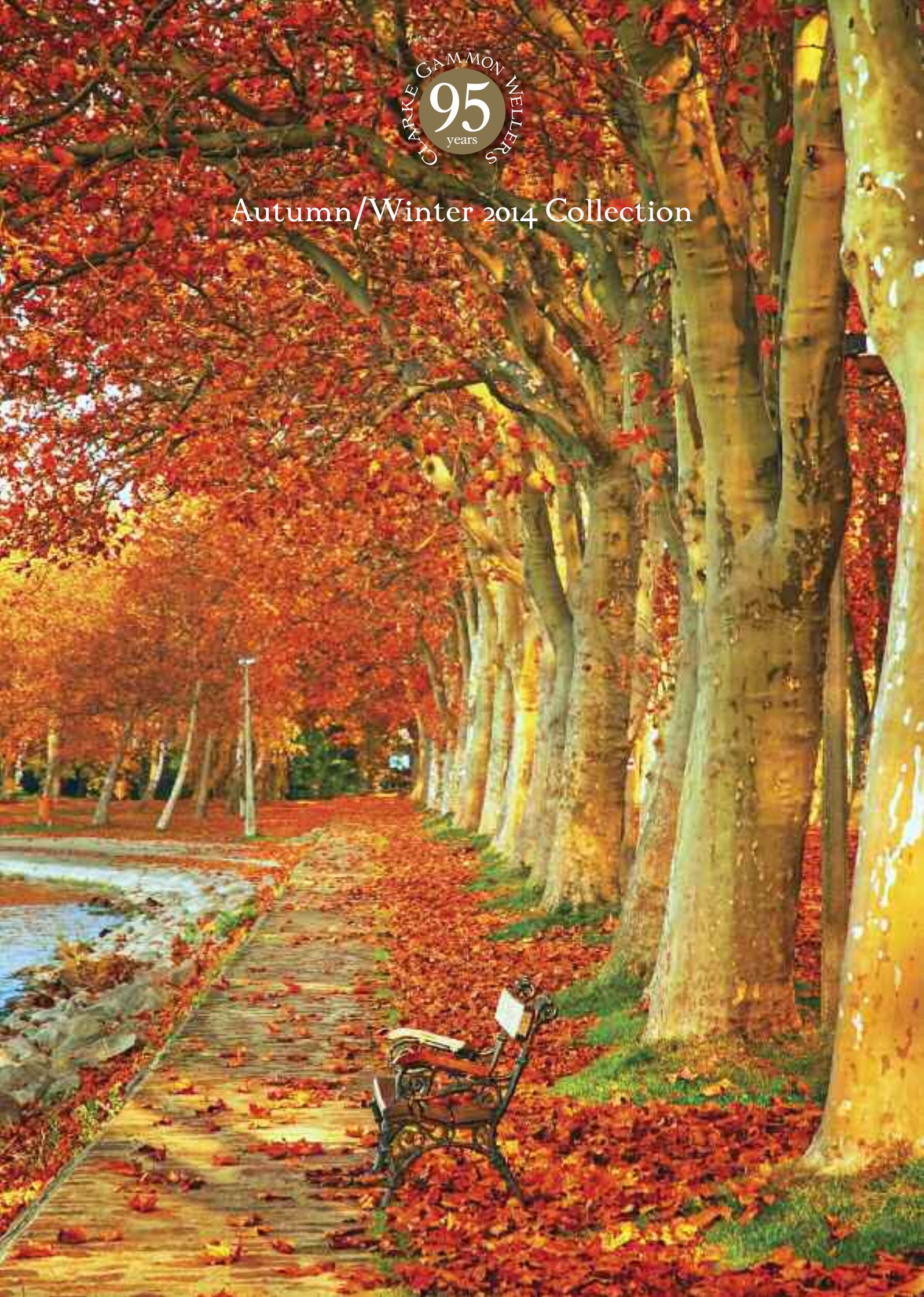




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Is it all change for Autumn?

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With the Scottish Referendum now decided, a General Election around the corner and the threat of increased interest rates, how has the property market been affected by these changes?

The start of the year saw an increase in property prices generally caused by the shortage of stock and fuelled by the somewhat over inflated London market. In recent months the heat has definitely come out of the market as stability returns and we are seeing prices level out and return to more of a buyer's market, even with the shortage of stock which we are currently experiencing.

I suspect these market conditions will remain until next year's General Election as there is still some uncertainty as to what might happen in 2015. However, we are still successfully selling properties which we have valued accurately, as opposed to some of our competitors who have become overzealous with pricing expectations, which results in properties remaining unsold for several months.

The key at present is to be as realistic as possible with one's asking price creating competition which will then force the price upwards.

We have been successful in selling some good new home sites in recent months for a number of developer clients, and further information relating to this is contained within this magazine. I am also delighted to have been instructed on a number of forthcoming developments including a flatted development in Guildford's town centre, a superb courtyard development in Pirbright and a large new residential development in Liphook, to name but a few. With the revision of the local plans for local authorities in the area, for which we specialise, there are a number of land owners whom have asked us to advise them on the potential for redevelopment of their sites assisting with the promotion of their land for future development. If you own any land in the area and would like advice on its potential then please do contact us.

We hope you enjoy looking at some of the property we currently have for sale and reading about the different departments' successes, and how we can assist and advise on pretty much any property related matter, and look forward to being of assistance to you.

Tony Jamieson
Senior Partner





EAST HORSLEY

GUIDE PRICE £2,500,000

A superbly appointed five bedroom family home with almost 4500 square feet of accommodation and is situated in the highly sought after area of Lynx Hill. On the ground floor there is a welcoming entrance reception with double doors opening to the drawing room. The kitchen/ breakfast/dining room measures over 700 sq. ft. and is comprehensively fitted. There is a double integral garage to the front with a sweeping shingled drive. The property benefits from gardens and grounds of just over 1/2 an acre, predominantly laid to well-tended lawns. There is a full width sun terrace adjoining the back of the house with swimming pool.

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HASLEMERE

GUIDE PRICE £1,750,000

A traditionally built new house with a stunning contemporary interior and occupying a peaceful, private position in the town, within walking distance of MLS. Four Receptions, Kitchen/Breakfast/Garden Room, Utility Room, Master Bedroom with Dressing Area and En Suite Bathroom, 4 Further Bedroom Suites. Gated driveway and parking courtyard, Barn style double garage, Secluded rear garden.

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EWHURST

GUIDE PRICE £1,550,000

A rare opportunity to acquire a beautiful family home, offering accommodation over two floors and set in 1.5 acres of stunning formal gardens and paddock land. The accommodation at present comprises six bedrooms, two bathrooms and four reception rooms, the majority of rooms in the house have superb far reaching views over the gardens and towards Leith Hill. To the outside, there is an ancillary cottage and there is also an additional barn. The gardens are an exceptional feature and beautifully landscaped. To the front of the property is a large drive giving parking and access to a double garage.

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Choosing a School

Clarke Gammon Wellers spoke to three local independent schools on how to select the right school for your child, and this is what they had to say.....

BACK TO SCHOOL

Tony Jamieson of Clarke Gammon Wellers suggests some suitable prep before entering the property market this autumn.

One of the great triggers in the property year is the beginning of the autumn school term. Once the children are back to school there is more time for house hunting and just enough time to be in a new home by Christmas.

But just as the children are learning new things there are new things to be learnt in buying and selling property. Even to those who have bought and sold several times before, this is a new market. The property market is always in flux. Even experienced estate agents won't say they have seen it all before. But they have seen more than anyone else.

So here are some lessons that you might like to bear in mind if you are coming into the market this autumn.

The media hype in newspapers and on the TV and radio about a buying frenzy across the UK is far from reality. Certainly there are hotspots like central London and certain towns and cities where the market has surged ahead. But that doesn't mean it is surging everywhere. In many locations values haven't reached their pre-2007 levels. The market still remains a price sensitive one.

In fact many agents now think that the heat is coming out of the market even in the hotspot areas as buyers are beginning to resist what they believe are overblown prices.

Confidence is a crucial factor in the property market, and while confidence in the economy is better now than it has been for many years there are factors that do have an opposing effect. The mortgage lenders are working on stricter lending criteria. At the upper end of the market there is uncertainty and fear about a mansion tax being levied in the future. In Scotland many are waiting the result of the referendum that will be held on 18th September. In the rest of the UK it won't be very long before we are at the business end of a general election campaign with all the uncertainty that brings.

So some things about the market never remain the same. But some do. Buyers always like to purchase well and sellers always like to sell well – a recipe for conflict. So the big lesson for anyone entering the property market this autumn is compromise. With compromise come deals. Without compromise there is little but frustration and no move before Christmas.

So talk to those who have seen a great deal before. Take advice from mature and experienced estate agents. They are not there to take advantage of you – despite what the media likes to say. They are there to get the best deal for you. Don't demand too much or accept too little. Be flexible. Understand the market conditions which apply today and not in the past – nor what you hope they may be in the future. And there the lesson ends.



Choosing the right school for your child is one of the most important and influential decisions you will make for your loved one.

When reviewing the extensive number of schools on offer don't be tempted to base your judgment purely on academic achievements. Other important factors to consider are opportunities to participate in sporting / creative activities, scope for siblings to remain together regardless of disparate academic abilities, standard of pastoral care, effort made to provide a school community that reflects the real world by admitting pupils from a wide range of social / economic and cultural backgrounds and geographical location (most parents will want their child's school to be within easy access of the parental / guardian's home). King Edward's Witley encourages boarding and day school pupils (girls and boys aged 11-18) to excel in their academic studies but also represents a highly motivating and inspiring environment, enabling children to equally thrive in other non academic pursuits. The School is an early adopter of the prestigious IB, regarded as the world's global gold standard in education, and in 2014, pupils achieved an impressive 100% pass rate with scores well above the national average.

For 2015, the School will also be offering the new A-level course as an alternative to the IB, providing pupils with a choice of routes to secure a place at university.

All pupils are nurtured to encourage independent thinking and a spirit of respect and understanding for others, resulting in a mature outlook as well as instilling a positive value system.

Visit www.kesw.org.



Choosing a school is a bit like choosing a house – lots of research about the history, the results, the leadership (and the fees) but in the end, you just need to visit them. It is very hard to convey ethos, values and personality by any other means than face to face so short list around 3 schools then go and see them on several occasions – open days, individual tours and taster days are just some opportunities offered at The Royal School.

Five fun facts about The Royal School:

- Our school is GROWING – we have a Daycare, Nursery, Junior School, Girls' Senior School, Boys' Senior School and a Sixth Form.
- We are the only DIAMOND SCHOOL in Surrey teaching boys and girls separately with educational visits, offsite activities and clubs for all.
- Since 2005 we have been in the TOP 3% of schools across the UK for improving students' predicted GCSE results by at least one whole grade.
- We actively support a number of pupils who REPRESENT COUNTY/REGION, the choirs PERFORM NATIONALLY and we have strong links with theatres which allows our pupils to perform at the Edinburgh Fringe Festival.
- We have an observatory, a recording studio, an international standard lacrosse pitch, a cricket pitch under construction, a 'Juniors' rugby pitch, three performance areas and an outdoor classroom, all in over 50 acres of sports pitch, recreational areas and woodland.

www.royal-school.org



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known that boys learn in a very different way to girls. With boy specific teaching experience and expertise, the school employs practical, creative and active learning techniques, with a competitive edge and hands on opportunities. This provides an 'all round' education which will ensure that the boys develop the skills required to prepare them for life as well as their next stage of education.

The school was delighted that last year every boy from Year 8 was awarded their first choice of Senior School including Cranleigh, Portsmouth Grammar, Royal Grammar School, Guildford and Seaford College.

The school also has a lovely nursery which takes both boys and girls from the term that they turn 3 where children get to benefit from the school resources as well as experience Forest School, Specialist PE and ICT amongst other exciting activities.

Boys leave Haslemere Preparatory School as rounded, interesting individuals well equipped to make the most of their senior schools and later life. Happy, confident children is what it is all about.

www.haslemereprep.co.uk





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DOWNSLAW

Judicious use of a trust can cut your inheritance tax



Running a business in today's World can be vastly time consuming, so thinking about how your business may impact on your Inheritance Tax (IHT) bill is unlikely to be at the forefront of your mind.

Each of us currently has a personal allowance for IHT of £325,000. Any assets owned by an individual in excess of this figure, which are not exempt from IHT, are currently taxed at 40%.

When one spouse dies, leaving the whole of their estate to the surviving spouse there is no IHT to pay, as this is called "spouse exemption". Upon the subsequent death of the second spouse, a 100% uplift in the personal allowance can be claimed, effectively doubling the IHT allowance to £650,000.00. Again, IHT will be payable on any personal assets in excess of this figure.

What happens if you own a business and you want to benefit your Spouse?

Many business owners are aware that their interest in their trading business may also be exempt from IHT when they die, so long as the business has been in existence for at least two years. This is called Business Property Relief (BPR).

However, BPR could be lost if, following your death, your successors decide to sell the business as a going concern, or colleagues in the business wish to buy out your shares or your death triggers a forced sale of your shares under the Articles/Shareholders Agreement.

Let's imagine you have a £1,000,000 share in a business, and private assets (house, savings, etc.) with your spouse totalling, say, £500,000.

When you die, your business assets are exempt from IHT under the Business Property Relief rules. Your personal assets pass to your spouse and are exempt under the spouse exemption rules i.e. there is no IHT to pay on your death.

However, what happens if your business interest is turned into cash after your death and the net proceeds are paid to your spouse? He or she is now worth £1,500,000. When they die, the family will be entitled to claim the 100% increase in the personal allowance allowing £650,000 of your spouse's estate to be tax free. However, the remaining £850,000 is subject to IHT at 40%; a total tax bill of over £340,000 becomes payable.

It is possible to reduce the IHT bill by structuring your estate so that your business assets are placed in a Trust immediately following your death. This Trust needs to be a separate legal entity for IHT purposes, and whilst your spouse would not have an absolute right to the benefit of the monies in that trust, he or she would potentially be able to benefit from it.

The savings can be very significant.

How it works

Taking the same example above, when you die your business interests pass into the Trust. As such, it is simply your share of your personal wealth that passes absolutely to your spouse. Again, on your death there is no IHT to pay.

However, when the business assets are turned into cash, they do not belong outright to your spouse, but are instead part of the Trust. Therefore, when your spouse dies, the only assets in their name is the £500,000 that you owned between you. Given the 100% uplift in personal allowance to £650,000, your spouse's entire estate is now below the threshold and is, therefore, exempt from IHT. The cash from the business assets is held within the Trust and, therefore, not subject to IHT. In this example, £340,000 IHT has been saved.

As the savings are potentially very significant, every business owner should carefully consider their Wills and the distribution of their business assets, as well as their personal assets.

For more information on this or any other issue relating to inheritance tax, please contact Tim Hughes, Private Wealth Partner, Downs Solicitors LLP on 01306 502212.



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GUIDE PRICE £1,500,000

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HASLEMERE

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WOKING

GUIDE PRICE £1,200,000

A beautiful family home, presented throughout in immaculate order comprising master bedroom suite and en-suite bathroom, three further bedrooms and separate family bathroom. To the ground floor a double aspect sitting room and a fine high specification kitchen. Outside the gardens are predominantly laid to lawn with a large summerhouse adjacent to the rear. To the front of the property is a sweeping driveway giving access to a double garage under a pitched tiled roof.

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HASLEMERE

GUIDE PRICE £1,100,000

A rare opportunity to acquire an unusual and distinctive property set in two acres of landscaped grounds and bordered by neighbouring lakes, pastures and woodland. Entrance hall, cloakroom, dining room, sitting room, kitchen, breakfast room & utility room, garden room & WC, master bedroom, dressing area & en suite bathroom, two further bedrooms, guest bathroom. Opportunity to purchase adjoining cottage separately or as part of an overall purchase.

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PEASLAKE

GUIDE PRICE £995,000

A delightful four bedroom detached house in a popular and quiet location with spacious accommodation throughout and loads of potential to extend and enhance. The property is approached by an in and out drive and is set in mature well-tended gardens. On the ground floor there a dual aspect sitting room with feature open fireplace and french windows, a dining room with open fireplace and door to the garden and a kitchen/breakfast room giving access to the garage, utility area and workshop. Upstairs there is a master bedroom with en suite bathroom and three further good sized rooms and a family bathroom.

Shere Office | 01483 202016

EWHURST

GUIDE PRICE £950,000

A unique two tiered four bedroom home finished to an impeccable quality and set in an elevated position which offers scenic views of the Surrey Hills. On the ground floor there is a lounge which is fitted with full length glass doors overlooking the garden, a beautiful bespoke kitchen with double doors leading through to a patio. The property occupies a beautiful plot which is just shy of 0.5 acre. Outside, the property is approached by a gravel driveway and offers parking for several vehicles.

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GUILDFORD

GUIDE PRICE £850,000

A superbly appointed four bedroom, three reception room detached family house, located in ever popular Tormead Road. The large Dining room has the benefit of front and side aspects and oak strip flooring, while the sitting room has a feature stone open fire place and doors that open onto the sun terrace. In the spacious Kitchen/Breakfast Room there are a fine range of cream fronted kitchen cabinets. At the rear of the property there is a good expanse of level lawn with bordering.

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PEASLAKE

GUIDE PRICE £835,000

A well-appointed period home in the heart of the village of Peaslake. The Old Post Office dates from the 18th century and after extensive refurbishment boasts a sitting room, living room and dining room, spacious kitchen/breakfast room with walk in larder and utility room, a family room which could double as 4th bedroom and master suite with en suite wet room and walk in shower. On the first floor there are two double bedrooms and recently refitted bathroom with Victorian style units. A large attic area also offers scope for further accommodation (STPP)

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GRAYSHOTT

GUIDE PRICE £675,000

Badgers Holt is a four bedroom country house understood to have origins in the 18th century which has had later additions and now provides an attractive family home, nestling in the valley of Whitmore Vale. The property features a drawing room with high vaulted ceiling and fitted wood burning stove and doors opening out to the rear garden, while there is a modern fitted kitchen which also opens out to the rear garden, enjoying quite magnificent woodland views over the valley.

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STANDFORD

GUIDE PRICE £675,000

Set in a semi-rural location, this is a most attractive double-fronted four bedroom cottage, which sits within the middle of its grounds approaching one acre. With origins, we believe, dating back to the 18th century, the property offers scope to extend, STPP. The house currently features a suite on the ground floor, two reception rooms, plus kitchen and utility rooms and, to the rear, enjoys a rural outlook with driveway leading to detached double garage.

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BURNING DESIRE

Brit manufacturer Charnwood's stylish stoves combine a traditional form of heating with contemporary good looks.

As the price of oil and gas soars, it's time to get clever with your strategy for winter warmth. Traditional wood stoves are experiencing a comeback – and thanks to Charnwood's streamlined modern designs, they're perfectly at home in contemporary interiors. This family-run brand – based in Newport on the Isle of Wight, where all its products are made – was founded in 1972 by Alfred J Wells and two of his sons, capitalising on the plentiful supply of wood in the UK. They were one of the first British manufacturers to develop a range of clean-burn stoves, and four decades on, they're still a brilliant ecological choice: wood is a stable, CO₂-neutral fuel that can be locally sourced, while the sophisticated technology used to make Charnwood stoves has made burning it cleaner, safer and more money-efficient than ever before.

Clockwise from top left: the new Charnwood Bay, the Charnwood C-Four and the Charnwood Tin.

Charnwood has stoves that will look great in any room of your home, as well as catering for all needs from simple lounge-warming to full central-heating boiler models.

Its newest stove is the Bay, an inset stove whose pared-down look is a fusion of the company's past and present styles. The C-Series*, 'Island', 'Cove' and 'Tor' ranges all have a classic simplicity and revolutionary air-control system, which sets the benchmark for fuel-efficiency. Charnwood's ranges offer real-fire heating without any of the hassles of an old-fashioned open fire, and have a classic British heritage feel.

To complete its fireside range, there's Charnwood's 'Bodj' range of elegant accessories including rattan log-baskets, kindling buckets made from recycled rice sacks and iron fire tools. All are made by hand in Cambodia by Fair Trade initiatives.

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GUIDE PRICE £565,000

A beautifully presented four bedroom semi-detached Victorian home, offering light and spacious accommodation over three floors, set in this sought after residential road in the heart of the popular village of Bramley. To the ground floor there is a beautifully fitted kitchen with delightful aspects and access on to the gardens and a sitting room with Victorian feature fireplace. The pretty garden is predominately laid to lawn bordered with a fine selection of plant and shrub beds.

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GRAYSHOTT

GUIDE PRICE £465,000

A well presented family home that offers an extended ground floor to provide a contemporary open plan living space that features an impressive kitchen/breakfast area and living area with double opening bifold doors opening to the rear garden. In addition, on the ground floor, there is a separate family room with front bay window. To the first floor, there are two double bedrooms and family bathroom, whilst an established loft conversion provides third double bedroom to the second floor.

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GREATHAM, LISS

GUIDE PRICE £450,000

Charming three bedroom character cottage, dating back about 200 years but with later additions, to now provide a spacious family home yet retaining many period features such as open fireplaces, exposed floorboards and a cellar. This lovely home offers versatile accommodation with principal reception rooms enjoying lovely garden views. In addition, the ground floor study could also be utilised as a fourth bedroom. The kitchen features a large Aga, whilst to the first floor, the master bedroom has an en suite shower room.

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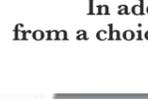
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NEW HOMES UPDATE.....

We are pleased to report excellent results during 2014 for the local New Homes market. There's been unusually strong demand across all property types ranging from 2 bedroom apartments to substantial 5/6 bedrooms detached family homes. The contributing factors to the above are the continuing historic low interest rates and a severe shortage in the construction of new homes locally, more particularly in the Guildford and Waverley Boroughs, leading to strong capital growth over the last year to eighteen months. There are signs of a levelling off in values in recent weeks, probably as a result of the recently introduced mortgage constraints, but despite this sentiment continues to remain bullish.

Example of our success during 2014:

-  • **Chantry Quarry, Guildford** – A unique development of fifteen contemporary homes by Latchmere Properties with innovative designs including some spectacular roof terraces. Now 70% Sold or reserved. Prices range from £1.5m to £2m.
-  • **Russell's Mews, Loop Road, Woking** – A stylish development by the William Lacey Group of five two & three bedroom cottages that sold within two hours of launch ranging between £289,950 to £349,950.
-  • **Pewley Hill, Guildford** – Two high specification five/six bedroom detached houses that both sold within weeks of launch at near record values. Prices circa £2,000,000
-  • **Earlswood, Merrow** - A scheme of five detached houses by Martin Grant Homes with the last house being sold in March. Prices ranged from £775,000 to £1,000,000
-  • **Lammas Gate, Meadrow, Godalming** – Just launched. Four two bedroom luxury apartments with two of the apartments already reserved. Prices from £279,500 to £335,000
-  • **Manor Way, Guildford** – Two detached four bedroom houses by Arthur Wait Ltd launched in March with both houses selling soon after the launch. Price circa. £775,000.
-  • **Kings Mews, Shalford** – A high quality development by Oakford Homes of fourteen two to four bedroom houses which was launched in October 2013 and all units sold within weeks.
-  • **Trendalls Place, Haslemere** - With all units being reserved in the first ten days of marketing, this is the latest site, by Kirkby Homes Ltd, to be released by Clarke Gammon Wellers Haslemere office. Prices ranged from £365,000 to £499,950
-  • **Tawny Croft, Liss** – This development of 7 luxury family homes by Cove Homes offered both 4 and 5 bedroom properties, situated in an established residential area. Prices ranged from £595,000 - £750,000 with all units now all being sold and reserved.

In addition we have some exciting new instructions coming up including the opportunity to purchase from a choice of self-build plots, a first for this region, that we will have some more information on later this year.

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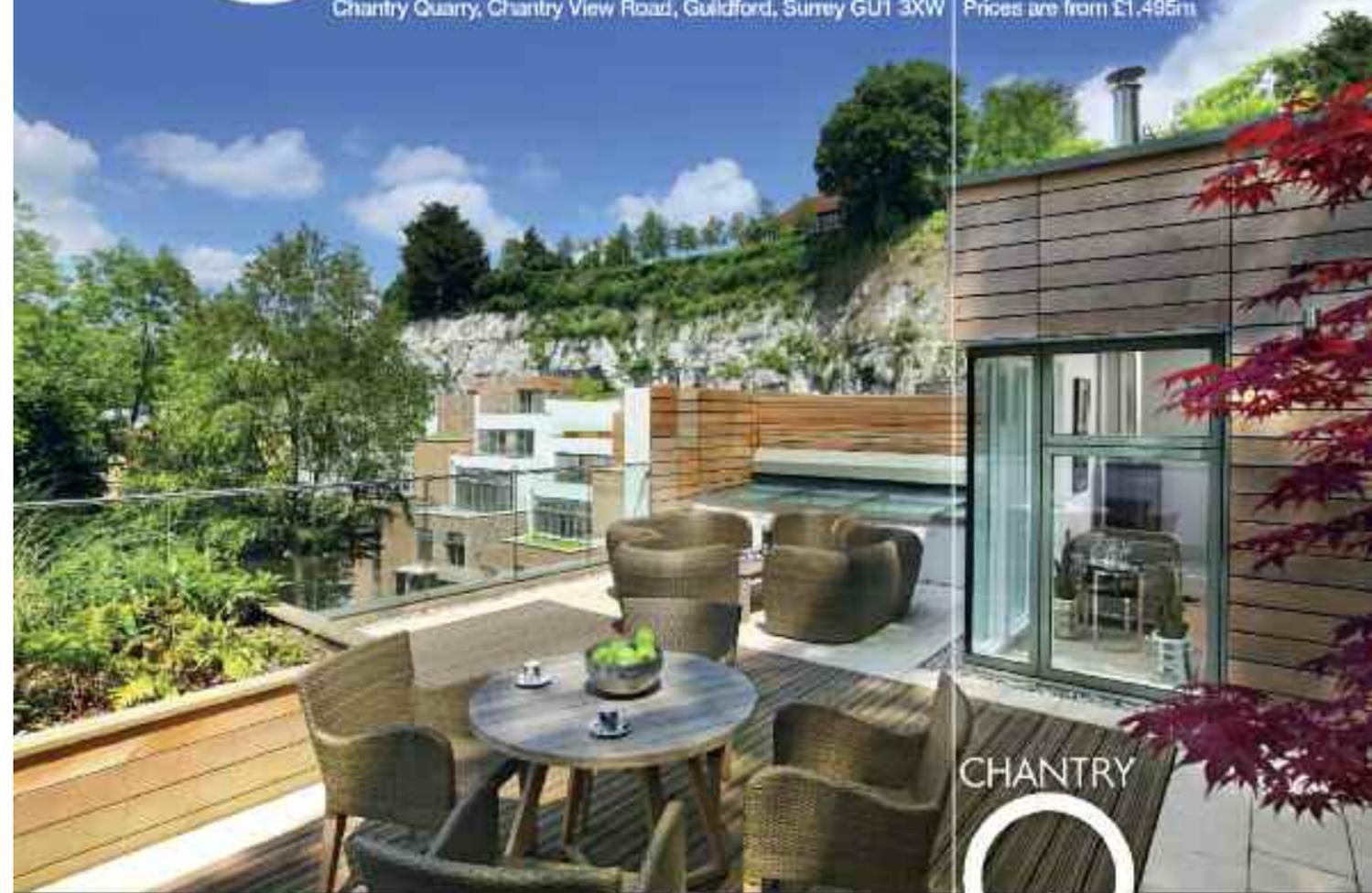
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Whatever you are looking for Old Thorns has something for everyone, so why not come on down and see for yourself that Old Thorns is more than just a hotel

Old Thorns is a luxury four-star hotel in Liphook, Hampshire. The hotel is easily accessible from the A3, at the Griggs Green exit and only 30 minutes from the M25 and Portsmouth. Having recently undergone a multi-million pound redevelopment the hotel now has some of the best facilities you would find anywhere on the south coast and is fast becoming known as the must-visit destination in Hampshire.

Hidden, but just off the A3, the Old Thorns drive meanders through woodland, which leads to the hotel itself. Your first glimpse of the hotel is of a modern, impressive façade, made of oak and glass. Park and make your way to the main reception to discover all that Old Thorns has to offer for your stay.

New and modern facilities include: A championship golf course, wedding reception and ceremony rooms, Elevation Health & Fitness, conference facilities, spa facilities, Atrium Champagne Bar, The Sports Bar and a Starbucks Coffee Shop. These facilities ensure that Old Thorns is now regarded as one of the best resort destinations for not only golf but weddings, conferencing, dining and relaxation.

Old Thorns has always been synonymous with golf, having opened in 1982 with a competitive fourball between Jack Nicklaus, Bill Rogers, Seve Ballesteros and Isao Aoki. The match was played for \$100,000, which Aoki won shooting a course record of 69. The original scorecards can still be viewed in the sports bar today.

The magnificent championship course ranges across the rolling hills of North Hampshire and offers fantastic views from the 5th and 17th tees of Hampshire and West Sussex. The course has mature oaks and pine trees, natural springs, lakes, small fast greens and accuracy is key if you are to score well. Recently a number of renovation works have commenced, including substantial work on selected greens, tees, tree clearance, pond work, cart paths and course drainage. All of which ensure Old Thorns remains highly regarded on the travelling golfing circuit and in the local community.

Old Thorns is not only a great golfing destination, it is an award-winning wedding venue, having been voted the best all inclusive wedding venue in Hampshire, in the Wedding Industry Experts awards for 2013. Set in 400 acres on the borders of the South Downs National Park, the hotel offers a picturesque setting for your wedding day, providing you with memories which will last a lifetime.

Since every wedding is unique, at Old Thorns we pride ourselves on offering a bespoke service to cater for your needs. With three individual function suites, we can cater for all types of weddings from an informal renewal of vows, to a lavish celebration for 250 people. Our dedicated wedding coordinators and banqueting team on site during your special day are here to make sure all you need to worry about is saying 'I do'.

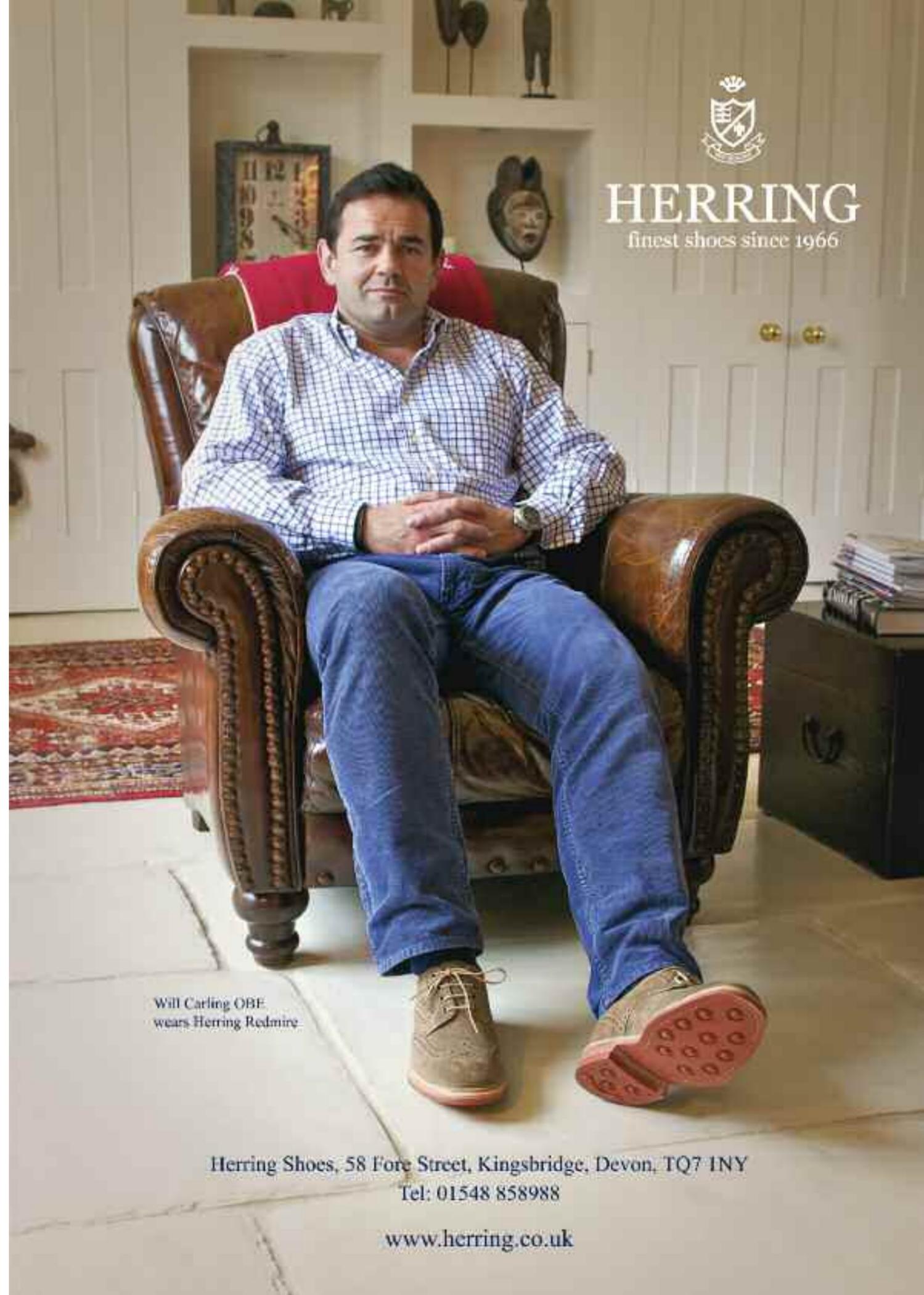
Licensed to perform civil partnerships and ceremonies in multiple locations around the resort, choose from the Hampshire Suite, Kenwood Suite or the Grand Ballroom for your wedding breakfast and evening functions, all with their own character and in some cases overlooking our beautiful golf course and grounds.

The hotel now also offers all guests one of the best gym facilities in the UK. Elevation Health & Fitness is a state-of-the-art 26,000 square foot health club, offering everything gym-goers need including cardiovascular equipment, classes, free weights and studios.

Members and guests are also able to use the 20 meter swimming pool, wellness area, subtropical bubble pool, sauna, steam room and hot tub. Combine your health club visit with a treatment in our spa, relax with friends or unwind after a game of golf.

Enjoy an evening drink in one of our bars. The Sports Bar is the liveliest place at the hotel and is ideal for a post-round debrief, or to watch the latest sporting action from Sky Sports. If you are looking for a more relaxed place to unwind, the Atrium Champagne Bar is the ultimate in elegance and relaxation. Both bars offer a wide selection of premium beers, wines, spirits and soft drinks. Or why not visit our onsite Starbucks Coffee Shop.

Old Thorns is now also one of the best conferencing venues in Hampshire, offering six fully equipped modern conference suites able to cater from two to a hundred delegates. All rooms have natural daylight, air conditioning, disabled access and use of our unique conference café, with unlimited tea and coffee available throughout the day along with a light buffet lunch or carvery. Prices are very competitive, with a day delegate rate from £49.00 per delegate and a 24 hour rate from £149.00 per delegate. Old Thorns can also cater for larger conferences for up to 300 in our Grand Ballroom and up to 200 in our Hampshire Suite.



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