THE ROWLEY PORTFOLIO

A RARE OPPORTUNITY TO ACQUIRE A FREEHOLD PORTFOLIO
IN AFFLUENT CAMBRIDGESHIRE MARKET TOWNS

FMX.
Urban Property Advisers

THE ASSETS

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Priory Barn,
Priory Lane, St Neots,
PE19 2BH

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12 High Street,
St Neots,
PE19 1JA

PAGE 8
13 High Street,
St Neots,
PE19 1BU

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37 Market Square,
St Neots,
PE19 2AR

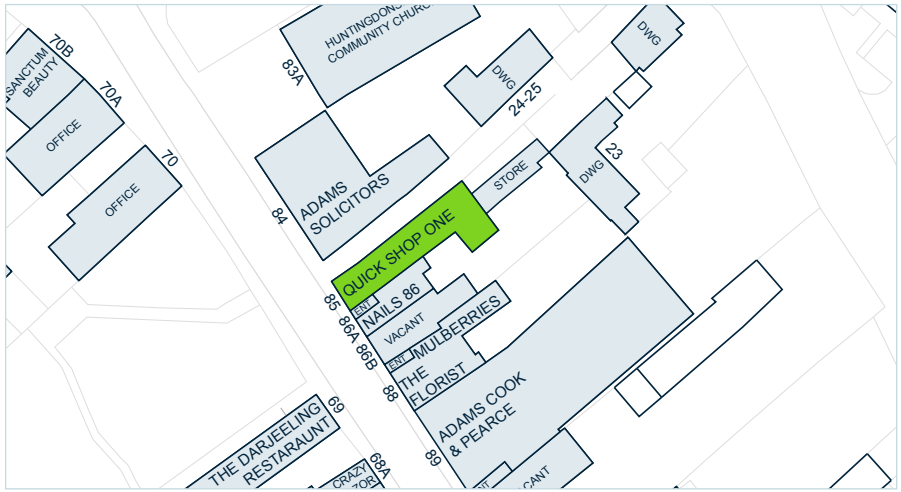
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Huntingdon,
PE29 3DP

ST NEOTS



HUNTINGDON



N ▲ For indicative purpose only.

PORTFOLIO HIGHLIGHTS

- A portfolio of six commercial buildings located across St Neots and Huntingdon, two of Cambridgeshire's principal market towns.
- Prominent High Street and Market Square trading positions let to a mix of national multiples and long-established independent operators.
- Tenants include Specsavers, Haart Estate Agents, Adlams LLP and Clarks Shoes, alongside well-regarded independent businesses.
- Total contracted rent of £197,225 per annum, with excellent potential for rental growth.
- All tenancies are held on full repairing and insuring terms.
- 100% freehold ownership.
- The properties within the portfolio are **not elected for VAT** and **VAT will not be chargeable on the terms quoted.**

We are instructed to seek offers in excess of **£2,150,000** (Two Million One Hundred and Fifty Thousand Pounds), subject to contract. A purchase at this level reflects a **net initial yield of 8.64%**, assuming standard purchasers' costs.

PORTFOLIO OVERVIEW ANALYSIS

INCOME BY PROPERTY

2% Priory Barn, Priory Lane, St Neots

10% 12 High Street, St Neots

18% 13 High Street, St Neots

39% 37 Market Square, St Neots

21% 43 Market Square, St Neots

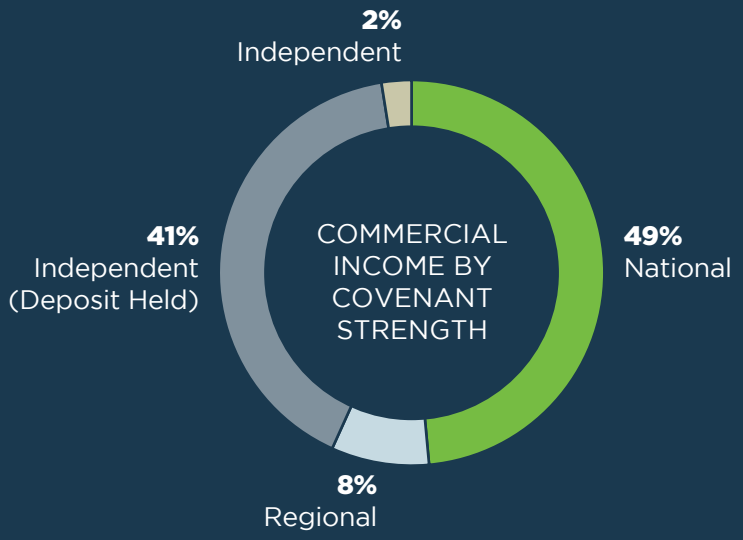
10% 85 High Street, Huntingdon

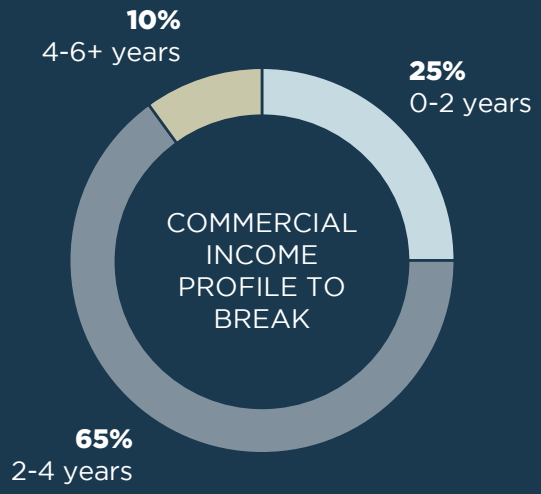
LOCATION & DEMOGRAPHICS

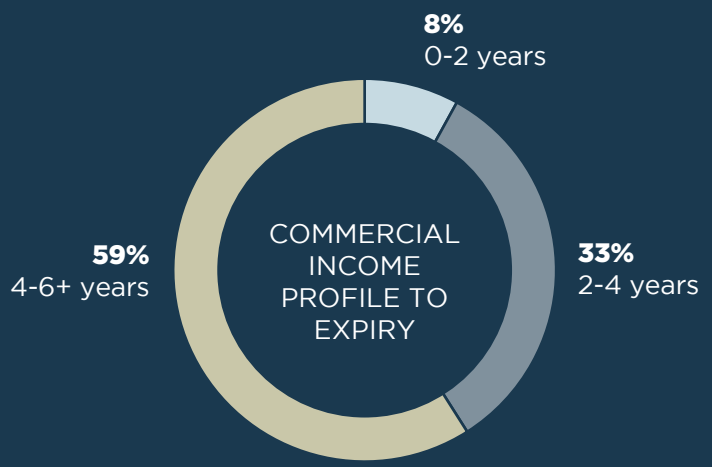
St Neots and Huntingdon are established market towns in Cambridgeshire, sitting within the Oxford–Cambridge Growth Corridor. Both towns are approximately 55–60 miles north of London and 20 miles west of Cambridge, with Oxford approximately 75 miles to the south-west.

The towns are well connected via the A1, A1(M) and A14, giving direct access to Cambridge, London, the Midlands and the Port of Felixstowe, with mainline rail from Huntingdon and St Neots stations reaching London King's Cross in under an hour.

The catchment is both affluent and fast-growing. St Neots' population has increased by more than 25% since 2001, while average earnings exceed the national benchmark. The town also benefits from strong expenditure retention, with over 85% of comparison-goods spending by St Neots residents remaining within the town. Retail occupancy is similarly resilient, with town-centre vacancy rates in both St Neots and Huntingdon below the national average.







PE19 2BH

PRIORY BARN

PRIORY LANE, ST NEOTS

TENANT

The property is let to Sanmia Ltd, trading as Country Fayre, an established independent florist serving the St Neots area, with the lease benefiting from a personal guarantee from Sandra Isaacs.

DESCRIPTION

The property comprises a distinctive weather boarded barn conversion of traditional timber-frame construction under a tiled roof, arranged over ground and first floors, currently configured as retail premises trading as Country Fayre.

ASSET MANAGEMENT

The property offers an attractive opportunity for an owner-occupier seeking characterful commercial accommodation. There may also be potential for alternative commercial uses, including an estate agency or small office, subject to the necessary consents. We also consider there to be the potential for excellent future rental growth.

PRICING

We are instructed to seek offers in excess of **£75,000** (Seventy Five Thousand Pounds), subject to contract and exclusive of VAT.



Tenant	Trading As	Lease Start	Lease End	Rent Review	Contracted Rent	Comments
Sanmia Ltd	Country Fayre	01/12/2018	30/11/2028	29/11/2028	£5,000	Guarantor Sandra Isaacs.



N ▲ For indicative purpose only.



AREAS

Floor	Use	Area (sq ft)	Area (sq m)
Ground	Sales	287	26.66
First	Sales/Ancillary	258	23.97
Total		**545**	**50.63**

PE19 1JA

12 HIGH STREET
ST NEOTS

TENANT
The property is let to Maneesh Mathew, trading as Rose & Mango, an independent Indian restaurant operator, with the lease benefiting from a rent deposit of £9,500 held.

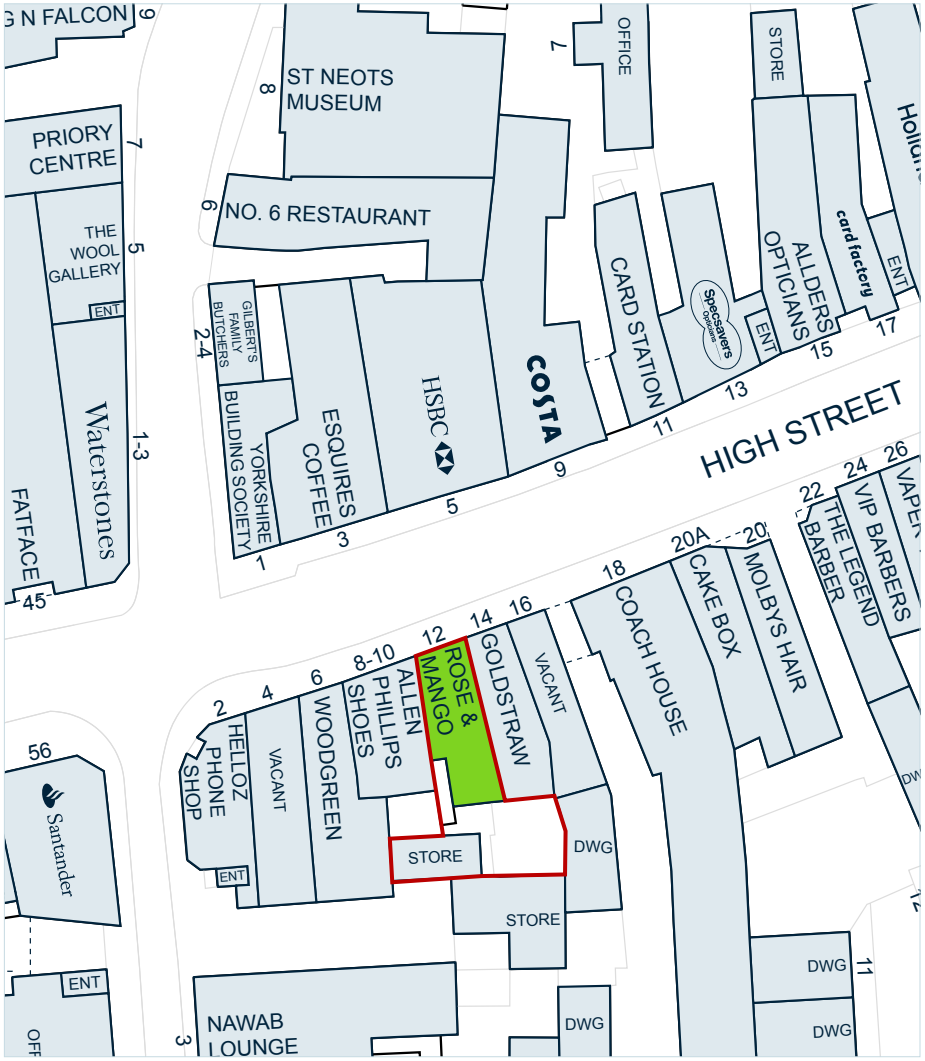
DESCRIPTION
The property comprises a restaurant and premises at ground floor with residential accommodation on the first floor.

ASSET MANAGEMENT
An incoming purchaser could explore the opportunity to reclaim the residential accommodation currently forming part of the occupational demise and, following improvement works, re-let this separately. Subject to planning and the necessary consents, there may also be potential to create or improve independent access to the residential element, enhancing its future letting and investment potential. We also feel there is excellent rental growth potential.

PRICING
We are instructed to seek offers in excess of **£225,000** (Two Hundred and Twenty Five Thousand Pounds), subject to contract and exclusive of VAT. A purchase at this level reflects a **net initial yield of 8.25%**.



Tenant	Trading As	Lease Start	Lease End	Rent Review	Contracted Rent	Comments
Maneesh Mathew	Rose & Mango	26/10/2009	12/10/2030	26/10/2029	£19,000	Lease has been assigned from Ansar Pullaniyil to Maneesh Mathew from 18/03/2021 entering into an AGA. Rent deposit of £9,500 held.



N ▲ For indicative purpose only.



AREAS

Floor	Use	Area (sq ft)	Area (sq m)
Ground	Sales	1074	99.77
ITZA		629 Units	
Ground	Storage	620	57.60
First	Residential	1,104	102.56
Total		**2,798**	**259.93**

EPC

B-45

Energy Performance Certificate copies are available on request.

PE19 1BU

13 HIGH STREET
ST NEOTS

TENANT
The property is let to Specsavers Optical Superstores Ltd, trading as Specsavers, a national optical and audiology retailer currently occupying 942 stores across the UK.

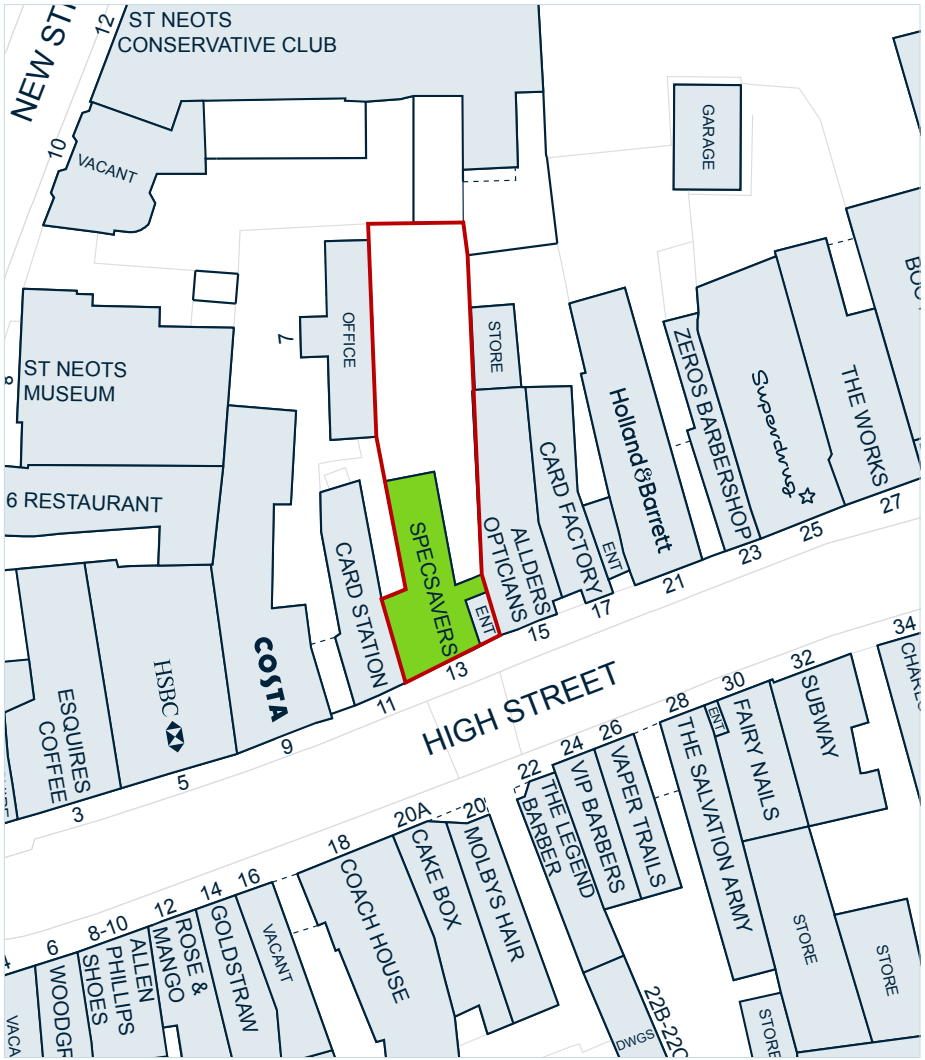
DESCRIPTION
The property comprises a substantial three-storey period building with a well-configured retail unit at ground floor and ancillary/residential accommodation above.

ASSET MANAGEMENT
The property benefits from substantial upper parts together with a large rear garden/plot and separate access from the High Street. This presents an opportunity, subject to planning and all necessary consents, to convert the upper floors to residential accommodation and investigate the potential for residential development within the rear plot.

PRICING
We are instructed to seek offers in excess of **£363,000** (Three Hundred and Sixty Three Thousand Pounds), subject to contract and exclusive of VAT. A purchase at this level reflects a **net initial yield of 9.25%**.



Tenant	Trading As	Lease Start	Lease End	Rent Review	Contracted Rent	Comments
Specsavers Optical Superstores Ltd	Specsavers	09/02/2016	24/03/2026	-	£35,000	The tenant has served a s.26 notice requesting a new lease and negotiations are ongoing.



N ▲ For indicative purpose only.



AREAS

Floor	Use	Area (sq ft)	Area (sq m)
Ground	Sales	1,079	100.24
ITZA		711 Units	
First	Ancillary/Office	671	62.34
Second	Ancillary/Office	451	41.90
Total		**2,201**	**204.47**

EPC

Specsavers Optical Superstores Ltd: C-54

Energy Performance Certificate copies are available on request.

PE19 2AR

37 MARKET SQUARE
ST NEOTS

TENANT
The property is let to Haart Ltd, trading as Haart, a national estate agency with over 100 branches nationally. The first and second floors are sublet from Haart Ltd to Adlams LLP, an established regional solicitors' firm. Adlams also hold a separate lease over the rear of the property and are currently holding over.

DESCRIPTION
The property comprises a substantial three-storey Grade II listed building fronting onto the town's Market Square, arranged with retail/ office accommodation at ground floor and ancillary accommodation above.

ASSET MANAGEMENT
There is potential to rationalise Haarts' existing demise, subject to agreement, releasing 37a Market Square for separate letting and providing an opportunity to increase the overall rental income from the property. The substantial upper parts also offer potential for residential conversion, whilst the rear parking area may provide further opportunities to maximise the use and value of the site, all subject to planning and the necessary consents.

PRICING
We are instructed to seek offers in excess of **£765,000** (Seven Hundred and Sixty Five Thousand Pounds), subject to contract and exclusive of VAT. A purchase at this level reflects a **net initial yield of 9.50%**.



Tenant	Trading As	Lease Start	Lease End	Rent Review	Contracted Rent	Comments
Haart Limited	Haart	07/05/2019	06/05/2029	-	£60,500	Haart sublets the 1st and 2nd floors to Adlams LLP expiring 07/02/2029. Haarts' demise includes 37a Market Square that is currently vacant.
Adlams LLP	Adlams	01/11/2005	31/10/2015	-	£16,225	Adlams have a separate lease over the rear and are currently holding over. 3 car parking spaces demised to the tenant.
Total					**£76,725**	

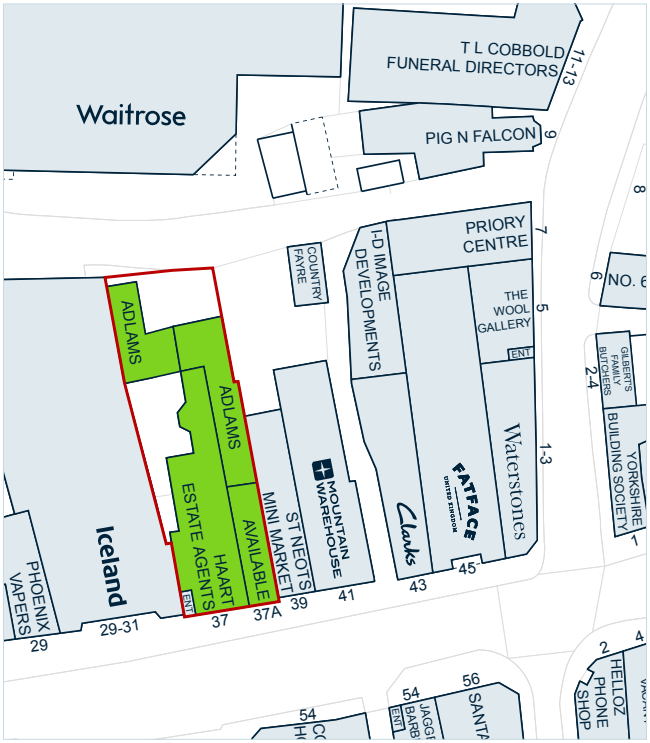




EPC

Haart Ltd: D-100
Adlams LLP: E-124

Energy Performance Certificate copies are available on request.



N ▲ For indicative purpose only.

AREAS

37 Market Square - Haart

Floor	Use	Area (sq ft)	Area (sq m)
Ground	Sales	646	60.01
ITZA		523 Units	
Ground	Ancillary	815	75.71
Sub Total		**1,461**	**135.73**

37a Market Square - Vacant

Floor	Use	Area (sq ft)	Area (sq m)
Ground	Sales	390	36.23
ITZA		313 Units	
Sub Total		**390**	**36.23**

37 Market Square - Sub Letting

Floor	Use	Area (sq ft)	Area (sq m)
First	Office/Ancillary	1,565	145.39
Second	Ancillary	367	34.09
Sub Total		**1,932**	**179.48**

Huntsford House - Adlams

Floor	Use	Area (sq ft)	Area (sq m)
Ground	Sales/Ancillary	776	72.09
First	Office/Ancillary	869	80.73
Sub Total		**1,645**	**152.82**
Total		**5,428**	**504.26**

PE19 2AR

43 MARKET SQUARE
ST NEOTS

TENANT
The front part of the property is let to F2S Ltd, trading as Clarks Shoes, a national retailer operating from 315 stores in the UK, with a rent deposit of £14,000 held. The rear part, fronting Priory Lane, is let to Natasha Barley, trading as i-d Image Development, an established photography and image development company, with a rent deposit of £3,671.52 held. Natasha Barley sublets part of the first floor to Black Cat Radio CIC.

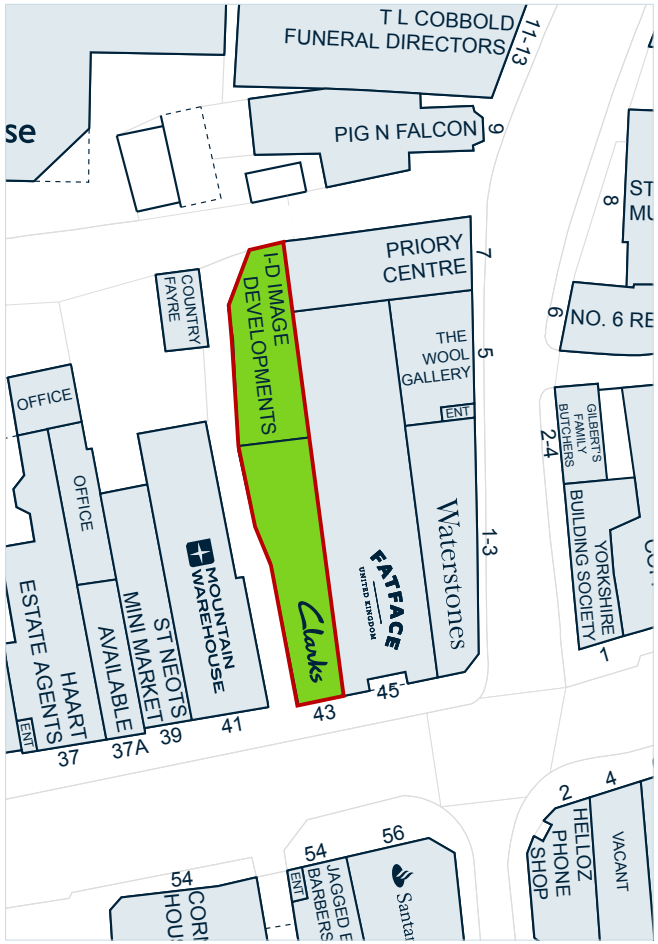
DESCRIPTION
The property comprises a mixed retail and office building fronting the town's Market Square, with a self-contained rear unit accessed from Priory Lane.

ASSET MANAGEMENT
The property's flat-roof configuration may offer potential for a vertical extension to provide additional residential accommodation, subject to planning and all necessary consents. The i-d Image Development unit also includes substantial upper parts with separate access, providing scope to rationalise the existing commercial demise, reclaim the upper floors and either convert them to residential accommodation or re-let them separately, subject to the necessary approvals. We feel that there is excellent rental growth potential.

PRICING
We are instructed to seek offers in excess of **£470,000** (Four Hundred and Seventy Thousand Pounds), subject to contract and exclusive of VAT. A purchase at this level reflects a **net initial yield of 8.50%**.



Tenant	Trading As	Lease Start	Lease End	Rent Review	Break	Contracted Rent	Comments
F2S Ltd	Clarks Shoes	11/09/2024	10/09/2034	11/09/2029	11/09/2029	£28,000	F2S Ltd rent deposit of £14,000 held.
Natasha Barley	i-d Image Development	26/07/2025	25/07/2031	26/07/2028	25/07/2027	£14,000	Natasha Barley rent deposit of £3,671.52 held. Natasha Barley sublets part of the first floor to Black Cat Radio until 22/07/2031 with an MBO on 25/07/2027 (Outside the act).
Total						**£42,000**	



N ▲ For indicative purpose only.





AREAS

Clarks

Floor	Use	Area (sq ft)	Area (sq m)
Ground	Sales	775	72.00
ITZA		420 Units	
First	Storage	906	84.17
Sub Total		**1,681**	**156.16**

Image Development

Floor	Use	Area (sq ft)	Area (sq m)
Ground	Sales	1,312	121.88
ITZA		764 Units	
Ground	Storage	118	10.96
First	Ancillary	837	77.76
Sub Total		**2,267**	**210.60**
Total		**3,948**	**366.77**

EPC

F2S Ltd: D-100
Natasha Barley: B-45

Energy Performance Certificate copies are available on request.

PE29 3DP

85 HIGH STREET
HUNTINGDON

TENANT
The property is let to Faraidun Ahmed Abdulah, trading as Quick Shop One, an established independent convenience store, with a rent deposit of £3,250 held.

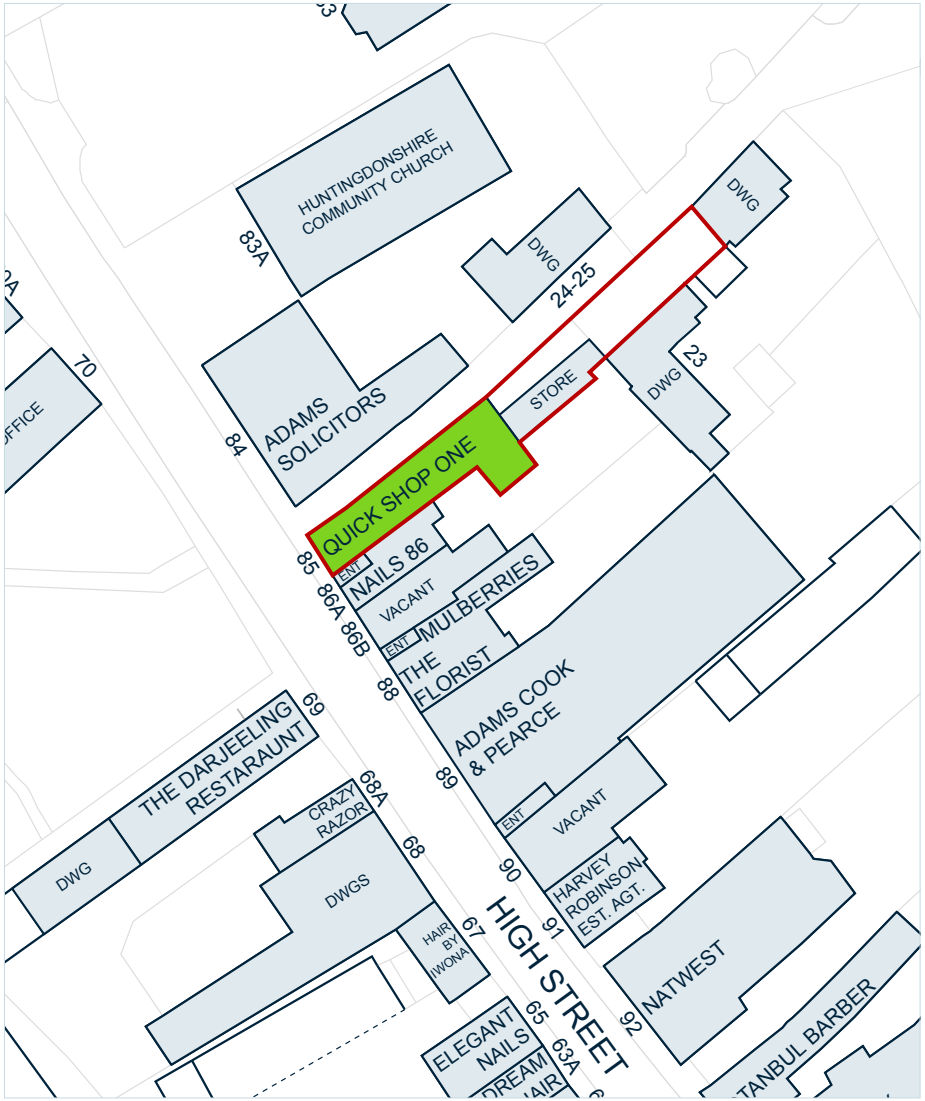
DESCRIPTION
The property comprises a substantial three-storey building fronting onto High Street, arranged with retail accommodation at ground floor and ancillary and residential accommodation above.

ASSET MANAGEMENT
The property provides substantial residential upper parts with independent access, offering an opportunity to reclaim this accommodation from the commercial demise, refurbish and re-let it separately. In addition, the sizeable rear garden/site may offer longer-term residential development potential, subject to planning and all necessary consents.

PRICING
We are instructed to seek offers in excess of **£250,000** (Two Hundred and Fifty Thousand Pounds), subject to contract and exclusive of VAT. A purchase at this level reflects a **net initial yield of 7.75%**.



Tenant	Trading As	Lease Start	Lease End	Rent Review	Contracted Rent	Comments
Faraidun Ahmed Abdullah	Quick Shop One	03/01/2021	02/01/2033	03/01/2027 & 03/01/2030	£19,500	Rent deposit of £3,250 held. Lease assigned from Peter Verrechia from 04/01/2022.



For indicative purpose only.



AREAS

Floor	Use	Area (sq ft)	Area (sq m)
Ground	Sales	396	36.79
ITZA		341 Units	
Ground	Storage	354	32.89
First	Residential	732	68.00
Second	Residential	600	55.74
Total		**2,082**	**193.42**

EPC

C-75

Energy Performance Certificate copies are available on request.

THE

ROWLEY

PORTFOLIO

PRICING

We are instructed to seek offers in excess of **£2,150,000** (Two Million One Hundred and Fifty Thousand Pounds), subject to contract. A purchase at this level reflects a **net initial yield of 8.64%**, assuming standard purchasers' costs.

CONTACTS

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The particulars in this brochure are believed to be correct, but accuracy cannot be guaranteed and they are expressly excluded from any contract.

SUBJECT TO CONTRACT **2026**