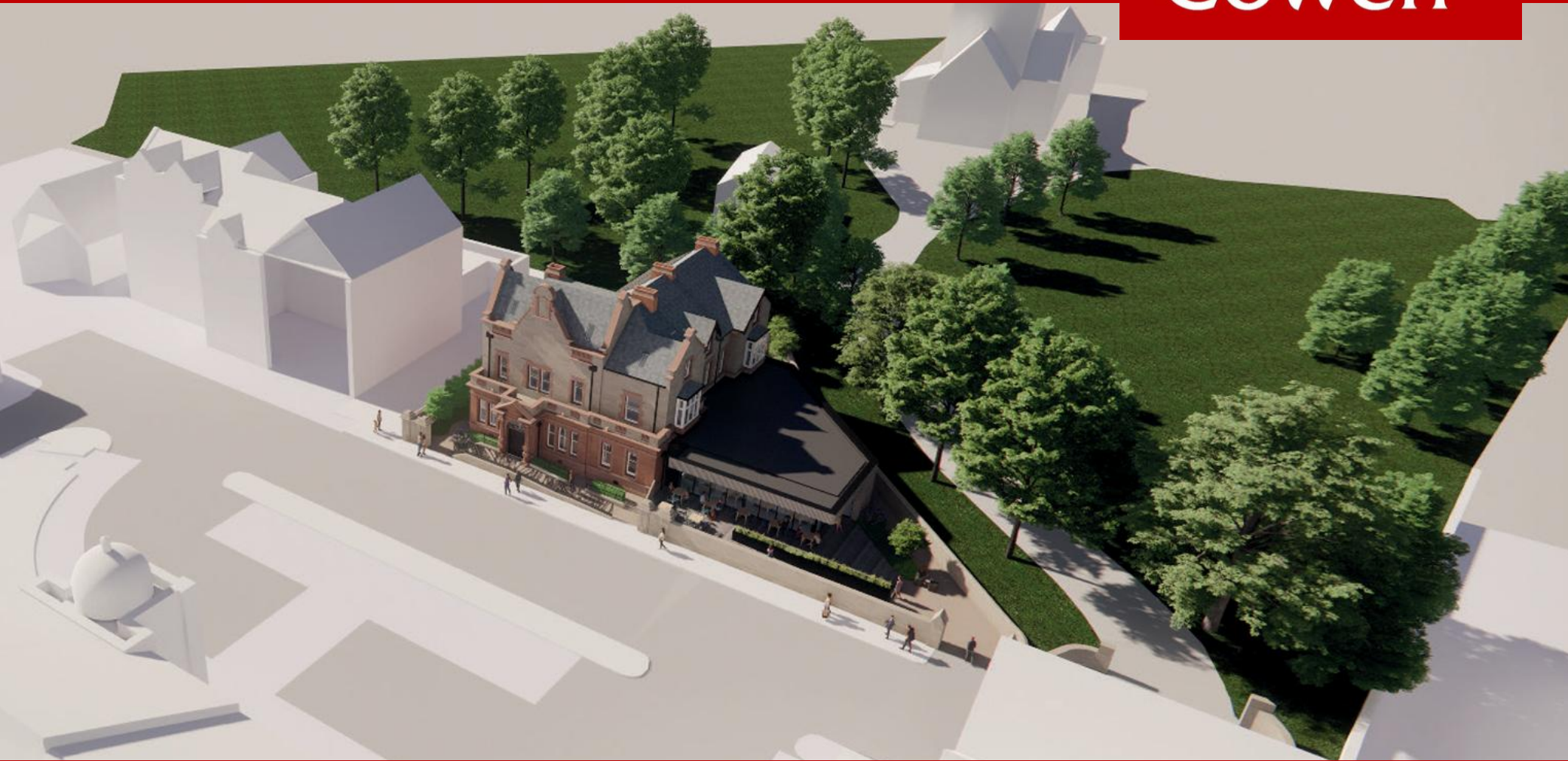


# TO LET

PART OF THE £29.3M TOWN DEAL PROGRAMME

THE OLD BANK, 5 ST. GEORGES ROAD, MILLOM, LA18 4JA

# Carigiet Cowen



**ARTS & ENTERPRISE CENTRE – A HUB FOR COMMUNITY, CREATIVE AND BUSINESS ACTIVITY**

\* RARE LEASE OPPORTUNITY TO OPERATE IN A HERITAGE BUILDING \*

\* LOCATED IN THE HEART OF MILLOM \*

 **RICS** 01228 544733  
Regulated by RICS [www.carigietcowen.co.uk](http://www.carigietcowen.co.uk)



## LOCATION

Millom is a small coastal town located in the south-west of Cumbria. It lies approximately 26 miles south of Whitehaven and 7 miles north of Barrow-in-Furness. The town is accessed via the A5093, which connects to the A595, the main coastal route serving the west and south of the county. Millom railway provides regular services on the Cumbrian Coast Line, with connections to Whitehaven, Barrow-in-Furness, and Carlisle.

The Old Bank is prominently situated on Market Square in the centre of Millom, within walking distance of local shops, services, and Millom train station.

For indicative purposes only, the plan shows the property circled in red.

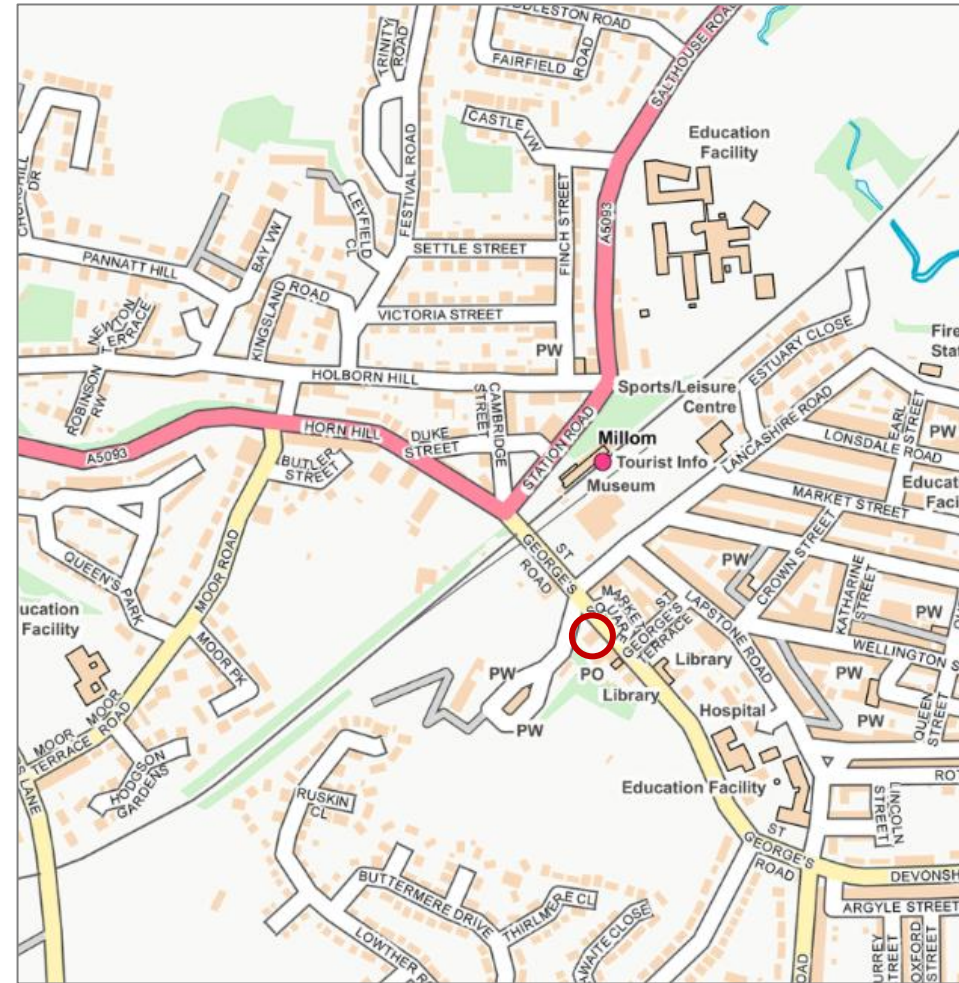
## DESCRIPTION

The property is a former NatWest Bank currently being refurbished as part of the Millom Town Deal's Reactivating Heritage Buildings project. Once complete, it will become a vibrant Arts & Enterprise Centre offering flexible space for community use, creative activity, enterprise and small business support.

- Ground floor: Café area, flexible exhibition/retail space
- First floor: Co-working area, studios and meeting rooms
- Second floor: workshops and studios
- Refurbished kitchen, toilets, and storage
- 24/7 access (to be agreed in lease)

## OPPORTUNITY

This is a rare opportunity to secure a lease of a fully fitted mixed-use development, which will offer immediate potential for income generation through sublettings and room hire. The property provides a ready-made platform for an operator to manage and/or run the building, with flexible spaces suitable for a café, co-working hub, workshops, and creative studios.



## ACCOMMODATION

Approximate Gross Internal Area excluding circulation, toilets and plant room:

	Sq m	Sq ft
Ground Floor	264.00	2,842
First Floor	107.50	1,157
Second Floor	107.00	1,152
<b>Total</b>	<b>478.50</b>	<b>5,151</b>

## SERVICES

We understand all mains services are connected.

## RATEABLE VALUE

The property does not currently have a rateable value; this will be reassessed upon completion of works.



## ENERGY PERFORMANCE CERTIFICATE

An EPC will be commissioned upon completion of the redevelopment works.

## LEASE TERMS

Available by way of a new lease from Cumberland Council.

**Term:** 10 years with break option at year 5

**Rent:** Nominal/peppercorn, with turnover based top-up rent subject to agreed social value outcomes

**Security of Tenure:** Contracted out of the Landlord & Tenant Act 1954

**Break Clause:** Landlord only, with 6-month rolling notice

**Use:** Mixed Use – Arts & Enterprise Centre with Café

**Hours of Use:** 08:00 – 17:00 with options for flexible working hours, subject to further negotiation.

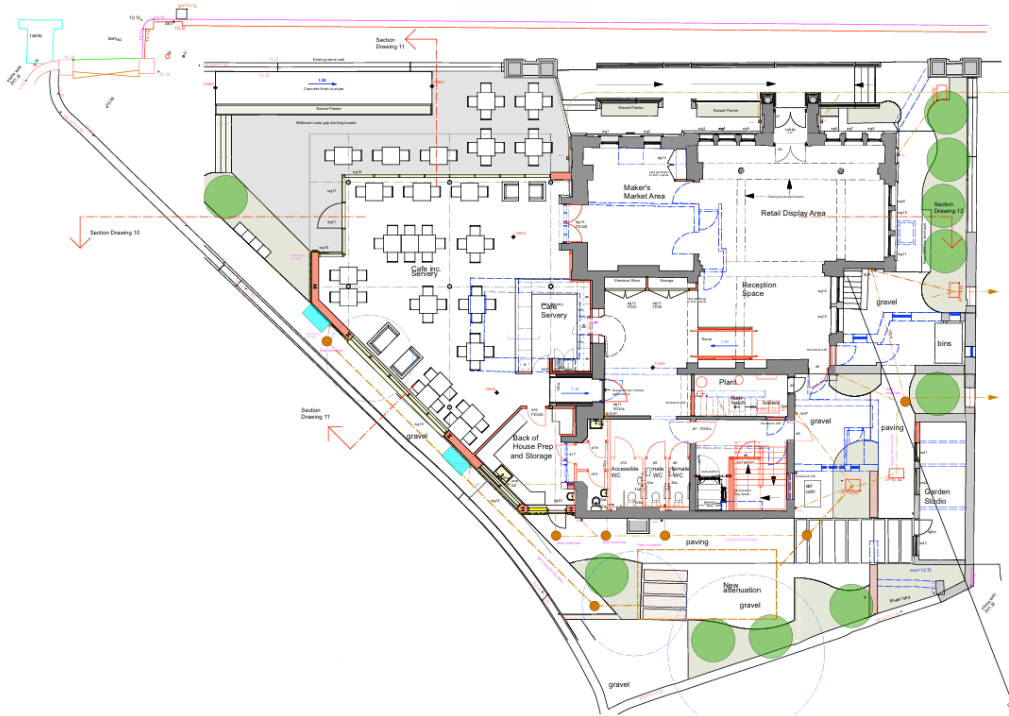
## REPAIRS & SERVICE CHARGES

- The Landlord is responsible for the exterior and external areas.
- Tenant is responsible for the internal fit-out, maintenance, contents, and day-to-day operations upon occupation.
- A service charge will be applied to cover the Landlord's insurance and shared maintenance.

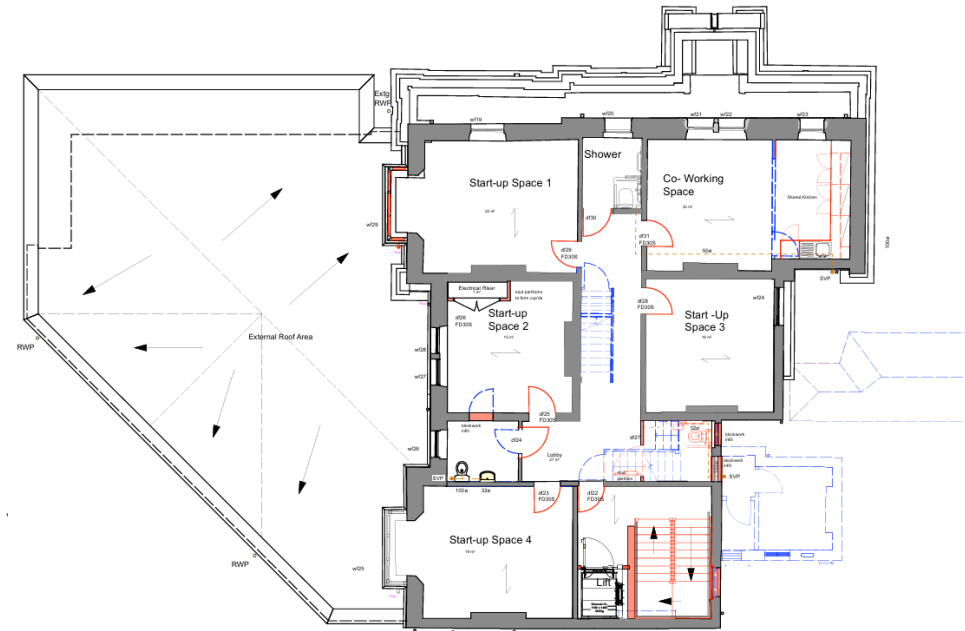
## PLANNING / RATES / UTILITIES

- The property is suitable for a range of community, cultural, and enterprise uses (subject to planning approval)
- Business rates liability will be the responsibility of the operator (subject to eligibility for any available reliefs)
- Utilities will be arranged and paid for by the tenant/operator

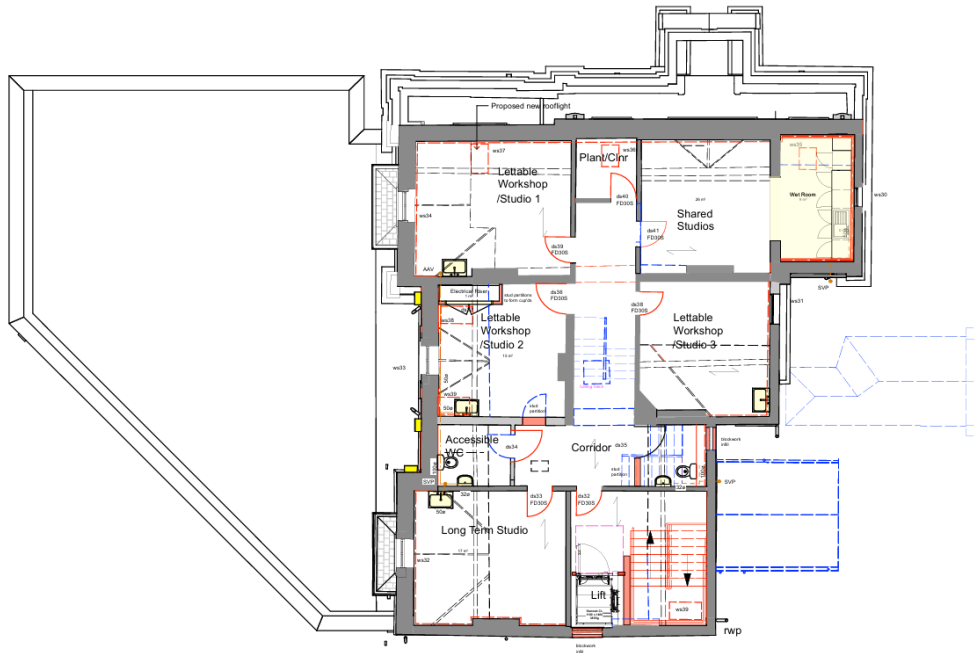
## Ground Floor



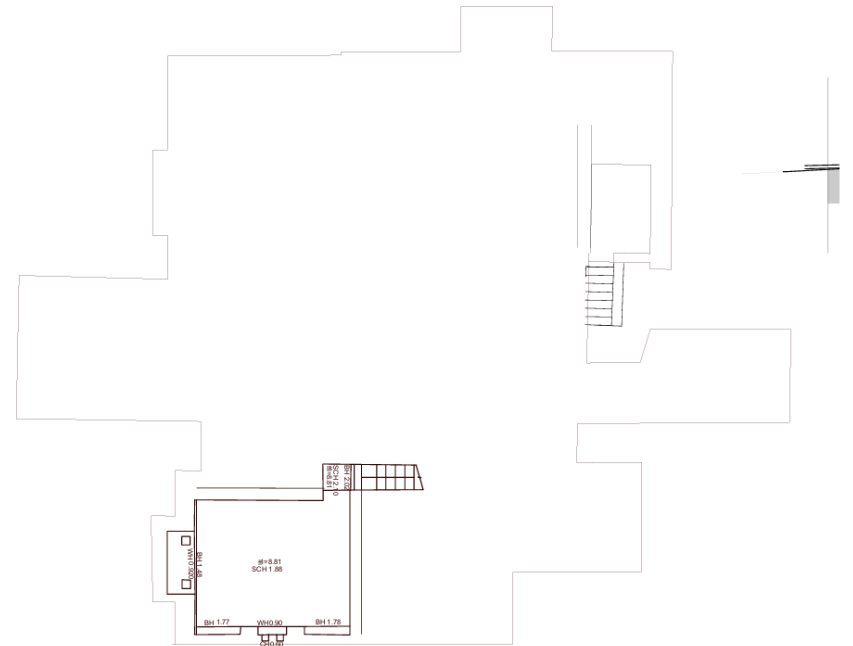
## First Floor



## Second Floor



## Basement



THE OLD BANK, 5 ST. GEORGES ROAD, MILLOM, LA18 4BS

## YOUTUBE LINK

OLD BANK ARTS AND ENTERPRISE CENTRE  
MILLOM – SPRING 2025:

[OLD BANK ARTS AND ENTERPRISE CENTRE MILLOM - SPRING 2025 - YouTube](#)

## COSTS

Both parties will bear their own legal and professional costs in respect of any transaction. Subject to covenant strength, a rental deposit may be required as part of any new letting.

## VAT

VAT is payable on the rent and other outgoings.

## VIEWINGS

Strictly by appointment with the sole agent, Carigiet Cowen. For further information, please contact:

Email: [Carlisle@carigietcowen.co.uk](mailto:Carlisle@carigietcowen.co.uk)

Tel: 01228 544733



Prepared: September 2025

7900/MB

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