

COLDINGHAM LOCH ESTATE

Coldingham, Berwickshire



PATON & CO
ESTATE AGENTS



GSC GRAYS

PROPERTY • ESTATES • LAND



COLDINGHAM LOCH ESTATE

COLDINGHAM LOCH FLY FISHERY AND HOLIDAY LETS
COLDINGHAM, BERWICKSHIRE TD14 5QE

Eyemouth 5 miles, Berwick-upon-Tweed 15 miles, Edinburgh 15 miles, Reston Station 3 miles
(distances approximate)

A UNIQUE AND VARIED RURAL BUSINESS IN A STUNNING LOCATION OVERLOOKING THE BERWICKSHIRE COAST IN SOUTHEAST SCOTLAND

- Superb modern house built in traditional style overlooking the loch with 2 reception rooms, 3 bedrooms and 3 bathroom/shower rooms
 - Useful outbuildings, garaging and kennels
- Courtyard steading and Stable Cottage, laundry/store, workshop, coach house and loft with considerable potential for further development
 - Gate Lodge & Boathouse Cottage
 - 5 well-managed timber holiday chalets
 - 22 acre natural eutrophic loch
- Renowned trout fly fishery, member's clubhouse, stone pump room housing aerator and stores
 - Surrounding grazings and extensive woodland planting of about 35 acres

IN ALL ABOUT 57 ACRES
FOR SALE AS A WHOLE



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Ramparts Business Park, Berwick-Upon-Tweed
TD15 1TB Tel: 01289 542400
www.patonandco.com
enquiries@patonandco.com



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SITUATION

Coldingham Loch is situated right on the wonderful Berwickshire coastline and lies about 1 ½ miles north of Coldingham village which is half a mile from the beach. Coldingham is a vibrant and popular village, set around the 15th century Priory and within a short walk of Coldingham Sands. The village has a local general store, butcher, two lively pubs and a fish and chip shop. There is also a café, an antiques shop and a well-regarded primary school.

The historic market town of Berwick-Upon-Tweed lies about 15 miles south, just off the A1 and straddles the border into Northumberland. Berwick houses all the major supermarket chains, good local shopping, a number of historical attractions within its mediaeval walls, numerous restaurants, cafes, The Maltings arts centre and a mainline train station, providing a regular service up and down the country, with London being only a 3 ½ hour journey.

Secondary schooling is on the doorstep with Eyemouth High School being only a short drive away. Belhaven Hill School in Dunbar and Longridge Towers School near Berwick are both very well thought of private schools in the area.

The village of Reston (3 miles) has a newly constructed Reston Train Station on the East coast rail line, offering a regular service into Edinburgh and is a sub-station of the main East Coastline connecting London to Aberdeen.

There are several larger towns nearby, the closest being Eyemouth which is approximately 5 miles to the south along the coast. Eyemouth is a fishing port with a picturesque harbour and a sandy beach. It has an excellent range of amenities including a supermarket and a range of local shops including a first-class butcher, home bakery and fishmonger. Leisure facilities include a swimming pool and fitness centre, several public houses, and restaurants and marine activities.

Country and sporting pursuits are widely available and there are several golf courses within a short drive including Eyemouth, Dunbar, Goswick and Magdalene Fields in Berwick.



Coldingham Loch



DESCRIPTION

The Coldingham Loch fishery and holiday letting enterprise is an exceptional rural business catering to the local and wider national market, offering unique and flexible options in a stunning and accessible location.

The loch, on which the whole property is centred, covers about 22 acres and is surrounded by about 35 acres of land with gorse banks, open grazing and newly planted woodland and is only a short walk to the cliff tops, having spectacular coastline views. It is the only naturally eutrophic loch in the Scottish Borders, which means it is of particularly high nutrient value, as it is filled by one above ground burn and four underground springs which issue from an aquifer at the northern reaches of the Yorkshire Limestone pavement and is a rare habitat in Britain.

The business is based around a first class trout fishery on Coldingham Loch; one of the oldest and most established fisheries in the country. The Fishery is operated on a members only basis with no day tickets currently available except for guests of members, visiting angling club members and holiday guests; a management decision. Membership is renewed and reviewed annually, and anglers are entitled to use the loch three times per week, in season, from either bank or boat, and have access to the Member's Angling Hut and storage facilities, for an annual membership fee.

The loch has a stock of breeding brown trout but is also regularly stocked with Blue, Rainbow, Brown and Tiger trout. Members are drawn predominantly from Southern Scotland and Northumberland and has a well-earned reputation for being a fantastic place to enjoy a top quality days fishing.

The season currently runs from mid March to end of November to suit the current management but could be significantly extended as required. Membership numbers are currently limited to 100 Full Members plus Country Members (no limit).

Membership fees for 2025 are £525 and fully audited accounts are available for the last three years (post covid).

The holiday letting enterprise is based around self-catering from two traditional stone built cottages being the Lodge Cottage and Loch Side Cottage & Boathouse, Stable Cottage lies within a beautiful stone-built former coach house, which offers considerable scope for further development, and beside which is the Old Dairy which now acts as the laundry.

In the woodland behind the Lodge are five timber built chalets, three of which have been refurbished in recent times and the remaining two, habitable, but requiring upgrading inside.

All eight cottages have their own outdoor space as well as plenty of parking.

The cottages are available to guests all year round along with fly fishing on the loch in the season.

A summary of the holiday accommodation is shown in the table below.

Property	Construction	Condition	Sleeps	Heating
Lochside Cottage & boathouse	Stone & slate	Refurbished	4	LPG
Lodge Cottage	Whitewashed stone & slate roof	Refurbished	6	Electric
Stable Cottage	Stone & slate	Refurbished	5	LPG
Hawthorne Chalet	Timber built	Refurbished	3	Electric
Elm Chalet	Timber built	Refurbished	4	Electric
Sunnyside Chalet	Timber built	Refurbished	4	Electric
Fir Chalet	Timber built	Requires refurbishment	2	Electric
Whin Chalet	Timber built	Requires refurbishment	3	Electric

Further details of the fishing and accommodation can be found at the Coldingham Cottages & Fly Fishing website www.coldinghamloch.co.uk and www.coldinghamlochflyfishers.co.uk



The Loch House

The Loch House is set in an elevated position with spectacular views over the loch and the sea beyond. It is a spacious, newly built, two storey house, in an attractive traditional style, using high quality modern materials, highly insulated and has double glazing throughout and with an air-source heat pump making it efficient to run.

The accommodation is set out over two floors and designed to take maximum advantage of the stunning outlook.

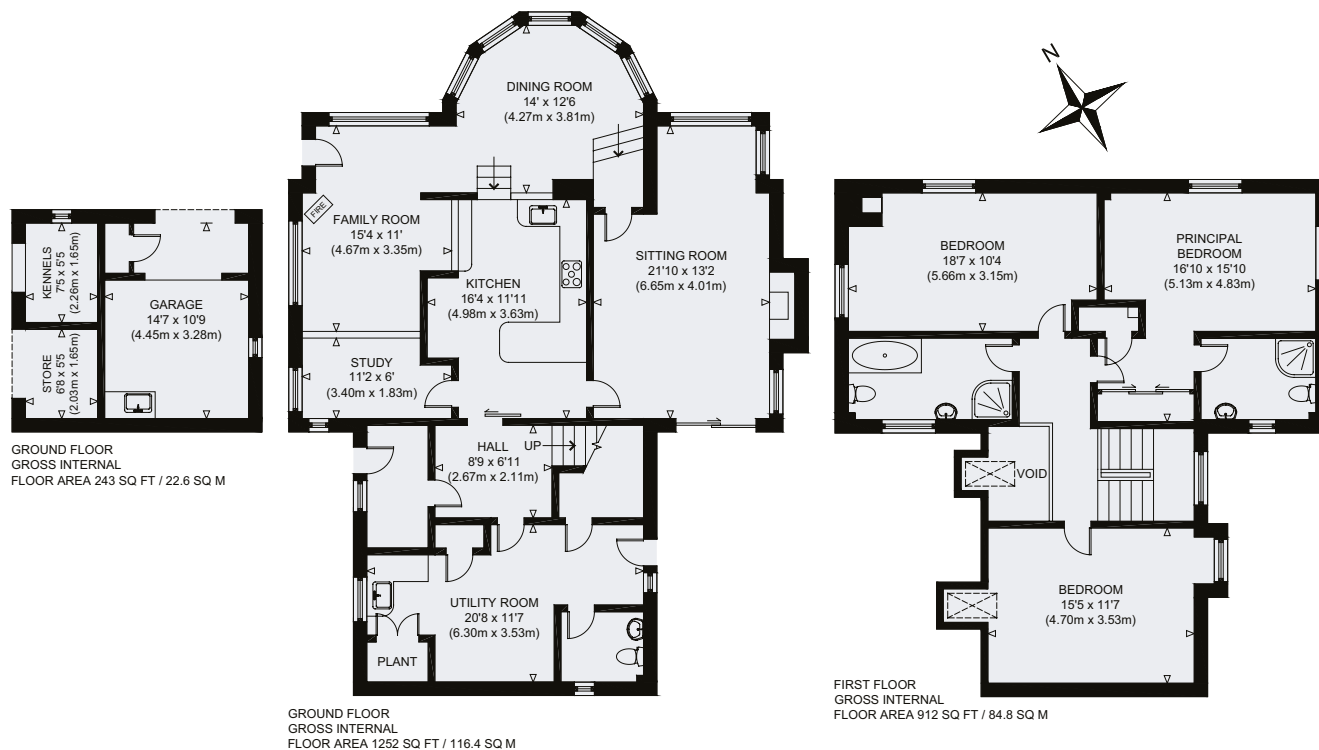
Ground Floor: vestibule, hall, utility room/boot room, wc, open plan kitchen/dining room/snug/study and separate sitting room.

First Floor: three double bedrooms, two bath/shower rooms (one ensuite).

There is a lovely sunny terrace to the west and a gravelled terrace on the east, both overlooking the loch and sea and informal gardens blend the property into its natural surroundings.

Outside are a useful range of outbuildings and stores, also newly built, and which include kennels.







Lochside Cottage & Boathouse



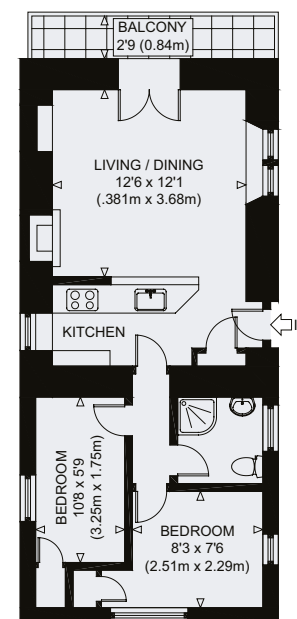
Lochside Cottage & Boathouse

Lochside Cottage & Boathouse

Lochside Cottage is a charming Victorian cottage purpose built with a boat house beneath. It is of stone construction with a pitched and slate clad roof. The accommodation is on a single floor and includes:

Open plan living room (with access to the balcony over the loch)/dining room/kitchen, two bedrooms and shower room.

It has a decking area overlooking the loch. The building is Listed Category C.



GROUND FLOOR
GROSS INTERNAL
FLOOR AREA 458 SQ FT / 42.6 SQ M

LOCHSIDE COTTAGE
NOT TO SCALE - FOR ILLUSTRATIVE PURPOSES ONLY
APPROXIMATE GROSS INTERNAL FLOOR AREA 458 SQ FT / 42.6 SQ M
All measurements and fixtures including doors and windows
are approximate and should be independently verified.

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Loch

Land, loch and woodland

The land surrounds the loch and provides a stunning wildlife buffer around the site. Some the mature woodland was damaged by the 2021 storm, but this has been tidied up and an extensive programme of re-planting implemented. Over 3000 British native trees have been planted to compliment the topography and existing flora and is managed to provide idyllic walks around the loch as well as for grazing and open glades for wildlife.

The loch is unique to the East coast of Scotland being fed by four underground issues and the only designated eutrophic (naturally nutrient rich) loch in the region. There are boat launching points, jetties and piers for fishing. There is an old pump house and a spacious, timber built club members chalet which provides, basic kitchen facilities and comfortable space for members to store gear and gather to discuss their catches. It is connected to mains water and has toilet facilities to a private drainage system.

The loch covers about 22 acres with a further 35 acres of land and woodland.

Lodge Cottage and Holiday Chalets

At the entrance to the property is a traditional, rendered and whitewashed, stone lodge cottage. It has spacious accommodation on a single floor which includes:



Loch Walk



Fishing Building



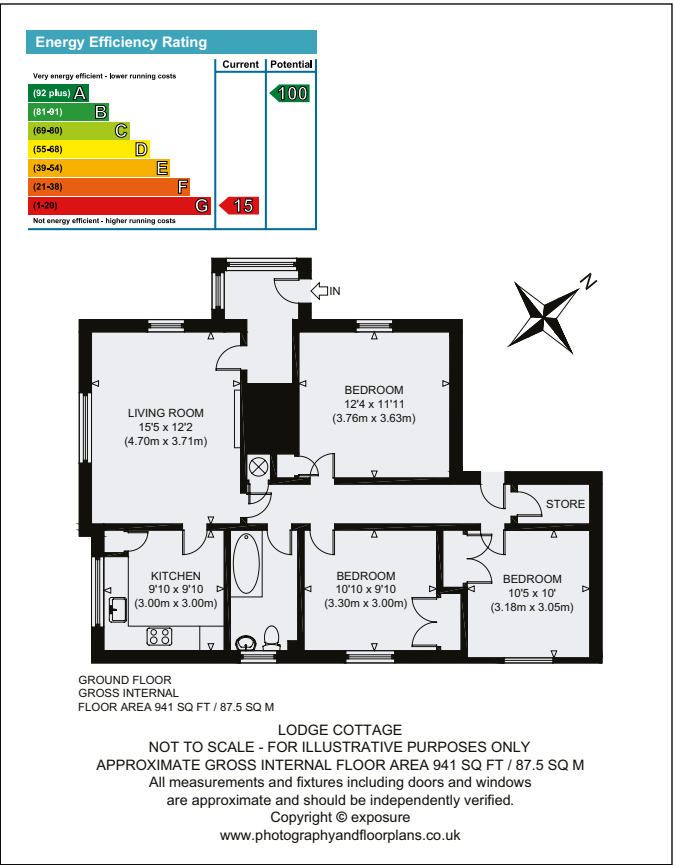
An area of newly planted woodland

Ground Floor: Entrance porch, living room, kitchen, three bedrooms and a bathroom.

It has a small area of garden ground and separate parking area.

Adjacent to the cottage are five, timber built chalets. Three have recently been fully refurbished and each has an open plan sitting room / kitchen, two bedrooms and a bathroom. The remaining two chalets are slightly smaller and would benefit from upgrading although each is habitable and has been let in recent times. Each has an open plan sitting room / kitchen, one bedroom (Whin has 2 bedrooms) and a shower room.

The chalets are set within a mature woodland setting with full infrastructure with plenty of space for more units given the appropriate consent.





Stables Courtyard

Stables Courtyard

A range of traditional stables and courtyard buildings with a walled garden area, separate garaging and spacious yard. The buildings have considerable character and offer significant scope to be developed subject to the appropriate planning consents. The buildings are listed Grade C.

One side of the range incorporates a sizeable dwelling known as Stable Cottage and currently let out as a holiday let. It has accommodation on two floors and comprises:

Ground Floor: Kitchen/dining room. Separate sitting room. Downstairs bathroom with shower over the bath.

First Floor: Two bedrooms that can sleep up to 5 (one king, one double and one single bed).

The central element is the former cart shed with stable/chauffeur accommodation above and on the other side is what used to be the chapel and is a spacious double height room currently used as a workshop. It is considered that this building range could be converted into a spectacular single residence of architectural significance which would merit further discussion with Historic Scotland and the local planning authority.

In addition, there is the old dairy with its range of single storey stone buildings with a tackle room and laundry/linen store. There is also a separate garage and wood store.

Within the walled garden is a former stable block with four loose boxes and two stores.

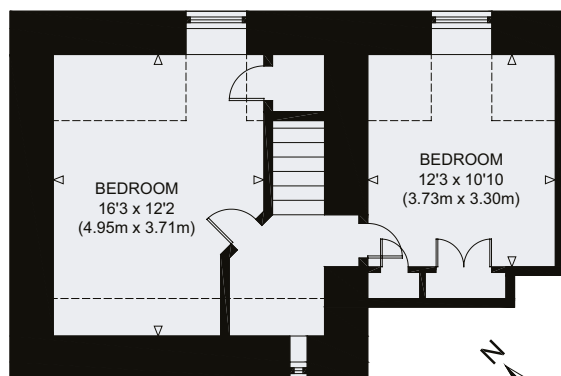
Trading Accounts

Accounts for the last three years are available from the Selling Agents.

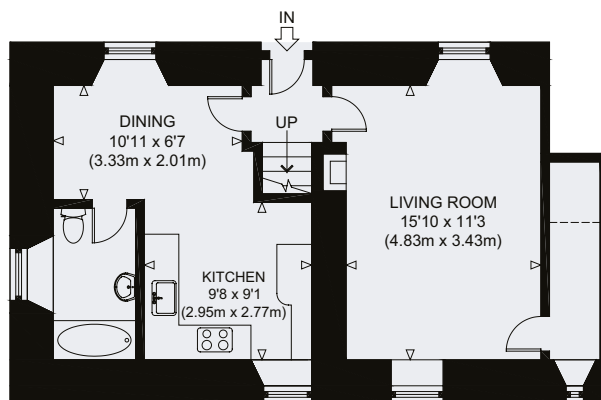


Stables & Coach House

Energy Efficiency Rating		Current	Potential
Very energy efficient - lower running costs			
(92 plus)	A		90
(81-91)	B		
(69-80)	C		
(55-68)	D		
(39-54)	E		
(21-38)	F		09
(1-20)	G		
Not energy efficient - higher running costs			



FIRST FLOOR
GROSS INTERNAL
FLOOR AREA 437 SQ FT / 40.6 SQ M



GROUND FLOOR
GROSS INTERNAL
FLOOR AREA 501 SQ FT / 46.6 SQ M

STABLE COTTAGE
NOT TO SCALE - FOR ILLUSTRATIVE PURPOSES ONLY
APPROXIMATE GROSS INTERNAL FLOOR AREA 938 SQ FT / 87.2 SQ M
(INCLUDING AREAS OF RESTRICTED HEIGHT)

All measurements and fixtures including doors and windows
are approximate and should be independently verified.

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Rear view of Stable Cottage, Coach House
and on the right the chapel/workshop



Stable Cottage



The Loch House Outbuilding
(Incls Kennel)



Timber Chalet (Elm)



Fishing Hut

GENERAL INFORMATION

Method of Sale

The property is offered for sale by private treaty. A closing date for offers may be fixed in due course. Prospective purchasers are urged to note their interest formally to the Selling agents. The seller reserves the right to conclude a bargain for the sale of any portions of the subject of sale ahead of a notified closing date and will not be obliged to accept the highest or any other offer for any part of the subjects for sale. Any offer(s) received from a purchaser must be accompanied by a guarantee from a bank/proof of funds that is acceptable to the seller.

Designations

Both Stables Cottage and Lochside Cottage are Listed Category C.

Coldingham Loch is a Site of Special Scientific Interest (SSSI). The following information is taken from the SSSI citation detailing the loch's special features.

Coldingham Loch lies approximately 3 km north-east of Coldingham near the cliff top of the Berwickshire coast and is the only naturally nutrient rich loch in the Scottish Borders. The location of the loch so close to the sea is a rare feature in eastern lowland Britain, giving the loch unusual chemical and biological features.

At the south and west shores of the loch there are emergent and floating plants and to the western end is a fen, which itself encloses a small area of water. There is a small amount of willow growth around the loch shores, with most of the shore grading into rock outcrops and rough grassland.

The loch supports a representative range of vascular plant species, including the rare slender-leaved pondweed *Potamogeton filiformis*. Locally rare species include the aquatic plant horned pondweed *Zannichellia palustris* and fen plant greater spearwort *Ranunculus lingua*. Two locally rare species of dragonfly have been recorded at the loch, and in the water, there are land-locked distinct morphotypes of stickleback.

Although not notified features, the site is also locally important for a wide range of wintering wildfowl, geese and waders including long-tailed duck, whooper swan, widgeon, pink-footed and greylag geese. Also worth noting is the abundance and variety of native fauna, flora, grasses and wild flowers across the whole estate.

Services

Manis electricity, Mains water and private drainage. Lochside and Stable Cottage have LPG central heating and wood-burners whilst Lodge Cottage and the chalets all have electric panel heaters/radiators and electric showers. Lodge Cottage is the only one with an immersion heater.

Council Tax and Rateable Value

The Scottish Borders Assessor has provided a Rateable Value of the Self Catering Accommodation to include The Lodge Cottage, Lochside Cottage, Stable Cottage and chalets at £14,800.

The Loch House is assessed for Council tax at Band G.

Energy Performance Certificates (EPC)

Property	Rating
The Loch House	C (78)
Stables Cottage	G (09)
Lodge Cottage	G (15)

Local Authority

Scottish Borders Council.

Sporting and Mineral Rights

Sporting and mineral rights are in hand and included in the sale so far as they are owned.

Timber

All standing and fallen timber is included in the sale.

Access, public rights of way, wayleaves and easements

In the event that the property sells in lots all necessary access needs will be catered for with shared routes maintained on a user basis.

The property benefits from a right of vehicular access over the track marked A – B to access Lochside Cottage and boathouse.

A public foot path crosses part of the property. The route is indicated on the sale plan.

The property will be sold with the benefit of all rights of way either public or private, rights of light, water, fibrous support, drainage, electricity, and tother rights and obligations, easement, quasi-easements, restrictive covenants and all existing and proposed wayleaves whether referred to or not.

Employees

There are no employees whose contracts of employment will be transferred with the property sale.

Solicitors

Hall Baird Solicitors Ltd (David R F Hall)

Viewing

Viewing will be strictly by appointment with either of the joint Selling Agents.

Paton & Co – 01289 542400

GSC Grays – 01665 252070

Prior to making an arrangement to view the Selling Agents strongly recommend that you discuss any particular points which are likely to affect your interest in the property with a member of staff who has seen the property in order that you do not make a wasted journey.

Due to the nature of the property, visitors are asked to take responsibility for their own personal safety and be as vigilant as possible during their inspection.

Fixtures and Fittings

Unless specifically agreed, items not mentioned in the sale particulars are excluded from the sale.

Fixtures, fittings and equipment required in the running and management of the fishery will be available separately with an inventory available from the Selling Agents.

Directions

From the A1, travelling either north or south, take the B6438 towards Coldingham. In the village, turn left on to the A1107 and left again onto School Road. After about 300 meters turn right on to West Loch Road. Carry on along this road for two miles and the entrance to Coldingham Loch is on the right.

Postcode: TD14 5QE

what3words: ///disbelief.drunk.boost

CONDITIONS OF SALE

Purchase Price and Deposit

On exchange of missives a non-returnable deposit of 10% of the purchase price will be paid with the balance due at completion at a date to be agreed and whether entry is taken or not with interest accruing at a rate of 5% above the Bank of England base rate prevailing at the time.

Anti-Money Laundering

All offers to purchase the property from the UK or from overseas (regardless of whether the offer is for cash or subject to lending) must be accompanied by evidence of source of funds. This can be in the form of a bank statement showing the purchase price offered, a financial reference from a bank or funding source, or confirmation from a solicitor that the purchaser has sufficient funds to complete the purchase.

In addition, the purchaser must be able to supply certified copies of his/her passport and confirmation of residence in terms acceptable under anti-money laundering legislation. These documents will be required for all individuals whose names are to appear on the title documents, or who have a beneficial interest in the purchase, once the transaction is complete.



Disputes

Should any discrepancy arise within these particulars of sale, or the interpretation of them, the question shall be referred to the arbitration of the Selling Agent whose decision, acting as expert, will be final.

Plans, Areas and Schedules

These are based on Ordnance Survey and Rural Land Register and are there for reference only. They have been fully checked by the Selling Agents, and the purchaser shall therefore be deemed to have satisfied themselves as to the description of the property and any error or misstatement shall not annul the sale nor does it entitle either party to compensation in respect thereof.

VAT

Any guide prices quoted or discussed are exclusive of VAT. Should any part of the property or any rights attached to it become chargeable items for the purposes of VAT then this will be payable by the purchaser.

DISCLAIMER NOTICE:

PLEASE READ: GSC Grays gives notice to anyone who may read these particulars as follows: 1. These particulars, including any plan, are a general guide only and do not form any part of any offer or contract. 2. All descriptions, including photographs, dimensions and other details are given in good faith but do not amount to our presentation or warranty. This should not be relied upon as statements of facts and anyone interested must satisfy themselves as to their corrections by inspection or otherwise. 3. Neither GSC Grays nor the vendors accept responsibility for any error that these particulars may contain however caused. 4. Any plan is for guidance once only and is not drawn to scale. All dimensions, shapes, and compass bearings are approximate and you should not rely on them without checking them first. 5. Nothing in these particulars shall be deemed to be a statement that the property is in good condition, repair or otherwise nor that any services or facilities are in good working order. 6. Please discuss with us any aspects that are important to you prior to travelling to the property. Particulars written: September 2025. Photographs taken: September 2025.



Old Broadgate

Coldingham Loch

