

Penllyne Portfolio Cowbridge

A unique residential led, mixed use portfolio in one of Wales's most affluent towns.

Watts
& Morgan

 Knight
Frank

Investment Summary

- + Cowbridge is one of **South Wales's most sought-after market towns**, renowned for its blend of historic charm, affluent character and exceptional quality of life.
- + Located approximately **12 miles west of Cardiff**, the town combines **easy access to the Welsh capital** with the tranquillity of a thriving rural community.
- + **Once in a generation opportunity** to acquire a rare, residential led portfolio, **held in its current ownership for over 25 years**.
- + Cowbridge was voted the **best place to live in Wales by the Sunday Times (2026)**. It also benefits from the best performing state school in Wales.
- + **92%** of the residential assets are located in Cowbridge.
- + The Portfolio presents **significant asset management opportunities** including a significant rental uplift and piecemeal breakup.
- + The office buildings are **98% let, and occupied by longstanding tenants**. They are located in areas popular with commercial occupiers.
- + The portfolio comprises 7 houses, 14 apartments and four offices (98% let).
- + Total income of **£408,447 per annum**.
- + All assets held **Freehold**.
- + We are instructed to seek offers in excess of **£8,000,000**.





A48 towards
Bridgend

↖ In Bridgend



33 Waldsassen Road



Tudor House



Old Castle Offices

B4270 To Llantwit Major



36 Eastgate



Croft Street



The Pavillion



Graig Apartments & Offices

A4222 to Junction 34 M4

Aberthin

Comprehensive School

A48

West Village

Cowbridge

A48

Primrose Hill

East Village

Llanblethian

St Athan Rd



12 Eastgate



22 Eastgate



Eastgate Mews



3B Stonewalls



26 Eastgate

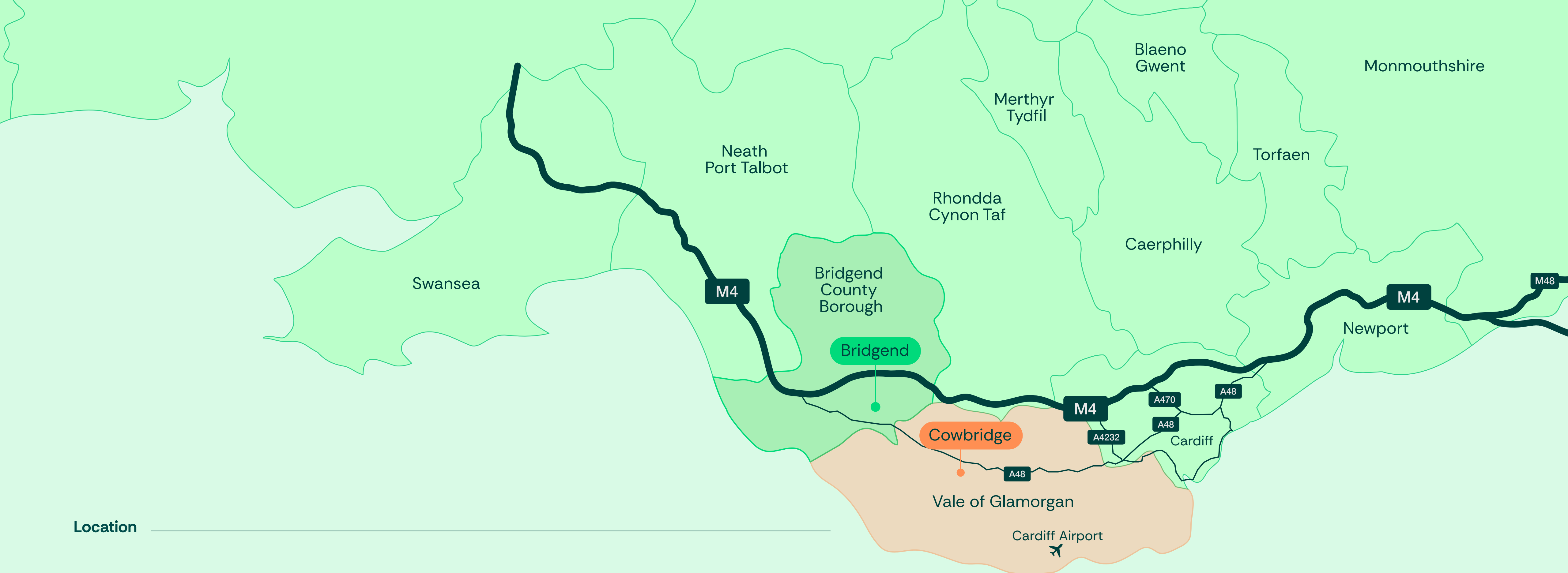
A48 towards
Cardiff



Towards
Llanmaes



The Barn, Llanmaes ↓



Location

Vale of Glamorgan

The Vale of Glamorgan is one of Wales’s most sought-after residential locations, situated immediately west of Cardiff and extending along 33 miles of coastline. Benefitting from excellent transport links, including access to Cardiff, the M4 motorway and Cardiff Airport, the area is a popular location for commuters and families.

Home to a population of approximately 140,000, the Vale encompasses a number of established towns and coastal communities, including Cowbridge, Penarth, Llantwit Major and Barry. The area’s attractive coastal and countryside setting, highly regarded schools and quality housing stock continue to support strong residential demand.

Bridgend

Bridgend is strategically located between Cardiff and Swansea, approximately 20 miles from both cities, and benefits from excellent connectivity via the M4 motorway and regular rail services.

Over 150,000 people live in the County Borough, Bridgend is an established business location with key employment hubs including Bridgend and Waterton Industrial Estates. Its position on the M4 corridor, access to a substantial labour pool and diverse economic base continue to support occupier demand across the manufacturing, technology, logistics and professional services sectors.

South Wales

South Wales occupies a strategic position along the M4 corridor, with Cardiff serving as the principal commercial centre. The region benefits from a diverse economy, a significant public sector presence and established strengths in financial and professional services, manufacturing, technology and logistics.



Locality

Cowbridge is an historic market town located within the Vale of Glamorgan, approximately 12 miles west of Cardiff and 8 miles south of Junction 34 of the M4 motorway. The town benefits from excellent road links to Cardiff, Bridgend and the wider South Wales region.

The town is home to a range of independent retailers, restaurants, cafés and leisure facilities, serving both residents and visitors. Cowbridge is particularly well known for its attractive town centre, strong community feel and highly regarded schools, making it a popular destination for families and professionals.

Widely recognised as one of the most affluent locations in South Wales, Cowbridge continues to attract strong residential demand. Its combination of accessibility, amenities and high-quality living environment has established the town as one of the region's premier residential addresses.



Tenancy Schedule

Residential

The residential assets offer the purchaser potential capital and rental growth, which can be achieved through proactive asset management, or the piecemeal sale of individual assets. In some cases, existing apartments could be combined to create a more attractive and valuable individual dwelling.

Property	Beds	Rent Per Annum	Rent PCM	Tenancy Start Date	Title Number	Tenancy Status
1 Eastgate Mews, Cowbridge	1	£8,400	£700	24.01.2018	WA570157	Periodic
2 Eastgate Mews, Cowbridge	2	£10,500	£875	02.01.2021	WA570157	Periodic
3 Eastgate Mews, Cowbridge	2	£10,740	£895	02.03.2026	WA570157	Fixed term until 01.03.2027
4 Eastgate Mews, Cowbridge	2	£10,200	£850	19.07.2025	WA570157	Periodic
5 Eastgate Mews, Cowbridge	2	£11,100	£925	25.04.2026	WA570157	Fixed term until 24.10.26
6 Eastgate Mews, Cowbridge	2	£10,800	£900	01.11.2021	WA570157	Periodic
Ground floor flat, 12 Eastgate, Cowbridge	1	£9,300	£775	11.04.2025	CYM519877	Periodic
First floor flat, 12 Eastgate, Cowbridge	1	£9,300	£775	01.07.2021	CYM519877	Periodic
Ground floor flat, 22 Eastgate, Cowbridge	2	£11,940	£995	20.03.2026	CYM519847	Fixed term until 19.03.2027
First floor flat, 22 Eastgate, Cowbridge	2	£10,200	£850	01.08.2024	CYM519847	Periodic
26a Eastgate, Cowbridge	2	£8,400	£700	01.10.2017	WA712511	Periodic
26b Eastgate, Cowbridge	2	£8,400	£700	30.03.2010	WA712511	Periodic
36 Eastgate, Cowbridge	5	£24,000	£2,000	01.02.2024	WA847643	Notice Served on Tenant
The Cottage, Graig Apartments, Cowbridge	2	£15,600	£1,300	01.12.2025	CYM519875	Fixed term until 30.11.2026
Graig Apartment 1 (Ground floor), Cowbridge	1	£9,300	£775	16.04.2025	CYM519875	Periodic
Graig Apartment 2 (1st floor), Cowbridge	2	£13,200	£1,100	23.04.2024	CYM519875	Periodic
Graig Apartment 3 (2nd floor), Cowbridge	2	£12,000	£1,000	17.09.2025	CYM519875	Fixed term until 16.09.2026
1 Croft Street, Cowbridge	2	£11,100	£925	20.11.2021	CYM333624	Periodic
3b Stonewalls, Broadway, Cowbridge	3	£11,400	£950	30.08.2024	WA748680	Notice Served on Tenant
The Barn, Llanmaes	3	£16,800	£1,400	01.11.2016	WA169007	Notice Served on Tenant
33 Waldsassen Road, Pencoed	5	£19,200	£1,600	04.08.2016	CYM171345	Notice Served on Tenant
		£251,880	£20,990			

Tenancy Schedule

Commercial

The office market in Bridgend and Cowbridge is characterised by a predominantly local and regional occupier base, with demand driven by professional services, public sector organisations, and small to medium-sized businesses. Bridgend benefits from its strategic location on the M4 corridor between Cardiff and Swansea, providing occupiers with good connectivity while offering significantly lower occupational costs than the larger South Wales cities. The area is home to a number of established business parks and office schemes that continue to attract businesses seeking accessible and affordable accommodation. Cowbridge’s office market is considerably smaller and more boutique in nature, with accommodation often linked to professional practices, serviced offices, and mixed-use town centre properties. Demand is typically generated by local businesses and entrepreneurs seeking a prestigious market-town location.

Property Type	Property	Tenant Area	Size (sq ft)	Tenant	Rent Per Annum	Rent psf	Lease Start	Break Date	Lease Expiry	Rent Review Date	Comment
Commercial – Office	Tudor House, Bridgend	Suite 1	612	Safer Aesthetics Training Ltd	£8,000.00	£13.07	06/03/2024	06/03/2027	05/03/2029		3 parking spaces. SC fixed at £1,250.
Commercial – Office	Tudor House, Bridgend	Suite 2	925	Cutting Edge Facilities Ltd	£10,000.00	£10.81	22/02/2024	22/02/2027	21/02/2029		5 parking spaces. SC fixed at £1,500.
Commercial – Office	Tudor House, Bridgend	Suite 3	1,005	Curtis Surveyors Limited	£9,000.00	£8.96	25/03/2024	25/03/2027	25/03/2028		6 parking spaces. SC fixed at £1,650.
Commercial – Office	Tudor House, Bridgend	Suite 4	1,005	Farmtrack Limited	£8,793.75	£8.75	23/11/2021		22/11/2024		Includes 5 car parking spaces. Renewal lease for new 3 year term is in solicitors’ hands.£10,500p.a. and fixed SC of £2500p.a.
Commercial – Office	Old Castle Offices	Whole	3,995	Redkite Solicitors Services	£40,000.00	£10.01	01/10/2021	01/10/2026	30/09/2031	01/10/2026	FRI lease, landlord decorates exterior every 4 years. SC fixed at £1,500.
Commercial – Office	The Pavillion, Cowbridge	Ground floor rear A	475	NGF Adey	£11,000.00	£23.16	06/04/2022		05/04/2027		11.67% SC share
Commercial – Office	The Pavillion, Cowbridge	Ground floor rear B	492	FFT Education Limited	£8,143.00	£16.55	09/01/2017	08/01/2027	08/01/2032	09/01/2027	3 parking spaces. 12.99% SC share. 2027 break notice not served.
Commercial – Office	The Pavillion, Cowbridge	First floor	1,006	FFT Education Limited	£15,743.00	£15.49	09/01/2017	08/01/2027	08/01/2027	08/01/2032	6 parking spaces, 25.11% SC share. 2027 break notice not served.
Commercial – Office	The Pavillion, Cowbridge	First and second floor front	2,088	FFT Education Limited	£31,487.00	£15.08	02/01/2024	08/01/2027	08/01/2027	09/01/2027	10 parking spaces. 50% SC share. 2027 break notice not served.
Commercial – Office	Graig Offices	First floor	278	Falco Financial Planning Ltd	£7,200.00	£25.90	14/09/2026				Tenancy at will. Pro-rata share of utilities charged. Rent commencement date of 1st October 2026. Either party can give 1 month notice.
Commercial – Office	Graig Offices	Ground floor	283	Vacant	£7,200.00	£25.44					Vacant. ERV of £7,200.
					£156,566.75						



Cowbridge is one of the most established residential locations within the Vale of Glamorgan, with a housing stock comprising a mix of period properties, modern homes and larger detached dwellings.

Average house prices are approximately **£500,000** and have **increased by around 7%** over the past year, reflecting continued demand for property within the town.

The population of Cowbridge has a vastly higher proportion of residents consisting of corporate directors, senior managers, doctors, lawyers, and successful entrepreneurs, compared the Welsh national average.

The town encompasses the highly coveted Cowbridge Comprehensive School catchment area. **Wealthy families actively relocate here and willingly pay a premium to secure entry for their children**, creating a permanent floor under local property demand. Home ownership rates in Cowbridge are notably higher than the Welsh average, this puts pressure on rental values. Rental stock across the Vale of Glamorgan is under severe pressure to private landlords leaving the market, which creates a likelihood of **high occupancy and rental growth**.

Eastgate Mews, 26 Eastgate, Stonewalls & Croft Street

These assets comprise multiple residential dwellings on Eastgate Mews, Eastgate, Stonewalls and Croft Street. They are concentrated in the southern, side of Cowbridge's High Street, which is generally considered the most desirable.

1-5 Eastgate Mews | 26 Eastgate | Mews Cottage | 3B Stonewalls | Croft Street



1-5 Eastgate Mews

Eastgate Mews comprises a residential building providing five self-contained apartments, including one one-bedroom apartment and four two-bedroom apartments. Each apartment benefits from its own independent access point located at various positions around the building.



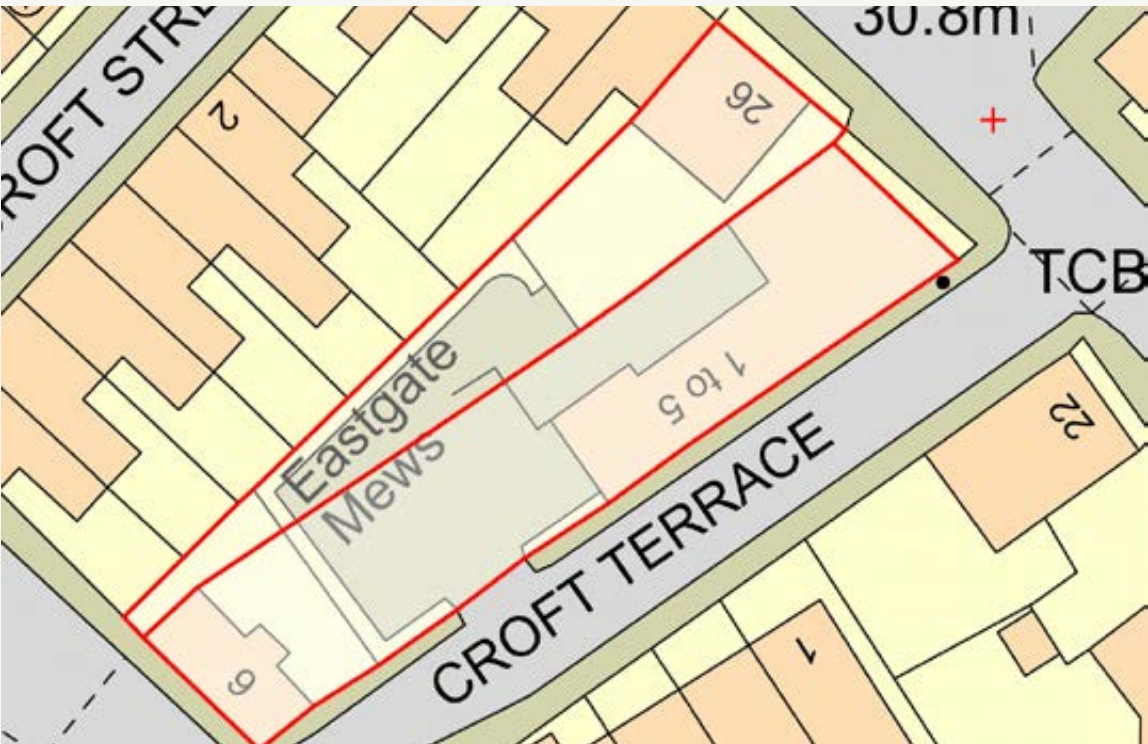
6 Eastgate Mews Cottage

Comprises a detached two-storey residential building situated to the rear of the Eastgate properties. The property fronts a communal parking area accessed via Croft Terrace and backs onto Borough Close. The property also benefits from a small garden area to the front.



26 Eastgate

26 Eastgate comprises a two-storey residential building situated on Cowbridge High Street. The property provides two self-contained two-bedroom apartments, comprising a ground floor apartment and a first floor apartment. The ground floor apartment benefits from independent access points to both the front and rear of the property, whilst the first floor apartment is accessed via an external staircase located to the side of the building.



Property	Rent Amount	Beds	Tenancy Start Date	Status of Tenancy	Title Number
1 Eastgate Mews	£700	1	24.01.2018	Periodic	WA570157
2 Eastgate Mews	£875	2	02.01.2021	Periodic	WA570157
3 Eastgate Mews	£895	2	02.03.2026	Fixed term until 01.03.2027	WA570157
4 Eastgate Mews	£850	2	19.07.2025	Periodic	WA570157
5 Eastgate Mews	£925	2	25.04.2026	Fixed term until 24.10.26	WA570157
6 Eastgate Mews, The Cottage	£900	2	01.11.2021	Periodic	WA570157
26a Eastgate	£700	2	01.03.2021	Periodic	WA712511
26b Eastgate	£700	2	30.03.2010	Periodic	WA712511



3B Stonewalls

3B Stonewalls, Broadway comprises a semi-detached two-storey residential dwelling situated on a site extending to approximately 0.03 acres. The property provides three-bedroom accommodation and benefits from a driveway providing parking for one vehicle, a single garage, and a small garden to the rear.

Property	Rent Amount	Beds	Tenancy Start Date	Status of Tenancy	Title Number
3b Stonewalls, Broadway	£950	3	30.08.2024	Notice served on tenant	WA748680



Croft Street

1 Croft Street comprises an end-terrace two-storey residential dwelling situated on a site extending to approximately 0.03 acres. The property provides two-bedrooms.

Property	Rent Amount	Beds	Tenancy Start Date	Status of Tenancy	Title Number
1 Croft Street	£925	2	20.11.2021	Periodic	CYM333624

12 Eastgate, Cowbridge

12 Eastgate comprises a mid-terrace two-storey residential building situated on the eastern side of Cowbridge High Street. The property occupies a site extending to approximately 0.10 acres and benefits from access to both the front and rear, with rear access provided via Borough Close. The building provides two self-contained one-bedroom apartments. A value-add opportunity would be to merge the two apartments to create a more appealing individual dwelling with a large garden.

Property	Rent Amount	Beds	Tenancy Start Date	Status of Tenancy	Title Number
12 Eastgate Ground Floor	£775	1	11.01.23	Periodic	CYM519877
12 Eastgate First Floor	£775	1	01.07.2021	Periodic	CYM519877





12 Eastgate, Cowbridge

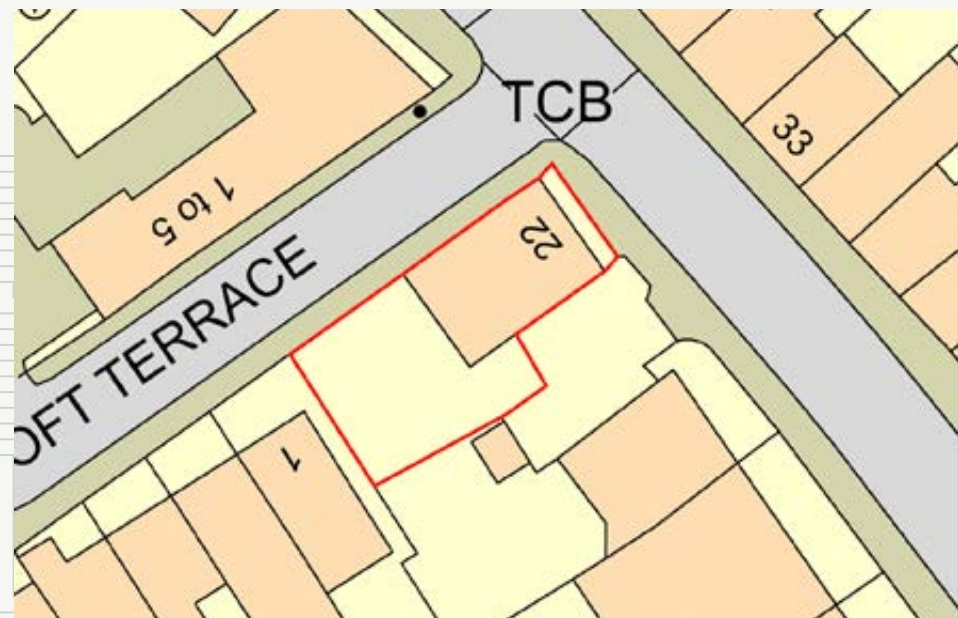
22 Eastgate, Cowbridge

22 Eastgate comprises a detached two-storey residential building situated on the eastern side of Cowbridge High Street. The property occupies a site extending to approximately 0.06 acres and benefits from access to both the front and rear, together with a shared garden to the rear.

The building provides two self-contained two-bedroom apartments. A value-add opportunity would be to merge the two apartments to create a more appealing individual dwelling with a large garden.

Property	Rent Amount	Beds	Tenancy Start Date	Status of Tenancy	Title Number
22 Eastgate Ground Floor	£995	2	20.03.2026	Fixed term until 19.03.2027	CYM519847

22 Eastgate First Floor	£850	2	01.08.2024	Periodic	CYM519847
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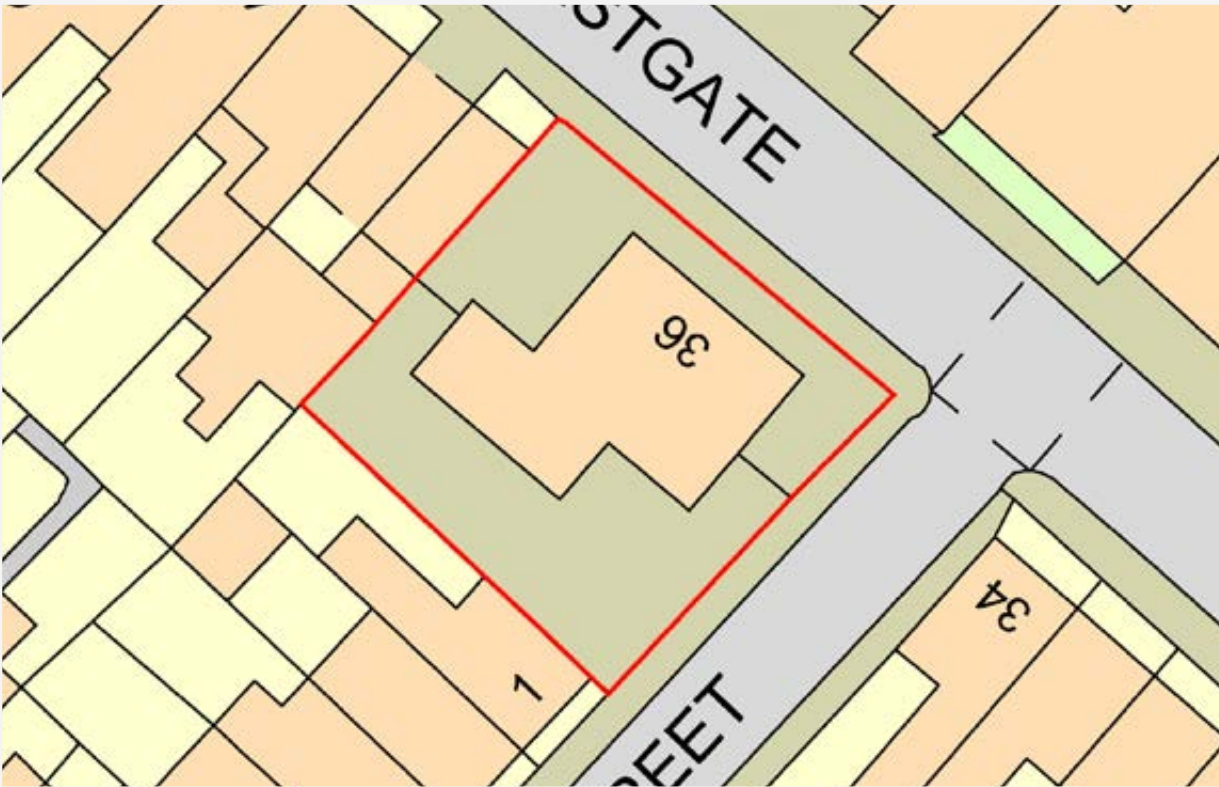


22 Eastgate, Cowbridge

36 Eastgate, Cowbridge

36 Eastgate comprises a detached residential dwelling situated on Cowbridge High Street and occupying a site extending to approximately 0.12 acres. The property provides five-bedrooms and benefits from on-site parking together with a secondary access point to the rear. The garden wraps around the entire property.

Property	Rent Amount	Beds	Tenancy Start Date	Status of Tenancy
36 Eastgate, Cowbridge	£2,000	5	01.02.2024	Notice Served on Tenant



Graig Apartments & Offices, Cowbridge

Graig Apartments comprises a residential development providing three self-contained apartments and a cottage. The apartments comprise one one-bedroom apartment at ground floor level and two two-bedroom apartments arranged over the upper floors. The cottage provides a self-contained two-bedroom dwelling.

The properties benefit from shared access via an archway leading into a courtyard, which provides communal parking. To the rear of the courtyard is an office building currently occupied by two tenants, comprising Falco Financial Services and the vendor's former office.

Opportunity to add value through conversion of office space into residential, Subject to Planning.



Property	Rent Amount	Beds	Tenancy Start Date	Status of Tenancy	Title Number
Graig Apartments, The Cottage	£1,300	2	01.12.2025	Fixed term until 30.11.2026	CYM519875
Graig Apartment 1, Ground floor	£775	1	16.09.2023	Periodic	CYM519875
Graig Apartment 2, First Floor	£1,100	2	22.02.2024	Periodic	CYM519875
Graig Apartment 3, Second Floor	£1,000	2	17.09.2025	Fixed term until 16.09.2026	CYM519875
1 Croft Street	£925	2	20.11.2021	Periodic	CYM333624

The Graig Office Building comprises a net internal area of 561 sq ft arranged over two storeys.

Situated to the rear of the site, the property benefits from a shared courtyard and parking area with The Graig Apartments. The building has a current planning use of Class E and is currently let to one Tenant who occupies the first floor. The ground floor is currently occupied by the current landlord and will be vacant upon the completion of the sale of this asset.

Given its established residential setting, the building offers potential for conversion to residential apartments, subject to the necessary planning permission and statutory consents.

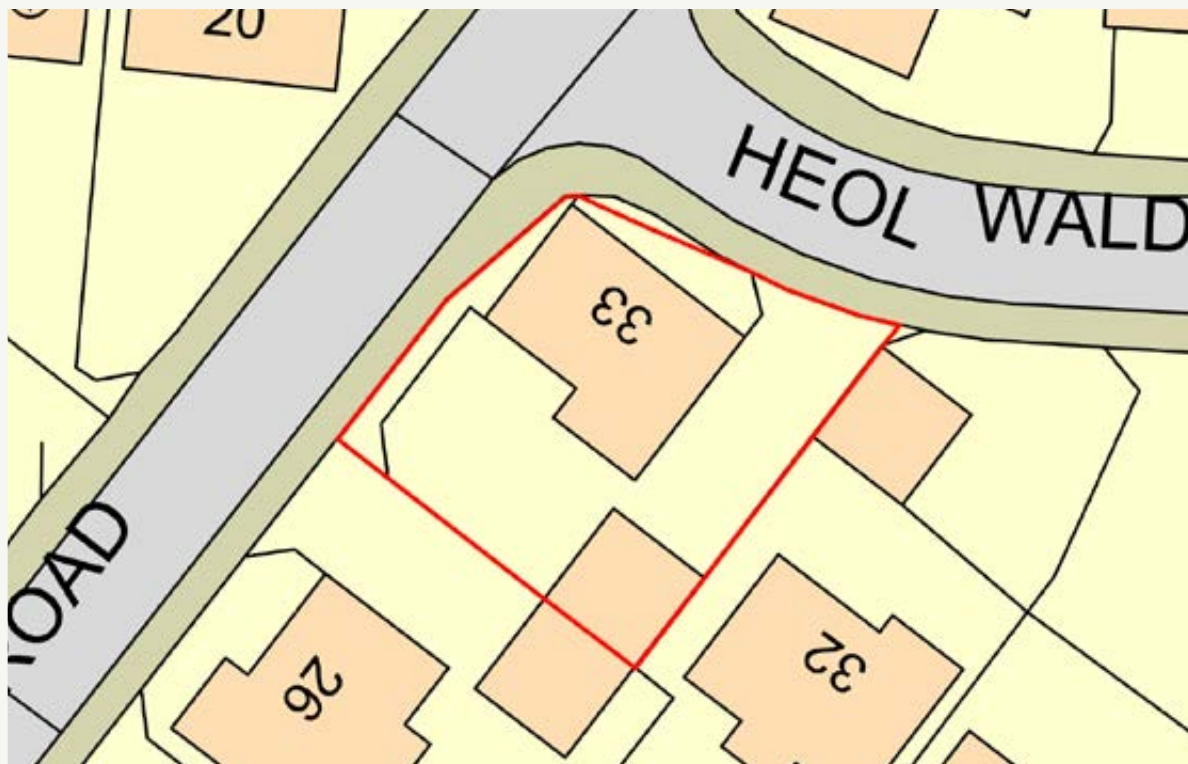
Property Type	Property	Tenant Area	Size (sq ft)	Tenant	Rent per Annum	Rent psf	Lease Start	Break Date	Lease Expiry	Rent Review Date	Comment
Commercial – Office	Graig Offices	First floor	278	Falco Financial Planning Ltd	£7,200.00	£25.90	14.09.2026				Tenancy at will. Pro-rata share of utilities charged. Rent commencement date of 1st October 2026. Either party can give 1 month notice.
Commercial – Office	Graig Offices	Ground floor	283	Vacant							Will be vacant on completion of the sale of this asset, as it is occupied by the current landlord.
			561	£7,200.00							



33 Waldsassen Road, Pencoed

33 Waldsassen Road comprises a detached residential dwelling situated within Pencoed, approximately 1 mile from Junction 35 of the M4 motorway. The property occupies a site extending to approximately 0.077 acres and provides five bedrooms arranged over three storeys. The dwelling benefits from a detached double garage, private off-road parking and a rear garden.

Property	Rent Amount	Beds	Tenancy Start Date	Status of Tenancy
33 Waldsassen Road, Pencoed	£1,600	5	12.04.2025	Notice Served on Tenant



The Barn, Llanmaes

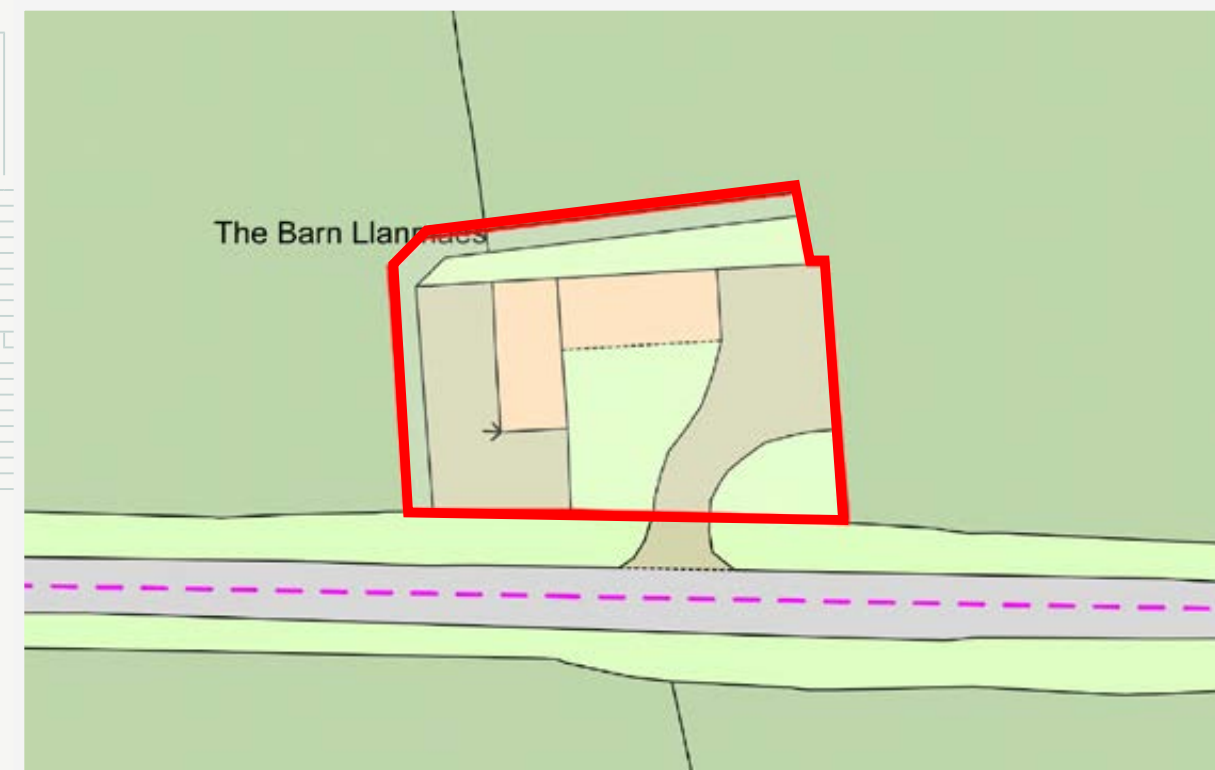
The Barn is located 3 miles south of Cowbridge and close to the attractive village of Llanmaes. The Barn is a detached house situated on a 0.2-acre site. The property comprises three double bedrooms, a generous kitchen/dining room and two reception rooms, one of which could lend itself to use as a fourth bedroom.

The property will be sold with additional agricultural land to the side and rear of the property, beyond the existing boundary wall.

📍 [51°25'44.9"N 3°28'02.9"W](#)

[Google Maps](#)

Property	Rent Amount	Beds	Tenancy Start Date	Status of Tenancy
The Barn, Llanmaes	£1,400	3	10.07.2022	Notice Served on Tenant



The Pavillion, Cowbridge

The Pavillion comprises an attractive art deco office building, measuring a total of 4,061 sq ft.

The property occupies a prominent position on Cowbridge High Street and benefits from good car parking provision to the rear. The site measures 0.225 acres. The property is let to two tenants across four leases, NGF Adey and FFT Education Limited.



Property Type	Property	Tenant Area	Size (sq ft)	Tenant	Rent Per Annum	Rent psf	Lease Start	Break Date	Lease Expiry	Rent Review Date	Comment
Commercial – Office	The Pavillion, Cowbridge	Ground floor rear A	475	NGF Adey	£11,000.00	£23.16	06/04/2022		05/04/2027		11.67% SC share
Commercial – Office	The Pavillion, Cowbridge	Ground floor rear B	492	FFT Education Limited	£8,143.00	£16.55	13/10/2016	08/01/2027	12/10/2031	09/01/2027	3 parking spaces. 12.99% SC share. 2027 break notice not served.
Commercial – Office	The Pavillion, Cowbridge	First floor	1,006	FFT Education Limited	£15,743.00	£15.49	13/10/2016	08/01/2027	12/10/2031	09/01/2027	6 parking spaces, 25.11% SC share. 2027 break notice not served.
Commercial – Office	The Pavillion, Cowbridge	First and second floor front	2,088	FFT Education Limited	£31,487	£15.08	02.01.2024	08/01/2027	12/10/2031	09/01/2027	10 parking spaces. 50% SC share. 2027 break notice not served.
			4,061	£66,373							



Old Castle Offices, Bridgend

Old Castle Offices comprise a modern, prominent two-storey building located on South Street, in Bridgend and measures 3,995 sq ft.

The property is within 10 minutes walking distance of the town centre, which is home to the Rhiw Shopping Centre, an active high street as well as a number of cafés, bars and restaurants. Asda and Aldi Supermarkets are also nearby. Bridgend Railway Station, which is on the mainline to Swansea, Cardiff and London Paddington is a 14-minute walk.

Property Type	Property	Size (sq ft)	Tenant	Rent per Annum	Rent psf	Lease Start	Break Date	Lease Expiry	Rent Review Date	Comment
Commercial - Office	Old Castle Offices	3,995	Redkite Solicitors Services	£40,000.00	£10.01	01/10/2021	01.10.2026	30/09/2031	01/10/2026	FRI lease, landlord decorates exterior every 4 years. Break not enacted.
		3,995			£40,000.00					



Tudor House, Bridgend

Tudor House comprises a modern two-storey office building measuring 3,547 sq ft. The property is located on the edge of Bridgend Industrial Estate, a thriving commercial area and one of the largest in South Wales.

The property is situated on Coychurch Road and is within a 10 minute drive of Junction 35 of the M4 Motorway. Bridgend town centre is a 5 minute drive.

The property is let to four tenants; Safer Aesthetics Training Ltd, Cutting Edge Facilities Ltd, Curtis Surveyors Limited and Farmtrack Limited.

Property Type	Property	Tenant Area	Size (sq ft)	Tenant	Rent Per Annum	Rent psf	Lease Start	Break Date	Lease Expiry	Rent Review Date	Comment
Commercial - Office	Tudor House, Bridgend	Suite 1	612	Safer Aesthetics Training Ltd	£8,000.00	£13.07	06/03/2024	06/03/2027	28/02/2029		3 parking spaces. SC fixed at £1,250.
Commercial - Office	Tudor House, Bridgend	Suite 2	925	Cutting Edge Facilities Ltd	£10,000.00	£10.81	22/02/2024		21/02/2029		5 parking spaces. SC fixed at £1,500.
Commercial - Office	Tudor House, Bridgend	Suite 3	1,005	Curtis Surveyors Limited	£9,000.00	£8.96	25/03/2024	25/03/2027			6 parking spaces. SC fixed at £1,650.
Commercial - Office	Tudor House, Bridgend	Suite 4	1,005	Farmtrack Limited	£8,793.75	£8.75	23/11/2021	22/11/2024			Includes 5 car parking spaces. Renewal lease for new 3 year term is in solicitors' hands.£10,500p.a. and fixed SC of £2,500p.a.
			3,547	£35,793.75							



Pricing

We are instructed to seek offers in excess of **£8,000,000 (Eight Million Pounds)**.

Offers for the portfolio as a whole are preferred; however, proposals for smaller groupings will be considered on a case-by-case basis.

Indicative Debt Terms

Portfolio – Commercial & Residential

- + Up to 55% LTV
- + Margin of 1.85% + BoE base rate for term
- + Interest only
- + 5 year term
- + 1% bank arrangement fee

Residential

- + Up to 75% LTV or £3,000,000 (whichever is the lower)
- + Rate of 5.70% fixed for 5 years
- + Interest only
- + 10 year term
- + 1% bank arrangement fee

Commercial

- + Up to 60% LTV
- + Rate of 7.90% fixed for 5 years
- + 25 year amortising profile
- + 5 year term
- + 2% bank arrangement fee

The above terms have been provided by Knight Frank Finance and are correct as of 07.09.2026.

For more information, please contact Harry Persey at Knight Frank Finance: Harry.Persey@knightfrankfinance.com / 020 7268 5588.



knightfrankfinance.co.uk

Penllyne Portfolio Cowbridge

Tenure

All properties are held Freehold.

AML

A successful bidder will be required to provide the usual information to satisfy the Anti-Money Laundering requirements when Heads of Terms are agreed.

Data Room

Access to the data room is available upon request and will be granted subject to receipt of a signed Non-Disclosure Agreement (NDA).

Viewings

The property may be inspected by appointment with Knight Frank or Watts and Morgan.

Contact

For further information, or to arrange a viewing, please contact either Knight Frank or Watts and Morgan.



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IMPORTANT NOTICE

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