

LADY ANNE WINDSOR CHARITY

England & Wales · Charity number 1031819

Details

Status Registered

Legal form Other

Registered 1994-01-20

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

Contact

Address The Priory
Stoke by Nayland
Suffolk
CO6 4RL

Phone 07815044017

Email rowena.engleheart@gmail.com

Activities

Objects: ALMSHOUSES FOR POOR PERSONS WHO ARE INHABITANTS OF THE AREA OF THE CIVIL PARISHES OF LEAVENHEATH, NAYLAND-WITH-WISSINGTON AND STOKE-BY-NAYLAND, WITH A PREFERENCE FOR WOMEN.

Activities: Provision and management of five cottages as Almshouses in Stoke by Nayland. Ownership and management of two plots of agricultural land. Working to develop more almshouses within the geographical scope of the charity, which is the Ancient Parish of Stoke by Nayland.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing, Environment/conservation/heritage
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** ANCIENT PARISH OF STOKE-BY-NAYLAND
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£30,894	£18,825	-	-
2024-12-31	£25,409	£15,140	-	-
2023-12-31	£24,760	£9,500	-	-
2022-12-31	£20,620	£8,014	-	-
2021-12-31	£23,203	£10,298	-	-
2020-12-31	£20,478	£10,086	-	-

Trustees

Name	Role	Appointed
Adam Sedgwick	Chair	2014-01-07
Dr Graham Richard Walker		2021-10-19
Martin Phillip Owen		2018-11-16
PETER JOHN ORROCK		
Rosemary Emeny		2022-01-04

LADY ANNE WINDSOR CHARITY

England & Wales - Charity number 1031819

Accounts

The Lady Anne Windsor Charity

Annual Report 2025

Registered Charity No. 1031819



The purpose of the charity is, as it has been since its foundation in 1606 by Lady Anne Windsor, to provide almshouse accommodation for “poor persons who are inhabitants of the area of the Civil Parishes of Leavenheath, Nayland-with-Wissington and Stoke-By-Nayland with a preference for women” in the words of our Governing Document. We do this at present by means of the historic almshouses at 1 to 4 The Downs and No. 3 Rowley Cottages, Church Lane, Stoke by Nayland.

Our money comes predominantly from the payments made by residents: In 2025 we received £26,577 from charges to residents, and £4,408 from other sources.

Our expenditure is essentially for work on the buildings, from routine repairs and maintenance to paying for past investment and work for improvements: In 2025 we spent £1,551 on “business as usual” costs eg maintenance, £9,188 servicing loans and £13,179 on Downs remodelling project fees.

Stewardship: The Trustees continue to be of the opinion that the assets of the Charity are sufficient to cover the requirements of our current operations. We need to build up our balances so as to contribute to the important projects envisaged below, but these will require major funding from other sources.

Weekly maintenance contributions for residents – for almshouses, corresponding to rent – were increased by 2.7%, the year’s increase in social housing rents, indexed to inflation, on 1 May 2025.

Our reserves increased from £109,821 to £122,062

Development:

The Downs almshouses need up-to-date facilities. We have developed a scheme to do much more than bring their facilities up-to-date. If we can achieve it, they will be transformed, within the constraints of the 400-year old historic main building, and of the site, at the top of a grassy slope. Having obtained planning permission and listed building consent in 2024, we engaged in detailed design during 2025 (and went out to tender to five contractors in March 2026). But we must emphasise that success is not guaranteed. We have started raising outside funds for the purpose.

The Lady Anne Windsor Charity

Annual Report 2025

The Charity's Plough Lane field in Leavenheath presents a unique opportunity to develop new accommodation to meet local needs by working in close conjunction with Leavenheath Parish Council. Following a negative response to a pre-app submission to Babergh District Council we undertook a variety of discussions exploring possible ways forward, and in September received a detailed and encouraging response from a Principal Planning Officer. We have since pursued discussions with three Housing Associations, but with negative outcome. We intend to explore other routes to develop this site.

Trustees: There was no change among the Trustees during 2025. I was re-elected as Chairman. Rosie Emeny, Peter Orrock, Martin Owen and Graham Walker continued as Trustees, with Martin also being Treasurer. Rowena Engleheart continued as our Clerk.

Since the year end, Rosie Emeny and I have been re-nominated as Trustees by Stoke by Nayland Parish Council on the expiry of our terms.

Residents: No 2 The Downs was unoccupied at the beginning of 2025. We appointed Niall Morrison, on the basis that he would vacate the property when required for the remodelling project but with the right to return on its completion

The occupancy details, with the year of commencement, are:

- No 1 The Downs, Nicholas Beavan (2016)
- No 2 The Downs, Niall Morrison from 15 June
- No 3 The Downs, Karl Cansdale (2003)
- No 4 The Downs, Jackson Reader (2022)
- 3 Rowley Cottages, Maureen Frost (2024)

Other: Our farm tenants, Mr Neil Pulford, for Campen Close behind the Guildhall in Stoke by Nayland, and E T Smith & Son, for our Plough Lane field, remain unchanged from last year.

Adam Sedgwick
Chairman
24 April 2026

The Lady Anne Windsor Charity
Annual Report 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

**Independent examiner's report
on the accounts**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
The Lady Anne Windsor Charity

**On accounts for the year
ended**

31st December 2025

**Charity
no (if any)**

1031819

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2024.

**Responsibilities and basis
of report**

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

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

**Independent examiner's
statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which 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:

1st July 2026

Name:

Robert Lightfoot

Relevant professional

The Lady Anne Windsor Charity Annual Report 2025

qualification(s) or body (if any):	
Address:	Wool House, Church Street,
	Stoke by Nayland,
	Colchester CO6 4QP

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

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The Lady Anne Windsor Charity

Annual Report 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name LADY ANNE WINDSOR CHARITY	No (if any) 1031819
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Receipts and payments accounts

CC16a

For the period from	Period start date 01-Jan-25	To	Period end date 31-Dec-25
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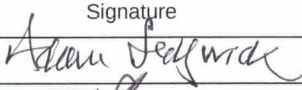
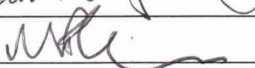
Section A Receipts and payments

	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					
WMC Downs	18,001		-	18,001	17,572
WMC Rowley	8,576	-	-	8,576	6,000
Donations	3,125		-	3,125	644
Investment income				-	-
-NAACIF Divs		-	-	-	-
-Interest on deposits	-	-	-	-	-
Campen land	233	-	-	233	233
Plough Lane land	960	-	-	960	960
Sub total (Gross income for AR)	30,894	-	-	30,894	25,409
A2 Asset and investment sales, (see table).					
Mortgage	-	-	-	-	-
AA Loan	-	-	-	-	-
WMC deposits received	-	-	-	-	-
NAACIF Sale	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	30,894	-	-	30,894	25,409
A3 Payments					
AA loan arrangement fees	200		-	200	200
Char bank mortgage interest	3,894		-	3,894	4,353
insurance	1,335	-	-	1,335	1,432
routine prop maint	-	216	-	216	1,841
treas expnses,administration	-	-	-	-	-
xmas gifts to residents	-	-	-	-	-
AA sub	-	-	-	-	542
Downs refurb project fees	-	13,179	-	13,179	6,779
Plough Lane project fees	-	-	-	-	-
Sub total	5,430	13,395	-	18,825	15,147
A4 Asset and investment purchases, (see table)					
COIF Deposit Fund	-	-	-	-	10,000
COIF Short Duration Bond Fund	-	-	-	-	-
Mortgage capital repayment	1,093			1,093	887
AA loan repayment	4,000	-	-	4,000	4,000
Sub total	5,093	-	-	5,093	14,887
Total payments	10,523	13,395	-	23,918	30,034
Net of receipts/(payments)	20,372	(13,395)	-	6,976	(4,625)
A5 Transfers between funds	(20,000)	20,000	-	-	-
A6 Cash funds last year end	4,485	(611)	-	3,874	8,499
Cash funds this year end	4,857	5,993	-	10,850	3,874

The Lady Anne Windsor Charity

Annual Report 2025

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	Barclays current acct	10,850	-	-
	Cash	-	-	-
		-	-	-
	Total cash funds	10,850	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	M&G Charity Fund	Restricted	-	-
	COIF Short Duration Bond Fund	Restricted	-	42,938
	COIF Deposit Fund	Restricted	-	68,274
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Downs Cottages(4)	Endowment	-	400,000
	3 Rowley Cottages	Unrestricted	120,000	120,000
	Campen Field	Unrestricted	-	-
	Leavenheath field	Unrestricted	-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Mortgage	Unrestricted	40,121	repayment over 25 years
	4 x WMC deposits	Unrestricted	600	on resident's departure
	AA Loan	Unrestricted	2,000	repayment over 10 years
	Deferred loan arrangement fee	Unrestricted	100	repayment over 10 years
		Unrestricted	-	immediately
Signed by one or two trustees on behalf of all the trustees				
		Signature	Print Name	Date of approval
			ADAM SEDGWICK	27 26
			MARTIN OWEN	27 26

LADY ANNE WINDSOR CHARITY

England & Wales - Charity number 1031819

Accounts

The Lady Anne Windsor Charity

Annual Report on 2024

Registered Charity Number: 1031819



The purpose of the charity is, as it has been since its foundation in 1606 by Lady Anne Windsor, to provide almshouse accommodation for “poor persons who are inhabitants of the area of the Civil Parishes of Leavenheath, Nayland-with-Wissington and Stoke-By-Nayland with a preference for women” in the words of our Governing Document. We do this by means of the historic almshouses at 1 to 4 The Downs and No. 3 Rowley Cottages, Church Lane, Stoke by Nayland.

Our money comes almost entirely from the payments made by residents: In 2024 we received £23,572 from charges to residents, and £1,836 from other sources.

Our expenditure is essentially for work on the buildings, from routine repairs and maintenance to paying for past investment and work for improvements: In 2024 we spent £4,289 on “business as usual” costs eg maintenance, £9,440 servicing loans and £6,305 on Downs remodelling project fees.

Stewardship: We commissioned Quinquennial Reports on our two buildings, and have acted on them. We are satisfied they are in sound condition. We upgraded the electrical system at 3 Rowley Cottages to current standards during the vacancy described below. With the permission of the Tendring Hall estate, we cut down conifer trees close to the boundary with the Downs almshouses to improve their light, and are grateful to Peter Orrock for covering the cost.

The Trustees continue to be of the opinion that the assets of the Charity are sufficient to cover the requirements of our current operations. We need to build up our balances so as to contribute to the important projects envisaged below, but these will require major funding from other sources.

Weekly maintenance contributions for residents – for almshouses, corresponding to rent – were increased by an average of 19%, to the level of Housing Benefit applicable to the properties, on 1 April 2024.

Our reserves increased from £99,468 to £109,821.

Development:

The Downs almshouses need up-to-date facilities. We have developed a scheme to do much more than bring their facilities up-to-date. If we can

The Lady Anne Windsor Charity

achieve it, they will be transformed, within the constraints of the 400-year old historic main building, and of the site, at the top of a grassy slope. We submitted a full planning and listed building application on 23 May 2024 and obtained permission on 29 November. The scheme may be seen on the Babergh website at DC/24/02367 & DC/24/02368. We are now engaged in detailed design to enable us to go out to tender. But we must emphasise that success is not guaranteed, and we have been advised that it will not be possible for us to seek the necessary financial support from Homes England until 2026.

The Charity's Plough Lane field in Leavenheath presents a unique opportunity to develop new accommodation to meet local needs by working in close conjunction with Leavenheath Parish Council. We have undertaken pre-app discussions with the Babergh planners on the basis of a small scheme of six almshouses and three open market houses. The response was negative, not recognising any public benefit from the almshouses. We take encouragement from the fact that the objections put forward by the planners have been rejected by Inspectors on appeals in respect of developments close by. We continue to work to take this project forward.

Trustees: There was no change among the Trustees during 2024. I was re-elected as Chairman. Rosie Emeny, Peter Orrock, Martin Owen and Graham Walker continued as Trustees, with Martin also being Treasurer. Rowena Engleheart continued as our Clerk.

Residents: Yvette Long had lived at 3 Rowley Cottages since the charity acquired it in 2016, but sadly had to move elsewhere and vacated the property on 2 October. We advertised the vacancy, in the LSPN and Nayland Community Times, and via the Council's Choice-based letting scheme. There was much interest in the vacancy, recognising the attractions of the property. In the event we appointed our existing resident, Maureen Frost, from No 2 The Downs.

No 2 The Downs remains empty but in view of the delay in the remodelling scheme we are seeking an occupant willing to take the property knowing it is likely they will need to vacate it in 2026.

The Lady Anne Windsor Charity

The occupancy details, with the year of commencement, are:

No 1 The Downs, Nicholas Beavan (2016)

No 2 The Downs, Maureen Frost (2002) until 9 November

No 3 The Downs, Karl Cansdale (2003)

No 4 The Downs, Jackson Reader (2022)

3 Rowley Cottages, Yvette Long (2016) until 2 October

Maureen Frost from 9 November

Other: Our farm tenants, Mr Neil Pulford, for Campen Close behind the Guildhall in Stoke by Nayland, and E T Smith & Son, for our Plough Lane field, remain unchanged from last year.

Adam Sedgwick

Chairman

2 April 2025

The Lady Anne Windsor Charity



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
LADY ANNE WINDSOR CHARITY

No (if any)
1031819

Receipts and payments accounts

CC16a

For the period from	Period start date 01-Jan-24	To	Period end date 31-Dec-24
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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					
WMC Downs	17,572		-	17,572	15,231
WMC Rowley	6,000	-	-	6,000	5,817
Donations	644		-	644	2,520
Investment income				-	-
-NAACIF Divs		-	-	-	-
-Interest on deposits	-	-	-	-	-
Campan land	233	-	-	233	233
Plough Lane land	960	-	-	960	960
Sub total(Gross income for AR)	25,409	-	-	25,409	24,760
A2 Asset and investment sales, (see table).					
Mortgage	-	-	-	-	-
AA Loan	-	-	-	-	-
WMC deposits received	-	-	-	-	-
NAACIF Sale	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	25,409	-	-	25,409	24,760
A3 Payments					
AA loan arrangement fees	200		-	200	200
Char bank mortgage interest	4,346		-	4,346	4,184
insurance	1,432	-	-	1,432	1,463
routine prop maint	-	1,841	-	1,841	267
treas expnses,administration	-	-	-	-	-
xmas gifts to residents	-	-	-	-	-
AA sub	542	-	-	542	153
Surveyors & architects fees	-	6,779	-	6,779	3,234
Plough Lane project fees	-	-	-	-	-
Sub total	6,520	8,620	-	15,140	9,500
A4 Asset and investment purchases, (see table)					
COIF Deposit Fund	-	10,000	-	10,000	12,000
COIF Fixed Income Fund	-	-	-	-	-
Mortgage capital repayment	894			894	898
AA loan repayment	4,000	-	-	4,000	4,000
Sub total	4,894	10,000	-	14,894	16,898
Total payments	11,414	18,620	-	30,034	26,398
Net of receipts/(payments)	13,995	(18,620)	-	(4,625)	(1,638)
A5 Transfers between funds	(15,000)	15,000	-	-	-
A6 Cash funds last year end	5,490	3,009	-	8,499	10,137
Cash funds this year end	4,485	(611)	-	3,874	8,499

The Lady Anne Windsor Charity

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	Barclays current acct	3,874	-	-
	Cash	-	-	-
		-	-	-
	Total cash funds	3,874	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	M&G Charity Fund	Restricted	-	-
	COIF Short Duration Bond Fund	Restricted	-	41,979
	COIF Deposit Fund	Restricted	-	63,968
		-	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Downs Cottages(4)	Endowment	-	400,000
	3 Rowley Cottages	Unrestricted	120,000	120,000
	Campen Field	Unrestricted	-	-
	Leavenheath field	Unrestricted	-	-
		-	-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Mortgage	Unrestricted	41,218	repayment over 25 years
	4 x WMC deposits	Unrestricted	600	on resident's departure
	AA Loan	Unrestricted	6,000	repayment over 10 years
	Deferred loan arrangement fee	Unrestricted	300	repayment over 10 years
		Unrestricted	-	immediately

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

Signature	Print Name	Date of approval
	Adam Sedgwick	29/06/25
	Martin Owen	29/06/25

The Lady Anne Windsor Charity



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's
report on the accounts**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
The Lady Anne Windsor Charity

**On accounts for the year
ended**

31st December 2024

**Charity no
(if any)**

1031819

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2024.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which 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:

30th June 2025

Name:

Robert Lightfoot

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

Address:

Wool House, Church Street,
Stoke by Nayland,
Colchester CO6 4QP

The Lady Anne Windsor Charity

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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