CANAAN CHRISTIAN MINISTRIES
(A company limited by guarantee)

Directors' Report and Financial Statements
for the year ended 31 January 2026

Charity Number: 1171925

Company Number: 10593926

CANAAN CHRISTIAN MINISTRIES
(A company limited by guarantee)

Company and administrative information

Charity number	1171925
Company registration number	10593926
Registered office address	121 High Street Staines-upon-Thames Middlesex TW18 4PD
Directors and Trustees	Fiona Crawforth Desmond Egharevba Norman Head
Manager	Barry Mockford
Independent Examiners	Tax Birmingham SW 3 Ltd t/a Tax Assist Accountants 369 Hagley Road West Quinton, Birmingham B32 2AL

Report of the Directors

The Directors have pleasure in presenting their report, together with the financial statements of the Company for the year ended 31 January 2026.

Objectives and Activities

The objects of the company are to advance the Christian religion for the benefit of the public through the operation of a Christian bookshop, church resource centre, provision of a counselling service, the promotion of united Christian church activities and resources and producing and/or distributing literature on the Christian religion to enlighten others; and broadcasting Christian messages of an evangelistic and teaching nature.

The Directors confirm that they have complied with their duty, under the Charities Act 2011, to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

The Directors have sought to fulfil the objects of the Company by the operation of a centre in Staines-upon-Thames. Its principal activity in the year was the Canaan Christian Bookshop, a retail shop selling literature, audio, visual and other resources designed to promote the Christian faith. The wide range of stock caters for children and adults, both those already associated with Christian churches of many different denominations and enquirers into the Christian religion. The Company has been keen to get Canaan's resources into the community and supplied churches, schools and other bodies with bookstalls and materials often on a sale or return basis.

The shop has a coffee lounge area, offering refreshments in a relaxed setting. Customers and the public are able to talk to a member of staff sharing any concerns and enquiring if they wish into the Christian faith. The bookshop also displays literature and posters of various Church and Christian events.

There are also facilities for personal counselling, on an appointment basis. Charges for the counselling are on a sliding scale according to a person's means. If the client cannot afford payment, the Counsellor along with a Director or Manager of Canaan may assess that this should be met from the Ministries Fund. In addition, the Bookshop often acts as a drop-in place for those seeking support and encouragement. This may involve those who have mental health issues or sometimes those who are homeless. Part of the Ministry of Canaan is to support and listen and refer on where necessary.

Canaan has continued to serve the local community and churches through Canaan Ministries, which includes working closely with the local Churches Together groups. Canaan provides information and encouragement to the local churches as a hub and focus in the community. A website exists to provide information on the service and resources it provides as well as events that are put on locally. There is also a social media site.

Achievements and Performance

Although trading conditions on the High Street continue to be challenging, there was a modest increase in sales over the previous year. Barry Mockford and all staff and volunteers continued to work very hard throughout the year and there has continued to be a significant number of telephone and on-line orders together with local deliveries. During opening hours, there continues to be a calm and friendly atmosphere within the bookshop, which remains a hub for local Christian activities and community support. The Lighthouse Room which was opened on Canaan's 40th anniversary in November 2019, has been used for quiet meetings and counselling sessions.

The manager participated in the 2-day Christian Resources Together event in Derbyshire and maintained a stand at the 2-day Christian Resources Exhibition at Sandown Park.

The Friends of Canaan Scheme continues to provide valuable support for the Company and has over 70 members who contribute on a regular basis.

Whenever the Manager or any Director has speaking engagements in local churches, the opportunity is taken to speak about Canaan Christian Ministries and make its work known. From time to time the Company provides resources to schools, institutions and organisations by offering them free books. Overall the Directors are satisfied that Canaan Christian Ministries continues to fulfil its objectives and to reach out to the community that it seeks to serve.

Canaan offers a professional, confidential counselling service open to anyone who would like a place to discuss personal issues and challenges they are facing. It deals with many issues ranging from bereavement, depression,

anxiety, relational difficulties, and challenging life choices. It offers an approach to counselling, within a Christian ethos, which seeks to help individuals resolve their difficulties. Counsellors will encourage individuals to explore possible roots to their problems as well as help the individual to find potential solutions including any resources available to them to assist change. Counsellors are non-judgemental and will not impose solutions, but rather respect the autonomy of every individual. Clients can be of any faith or none and Counsellors are able to determine whether or not issues of religious belief form part of the dialogue.

In addition there are several people who come into the shop who are simply looking for an encouraging word or listening ear. It is our belief that through this, these people are greatly helped in their daily lives. There are currently four professionally trained Counsellors on the team and in a typical week see around 30 different people, helping them with their problems. The Counsellors have shown great understanding of the need to fit in with shop opening hours and, when appropriate, they provide a counselling service from their homes using telephone and video links.

Financial Review

The Statement of Financial Activities is set out on page 6 showing the result for the year to 31 January 2026. The Company generated income in the bookshop and coffee lounge of £160,942 (2025-£154,682). After covering purchases and expenses, there was a bookshop surplus of £60 (2025-deficit £59). However, donations totalling £1,800 (2025-£1,800) were received, resulting in a surplus of £1,860 (2025-£1,741).

The Ministries Fund received income of £22,590 (2025-£19,729). For all donations, we were very grateful. A total of £17,088 (2025-£14,715) was spent on ministries costs. As a result, there was a surplus of £5,502 (2025-£5,014) and the accumulated balance for future use on 31 January 2026 was £67,520 (2025-£62,018). The total result was a surplus of £7,362 (2025-£6,755).

Reserves Policy

In order to cover unforeseen adverse circumstances, it is the Directors' policy to maintain unrestricted funds, being the Company's free reserves, as follows:

- The Main Fund represents working capital needed to maintain the stock and other requirements of the bookshop.
- The Ministries Fund is maintained, where possible, at a level to include at least six months' unrestricted administrative expenditure and ongoing expenses including salaries; and also enables response to ministry needs as they arise.

At 31 January 2026, there were no restricted funds.

Structure, Governance & Management

The governing document of the charity is its Memorandum and Articles of Association dated 31 January 2017.

The work of the Company is the overall responsibility of the Directors who met formally three times during the year and attended the annual meeting with supporters. In pursuing the objectives and activities of the Company, during the year the Directors employed one full-time manager and three adults on a part-time basis. The manager assumed overall responsibility for the various aspects of Canaan's work, including that of manager of the bookshop, bookkeeping and other personnel and administrative duties.

The policy of the Company is to use voluntary workers in addition to paid staff. This limits the overall costs and provides opportunities for Christian service to a few people willing to support and promote our work. The Directors were most appreciative of the assistance of six volunteers during the past year, and also recognise the valuable contribution to Canaan's ministry made by former Directors who live locally.

Risk Management

It is the Directors' policy to maintain an awareness of their requirements and responsibilities regarding risk, although no formal risk assessment is required for the charity at its current size, Canaan has a written policy that is given to staff, who regularly discuss and monitor risks such as health and safety concerns.

Recruitment and Selection of Directors

The governing document provides for a minimum of three Directors and it is their policy to choose as new Directors persons who live locally and have shown real interest and support for Canaan, as well as contributing particular skills and expertise needed for the spiritual development and proper running of the Company's activities. Accordingly, throughout recent years the Directors, who are also the Trustees, have included persons with qualifications and experience in financial, property and business management; and who represent different churches.

Reference and administrative details

Charity number: 1171925
Company number: 10593926
Registered address: 121 High Street, Staines-upon-Thames, Middlesex, TW18 4PD

Directors/Trustees
The Directors of Canaan Christian Ministries from 1st February 2025 to the date of this report were:

Mr Norman Head
Mrs Fiona Crawforth
Mr Desmond Egharevba

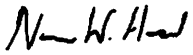
Key Management Personnel
Mr Barry Mockford (Manager)

Independent Examiner
Mr Kuldeep Sahota CIMA, Tax Birmingham SW 3 Ltd
369 Hagley Road West, Quinton, Birmingham B32 2AL

Bankers
CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

By order of the Board of Directors



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Norman W Head - Director
22 September 2026

INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS OF CANAAN CHRISTIAN MINISTRIES

I report to the charity directors on my examination of the accounts of the company for the year ended 31 January 2026 which are set out on pages 6 to 13.

Responsibilities and basis of report

The charity's directors are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2016 Act; or

2 the accounts do not accord with those records; or

3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or

4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)).

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.

Kuldeep Sahota CIMA
Independent Examiner
Tax Birmingham SW 3 Ltd
369 Hagley Road West
Quinton, Birmingham
B32 2AL

22 September 2026

CANAAN CHRISTIAN MINISTRIES
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Statement of Financial Activities for the year ended 31 January 2026

(including Income and Expenditure Account)

	Unrestricted funds	Restricted funds	Year to 31.1.26	Unrestricted funds	Restricted funds	Year to 31.1.25
	£	£	£	£	£	£
Income						
Donations and Grants						
Donations - Canaan Ministries and General	24,390	-	24,390	21,529	-	21,529
Income from charitable activities						
Operation of Canaan Bookshop	160,942	-	160,942	154,682	-	154,682
Total income	185,332	-	185,332	176,211	-	176,211
Expenditure						
Expenditure on charitable activities						
Canaan Bookshop	160,882	-	160,882	154,741	-	154,741
Canaan Ministries	17,088	-	17,088	14,715	-	14,715
Total expenditure	177,970	-	177,970	169,456	-	169,456
Net income and net movement in funds for the year	7,362	-	7,362	6,755	-	6,755
Reconciliation of funds						
Total funds brought forward at 1 February 2025	143,928	-	143,928	137,173	-	137,173
Total funds carried forward at 31 January 2026	£151,290	-	£151,290	£143,928	-	£143,928

CANAAN CHRISTIAN MINISTRIES **Company number 10593926**
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Balance Sheet at 31 January 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed Assets					
Tangible assets	8		2,116		2,569
Current Assets					
Stock		51,761		49,603	
Debtors and prepayments	9	5,708		5,243	
Cash at bank and in hand		102,779		96,714	
		160,248		151,560	
Liabilities					
Creditors falling due within one year	10	11,074		10,201	
Net Current Assets			149,174		141,359
Net Assets			£151,290		£143,928
The funds of the charity					
Unrestricted income funds			151,290		143,928
Restricted income funds			-		-
Total Charity Funds			£151,290		£143,928

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 31 January 2026, the company was entitled to exemption from audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006 and for preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 so far as applicable to the charity.

The financial statements were approved by the Board of Directors on 22 September 2026 and were signed on its behalf by:

N W Head

.....
Norman W Head - Director

CANAAN CHRISTIAN MINISTRIES
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Notes to the Financial Statements for the year ended 31 January 2026

1 Accounting policies

The principal accounting policies adopted in the preparation of the financial statements are as follows:

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities Act 2011 and the Companies Act 2006.

The charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

Preparation of the accounts on a going concern basis

The bookshop and Ministries Fund are both in a surplus position and, as such, the directors believe that no material uncertainties exist. Accordingly, the financial statements have been prepared on a going concern basis.

Funds Accounting

The accounts include all transactions, assets and liabilities for which the charity is responsible in law. The funds held by the charity during the period were:-
"Main Bookshop Trust Fund". This fund is unrestricted. Unrestricted funds can be used in accordance with the charitable objects of the Company at the discretion of the directors.
"Ministries Fund". This mainly comprises an unrestricted fund available for ministry costs such as maintenance of counselling facilities and occasional public Christian meetings, as well as supporting the primary activity of running a Christian bookshop. Restricted funds represent funds which may only be used for a particular purpose by the charity, but remain wholly under the control of the charity. Note 11 provides further details regarding these funds.

Income

Income represents amounts receivable during the period net of value added tax, including amounts from donors. Income from gifts is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.
Income received from HM Revenue & Customs, in the form of tax reclaimed on gift aid donations, is recognised when the income to which they relate is received. Grants and legacies are recognised when the charity becomes legally entitled to receive them. Interest is recognised when receivable. Gifts of stock are valued at the lower of the amount the charity would have been willing to pay for them and net realisable value and recognised when received.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred. Expenditure on charitable activities includes the operation of a bookshop and ministry costs as described above. Expenditure excludes time and materials freely given by volunteers.

1 Accounting policies(continued)

Tangible fixed assets
Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the assets capable of operating as intended. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset on a systematic basis over its expected useful life as follows:

Leasehold refurbishment	straight line over the term of the lease
The Lighthouse	10% straight line
Fixtures and fittings	15% reducing balance
Equipment	25% reducing balance

Stocks
Stocks are stated at the lower of cost and estimated selling price less costs to sell. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market. Cost is measured on a first in first out basis.

Impairment
Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in income or expenditure.

Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Creditors and provisions
Creditors and provisions are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments
The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Pension costs
The charity operated a defined contribution pension scheme during the year. Contributions are charged to the income and expenditure account as they become payable.

Taxation
The charity is exempt from corporation tax on its charitable activities.

2 Legal status of the Company

The charity is a private company limited by guarantee and governed by charity law in England, UK. The company's presentation currency is pounds sterling, and accounts are rounded to the nearest £.

3 Income from donations

The charity benefits greatly from the involvement and support of a number of volunteers. In accordance with the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

4 Income from and expenditure on charitable activities

Pages 12 and 13 provide a detailed breakdown of income and expenditure.

5 Directors' remuneration

No remuneration, benefits from employment, payment for professional or other services or reimbursed expenses were paid to any directors during the year.

6 Fees for examination of the accounts

	Year to 31.1.26	Year to 31.1.25
	£	£
Independent examiner's fees for reporting on the accounts	1,245	1,190
Other fees paid to the independent examiner	1,430	1,358

7 Staff Costs

Salaries, wages and fees	57,362	54,638
Pension contributions	1,040	894
	£58,402	£55,532

The average number of paid employees during the year of operations was 4 (2025 - 4)
No employee received remuneration (pro-rate) of more than £60,000 in either year.
The total key management personnel remuneration and benefits were £33,300 (2025 - £32,100).
There were no related party transactions during the year (2025 - nil)

8 Fixed assets - tangible assets

	Leasehold refurbishment	The Lighthouse	Fixtures & fittings	Bookshop equipment	Total
Cost	£	£	£	£	£
At 1 February 2025	5,928	13,677	6,218	4,521	30,344
Additions	-	-	-	-	-
At 31 January 2026	£5,928	£13,677	£6,218	£4,521	£30,344
Depreciation					
At 1 February 2025	5,928	13,677	4,323	3,847	27,775
Charge for the year	-	-	284	169	453
At 31 January 2026	£5,928	£13,677	£4,607	£4,016	£28,228
Net book value					
At 31 January 2026	-	-	£1,611	£505	£2,116
At 31 January 2025	-	-	£1,895	£674	£2,569

9 Debtors and prepayments

	2026	2025
	£	£
Trade debtors	664	749
Other debtors	2,836	2,297
Prepayments	2,208	2,197
	£5,708	£5,243

10 Creditors and accrued charges

Trade creditors	4,293	4,140
Taxation and social security	2,541	1,911
Accruals	4,240	4,150
	£11,074	£10,201

11 Results for the year

Bookshop surplus	1,860	1,741
Ministries fund surplus	5,502	5,014
Net surplus for the year	£7,362	£6,755

12 Donations and Grants received

Donations and grants totalling over £1,000 were received or receivable from each of the following organisations:

	2026	2025
	£	£
The King's Community Church, Staines	1,800	1,800
Staines Congregational Church	1,620	1,620

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13 Main Bookshop Trust Fund

Trading, Income & Expenditure Account for the year ended 31 January 2026

	Year to 31.1.26		Year to 31.1.25	
	£	£	£	£
Sales		160,942		154,682
Cost of sales				
Opening Stock	49,603		44,382	
Purchases	89,930		88,274	
Coffee Lounge Purchases	32		491	
	139,565		133,147	
Closing Stock	(51,761)		(49,603)	
		87,804		83,544
Gross Profit: 44.10% (2025 - 46.0%)		73,138		71,138
Expenses (support costs)				
Salary and pension costs	58,402		55,532	
Rent	12,750		12,750	
Light, heat and water	3,182		4,724	
Insurance, fire and security	1,187		1,069	
Telephone, fax and internet	556		565	
Printing, postage and stationery	1,215		1,349	
Repairs, maintenance and hire	1,300		1,230	
Advertising and display	400		513	
Cleaning and waste management	530		525	
Bank and switch charges	1,029		940	
Governance costs: accountancy and related disbursements	2,675		2,548	
Subscriptions and licences	442		546	
Contribution from Ministries	(12,750)		(12,750)	
Less sign, windows and electrics	1,119		1,046	
Transfer from Ministries	(1,119)		(1,046)	
Miscellaneous	1,707		1,097	
		72,625		70,638
Operating surplus/(deficit) before depreciation		513		500
Depreciation		(453)		(559)
Operating surplus/(deficit) after depreciation		60		(59)
Grant income receivable		-		-
Donations received - general		1,800		1,800
Net surplus for the year		1,860		1,741
Balance brought forward at 1 February 2025		81,910		80,169
Balance carried forward at 31 January 2026		£83,770		£81,910

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14 Ministries Fund

Statement of Financial Activities for the year ended 31 January 2026

	Unrestricted funds £	Restricted funds £	Year to 31.1.26 £	Unrestricted funds £	Restricted funds £	Year to 31.1.25 £
Income						
Donations and other income	22,590	-	22,590	19,729	-	19,729
	£22,590	£0	£22,590	£19,729	£0	£19,729
Expenditure						
Direct charitable expenditure	17,088	-	17,088	14,715	-	14,715
	£17,088	£0	£17,088	£14,715	£0	£14,715
Net income and net movement in the year	5,502	-	5,502	5,014	-	5,014
Balance brought forward at 1 February 2025	62,018	-	62,018	57,004	-	57,004
Balance carried forward at 31 January 2026	£67,520	-	£67,520	£62,018	-	£62,018