

# WILLIAM AND JULIA ELIZABETH CHAFYN GROVE CHARITY

England & Wales · Charity number 202702

## Details

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**Other names** TRUSTEES OF ZEALS ALMSHOUSE CHARITY

**Status** Registered

**Legal form** Other

**Registered** 1965-11-03

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Little Acre  
Portnells Lane  
Zeals  
Warminster  
Wiltshire  
BA12 6PQ

**Phone** 01747840847

**Email** [DAJCORBIN@gmail.com](mailto:DAJCORBIN@gmail.com)

## Activities

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**Objects:** THE ALMSPEOPLE SHALL BE POOR PERSONS IN NEED, OF GOOD CHARACTER WHO ARE RESIDENT IN THE CIVIC PARISH OF ZEALS, THE CHURCH PARISH OF UPPER STOUR OR IN THE NEIGHBOURING AREA SUCH AS THE TRUSTEES SHALL APPROVE - UNANIMOUSLY - AT THE TIME OF APPOINTMENT.SUBJECT TO ANY FURTHER ORDER OR ORDERS OF THE COMMISSIONERS A FUND FOR THE EXTRAORDINARY REPAIR, IMPROVEMENT OR REBUILDING OF THE ALMSHOUSES BELONGING TO THE CHARITY SHALL BE PROVIDED AND MAINTAINED AS FOLLOWS.SUBJECT TO THE PAYMENTS AFORESAID THE TRUSTEES SHALL APPLY THE INCOME OF THE CHARITY FOR THE BENEFIT OF THE ALMSPEOPLE OF THE CHARITY OR ANY OF THEM IN SUCH MANNER AS THE TRUSTEES THINK FIT FROM TIME TO TIME.

**Activities:** The provision and maintenance of almshouses (the 5 Chafyn-Grove Cottages on New Road Zeals) their out buildings and grounds, for persons in need, who are members of the Church of England or as the Trustees shall decide.

## Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Children/young People, Elderly/old People

## Geography

- **Area of benefit:** PARISH OF ZEALS
- Wiltshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£43,910	£31,402	-	-
2024-12-31	£37,289	£13,585	-	-
2023-12-31	£31,596	£18,410	-	-
2022-12-31	£27,436	£14,618	-	-
2021-12-31	£26,180	£18,343	-	-
2020-12-31	£25,380	£16,214	-	-

## Trustees

Name	Role	Appointed
LYNDI WAKEFIELD D'AMBRUMENIL	Chair	
DAVID ARCHIBALD JAMES CORBIN		
PHILIPPA FRANCES SCHOFIELD		2012-03-13
Rev Graham Southgate PhD		2025-04-09
Ross Coad		2012-06-15
SARAH BULLIVANT		2020-07-20

**WILLIAM AND JULIA ELIZABETH CHAFYN GROVE CHARITY**

England & Wales - Charity number 202702

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# Accounts

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ZEALS ALMSHOUSES TRUST  
ACCOUNTS SUMMARY 2025

ZEALS ALMSHOUSES Income and Expenditure Account 2025		2025	2024
Income			
Rent		34440	32818
Expenses			
Utilities			
Electricity	400		480
Oil	3935		4684
Water	1875	6210	1338
6502			
Repair Maintenance			
Boiler	918		1475
Gardens	2136		2050
Other	393	3447	1862
5387			
Major Works			
Major Works	20176	20176	
General admin			
Social/TV			42
Almshse assoc	300		482
Insurance	1209		1172
Other	60	1569	1696
Total Expense		31402	13585
Interest/Return on Investment		9470	4471
Nett Operational Surplus		12508	23704

Prepared by Lilian Russell A.C.M.A.

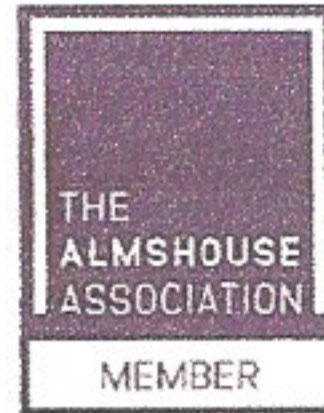
ZEALS ALMSHOUSES BALANCE SHEET @ 31/12/2025			
	2025	2024	
Current Assets			
Cash	3549	2963	
Debtors			
Deposit	78641	71171	
Current Liabilities			
Creditors			
Net Assets	82189	74134	
Represented by			
Long Term Loan	11132	15585	
Retained Earnings	58549	34845	
Current Year	12508	23704	
	71057	58549	
	82189	74134	

Bank Reconciliation		
Open Bank 1/1/2024	2963	
Operational Surplus	12508	
Decrease in Creditors	(4453)	
Loan Repayment	2000	
Increase Deposit	(9470)	
Investment Returns		
Close Bank 31/12/2025	3549	

  
21 April 2026.

# ZEALS ALMSHOUSE CHARITY

Registered with the Charity Commission No 202702



Ross Coad  
Hon Treasurer  
Little Acre  
Portnells Lane  
ZEALS BA12 6PQ  
07802 278 101  
[ross@coadmedia.com](mailto:ross@coadmedia.com)

20<sup>th</sup> April 2026

## Annual Report for 2025

The trustees continued to manage the 5 almshouse cottages. All cottages have been occupied throughout and all residents remain unchanged.

Major restoration works were undertaken to the chimney base above #4 at a cost of £20176 during the year.

*Roy W. d. Ambrose*

Chairman

*21 April 2026*

**WILLIAM AND JULIA ELIZABETH CHAFYN GROVE CHARITY**

England & Wales - Charity number 202702

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# Accounts

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ZEALS ALMSHOUSES TRUST  
ACCOUNTS SUMMARY 2024

Income and Expenditure Account 2024		2024	2023
Income		32818	31596
Rent			
Expenses			
Utilities			
Electricity	480	39	
Oil	4684	5244	
Water	1338	1293	6576
Repair Maintenance			
Boiler	1475	2060	
Gardens	2050	1799	
Other	1862	2099	5957
Major Works			
Major Works		2982	2982
General admin			
Social/TV	42	288	
Almshse asso.	482	350	
Insurance	1172	1148	
Other	1696	1110	2895
Total Expense	13585	18410	
Interest/Return on Investment	4471	2996	
Nett Operational Surplus	23704	16182	

Prepared by Lilian Russell A.C.M.A.

*Lilian Russell* 26/3/25

BALANCE SHEET @ 31/12/2024		2024	2023
Current Assets			
Cash	2963	2541	
Debtors			
Deposit	71171	55700	
Current Liabilities			
Creditors		3358	
Net Assets	74134	54883	
Represented by			
Long Term Loan	(15585)	(20038)	
Retained Earnings	(34845)	(18663)	
Current Year	(23704)	(16182)	
	(58549)	(34845)	
	(74134)	(54883)	

Bank Reconciliation	
Open Bank 1/1/2023	2541
Operational Surplus	23704
Decrease in Creditors	(3358)
Loan Repayment	(4453)
Increase Deposit	(11000)
Investment Returns	(4471)
Close Bank 31/12/2024	2963

*my bank statement report. 9 April 2025.*

## Independent Examiner's Report to the Trustees of the Zeals Almshouses Trust

I report on the accounts of the Trust for the year ended 31<sup>st</sup> December 2024, which are set out herewith.

### 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 Report

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:

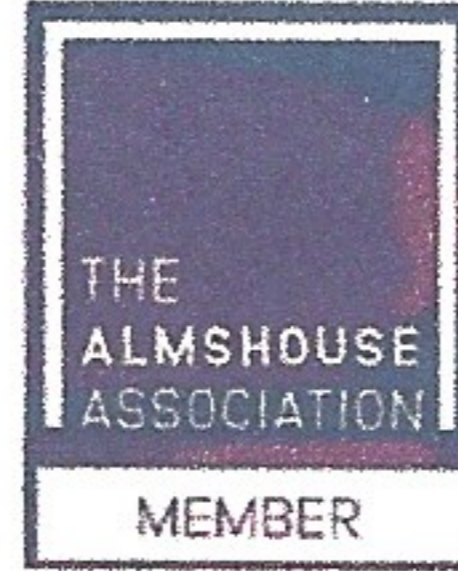
1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities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

Signed ..... *L.R. Russell* ACMA, .....

Date ..... *2/4/25* .....

# ZEALS ALMSHOUSE CHARITY

Registered with the Charity Commission No 202702



Ross Coad  
Hon Treasurer  
Little Acre  
Portnells Lane  
ZEALS BA12 6PQ  
07802 278 101  
[ross@coadmedia.com](mailto:ross@coadmedia.com)

2<sup>nd</sup> June 2025

## **Annual Report for 2024**

The trustees continued to manage the 5 almshouse cottages. All cottages have been occupied throughout and all residents remain unchanged.

No major restoration works have been undertaken during 2024

**WILLIAM AND JULIA ELIZABETH CHAFYN GROVE CHARITY**

England & Wales - Charity number 202702

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# Accounts

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ZEALS ALMSHOUSES TRUST  
ACCOUNTS SUMMARY 2023

Income and Expenditure Account 2023		2023	2022
Income			
Rent		31596	27436
Expenses			
Utilities			
Electricity	39		160
Oil	5244		6305
Water	1293	6576	1521
			7987
Repair Maintenance			
Boiler	2060		568
Gardens	1799		2725
Other	2099	5957	586
(showers, plumbing etc)			3879
Major Works			
Major Works	2982		945
(#1 chimneys)		2982	945
General admin			
Social/TV	288		150
Almshse asso	350		1036
Insurance	1148		622
Other	1110	2895	1807
Total Expense		<u>18410</u>	<u>14618</u>
Interest/Return on Investment		2996	226
Nett Operational Surplus		<u>16182</u>	<u>13044</u>

BALANCE SHEET @ 31/12/2023		
	2023	2022
Current Assets		
Cash	2541	6023
Debtors		
Deposit	55700	42204
Current Liabilities		
Creditors	3358	5073
Net Assets	<u>54883</u>	<u>43154</u>
Represented by		
Long Term Loan	(20038)	(24491)
Retained Earnings	(18663)	(5619)
Current Year	(16182)	(13044)
	(34845)	(18663)
	<u>(54883)</u>	<u>(43154)</u>

Bank Reconciliation	
Open Bank 1/1/2023	6023
Operational Surplus	16182
Decrease in Creditors	(1715)
Loan Repayment	(4453)
Increase Deposit	(10500)
Investment Returns	(2996)
Close Bank 31/12/2023	<u>2541</u>

*Applied Funds Available*

15th April 2024

**WILLIAM AND JULIA ELIZABETH CHAFYN GROVE CHARITY**

England & Wales - Charity number 202702

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# Accounts

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Loan Repayment		(4453)
Increase Deposit		(10500)
Investment Returns		(2996)
Close Bank 31/12/2023		<u>2541</u>

*Applied to Almshouse*

15th April 2024

**WILLIAM AND JULIA ELIZABETH CHAFYN GROVE CHARITY**

England & Wales - Charity number 202702

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# Accounts

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**ANNUAL REPORT**

**and**

**FINANCIAL STATEMENTS**

**of**

**Zeals Almshouse Charity**

**for the year ended 31<sup>st</sup> December 2021**

**Alms Houses Association No 1238**

**Registered Charity No. 202702**

**WILLIAM AND JULIA E CHAFYN-GROVE CHARITY**

**Chafyn- Grove Cottages, Zeals, BA12 6NY**

# ANNUAL REPORT

For the year ended 31<sup>st</sup> December 2021

## 1. The Objectives of the Trust

The Trust's objective remains "The almshouses belonging to the Charity and the property heretofore occupied therewith shall be appropriated and used for the residence of 5 alms people in conformity with the provisions of this Scheme: The Charity of William Chafyn Grove for aged persons, founded by second codicil to his will proved with two codicils thereto in the Principal Registry on the 12th February 1866; and The Charity of Julia Elizabeth Chafyn Grove, founded by first codicil to the will proved with nine codicils thereto at Salisbury on the 26th February 1892. **It is with great sadness we report the death of our Chairman, of 10 years in post, Jolyon Waterfield in April 2020.**

2. Trustees  
Mrs Lyndi d'Ambrumenil (Chairman)  
David Corbin (Hon Secretary)  
Ross Coad (Hon Treasurer)  
Mrs Pippa Schofield  
Mrs Sarah Bullivant  
The Rev Ben Rundell Evans (ex officio)

3. Principal Address: Oak House, Portnells Lane, ZEALS BA12 6PQ, Wiltshire

The Trust continued to manage the almshouses throughout the year; Residents have resided in all 5 Almshouses.

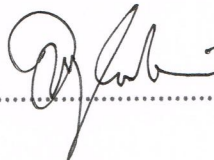
Major repair works were undertaken on the chimneys above Cottage #1 to stop water ingress. Whilst this work was being undertaken (for £4827) it was discovered that the chimneys were rocking in windy weather. This was due to spalling of the bricks within the roof. These were replaced at an additional cost of £3578.

The 10-year loan of £44,528 from the Almshouses Association is now at 31/12/21 reduced to £28943.

Annual income of some £26180 against running expenditure of some £18343 allowed a further saving of funds of £4000 to deposit with M & G during the year.

The principal address of the Trust is unchanged. The objectives of the Trust remain unchanged.

Trustee .....



Date.....30 August 2022

ZEALS ALMSHOUSES charity 2021

BALANCE SHEET

Lloyds Bank current account balances

Bank 1st Jan '21	1201.12
excess/deficit	-616.06
Bank 31st Dec '21	585.06
Bank stmt 31 Dec '21	585.06

Deposit accts 2021 £

1st Jan 2021	26203.52
transfer in March	2000
to M&G May	2000

increase in Mkt Value 3740.73  
balance 31st Dec '21 33944.25

Increase for year £ **7740.73**  
(incl market movement)

2020 £

Balance Jan '20	21798.3
transfer in	5000
outs	0

Increase in Mkt Vali -594.81  
balance 31st Dec '2 26203.5

Increase in value **4405.19**  
(incl market movement)

P & L 2021

	2021	2020
<b>Income</b>		
Rents	26180	25380
Dividends		
<b>TOTAL</b>	26180	25380
<b>Expenditure</b>		
Electricity	295	260
Oil	3848.37	4143.37
Water rates	688.41	538.74
Insurance	898.09	870.56
Gardening	2880	2335.00
Mtce	930.83	4482.36
TV licences, AA sub etc	423.92	331.50
Major works	8404.81	3924.73
Elec Refund/legionella survey	-26.21	510.00
<b>TOTAL</b>	18343.22	16214.28
<b>Nett Income/Expenditure</b>	7836.78	9165.72
<b>transfer to M&amp;G</b>	-4000.00	-5000.00
<b>AA Loan repayments</b>	-4452.84	-4452.84
<b>Nett inflow/outflow</b>	-616.06	-287.12
<b>Bank Current Account</b>		
Bank 1st Jan '21	1201.12	1488.24
excess/deficit	-616.06	-287.12
Bank 31st Dec '21	585.06	1201.12
Bank statement at 31 Dec '21	585.06	1201.12

**Independent Examiner's Report to the Trustees of the Zeals Almshouses  
Charity 202702**

I report on the accounts of the Trust for the year ended 31<sup>st</sup> December 2018, which are set out herewith.

**Respective Responsibilities of Trustees and Examiner**

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**Basis of Independent Examiner's Report**

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**Independent Examiner's Statement**

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

Signed .....  ..... M D Willis

Date ..... 7.2.2022 .....