

TO LET

open
optimised environments
PART OF  SLR



THE OLD BANK • 5 ST GEORGES ROAD
MILLOM • LA18 4JA

 CARIGIET
COWEN

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.

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.

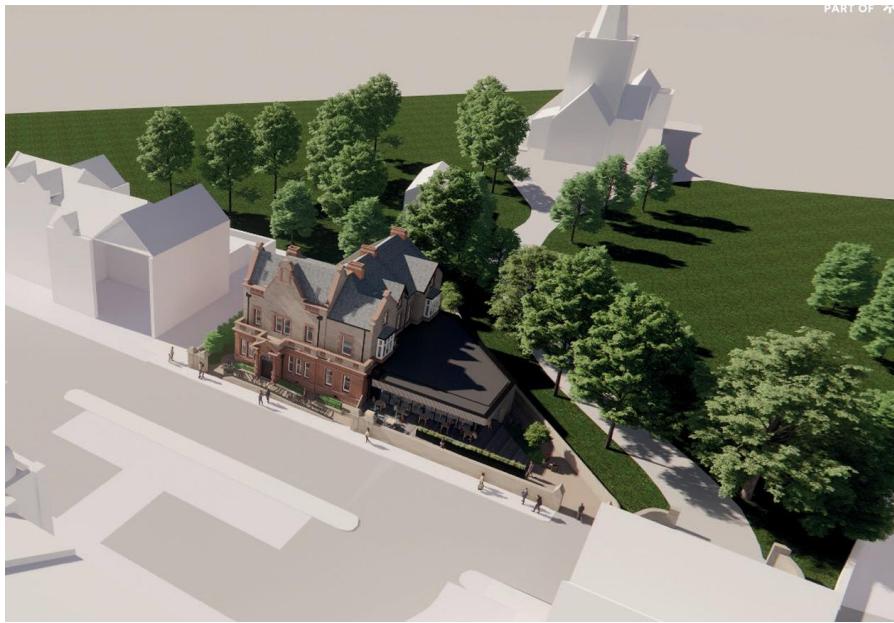
- Ground floor: Café area, flexible exhibition/retail space
- First floor: Co-working area, studios and meeting rooms
- Second floor: workshops and studios
- Refurbished kitchen, toilets, and storage
- 24/7 access (to be agreed in lease)

Opportunity

This is an 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

- Arts & Enterprise Centre – A Hub for Community, Creative and Business Activity
- Opportunity to operate in a heritage building
- Located in the heart of Millom





YouTube Link

[Millom Town Deal - Old Bank Arts and Enterprise Centre](#)

Accommodation

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

Description	Area Sq M	Area Sq Ft
Ground Floor	264.00	2,842
First Floor	107.50	1,157
Second Floor	107.00	1,152
Total	478.50	5,151

Indicative Lease Terms

Available by way of a new internal repairing and insuring lease from Cumberland Council on the following indicative terms:

Term: 15 years

Rent: £5,000 per annum base rent, plus 15% turnover

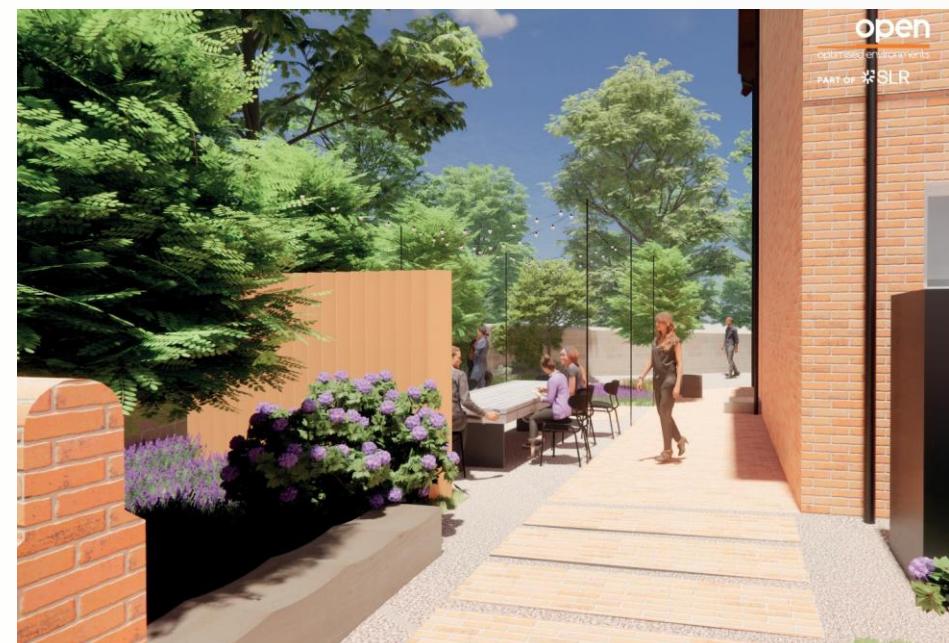
Security of Tenure: Contracted out of the Landlord & Tenant Act 1954

Break Option: Tenant break option at Year 5 and Year 10. Landlord only rolling break option on 6 months notice.

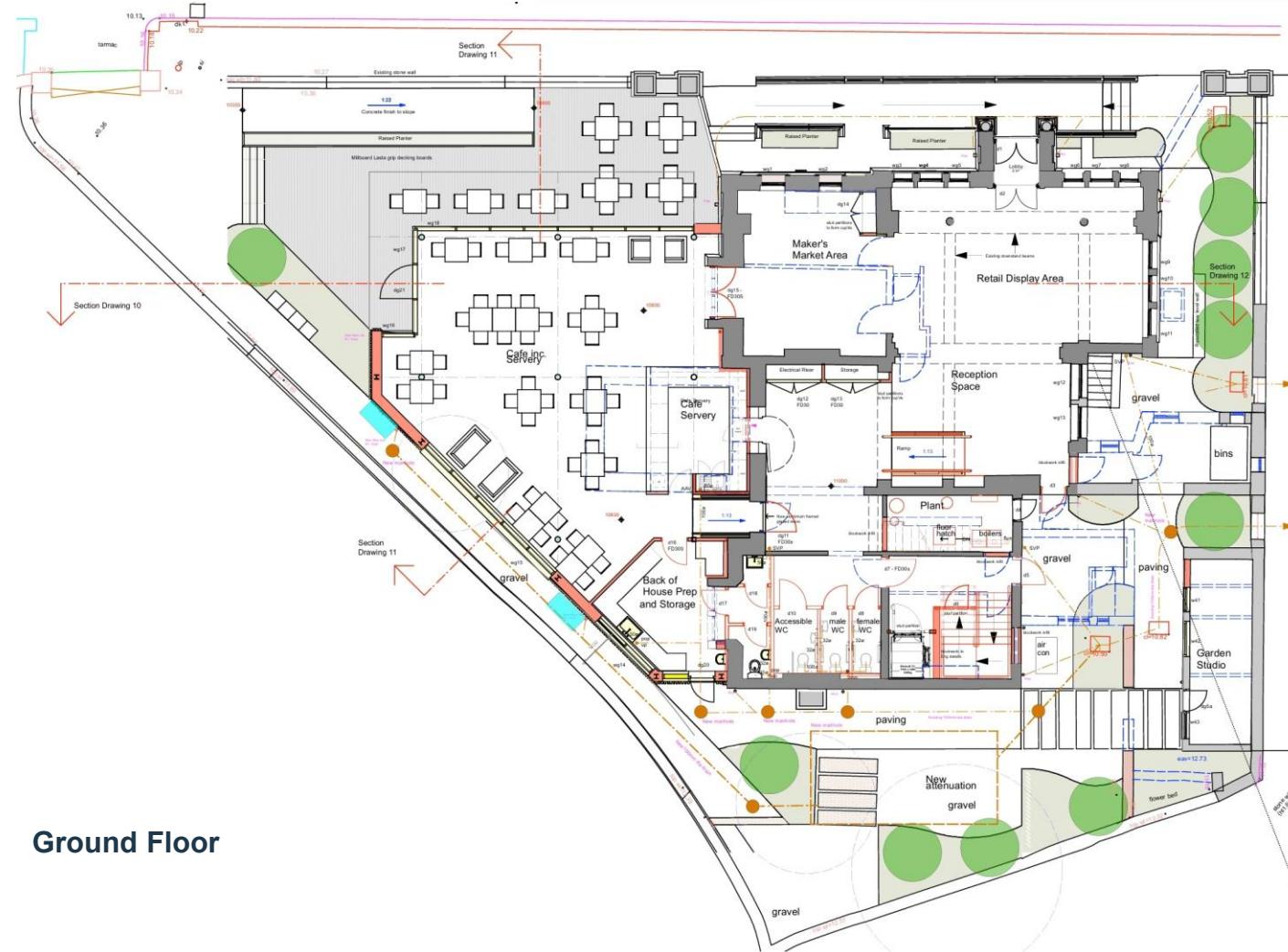
Use: A Café, retail and exhibition space in addition to the shared workspaces.

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

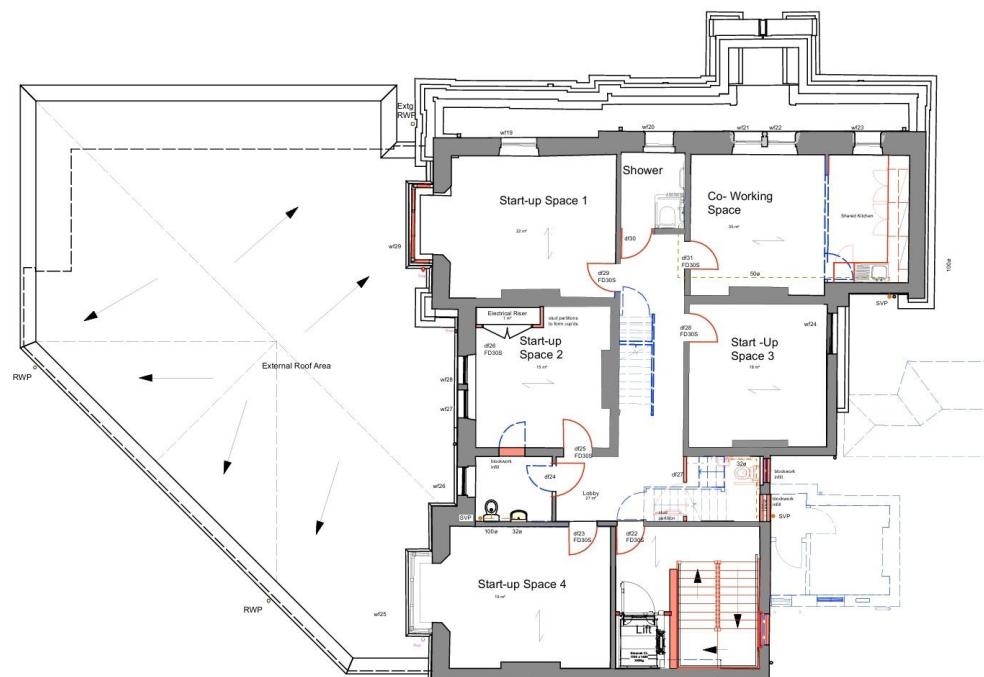
Service Charge: A service charge will be levied for repairs to the external areas and insurance.



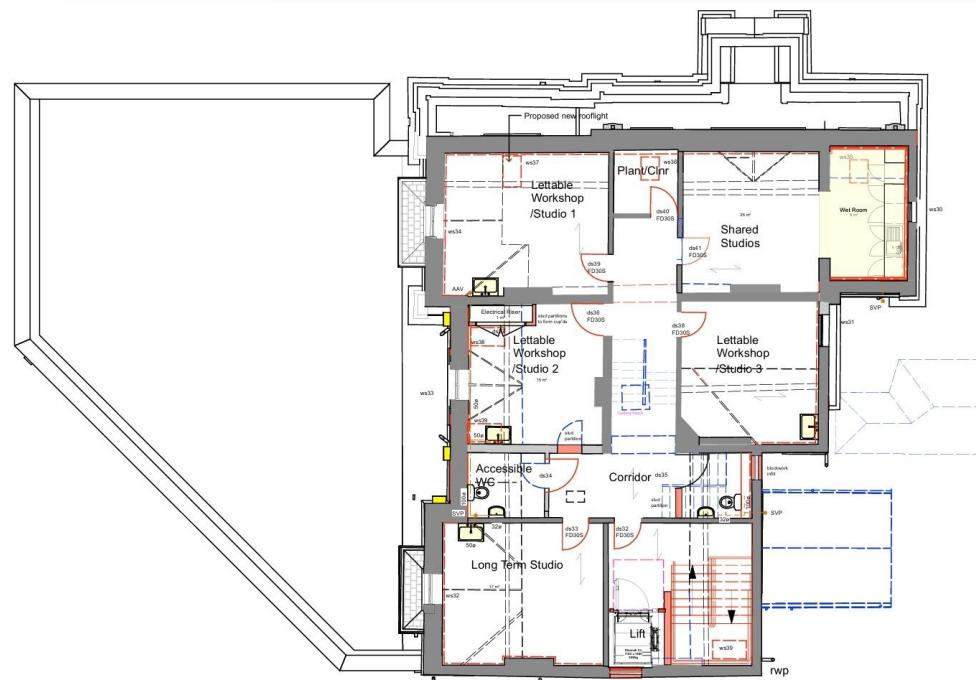
Proposed Floor Plans



Proposed Floor Plans



First Floor



Second Floor

Services

The property is connected to mains water, drainage, electricity and gas. Interested parties should rely on their own investigations to confirm suitability. Utilities will be arranged and paid for by the ingoing tenant/operator.

Planning

The property holds planning permission for use as the Millom Arts & Enterprise Centre, further information is available online under Planning Ref. 4/23/2246/0F1.

Business Rates

The property does not currently have a Rateable Value; this will be re-assessed upon completion of the works. The ingoing tenant/operator will be liable for the payment of business rates (subject to eligibility for any available relief).

Energy Performance Certificate

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

VAT

We understand VAT is payable on the rent.

Costs

Both parties will bear their own legal and professional costs involved in the transaction.

Viewings & Further Information

Viewings are strictly by appointment with the sole agent, Carigiet Cowen, via prior arrangement. A prospectus will be provided to interested parties alongside a tenant questionnaire for return to the Council no later than **Friday 27th February 2026**. For further information, please contact:

Mike Beales

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Amelia Harrison

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Details Updated: January 2026

7900/MB



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