

For Sale

## Freehold Prominent Town Centre Building

11 Finkle Street  
Kendal  
Cumbria  
LA9 4AB

Edwin  
Thompson



- A prominent and attractive town centre retail property
- Gross internal area of 3,973 sq ft
- Prime town centre position along the pedestrianised Finkle Street
- Currently let to Lloyds Bank Plc to 20 December 2026 on a full repairing and insuring lease.
- Suitable for an investor, owner-occupier or developer
- Suitable for various alternative uses subject to planning
- Freehold price: £250,000
- Low capital value of £62.94 per sq ft
- No VAT payable

97 Stricklandgate T: 01539 769790  
 Kendal  
 Cumbria E: kendal@edwin-thompson.co.uk  
 LA9 4RA W: edwinthompson.co.uk

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## LOCATION

The property occupies a prominent prime position on the pedestrianised Finkle Street, close to its junction with Stricklandgate, in Kendal town centre, which is in South Lakeland, South Cumbria and the North West of England.

Kendal is the principal town of South Lakeland and is situated just outside of the southern boundary of the Lake District National Park only 6 miles from Junctions 36 and 37 of the M6 Motorway. The town has a resident population of 29,495 (2011 Census) and is a popular tourist destination being 10 miles south of Windermere. The town has a weighted retail catchment in excess of 50,000 people and a greater district catchment in excess of 102,000. The district's Class Grouping indicates that in excess of 50% of the catchment area is of A, B or C demographic.

Oxenholme Train Station, which provides services on the West Coast main railway line, is located 3 miles to the southeast providing direct routes to London (approximate journey time 2 hours 50 minutes) and Glasgow (1 hour 45 minutes).

Kendal provides a lively town centre which benefits from local and tourism trade from the Lake District National Park with a good mix of local, regional and national retailers and leisure outlets. There are two main shopping centres, Elephant Yard which has occupiers such as Next, Boots and Costa Coffee and the Westmorland Shopping Centre which has Clarks Shoes, Waterstones and EE. The town centre also has a Marks and Spencer's, Booths Supermarket, Lidl and a Tesco Metro. The Westmorland Shopping Centre has an indoor market and, on a Wednesday and Saturday, Market Place has around 20 open air stalls. As well as all year-round tourism, Kendal benefits from a number of festivals and events.

## DESCRIPTION

The property comprises a mid-terraced banking hall with attractive stone double frontage and accommodation over basement, ground, first, second and third floors. To the rear is a more modern single storey extension. The ground floor has until recently been used as a main banking hall with ancillary offices and stores to the rear extension, upper floors and basement.

The ground floor is largely open plan allowing a blank canvass for alternative retail, food or office use. The upper floors are laid out as separate offices with staff WC and welfare facilities.

The upper floors provide an attractive outlook to the town centre to the front and across the roof tops to the River Kent and fells from the rear.

To the rear of the property is a small, gated yard with access off a quiet back lane. The rear yard can be accessed from both the rear extension and off the main stairwell to the original building, the rear access allows scope for a self-contained access to the upper floors should an alternative use of these floors be sought.

## ACCOMMODATION

The property provides the following approximate floor areas:

Basement	31.49m <sup>2</sup>	(338 sq ft)
Ground Floor	143.54m <sup>2</sup>	(1,545 sq ft)
First Floor	55.83m <sup>2</sup>	(601 sq ft)
Second Floor	72.56m <sup>2</sup>	(781 sq ft)
Third Floor	65.68m <sup>2</sup>	(707 sq ft)
Total Approximate Net Internal Area	369.10m <sup>2</sup>	(3,972 sq ft)

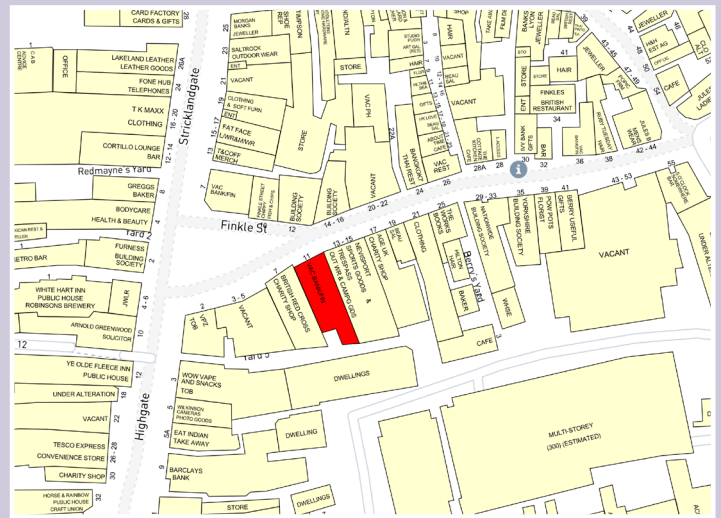
## SERVICES

The property is connected to mains electricity, gas and water and the mains drainage/sewerage system.

It should be noted that the services have not been tested and therefore should not be relied upon.

## RATEABLE VALUE

The property has a Rateable Value of £29,500 with estimated rates payable of £14,160.00 for the year 2026/2027 Prospective purchasers should make their own enquiries direct to the Business Rates Department at Westmorland & Furness Council – Tel: 0300 373 3300.



## CURRENT LEASE

The property is presently let to Lloyds Bank Plc by way of a full repairing lease expiring on 20th December 2026. The current passing rent is £32,500 per annum. The tenant has advised it will not be seeking to renew its lease at the end of the term and is presently marketing its leasehold interest. The tenant is no longer trading from the property.

Under the terms of the lease, the tenant is required to keep the premises in good and substantial repair and condition. The current building owner has initiated a claim for dilapidations against the tenant and this matter is ongoing.

## PROPOSAL

The property is offered freehold (Title Number: CU118633) and subject to the current lease at a purchase price of £250,000, equating to a low capital value rate of circa £62.94 per sq ft on the recorded floor area.

## MONEY LAUNDERING LEGISLATION

Edwin Thompson is bound to comply with Anti-Money Laundering legislation including obtaining evidence of the identity and proof of address of potential buyers. Prior to an offer being accepted, interested parties will need to provide the requested evidence.

## EASEMENTS, WAYLEAVES AND RIGHTS OF WAY

The land and property are sold subject to and with the benefit of all public and private rights of way, lights, drainage, cables, pylons or other easements, restrictions or obligations whether or not the same are described in these particulars of sale.

## VAT

The Seller has advised that the land and property are not VAT registered and therefore VAT is not payable on the sale consideration.

## LEGAL COSTS

Each party to bear their own legal costs in the preparation and settlement of the sale documentation together with any VAT thereon.

## VIEWING

The property is available to view by prior appointment with Edwin Thompson LLP. Contact:

Paul Evans – p.evans@edwin-thompson.co.uk  
 Ellie Oakley – eoakley@edwin-thompson.co.uk

Tel: 01539 769790

www.edwinthompson.co.uk

## IMPORTANT NOTICE

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1. The particulars are set out as a general outline only for the guidance of intending purchasers and do not constitute, nor constitute part of, any offer or contract.
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4. No responsibility can be accepted for loss or expense incurred in viewing the property or in any other way in the event of the property being sold or withdrawn.
5. These particulars were prepared in April 2026

Regulated by RICS



Berwick upon Tweed  
 Carlisle  
 Galashiels  
 Kendal  
 Keswick  
 Newcastle  
 Windermere

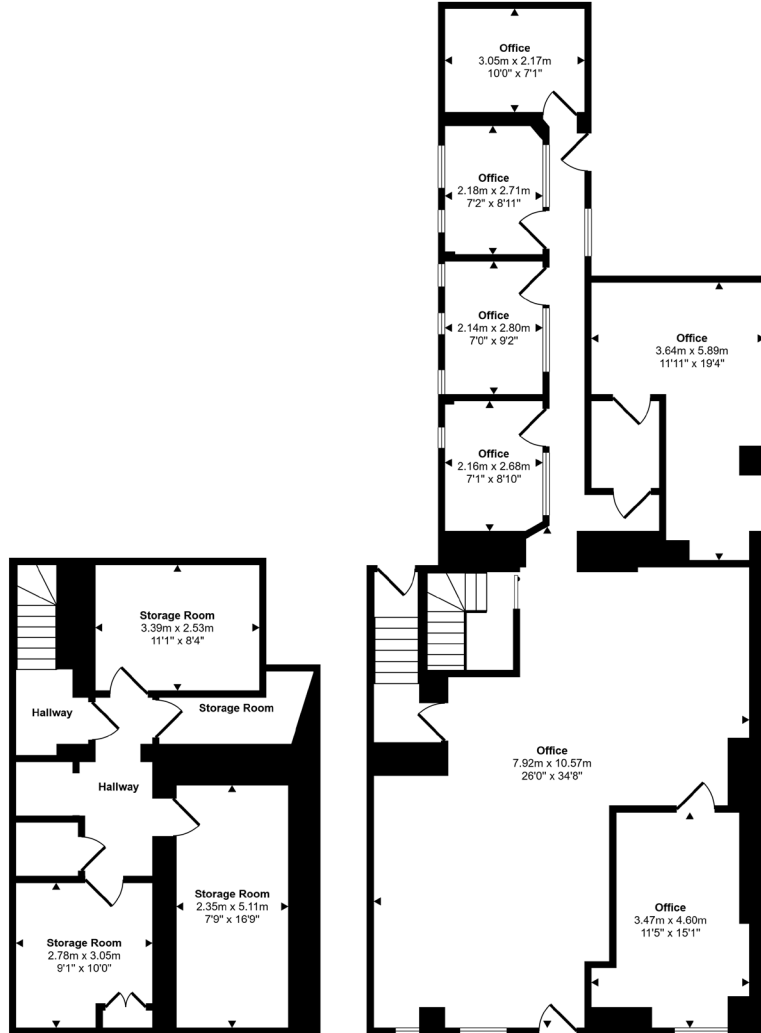
Edwin Thompson is the generic trading name for Edwin Thompson Property Services Limited, a Limited Company registered in England and Wales (no. 07428207)

Registered office: 28 St John's Street, Keswick, Cumbria, CA12 5AF.

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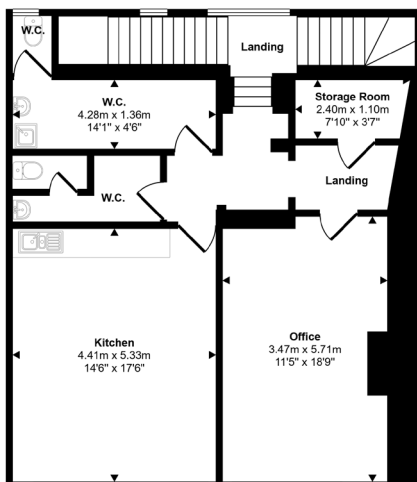
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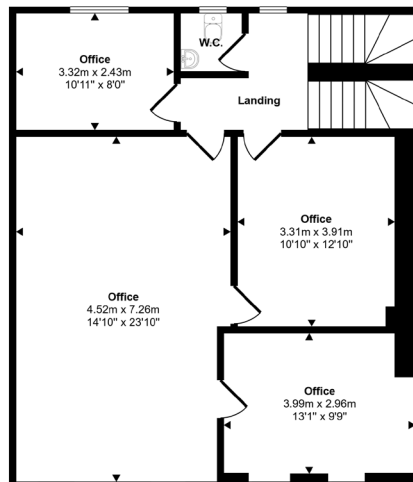


Lower Ground Floor  
Approx 58 sq m / 624 sq ft

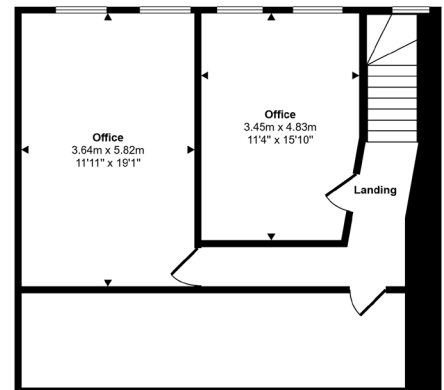
Ground Floor  
Approx 139 sq m / 1498 sq ft



First Floor  
Approx 84 sq m / 901 sq ft



Second Floor  
Approx 82 sq m / 888 sq ft



Third Floor  
Approx 69 sq m / 747 sq ft