

Cloud Water Zen

Scotland · Charity number SC046443

Details

Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2016-03-30
Register	View on the OSCR register

Contact

Address	Cloud Water Zen 5th Floor 82 Mitchell St Glasgow G1 3NA
Website	www.cloudwaterzen.org

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of education', 'the advancement of religion', 'the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended'

What the charity does: We offer Buddhist meditation classes, courses and retreats. We also offer secular mindfulness and yoga classes to the general public. We also provide use of our space at not-for-profit rates for like-minded groups.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The purposes and aims of CWZ are exclusively charitable: Religious The advancement of Zen Buddhism as a religious and philosophical belief system which is intended to free individuals from greed, hatred and delusion and which promotes wisdom and compassion Educational To educate anyone interested in the teachings and practice of Zen Buddhism, including meditative and ethical practices that help people to become compassionate, clear-sighted and peaceful Recreational To provide a space where individuals can come together to practise, study and learn more about Zen Buddhism with the support and guidance of a fully qualified Zen Buddhist teacher

Geography

- **Main operating location:** Glasgow City
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£77,599	£27,621	-	0
2024-03-31	£48,838	£22,944	-	0
2023-03-31	£37,451	£19,193	-	0
2022-03-31	£28,441	£17,044	-	0
2021-03-31	£19,270	£12,759	-	0

Cloud Water Zen

Scotland - Charity number SC046443

Accounts

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	04	2024	To	31	03	2025

Reference and administration details

Charity name	Cloud Water Zen
Other names charity is known by	
Registered charity number	SC046443
Charity's principal address	

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

Constitution

Trustee recruitment and appointment

As per Constitution

Objectives and activities

Charitable purposes

B - the advancement of education
C - the advancement of religion
I - the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended

Summary of the main activities in relation to these objects

Weekly meetings for meditation.
Periodic sessions advertised to the public: 'Introduction to Zen Buddhism and mindfulness practice'.
Short evening courses exploring different aspects of Zen Buddhist teaching and practice
Weekend and day-long meetings for longer periods of meditation and personal interviews with the Spiritual Leader.
Longer meditation retreats held over a period between 2-7 days
Regular mindfulness meditation courses

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

Continuation of the activities noted in the Summary (above)

Consolidation and development of our own city centre premises.

We have continued to offer a series of Mindfulness meditation and yoga courses, aimed at offering people on low income and asylum seekers/refugees the opportunity to participate in these activities

Expanding range of activities we offer to include an expanded programme of introductory courses to Buddhist meditation as well as additional opportunities for more detailed advice and support for people wishing to try out Zen Buddhist practice

Adding a third longer meditation events to our range of activities including residential meditation retreats

Participation in Glasgow Doors Open Weekend September 2024

Continuing membership of the Poverty Alliance, supporting their work to alleviate poverty in Scotland

Continuing to fundraise for, and investigate into, the purchase of a retreat centre, with a range of fundraising activities taking place to date

Financial review

Brief statement of the charity's policy on reserves

The charity's policy on reserves is to cover any potential liabilities that may arise; including the property lease such as rent shortfall, redecoration costs and costs to put right the property once the charity has left the property. We endeavour to ensure sufficient reserves are held in order to enable us to meet all costs associated with the terms of our lease. These reserves have remained very healthy during the past financial year

Details of any deficit

N/A

Donated facilities and services (if any)

We offer free participation in any of our events for any person unable to offer any kind of financial contribution or donation and a number of people have participated in this way

APPENDIX 1

Other optional information

Declaration

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 (e.g. Chair)		
Date		

Other optional information

Declaration

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 (e.g. Chair)

TREASURER

BOARD MEMBER

Date

8/12/25

8/12/25

Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	April	2024		31	March	2025

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	69,574				69,574	42,163
Legacies					-	
Grants	8,025				8,025	6,675
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	77,599	-	-	-	77,599	48,838
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	77,599	-	-	-	77,599	48,838
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	27,621				27,621	22,944
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	27,621	-	-	-	27,621	22,944
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	27,621	-	-	-	27,621	22,944
Net receipts / (payments)	49,977	-	-	-	49,977	25,894
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	49,977	-	-	-	49,977	25,894

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	79,801				79,801	53,907
	Surplus / (deficit) shown on receipts and payments account	49,977				49,977	25,894
						-	
						-	
	Cash and bank balances at end of year	129,778	-	-	-	129,778	79,801
	(Agree balances with receipts and payments account(s))	0	-	-	-	0	0

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

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

Signature

Print Name

Date of
approval

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

N/A

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
N/A			
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

C3b Trustee remuneration - details

Authority under which paid	£
Payments to [REDACTED] for qualified Zen Buddhist teacher services (to organise, facilitate and lead meditation sessions, courses and retreats and to provide instruction to individuals who participate in CWZ).	4,550

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
N/A			

C6 Other information

Analysis of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
Including £2,548 HMRC Gift Aid receipt	77,599				77,599	42,163
2548.33					-	
					-	
					-	
Total	77,599	-	-	-	77,599	42,163
	reference	-	-	-	reference	-

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
GCVS	8,025		8,025	6,675
			-	
			-	
			-	
Total	8,025	-	8,025	6,675

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
	27,621				27,621	22,944
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	27,621	-	-	-	27,621	22,944

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Additional analysis (2)**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	69,574				69,574	42,163
Legacies					-	
Grants					-	
Receipts from fundraising activities	8,025				8,025	6,675
Gross trading receipts					-	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	77,599	-	-	-	77,599	48,838
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	77,599	-	-	-	77,599	48,838
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	27,621				27,621	22,944
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
Sub total	27,621	-	-	-	27,621	22,944
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	27,621	-	-	-	27,621	22,944
Net receipts / (payments)	49,977	-	-	-	49,977	25,894
Transfers to / (from) funds					-	
Surplus / (deficit) for year	49,977	-	-	-	49,977	25,894

Nature and purpose of funds

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Additional analysis (3)**6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-

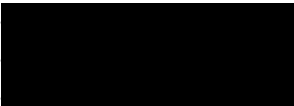
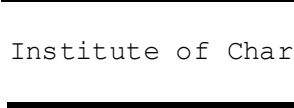
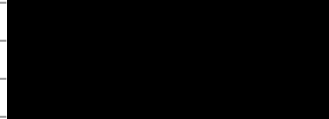
Nature and purpose of funds

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OSCr

Office of the Scottish Charity Regulator

	Independent examiner's report on the accounts v2						
Report to the trustees/members of	Cloud Water Zen						
Registered charity number	SC046443						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	01	04	2024	to	31	03	2025
Set out on pages	1 & 2					(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 in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.						
Basis of independent examiner's statement	My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks 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, I do not express an audit opinion on the accounts.						
Independent examiner's statement	In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]						
	1. which gives me reasonable cause to believe that in any material respect the requirements: - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations						
	have not been met, or						
	2. to which, in my opinion, attention should be drawn in order to enable a proper						
Signed:				Date:	24-Sep-25		
Name:							
Relevant professional qualification(s) or body (if any):	Institute of Chartered Accountants of Scotland (ICAS)						
Address:							

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

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

N/A