

STONEWATER ZEN CENTRE TRUST

England & Wales · Charity number 289863

Details

Other names	ZEN PRACTICE CENTRE, KANZEON SANGHA AND ZEN PRACTICE CENTRE TRUST (ZPCT)
Status	Registered
Legal form	Trust
Registered	1984-07-23
Register	View on the Charity Commission register

Contact

Address	19 Hope Street Liverpool L1 9BQ
Phone	07766600330
Email	stonewaterzen@gmail.com
Website	www.stonewaterzen.org

Activities

Objects: TO PROMOTE THE UNDERSTANDING AND PRACTICE OF ZEN BUDDHISM

Activities: PROVIDES MEDITATION AND TRAINING FOR ZEN BUDDHISM IN THE UK

Classification

- **How:** Provides Services
- **What:** Education/training, Religious Activities
- **Who:** The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£106,316	£88,744	-	-
2024-07-31	£98,038	£116,137	-	-
2023-07-31	£134,378	£119,298	-	-
2022-07-31	£76,172	£86,614	-	-
2021-07-31	£49,347	£54,604	-	-
2020-07-31	£71,855	£48,845	-	-

Trustees

Name	Role	Appointed
Dr DAVID LEONARD SCOTT	Chair	
Daniel Gallagher		2025-07-25
Joanne McMahon		2015-09-01
Lorena Rivero de Beer		2025-07-25
Paul Taylor		2021-07-31
Sarah Thwaites		2025-07-25

STONWATER ZEN CENTRE TRUST

England & Wales - Charity number 289863

Accounts



Trustees' Annual Report for the period

From **01/08/2024**

Period start date To

31/07/2025

Period end date

Charity name: StoneWater Zen Centre Trust

Charity registration number: 289863

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote, nurture and develop the practice and transmission of the Zen Buddhist tradition through meditation, study, precepts, Buddhist psychology and stewardship of a training centre open to all regardless of gender, race or sexuality. StoneWater Zen Trust is founded on the teachings and practice of the Zen tradition as transmitted through the lineage of Tenshin Fletcher Roshi, Abbot, Yokoji Zen Mountain Center and his successors. Its aims will be realised through a regular meditation instruction for the local and wider community.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none"> • Supports a teacher in White Plum lineage, David Keizan Scott Sensei, who provides support for Zen Buddhism in UK, both to individuals & groups, and ensures growth of Maezumi Roshi's and Tenshin Roshi's lineage in the UK • Manages the StoneWater Zen Centre Liverpool • Supports StoneWater Zen Lakes Centre • Provides instruction and advice for beginners to Zen meditation practice in Liverpool and beyond, both personally and by email • Supports and develops the Zen practice of experienced students from across the UK, both personally and by email. Jukai, Tokoudo and Shusso

		<p>Hossin ceremonies are scheduled as required.</p> <ul style="list-style-type: none"> • Supports Zen groups across UK including London, West Yorkshire, Kent, Northamptonshire & Sheffield • Brings noted UK & international teachers to our UK retreats • Supports Zen Buddhism in UK (and beyond) through our website offering advice & support to individuals & groups • Makes & provides meditation equipment e.g. mats & cushions to associated groups • Offers outreach work including talks & meditation sessions for school students & conferences, supports practitioners working in prisons, and is developing contacts with local community projects in Liverpool. <p>Represents Zen Buddhism at multifaith events in Merseyside & across UK</p> <p>During Covid Stonewater Zen Centre set up a six day a week Zoom schedule of morning and evening guided meditations , dharma talks and personal interviews to support our own community and any other folk wanting this service and or needing support. It was very successful and we have continued with this service post Covid and in parallel to our normal none virtual schedules and retreat programmes.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Regular activities</p> <p><i>The following is a list of weekly zazen sessions:</i></p> <ul style="list-style-type: none"> • At the Liverpool zendo 6 times per week • At the home of a senior practitioner in Liverpool once per month • In London, West Yorkshire, Kent, Northamptonshire & Sheffield at least once per week with additional sessions organised by local group leaders <p><i>In addition:</i></p> <ul style="list-style-type: none"> • A monthly 'A Time to Talk' support group • Monthly classes for beginner practitioners in Liverpool • Themed workshops • A Whats App sitting group <p><i>Residential retreats are organised as follows:</i></p> <ul style="list-style-type: none"> • Twice yearly retreats at Crosby Hall for practitioners from across the UK and beyond, with subsidised places for people on low incomes • An annual Rohatsu retreat either in the Lakes Zendo or the Liverpool Zendo • At least three 'Retreat to the City' themed events in the Liverpool Zendo • A month long Shusso training retreat in the Lakes Zendo <p><i>Other ongoing activities include:</i></p>

		<ul style="list-style-type: none"> • Maintaining and updating the StoneWaterZen.org website including posting practitioners written articles relating the their zen practice in everyday life • Producing a regular themed e-newsletter • Recording and uploading dharma talks so they are available for the sangha both in the UK and abroad • Developing policies as required • Maintaining the archive
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	There was a net cash surplus of £17,572 for the year and unrestricted reserves at 31 July 2025 of £73,846
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are being built up towards a deposit to purchase premises
Amount of reserves held	Para 1.22	£73,846
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Initially invited by David Scott and Abbot Fletcher

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	StoneWater Zen Centre Trust
Other name the charity uses	
Registered charity number	289863
Charity's principal address	13 Hope Street Liverpool L1 9NQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year
1	David Keizan Scott	Chairman	
2	Paul Taylor		
3	Joanne McMahon		
4	Lorena Rivero de Beer		Appointed 25 July 2025
5	Sarah Thwaites		Appointed 25 July 2025
6	Daniel Gallagher		Appointed 25 July 2025

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers

(Optional information)

Type of adviser	Name
Spiritual Advisor	Charles Teshin Fletcher

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date



Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01/08/2024		31/07/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
DONATIONS	80,561	-	-	80,561	73,015
RENT	9,264	-	-	9,264	17,165
GIFT AID TAX	16,491	-	-	16,491	7,858
COVID GRANTS	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	106,316	-	-	106,316	98,038
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	106,316	-	-	106,316	98,038
A3 Payments					
SESSHIN EXPENSES	21,788	-	-	21,788	14,800
RENT	3,800	-	-	3,800	4,191
REPAIRS AND EQUIPMENT	6,133	-	-	6,133	22,487
CEREMONIAL EXPENSES	-	-	-	-	-
DONATIONS	2,012	-	-	2,012	2,267
WEBSITE EXPENSES	4,728	-	-	4,728	4,034
SUNDRY EXPENSES	260	-	-	260	101
TRAVEL AND SUBSISTENCE	4,450	-	-	4,450	3,228
SERVICE CHARGE AND CLEANING	17,085	-	-	17,085	16,140
INSURANCE	323	-	-	323	560
P P and S	215	-	-	215	308
STAFF COSTS	13,200	-	-	13,200	15,690
RATES	1,350	-	-	1,350	1,250
LEASEHOLD PROPERTY EXPENSES	13,400	-	-	13,400	31,081
	-	-	-	-	-
	-	-	-	-	-
Sub total	88,744	-	-	88,744	116,137
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	88,744	-	-	88,744	116,137
Net of receipts/(payments)	17,572	-	-	17,572	-18,099
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	56,274	-	-	56,274	74,373
Cash funds this year end	73,846	-	-	73,846	56,274



Receipts and payments accounts

For the period from	Period start date 01/08/2024	To	Period end date 31/07/2025
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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	73,846	-	-
		-	-	-
		-	-	-
	Total cash funds	73,846	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-



Receipts and payments accounts

For the period from	Period start date 01/08/2024	To	Period end date 31/07/2025
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B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Computer Equipment		1,750	-
P A System		199	-
Altar		139	-
Fridge		100	-
Ladders		50	-
Dehumidifier		35	-
iPad		514	-
Gazebo		54	-
Speaker		150	-
Bunk Beds		567	-
Motor Vehicle		14,495	-
Vacuum Cleaner		130	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Creditors			
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	David Keizan Scott	31/05/26

Independent examiner's report on the accounts

**Report to the trustees/
members of**

Charity Name
StoneWater Zen Centre Trust

**On accounts for the
year ended**

31/07/25

Charity no 289683

Set out on pages

(remember to include the page numbers of additional sheets)

**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 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the Charities Act,
to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the 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 statement below.

**Independent examiner's
statement**

In connection with my examination, no matter has come to my attention
which gives me reasonable cause to believe that in, any material respect, the requirements:

to keep accounting records in accordance with section 130 of the Charities Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 31 May 2026

Name:

N Hughes

Relevant professional qualification(s) or body (if any):

ACCA

Address:

Granite Buildings

6 Stanley Street

Liverpool L1 6AF

Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)

**Give here brief details
of any items that the
examiner wishes to
disclose.**

A large, empty rectangular box with a thin black border, occupying the right two-thirds of the page. It is intended for the user to provide details as requested in the text to the left.

STONewater ZEN CENTRE TRUST

England & Wales - Charity number 289863

Accounts



Trustees' Annual Report for the period

From 01/08/2023

Period start date To

31/07/2024

Period end date

Charity name: StoneWater Zen Centre Trust

Charity registration number: 289863

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote, nurture and develop the practice and transmission of the Zen Buddhist tradition through meditation, study, precepts, Buddhist psychology and stewardship of a training centre open to all regardless of gender, race or sexuality. StoneWater Zen Trust is founded on the teachings and practice of the Zen tradition as transmitted through the lineage of Tenshin Fletcher Roshi, Abbot, Yokoji Zen Mountain Center and his successors. Its aims will be realised through a regular meditation instruction for the local and wider community.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none"> ● Supports a teacher in White Plum lineage, David Keizan Scott Sensei, who provides support for Zen Buddhism in UK, both to individuals & groups, and ensures growth of Maezumi Roshi's and Tenshin Roshi's lineage in the UK ● Manages the StoneWater Zen Centre Liverpool ● Supports StoneWater Zen Lakes Centre ● Provides instruction and advice for beginners to Zen meditation practice in Liverpool and beyond, both personally and by email ● Supports and develops the Zen practice of experienced students from across the UK, both personally and by email. Jukai, Tokoudo and Shusso

		<p>Hossin ceremonies are scheduled as required.</p> <ul style="list-style-type: none"> ● Supports Zen groups across UK including London, West Yorkshire, Kent, Northamptonshire & Sheffield ● Brings noted UK & international teachers to our UK retreats ● Supports Zen Buddhism in UK (and beyond) through our website offering advice & support to individuals & groups ● Makes & provides meditation equipment e.g. mats & cushions to associated groups ● Offers outreach work including talks & meditation sessions for school students & conferences, supports practitioners working in prisons, and is developing contacts with local community projects in Liverpool. <p>Represents Zen Buddhism at multifaiith events in Merseyside & across UK</p> <p>During Covid Stonewater Zen Centre set up a six day a week Zoom schedule of morning and evening guided meditations , dharma talks and personal interviews to support our own community and any other folk wanting this service and or needing support. It was very successful and we have continued with this service post Covid and in parallel to our normal none virtual schedules and retreat programmes.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
	Para 1.38	

Contribution made by volunteers		
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Regular activities</p> <p><i>The following is a list of weekly zazen sessions:</i></p> <ul style="list-style-type: none"> ● At the Liverpool zendo 6 times per week ● At the home of a senior practitioner in Liverpool once per month ● In London, West Yorkshire, Kent, Northamptonshire & Sheffield at least once per week with additional sessions organised by local group leaders <p><i>In addition:</i></p> <ul style="list-style-type: none"> ● A monthly 'A Time to Talk' support group ● Monthly classes for beginner practitioners in Liverpool ● Themed workshops ● A Whats App sitting group <p><i>Residential retreats are organised as follows:</i></p> <ul style="list-style-type: none"> ● Twice yearly retreats at Crosby Hall for practitioners from across the UK and beyond, with subsidised places for people on low incomes ● An annual Rohatsu retreat either in the Lakes Zendo or the Liverpool Zendo ● At least three 'Retreat to the City' themed events in the Liverpool Zendo ● A month long Shusso training retreat in the Lakes Zendo <p><i>Other ongoing activities include:</i></p> <ul style="list-style-type: none"> ● Maintaining and updating the StoneWaterZen.org website including posting practitioners written articles relating the their zen practice in everyday life

		<ul style="list-style-type: none"> ● Producing a regular themed e-newsletter ● Recording and uploading dharma talks so they are available for the sangha both in the UK and abroad ● Developing policies as required ● Maintaining the archive
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	There was a net cash deficit of £18,099 for the year and unrestricted reserves at 31 July 2024 of £56,274
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are being built up towards a deposit to purchase premises
Amount of reserves held	Para 1.22	£76,274
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Initially invited by David Scott and Abbot Fletcher

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	StoneWater Zen Centre Trust
Other name the charity uses	
Registered charity number	289863
Charity's principal address	13 Hope Street Liverpool L1 9NQ

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name
Spiritual Advisor	Charles Teshin Fletcher

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

David Keizan Scott

Position (eg Secretary, Chair, etc)

Date

31/05/25



Receipts and payments accounts

CC16a

For the period from	Period start date 01/08/2023	To	Period end date 31/07/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
DONATIONS	73,015	-	-	73,015	118,206
RENT	17,165	-	-	17,165	11,322
GIFT AID TAX	7,858	-	-	7,858	4,850
COVID GRANTS	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	98,038	-	-	98,038	134,378
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	98,038	-	-	98,038	134,378
A3 Payments					
SESSHIN EXPENSES	14,800	-	-	14,800	5,434
RENT	4,191	-	-	4,191	3,600
REPAIRS AND EQUIPMENT	22,487	-	-	22,487	13,675
CEREMONIAL EXPENSES	-	-	-	-	-
DONATIONS	2,267	-	-	2,267	2,905
WEBSITE EXPENSES	4,034	-	-	4,034	2,094
SUNDRY EXPENSES	101	-	-	101	227
TRAVEL AND SUBSISTENCE	3,228	-	-	3,228	2,383
SERVICE CHARGE AND CLEANING	16,140	-	-	16,140	14,640
INSURANCE	560	-	-	560	250
P P and S	308	-	-	308	239
STAFF COSTS	15,690	-	-	15,690	13,200
RATES	1,250	-	-	1,250	1,174
LEASEHOLD PROPERTY EXPENSES	31,081	-	-	31,081	59,477
	-	-	-	-	-
	-	-	-	-	-
Sub total	116,137	-	-	116,137	119,298
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	116,137	-	-	116,137	119,298
Net of receipts/(payments)	-18,099	-	-	-18,099	15,080
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	74,373	-	-	74,373	59,293
Cash funds this year end	56,274	-	-	56,274	74,373



Receipts and payments accounts

For the period from	Period start date 01/08/2023	To	Period end date 31/07/2024
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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	56,274	-	-
		-	-	-
		-	-	-
	Total cash funds	56,274	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-



Receipts and payments accounts

For the period from	Period start date 01/08/2023	To	Period end date 31/07/2024
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B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Computer Equipment		1,750	-
P A System		199	-
Altar		139	
Fridge		100	-
Ladders		50	-
Dehumidifier		35	-
iPad		514	-
Gazebo		54	-
Speaker		150	-
Bunk Beds		567	
Motor Vehicle		14,495	
Vacuum Cleaner		130	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Creditors			
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	David Keizan Scott	31/05/25

Independent examiner's report on the accounts

**Report to the trustees/
members of**

Charity Name
StoneWater Zen Centre Trust

**On accounts for the
year ended**

31/07/24

Charity no 289683

Set out on pages

(remember to include the page numbers of additional sheets)

**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 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- 1* examine the accounts under section 145 of the Charities Act,
- 2* to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- 3* to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the 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 statement below.

**Independent examiner's
statement**

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

1* to keep accounting records in accordance with section 130 of the Charities Act; and
2* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
have not been met; or

1. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 31 May 2025

Name:

N Hughes

Relevant professional qualification(s) or body (if any):

ACCA

Address:

622 Regus Horton House

Exchange Flags

Liverpool L2 3PF

Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)

Give here brief details of any items that the examiner wishes to disclose.

[Empty rectangular box for disclosure details]

STONWATER ZEN CENTRE TRUST

England & Wales - Charity number 289863

Accounts



Trustees' Annual Report for the period

From **01/08/2022**

Period start date To

31/07/2023

Period end date

Charity name: StoneWater Zen Centre Trust

Charity registration number: 289863

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote, nurture and develop the practice and transmission of the Zen Buddhist tradition through meditation, study, precepts, Buddhist psychology and stewardship of a training centre open to all regardless of gender, race or sexuality. StoneWater Zen Trust is founded on the teachings and practice of the Zen tradition as transmitted through the lineage of Tenshin Fletcher Roshi, Abbot, Yokoji Zen Mountain Center and his successors. Its aims will be realised through a regular meditation instruction for the local and wider community.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none"> ● Supports a teacher in White Plum lineage, David Keizan Scott Sensei, who provides support for Zen Buddhism in UK, both to individuals & groups, and ensures growth of Maezumi Roshi's and Tenshin Roshi's lineage in the UK ● Manages the StoneWater Zen Centre Liverpool ● Supports StoneWater Zen Lakes Centre ● Provides instruction and advice for beginners to Zen meditation practice in Liverpool and beyond, both personally and by email ● Supports and develops the Zen practice of experienced students from across the UK, both personally and by email. Jukai, Tokoudo and Shusso

		<p>Hossin ceremonies are scheduled as required.</p> <ul style="list-style-type: none"> ● Supports Zen groups across UK including London, West Yorkshire, Kent, Northamptonshire & Sheffield ● Brings noted UK & international teachers to our UK retreats ● Supports Zen Buddhism in UK (and beyond) through our website offering advice & support to individuals & groups ● Makes & provides meditation equipment e.g. mats & cushions to associated groups ● Offers outreach work including talks & meditation sessions for school students & conferences, supports practitioners working in prisons, and is developing contacts with local community projects in Liverpool. <p>Represents Zen Buddhism at multifaieth events in Merseyside & across UK</p> <p>During Covid Stonewater Zen Centre set up a six day a week Zoom schedule of morning and evening guided meditations , dharma talks and personal interviews to support our own community and any other folk wanting this service and or needing support. It was very successful and we have continued with this service post Covid and in parallel to our normal none virtual schedules and retreat programmes.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
	Para 1.38	

Contribution made by volunteers		
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Regular activities</p> <p><i>The following is a list of weekly zazen sessions:</i></p> <ul style="list-style-type: none"> ● At the Liverpool zendo 6 times per week ● At the home of a senior practitioner in Liverpool once per month ● In London, West Yorkshire, Kent, Northamptonshire & Sheffield at least once per week with additional sessions organised by local group leaders <p><i>In addition:</i></p> <ul style="list-style-type: none"> ● A monthly 'A Time to Talk' support group ● Monthly classes for beginner practitioners in Liverpool ● Themed workshops ● A Whats App sitting group <p><i>Residential retreats are organised as follows:</i></p> <ul style="list-style-type: none"> ● Twice yearly retreats at Crosby Hall for practitioners from across the UK and beyond, with subsidised places for people on low incomes ● An annual Rohatsu retreat either in the Lakes Zendo or the Liverpool Zendo ● At least three 'Retreat to the City' themed events in the Liverpool Zendo ● A month long Shusso training retreat in the Lakes Zendo <p><i>Other ongoing activities include:</i></p> <ul style="list-style-type: none"> ● Maintaining and updating the StoneWaterZen.org website including posting practitioners written articles relating the their zen practice in everyday life

		<ul style="list-style-type: none"> ● Producing a regular themed e-newsletter ● Recording and uploading dharma talks so they are available for the sangha both in the UK and abroad ● Developing policies as required ● Maintaining the archive
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	There was a net cash surplus of £15,080 for the year and unrestricted reserves at 31 July 2023 of £74,373
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are being built up towards a deposit to purchase premises
Amount of reserves held	Para 1.22	£74,373
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Initially invited by David Scott and Abbot Fletcher

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	StoneWater Zen Centre Trust
Other name the charity uses	
Registered charity number	289863
Charity's principal address	13 Hope Street Liverpool L1 9NQ

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name
Spiritual Advisor	Charles Teshin Fletcher

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

David Keizan Scott

Position (eg Secretary, Chair, etc)

Date

30/05/24



Receipts and payments accounts

CC16a

For the period
from

Period start date
01/08/2022

To

Period end date
31/07/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
DONATIONS	118,206	-	-	118,206	70,174
RENT	11,322	-	-	11,322	1,595
GIFT AID TAX	4,850	-	-	4,850	4,403
COVID GRANTS	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	134,378	-	-	134,378	76,172
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	134,378	-	-	134,378	76,172
A3 Payments					
SESSHIN EXPENSES	5,434	-	-	5,434	10,051
RENT	3,600	-	-	3,600	3,850
REPAIRS AND EQUIPMENT	13,675	-	-	13,675	5,325
CEREMONIAL EXPENSES	-	-	-	-	-
DONATIONS	2,905	-	-	2,905	1,468
WEBSITE EXPENSES	2,094	-	-	2,094	885
SUNDRY EXPENSES	227	-	-	227	303
TRAVEL AND SUBSISTENCE	2,383	-	-	2,383	6,679
SERVICE CHARGE AND CLEANING	14,640	-	-	14,640	12,283
INSURANCE	250	-	-	250	254
P P and S	239	-	-	239	308
STAFF COSTS	13,200	-	-	13,200	16,100
RATES	1,174	-	-	1,174	1,152
LEASEHOLD PROPERTY EXPENSES	59,477	-	-	59,477	27,956
	-	-	-	-	-
	-	-	-	-	-
Sub total	119,298	-	-	119,298	86,614
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	119,298	-	-	119,298	86,614
Net of receipts/(payments)	15,080	-	-	15,080	-10,442
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	59,293	-	-	59,293	69,735
Cash funds this year end	74,373	1	-	74,373	27/05/2024 59,293



CHARITY COMMISSION
FOR ENGLAND AND WALES

STONEWATER ZEN CENTRE TRUST	289863
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/08/2022	To	Period end date 31/07/2023
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Receipts and payments accounts

For the period from	Period start date 01/08/2022	To	Period end date 31/07/2023
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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	74,373	-	-
		-	-	-
		-	-	-
	Total cash funds	74,373	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-



STONEWATER ZEN CENTRE TRUST	289863
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/08/2022	To	Period end date 31/07/2023
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B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Computer Equipment		1,750	-
P A System		199	-
Altar		139	-
Fridge		100	-
Ladders		50	-
Dehumidifier		35	-
iPad		514	-
Gazebo		54	-
Speaker		150	-
Bunk Beds		567	-
Motor Vehicle - Volvo		8,995	-
Vacuum Cleaner		130	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Creditors			
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	David Keizan Scott	30/05/24

Independent examiner's report on the accounts

Report to the trustees/ members of

Charity Name
StoneWater Zen Centre Trust

On accounts for the year ended

31/07/23

Charity no 289683

Set out on pages

(remember to include the page numbers of additional sheets)

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 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- 1* examine the accounts under section 145 of the Charities Act,
- 2* to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- 3* to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the 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 statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
4* to keep accounting records in accordance with section 130 of the Charities Act; and
5* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
1. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 31 May 2023

Name:

N Hughes

Relevant professional qualification(s) or body (if any):

ACCA

Address:

622 Regus Horton House

Exchange Flags

Liverpool L2 3PF

Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)

Give here brief details of any items that the examiner wishes to disclose.

A large, empty rectangular box with a thin black border, occupying the right two-thirds of the page. It is intended for the user to provide details of items for disclosure as requested in the text to its left.

STONWATER ZEN CENTRE TRUST

England & Wales - Charity number 289863

Accounts



Trustees' Annual Report for the period

From 01/08/2021
Period end date

Period start date To 31/07/2022

Charity name: StoneWater Zen Centre Trust

Charity registration number: 289863

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote, nurture and develop the practice and transmission of the Zen Buddhist tradition through meditation, study, precepts, Buddhist psychology and stewardship of a training centre open to all regardless of gender, race or sexuality. StoneWater Zen Trust is founded on the teachings and practice of the Zen tradition as transmitted through the lineage of Tenshin Fletcher Roshi, Abbot, Yokoji Zen Mountain Center and his successors. Its aims will be realised through a regular meditation instruction for the local and wider community.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none"> ● Supports a teacher in White Plum lineage, David Keizan Scott Sensei, who provides support for Zen Buddhism in UK, both to individuals & groups, and ensures growth of Maezumi Roshi's and Tenshin Roshi's lineage in the UK ● Manages the StoneWater Zen Centre Liverpool ● Supports StoneWater Zen Lakes Centre ● Provides instruction and advice for beginners to Zen meditation practice in Liverpool and beyond, both personally and by email ● Supports and develops the Zen practice of experienced students from across the UK, both per-sonally and

		<p>by email. Jukai, Tokoudo and Shusso Hossin ceremonies are scheduled as required.</p> <ul style="list-style-type: none"> ● Supports Zen groups across UK including London, West Yorkshire, Kent, Northamptonshire & Sheffield ● Brings noted UK & international teachers to our UK retreats ● Supports Zen Buddhism in UK (and beyond) through our website offering advice & support to individuals & groups ● Makes & provides meditation equipment e.g. mats & cushions to associated groups ● Offers outreach work including talks & meditation sessions for school students & conferences, supports practitioners working in prisons, and is developing contacts with local community projects in Liverpool. <p>Represents Zen Buddhism at multifaith events in Merseyside & across UK</p> <p>During Covid Stonewater Zen Centre set up a six day a week Zoom schedule of morning and evening guided meditations , dharma talks and personal interviews to support our own community and any other folk wanting this service and or needing support. It was very successful and we have continued with this service post Covid and in parallel to our normal none virtual schedules and retreat programmes.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Regular activities</p> <p><i>The following is a list of weekly zazen sessions:</i></p> <ul style="list-style-type: none"> ● At the Liverpool zendo 6 times per week ● At the home of a senior practitioner in Liverpool once per month ● In London, West Yorkshire, Kent, Northamptonshire & Sheffield at least once per week with additional sessions organised by local group leaders <p><i>In addition:</i></p> <ul style="list-style-type: none"> • A monthly 'A Time to Talk' support group • Monthly classes for beginner practitioners in Liverpool • Themed workshops • A Whats App sitting group <p><i>Residential retreats are organised as follows:</i></p> <ul style="list-style-type: none"> ● Twice yearly retreats at Crosby Hall for practitioners from across the UK and beyond, with sub-sidised places for people on low incomes ● An annual Rohatsu retreat either in the Lakes Zendo or the Liverpool Zendo ● At least three 'Retreat to the City' themed events in the Liverpool Zendo ● A month long Shusso training retreat in the Lakes Zendo <p><i>Other ongoing activities include:</i></p>

		<ul style="list-style-type: none"> ● Maintaining and updating the StoneWaterZen.org website including posting practitioners written articles relating the their zen practice in everyday life ● Producing a regular themed e-newsletter ● Recording and uploading dharma talks so they are available for the sangha both in the UK and abroad ● Developing policies as required ● Maintaining the archive
--	--	---

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	There was a net cash deficit of £10,442 for the year and unrestricted reserves at 31 July 2022 of £59,293
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are being built up towards a deposit to purchase premises
Amount of reserves held	Para 1.22	£59,292
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Initially invited by David Scott and Abbot Fletcher

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	StoneWater Zen Centre Trust
Other name the charity uses	
Registered charity number	289863
Charity's principal address	13 Hope Street Liverpool L1 9NQ

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers

(Optional information)

Type of adviser	Name
Spiritual Advisor	Charles Teshin Fletcher

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

David Keizan Scott

Position (eg Secretary, Chair, etc)

Date

29/05/23



Receipts and payments accounts

CC16a

For the period
from

Period start date
01/08/2021

To

Period end date
31/07/2022

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
DONATIONS	70,174	-	-	70,174	41,747
RENT	1,595	-	-	1,595	265
GIFT AID TAX	4,403	-	-	4,403	-
COVID GRANTS	-	-	-	-	7,335
	-	-	-	-	-
Sub total (Gross income for AR)	76,172	-	-	76,172	49,347
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	76,172	-	-	76,172	49,347
A3 Payments					
SESSHIN EXPENSES	10,051	-	-	10,051	-
RENT	3,850	-	-	3,850	8,267
REPAIRS AND EQUIPMENT	5,325	-	-	5,325	2,061
CEREMONIAL EXPENSES	-	-	-	-	1,443
DONATIONS	1,468	-	-	1,468	844
WEBSITE EXPENSES	885	-	-	885	729
SUNDRY EXPENSES	303	-	-	303	282
TRAVEL AND SUBSISTENCE	6,679	-	-	6,679	3,779
SERVICE CHARGE AND CLEANING	12,283	-	-	12,283	12,588
INSURANCE	254	-	-	254	235
P P and S	308	-	-	308	398
STAFF COSTS	16,100	-	-	16,100	10,000
RATES	1,152	-	-	1,152	1,152
LEASEHOLD PROPERTY EXPENSES	27,956	-	-	27,956	-
	-	-	-	-	-
Sub total	86,614	-	-	86,614	41,778
A4 Asset and investment purchases, (see table)					
	-	-	-	-	12,826
Sub total	-	-	-	-	12,826
Total payments	86,614	-	-	86,614	54,604
Net of receipts/(payments)	-10,442	-	-	-10,442	-5,257
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	69,735	-	-	69,735	74,992
Cash funds this year end	59,293	-	-	59,293	69,735



CHARITY COMMISSION
FOR ENGLAND AND WALES

STONEWATER ZEN CENTRE TRUST	289863
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/08/2021	To	Period end date 31/07/2022
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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	59,293	-	-
		-	-	-
		-	-	-
	Total cash funds	59,293	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-



Receipts and payments accounts

For the period from	Period start date 01/08/2021	To	Period end date 31/07/2022
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B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Computer Equipment		1,750	-
P A System		199	-
Altar		139	
Fridge		100	-
Ladders		50	-
Dehumidifier		35	-
iPad		514	-
Gazebo		54	-
Speaker		150	-
Bunk Beds		567	
Motor Vehicle - Volvo		8,995	
Vacuum Cleaner		130	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Creditors			
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	David Keizan Scott	30/05/23

Independent examiner's report on the accounts

Report to the trustees/ members of

Charity Name

StoneWater Zen Centre Trust

On accounts for the year ended

31/07/22

Charity no 289683

Set out on pages

(remember to include the page numbers of additional sheets)

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 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- 1* examine the accounts under section 145 of the Charities Act,
- 2* to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- 3* to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the 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 statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

1* to keep accounting records in accordance with section 130 of the Charities Act; and

2* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

1. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 31 May 2023

Name:

Relevant professional qualification(s) or body (if any):

Address:

622 Regus Horton House
Exchange Flags
Liverpool L2 3PF



Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)

Give here brief details of any items that the examiner wishes to disclose.

[Empty rectangular box for disclosure details]

STONWATER ZEN CENTRE TRUST

England & Wales - Charity number 289863

Accounts



Trustees' Annual Report for the period

From **01/08/2020**
Period end date

Period start date To **31/07/2021**

Charity name: StoneWater Zen Centre Trust

Charity registration number: 289863

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>To promote, nurture and develop the practice and transmission of the Zen Buddhist tradition through meditation, study, precepts, Buddhist psychology and stewardship of a training centre open to all regardless of gender, race or sexuality.</p> <p>StoneWater Zen Trust is founded on the teachings and practice of the Zen tradition as transmitted through the lineage of Tenshin Fletcher Roshi, Abbot, Yokoji Zen Mountain Center and his successors. Its aims will be realised through a regular meditation instruction for the local and wider community.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none"> ● Supports a teacher in White Plum lineage, David Keizan Scott Sensei, who provides support for Zen Buddhism in UK, both to individuals & groups, and ensures growth of Maezumi Roshi's and Tenshin Roshi's lineage in the UK ● Manages the StoneWater Zen Centre Liverpool ● Supports StoneWater Zen Lakes Centre ● Provides instruction and advice for beginners to Zen meditation practice in Liverpool and beyond, both personally and by email ● Supports and develops the Zen practice of experienced students from across the UK, both personally and by email. Jukai, Tokoudo and Shusso

		<p>Hossin ceremonies are scheduled as required.</p> <ul style="list-style-type: none"> • Supports Zen groups across UK including London, West Yorkshire, Kent, Northamptonshire & Sheffield • Brings noted UK & international teachers to our UK retreats • Supports Zen Buddhism in UK (and beyond) through our website offering advice & support to individuals & groups • Makes & provides meditation equipment e.g. mats & cushions to associated groups • Offers outreach work including talks & meditation sessions for school students & conferences, supports practitioners working in prisons, and is developing contacts with local community projects in Liverpool. <p>Represents Zen Buddhism at multifaith events in Merseyside & across UK</p> <p>During Covid Stonewater Zen Centre set up a six day a week Zoom schedule of morning and evening guided meditations , dharma talks and personal interviews to support our own community and any other folk wanting this service and or needing support. It was very successful and we have continued with this service post Covid and in parallel to our normal none virtual schedules and retreat programmes.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Regular activities</p> <p><i>The following is a list of weekly zazen sessions:</i></p> <ul style="list-style-type: none"> • At the Liverpool zendo 6 times per week • At the home of a senior practitioner in Liverpool once per month • In London, West Yorkshire, Kent, Northamptonshire & Sheffield at least once per week with additional sessions organised by local group leaders <p><i>In addition:</i></p> <ul style="list-style-type: none"> • A monthly 'A Time to Talk' support group • Monthly classes for beginner practitioners in Liverpool • Themed workshops • A Whats App sitting group <p><i>Residential retreats are organised as follows:</i></p> <ul style="list-style-type: none"> • Twice yearly retreats at Crosby Hall for practitioners from across the UK and beyond, with subsidised places for people on low incomes • An annual Rohatsu retreat either in the Lakes Zendo or the Liverpool Zendo • At least three 'Retreat to the City' themed events in the Liverpool Zendo • A month long Shusso training retreat in the Lakes Zendo <p><i>Other ongoing activities include:</i></p> <ul style="list-style-type: none"> • Maintaining and updating the StoneWaterZen.org website including posting practitioners writ-

		<p>ten articles relating the their zen practice in everyday life</p> <ul style="list-style-type: none"> • Producing a regular themed e-newsletter • Recording and uploading dharma talks so they are available for the sangha both in the UK and abroad • Developing policies as required • Maintaining the archive
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	There was a net cash deficit of £5,257 for the year and unrestricted reserves at 31 July 2021 of £69,735
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are being built up towards a deposit to purchase premises
Amount of reserves held	Para 1.22	£69,735
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Initially invited by David Scott and Abbot Fletcher

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	StoneWater Zen Centre Trust
Other name the charity uses	
Registered charity number	289863
Charity's principal address	13 Hope Street Liverpool L1 9NQ

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name
Spiritual Advisor	Charles Teshin Fletcher

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date



Receipts and payments accounts

CC16a

For the period from	Period start date 01/08/2020	To	Period end date 31/07/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
DONATIONS	41,747	-	-	41,747	59,571
RENT	265	-	-	265	2,420
GIFT AID TAX	-	-	-	-	9,864
COVID GRANTS	7,335	-	-	7,335	-
	-	-	-	-	-
Sub total (Gross income for AR)	49,347	-	-	49,347	71,855
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	49,347	-	-	49,347	71,855
A3 Payments					
SESSHIN EXPENSES	-	-	-	-	5,432
RENT	8,267	-	-	8,267	7,200
REPAIRS	2,061	-	-	2,061	7,406
CEREMONIAL EXPENSES	1,443	-	-	1,443	1,519
DONATIONS	844	-	-	844	7,285
WEBSITE EXPENSES	729	-	-	729	889
SUNDRY EXPENSES	282	-	-	282	383
TRAVEL AND SUBSISTENCE	3,779	-	-	3,779	2,701
SERVICE CHARGE AND CLEANING	12,588	-	-	12,588	14,263
INSURANCE	235	-	-	235	224
P P and S	398	-	-	398	403
STAFF COSTS	10,000	-	-	10,000	-
RATES	1,152	-	-	1,152	1,140
	-	-	-	-	-
Sub total	41,778	-	-	41,778	48,845
A4 Asset and investment purchases, (see table)					
	12,826	-	-	12,826	-
	-	-	-	-	-
Sub total	12,826	-	-	12,826.00	-
Total payments	54,604	-	-	54,604	48,845
Net of receipts/(payments)	-5,257	-	-	-5,257	23,010
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	74,992	-	-	74,992	51,982
Cash funds this year end	69,735	-	-	69,735	74,992



Receipts and payments accounts

For the period from	Period start date 01/08/2020	To	Period end date 31/07/2021
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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	69,735	-	-
		-	-	-
		-	-	-
	Total cash funds	69,735	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-



STONEWATER ZEN CENTRE TRUST	289863
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/08/2020	To	Period end date 31/07/2021
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B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Computer Equipment		1,750	-
P A System		199	-
Altar		139	-
Fridge		100	-
Ladders		50	-
Dehumidifier		35	-
iPad		514	-
Gazebo		54	-
Speaker		150	-
Bunk Beds		567	-
Motor Vehicle - Volvo		8,995	-
Vacuum Cleaner		130	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Creditors			
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	David Keizan Scott	29/05/22

Independent examiner's report on the accounts

**Report to the trustees/
members of**

Charity Name
StoneWater Zen Centre Trust

**On accounts for the year
ended**

31/07/21

Charity no 289683

Set out on pages

(remember to include the page numbers of additional sheets)

**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 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- 1* examine the accounts under section 145 of the Charities Act,
- 2* to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- 3* to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the 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 statement below.

**Independent examiner's
statement**

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

4* to keep accounting records in accordance with section 130 of the Charities Act; and

5* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

1. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 31 May 2022

Name:

N Hughes

Relevant professional qualification(s) or body (if any):

ACCA

Address:

622 Regus Horton House

Exchange Flags

Liverpool L2 3PF

Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)

Give here brief details of any items that the examiner wishes to disclose.

STONWATER ZEN CENTRE TRUST

England & Wales - Charity number 289863

Accounts



Trustees' Annual Report for the period

From **01/08/2019**
Period end date

Period start date To **31/07/2020**

Charity name: StoneWater Zen Centre Trust

Charity registration number: 289863

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote, nurture and develop the practice and transmission of the Zen Buddhist tradition through meditation, study, precepts, Buddhist psychology and stewardship of a training centre open to all regardless of gender, race or sexuality. StoneWater Zen Trust is founded on the teachings and practice of the Zen tradition as transmitted through the lineage of Tenshin Fletcher Roshi, Abbot, Yokoji Zen Mountain Center and his successors. Its aims will be realised through a regular meditation instruction for the local and wider community.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none"> · Supports a teacher in White Plum lineage, David Keizan Scott Sensei, who provides support for Zen Buddhism in UK, both to individuals & groups, and ensures growth of Maezumi Roshi's and Tenshin Roshi's lineage in the UK · Manages the StoneWater Zen Centre Liverpool · Supports StoneWater Zen Lakes Centre · Provides instruction and advice for beginners to Zen meditation practice in Liverpool and beyond, both personally and by email • Supports and develops the Zen practice of experienced students from

		<p>across the UK, both personally and by email. Jukai, Tokoudo and Shusso Hossin ceremonies are scheduled as required.</p> <ul style="list-style-type: none"> · Supports Zen groups across UK including London, West Yorkshire, Kent, Northamptonshire & Sheffield · Brings noted UK & international teachers to our UK retreats · Supports Zen Buddhism in UK (and beyond) through our website offering advice & support to individuals & groups · Makes & provides meditation equipment e.g. mats & cushions to associated groups · Offers outreach work including talks & meditation sessions for school students & conferences, supports practitioners working in prisons, and is developing contacts with local community projects in Liverpool. <p>Represents Zen Buddhism at multifaith events in Merseyside & across UK</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		
-------	--	--

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Regular activities</p> <p><i>The following is a list of weekly zazen sessions:</i></p> <ul style="list-style-type: none"> · At the Liverpool zendo 6 times per week · At the home of a senior practitioner in Liverpool once per month · In London, West Yorkshire, Kent, Northamptonshire & Sheffield at least once per week with additional sessions organised by local group leaders <p><i>In addition:</i></p> <ul style="list-style-type: none"> • A monthly 'A Time to Talk' support group • Monthly classes for beginner practitioners in Liverpool • Themed workshops • A Whats App sitting group <p><i>Residential retreats are organised as follows:</i></p> <ul style="list-style-type: none"> · Twice yearly retreats at Crosby Hall for practitioners from across the UK and beyond, with sub-sidised places for people on low incomes · An annual Rohatsu retreat either in the Lakes Zendo or the Liverpool Zendo · At least three 'Retreat to the City' themed events in the Liverpool Zendo · A month long Shusso training retreat in the Lakes Zendo <p><i>Other ongoing activities include:</i></p> <ul style="list-style-type: none"> • Maintaining and updating the StoneWaterZen.org website including posting practitioners writ-

		<p>ten articles relating the their zen practice in everyday life</p> <ul style="list-style-type: none"> · Producing a regular themed e-newsletter · Recording and uploading dharma talks so they are available for the sangha both in the UK and abroad · Developing policies as required · Maintaining the archive
--	--	---

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	There was a net cash surplus £23,010 for the year and unrestricted reserves at 31 July 2020 of £76,003
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are being built up towards a deposit to purchase premises
Amount of reserves held	Para 1.22	£76,003.00
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Initially invited by David Scott and Abbot Fletcher

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	StoneWater Zen Centre Trust
Other name the charity uses	
Registered charity number	289863
Charity's principal address	13 Hope Street Liverpool L1 9NQ

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

**Names and addresses of advisers
(Optional information)**

Type of adviser	Name
Spiritual Advisor	Charles Teshin Fletcher

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date



Receipts and payments accounts

CC16a

For the period from	Period start date 01/08/2018	To	Period end date 31/07/2020
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
DONATIONS	59,571	-	-	59,571	49,293
RENT	2,420	-	-	2,420	5,326
GIFT AID TAX	9,864	-	-	9,864	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	71,855	-	-	71,855	54,619
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	71,855	-	-	71,855	54,619
A3 Payments					
SESSHIN EXPENSES	5,432	-	-	5,432	14,491
RENT	7,200	-	-	7,200	7,200
REPAIRS	7,406	-	-	7,406	525
CEREMONIAL EXPENSES	1,519	-	-	1,519	1,520
DONATIONS	7,285	-	-	7,285	2,143
WEBSITE EXPENSES	889	-	-	889	210
SUNDRY EXPENSES	383	-	-	383	233
TRAVEL AND SUBSISTENCE	2,701	-	-	2,701	6,442
SERVICE CHARGE AND CLEANING	14,263	-	-	14,263	14,770
INSURANCE	224	-	-	224	214
P P and S	403	-	-	403	611
ENTERTAINING	-	-	-	-	259
RATES	1,140	-	-	1,140	1,122
	-	-	-	-	-
Sub total	48,845	-	-	48,845	49,740
A4 Asset and investment purchases, (see table)					
	-	-	-	-	1,866
	-	-	-	-	-
Sub total	-	-	-	-	1,866
Total payments	48,845	-	-	48,845	51,606
Net of receipts/(payments)	23,010	-	-	23,010	3,013
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	51,982	-	-	51,982	48,969
Cash funds this year end	74,992	-	-	74,992	51,982



CHARITY COMMISSION
FOR ENGLAND AND WALES

STONEWATER ZEN CENTRE TRUST	289863
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/08/2018	To	Period end date 31/07/2020
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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	74,992	-	-
		-	-	-
		-	-	-
	Total cash funds	74,992	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-



CHARITY COMMISSION
FOR ENGLAND AND WALES

STONEWATER ZEN CENTRE TRUST	289863
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/08/2018	To	Period end date 31/07/2020
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B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Computer Equipment		1,750	-
P A System		199	-
Altar		139	-
Fridge		100	-
Ladders		50	-
Dehumidifier		35	-
iPad		514	-
Gazebo		54	-
Speaker		150	-
Bunk Beds		567	-
Vacuum Cleaner		130	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Creditors			
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	David Keizan Scott	29/05/21

Independent examiner's report on the accounts

Report to the trustees/ members of

Charity Name StoneWater Zen Centre Trust

On accounts for the year ended

31/07/20

Charity no 289683

Set out on pages

<p>(remember to include the page numbers of additional sheets)</p>
--

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 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- 1* examine the accounts under section 145 of the Charities Act,
- 2* to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- 3* to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the 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 statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

4* to keep accounting records in accordance with section 130 of the Charities Act; and

5* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

1. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

Name:

P Taylor

Relevant professional qualification(s) or body (if any):

ACIE

Address:

74 Brook Vale

Waterloo

Liverpool L22 3YB

Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)

Give here brief details of any items that the examiner wishes to disclose.