

Rare Freehold Investment Opportunity



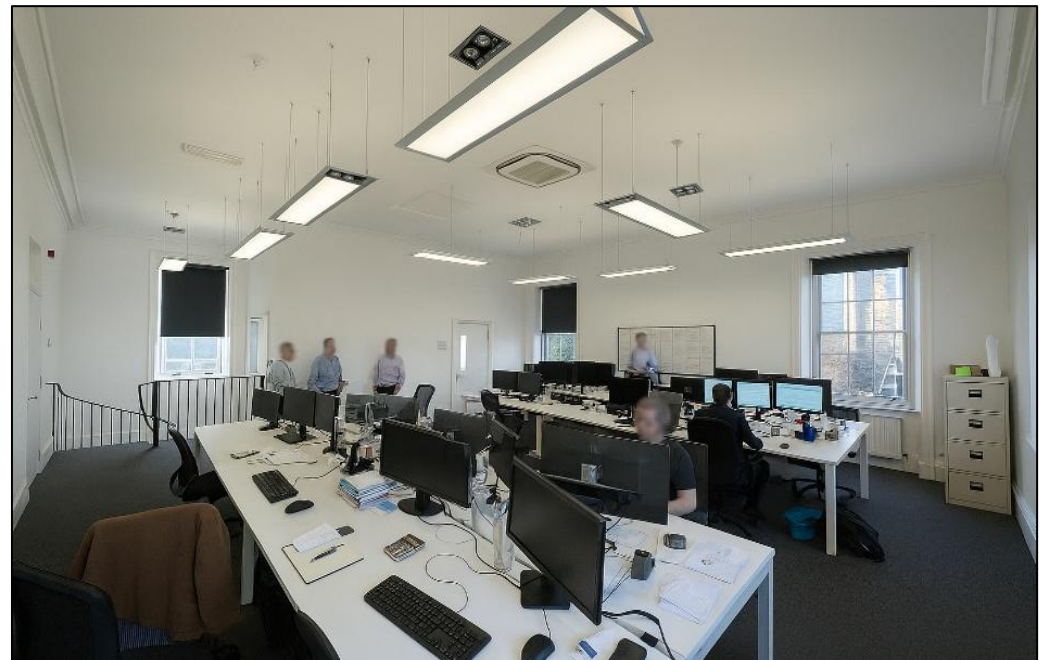
2-6 High Street, Haverhill, CB9 8AX

2,588 sq ft
240.43 sq m

Carter Jonas

Key Highlights

- Rare freehold investment opportunity
- Attractive period building in prominent high street location
- Very strong covenant tenant
- Guiding £505,000 – A sale at this level would equate to a NIY of 7.75%



Location

The property is located in Haverhill, a market town within the West Suffolk district, benefiting from a growing population and a strategic position within the Cambridge–Ipswich–Bury St Edmunds corridor.

The property lies approximately 18 miles southeast of Cambridge, 20 miles southwest of Bury St Edmunds and 25 miles north of Chelmsford. It benefits from good road connectivity via the A1307, providing direct access to Cambridge and the wider regional road network via the A11 (9.6 miles).

Haverhill High Street is the town’s principal retail pitch, serving a strong local catchment, with nearby occupiers including Boots, Iceland Foods, Card Factory and Greggs, alongside a range of cafés and other amenity providers.

Description

The property comprises a grade II listed, 2-storey building of solid brick construction under a tiled roof. The ground floor benefits from full height glazing and disabled access suitable for a range of uses.

Internally, the accommodation is arranged over ground and first floors, predominately open plan, with meeting room accommodation. The space presents well and benefits from a high-quality tenant fit-out, including inset ceilings, CAT II and LED lighting, raised flooring, comfort heating and cooling, glass partitioned private offices, kitchenette WC facilities. The property is currently tenanted by Saffron Insurance Services Ltd, who are occupying on a 10 year lease expiring in November 2028. Saffron Insurance Services Ltd, who have been acquired by Advisory Insurance Brokers Ltd, will be assigned the lease.

Accommodation

	Sq M	Sq Ft
Ground Floor	136.73	1,472
1 st Floor	103.70	1,116
Total	240.43	2,588

*Areas provided on a NIA basis

Lease Details

Tenant	To be assigned to Advisory Insurance Brokers Ltd (04043759)
Term	10 years (Start: 08/11/2018 - Exp: 07/11/2028)
Rent	£41,000 per annum exclusive
Rent Review	Upwards only open market review year 5 (Completed)
Break Option	Tenant break option 7 November 2023 (Expired)
Repairing Obligations	FRI
Security	Excluded from Part II L&T Act 1954

*Unexpired lease term of approximately 2.72 years

Tenant Information

Advisory Insurance Brokers Ltd (Company No. 04043759) is an established insurance brokerage providing a range of advisory and insurance services to both corporate and private clients. The company has a long-standing trading history and a strong covenant profile, supported by a Creditsafe financial risk score of 100 indicating a very low risk tenant.

Key Financials

	2024	2023	2022
Turnover	£316,222,000	£265,943,000	£224,728,000
Pre Tax Profit	£76,239,000	£53,220,000	£41,415,000
Shareholder’s Funds	£330,064,000	£9,342,000	£226,447
Number of Employees	2,454	1,702	1,411

Price

Guiding £505,000 – A sale at this level would equate to a NIY of 7.75% assuming standard purchasers' costs.

VAT

We understand the transaction is to be treated as a TOGC.

Business Rates

Rateable value (from 1 April 2026): £27,750

Estimated rates payable (from 1 April 2026): £11,988

Interested parties are advised to confirm the accuracy of the above figure by contacting the Local Authority directly.

Anti Money Laundering

In order to comply with current anti money laundering regulations, Carter Jonas will require certain information from the successful bidder. In submitting a bid, you agree to provide such information when the terms are agreed.

Legal Costs

Each party to be responsible for the payment of their own legal costs.

Viewing

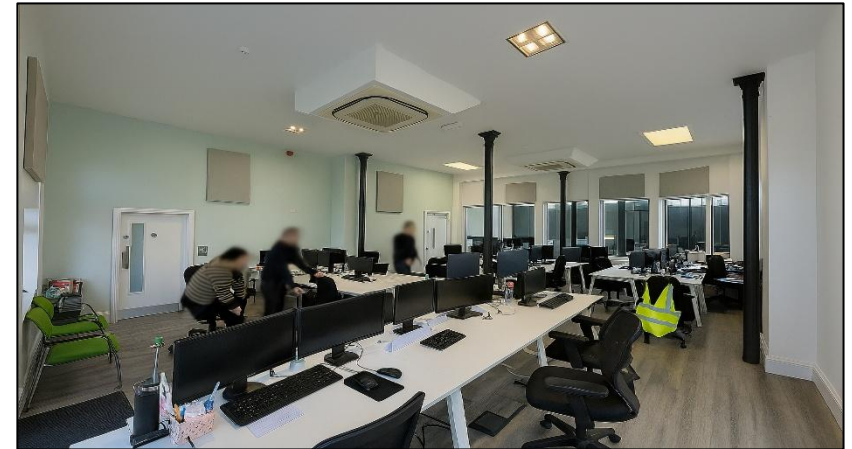
Strictly by appointment with Carter Jonas.

Tenure

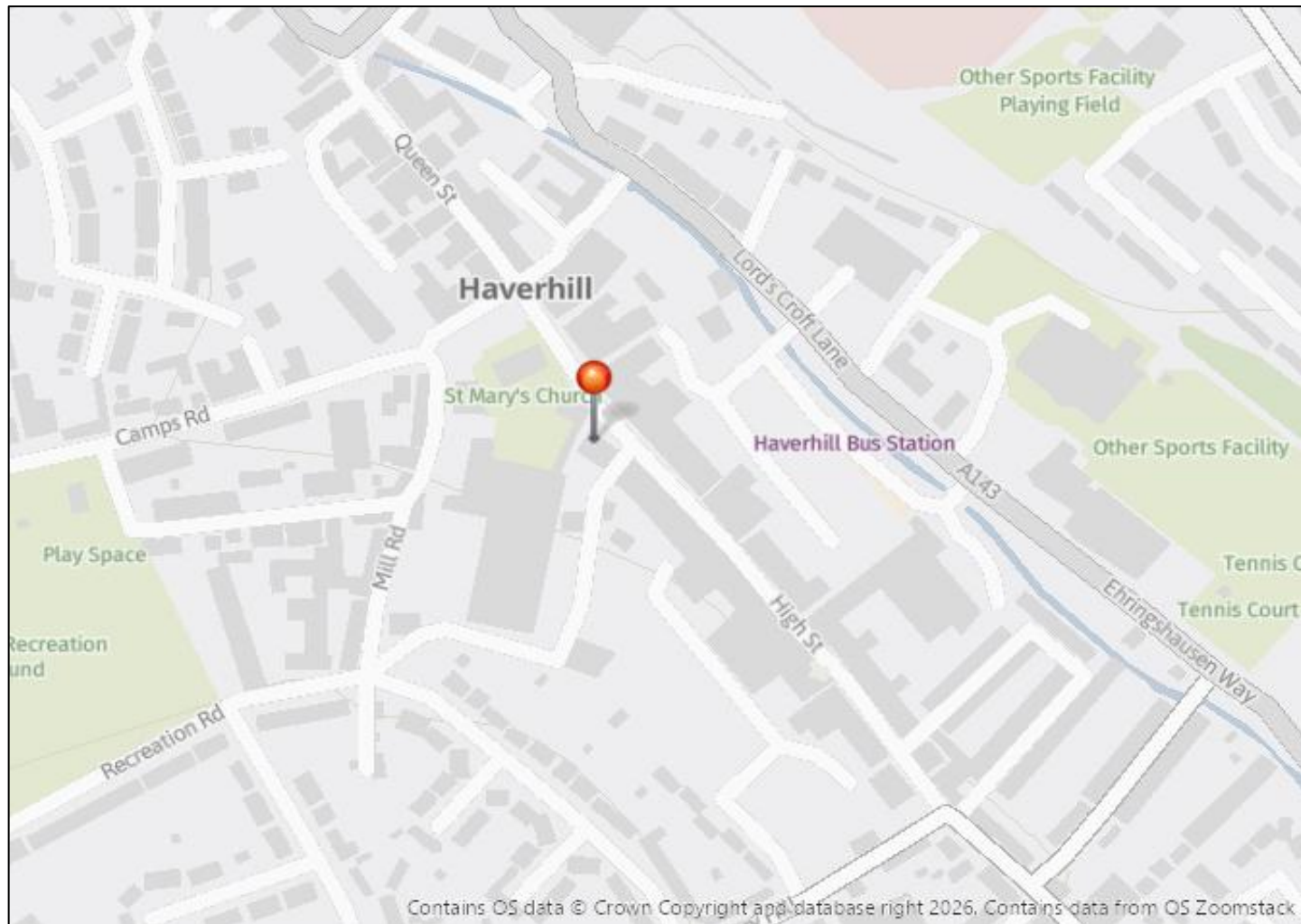
The freehold interest of the property is available by way of investment disposal

EPC

Available upon request.



Location



IMPORTANT INFORMATION

These particulars are for general information purposes only and do not represent an offer of contract or part of one. Carter Jonas has made every attempt to ensure that the particulars and other information provided are as accurate as possible and are not intended to amount to advice on which you should rely as being factually accurate. You should not assume that the property has all necessary planning, building regulations or other consents and Carter Jonas have not tested any services, facilities or equipment. Any measurements and distances given are approximate only. Purchasers must satisfy themselves of all of the aforementioned by independent inspection or otherwise. Although we make reasonable efforts to update our information, neither Carter Jonas LLP nor anyone in its employment or acting on its behalf makes any representations warranties or guarantees, whether express or implied, in relation to the property, or that the content in these particulars is accurate, complete or up to date. Our images only represent part of the property as it appeared at the time they were taken. If you require further information, please contact us. Some images have been enhanced with the use of AI. March 2026.

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