### FREEHOLD INVESTMENT FOR SALE

19, 21 & 23 BANK STREET, CARLISLE, CA3 8HJ

## Carigiet Cowen





01228 544733 www.carigietcowen.co.uk







# Carigiet Cowen

#### INVESTMENT HIGHLIGHTS

- Prominent city centre location
- Passing rental income £25,500 per annum exclusive

#### LOCATION

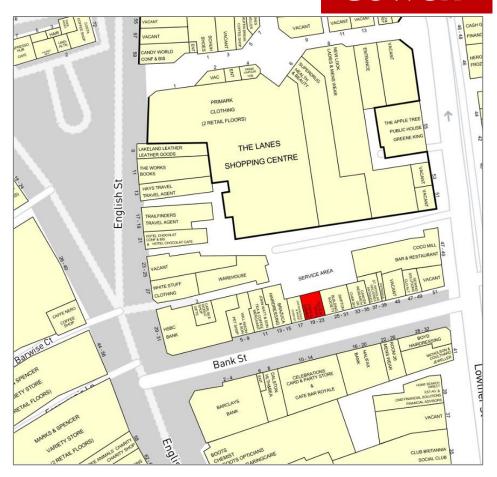
Carlisle is the chief administrative and commercial centre of Cumbria, with a resident population of circa 90,000 and a catchment in excess of 150,000. The city is the principal retail centre for the area, with Newcastle 60 miles east, Glasgow 90 miles north, and Preston 80 miles south. Carlisle is positioned on the West Coast Mainline, and trains run regularly between Glasgow and Edinburgh down to London Euston daily.

The property is located on Bank Street, just off English Street, the prime shopping street for Carlisle, which is fully pedestrianised. Bank Street has mainly local representation; occupiers include John Watt and Son, Café Bar Royale, and Boyd Hair & Beauty. Alongside benefitting from English Street, national occupiers include Marks & Spencer, Primark, Loungers, Costa, Hotel Chocolat, Caffé Nero and Tesco Express.

#### DESCRIPTION

The building is a three-storey mid-terraced building of traditional brick construction under a pitched roof. The ground floor is self-contained, with stepped access from the front. Upon entry, the ground floor is a rectangular open-plan sales area with stairs leading to the large basement. The basement comprises a kitchen and WC.

Access to the first and second floors is via a staircase to the side of the shop unit. This is totally self-contained and let to a long-established salon operator



Upon entry, stairs lead to the first floor, which comprises an open-plan salon area with a kitchen. A further staircase provides access to the second floor, which offers additional salon and storage rooms. This space is suitable for conversion to residential.

#### ACCOMMODATION

| Floor             | Sq m  | Sq ft |  |
|-------------------|-------|-------|--|
| Ground Floor      |       |       |  |
| Net Internal Area | 49.10 | 529   |  |
| ITZA              | 41.85 | 451   |  |
| Basement Stores   | 41.07 | 442   |  |
|                   |       |       |  |
| First Floor       | 45.27 | 487   |  |
| Second Floor      | 47.21 | 508   |  |

#### SERVICES

We understand mains water, electricity and drainage are connected to the property.

#### RATEABLE VALUE

The Valuation Office Agency website describes the property as follows:

Ground Floor and Basement – Shop and premises with a 2023 List Rateable Value of £15,500.

First and Second Floors – Hairdressing Salon and premises with a 2023 List Rateable Value of £5,600.

The Small Business Non-Domestic multiplier for the 2025/2026 rate year is 49.9p in the  $\mathfrak{L}$ .

#### **ENERGY PERFORMANCE CERTIFICATE**

The property does not currently have an EPC; one is being commissioned and will be made available shortly.

#### TENANCY SCHEDULE

Ground Floor and Basement Retail Unit – Toys n Tech Ltd 6 years wef 14 May 2020; expiry 13 May 2026; Rent £19,000 pax; IRI lease. The Tenant is vacating at lease expiry. This unit is currently also on the market on a TO LET basis.

First and Second Floors – Craft Hair & Beauty 6 years wef 12 May 2020; expiry 11 May 2026; Rent £6,500 pax; IRI lease.



### Carigiet Cowen





















### FREEHOLD INVESTMENT FOR SALE

19, 21 & 23 BANK STREET, CARLISLE, CA3 8HJ

# Carigiet Cowen

#### SALE PRICE

Offers in the region of £260,000 are invited for the sale of the freehold investment.

#### COSTS

Both parties will bear their own legal and professional costs in respect of any transaction.

#### VAT

No VAT is payable on the sale price.

#### VIEWINGS

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

Ben Blain

Tel: 01228 635002

Email: bblain@carigietcowen.co.uk

Amelia Harrison Tel: 01228 635007

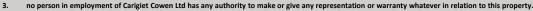
Email: aharrison@carigietcowen.co.uk



Prepared: November 2025 7937/BB

Carigiet Cowen Ltd for themselves and for vendors or lessors of this property whose agents they are give notice that:

all descriptions, dimensions, reference to condition and necessary permissions for use and occupation, and other details are given without responsibility and any intended purchasers or tenants should not rely on them as statements or representations of fact but must satisfy themselves by inspection or otherwise as to the correctness of each of them;





L. the particulars are set out as a general outline only for the guidance of intended purchasers or lessees and do not constitute, nor constitute part of, an offer or contract: