Ministries UK. The husband of Alison Heaton (a trustee of the Charity) is a trustee and Chair of Noor Ministries UK.

In the previous year (2019), the Charity donated £247.65 to Renew Doncaster Limited a charitable company. Les Budhi (a trustee of the Charity) was appointed a director/trustee of Renew Doncaster Limited in Nov 2019.

Section 10.3 of the Charity's constitution is the legal authority for the above transactions.