

Risk ID	Category / Element	Risk Short Title	Description	Desired Outcome	Current Situation	Proposed Strategy
C00083 	C3 Finance / Funding	Unlawful Disposal of Timeshare Property Without Co-owner Consent.	The trustees of the Croyde Bay Holiday Ownership Club, via Slee Blackwell LLP, claim ignorance of property redevelopment activities at the Croyde Bay complex initiated by Mr. Saltmarsh. This includes the sale (subject to contract) of the pool area and the potential demolition of Lundy, a property still under long-term contractual ownership by timeshare holders. Despite holding a 977-year right to Week 33 in Lundy, the undersigned were not informed or consulted regarding any sale or change in property status. The trustees appear to be using the alleged 2021 termination of the Club (Croyde Bay Holiday Ownership Club) as a basis to abdicate their legal responsibilities.	1. Immediate halt to any sale, demolition, or redevelopment of properties with unresolved timeshare ownership. 2. Recognition of 1993 ownership agreement enduring validity. 3. Inclusion of affected co-owners in decisions and profit distribution relating to the shared asset. 4. Accountability from the trustees and, if necessary, financial compensation via their legal representatives. What Could Go Wrong? 1. Timeshare owners stripped of property rights without compensation. 2. Legal agreements unilaterally ignored, undermining trust in timeshare and trustee governance. 3. Trustees escape responsibility through administrative loopholes. 4. Precedent for developers to erode multi-party ownership protections.	Property appears to be under offer, with Lundy potentially marked for demolition. The trustees deny knowledge and reference the 2021 "termination" of the Club as a rationale for disengagement. Ownership documents remain in effect and unaltered.	1. Maintain communication with trustees and demand formal recognition of continued ownership rights. 2. Launch PHC Concern to identify and unite similarly affected parties. 3. Engage Legal Ombudsman and other regulators. 4. Initiate public awareness campaign if inaction continues. 5. Investigate legal grounds for restraining order or injunction on redevelopment activity.

Risk (three-part) Statement			Current Risk			Response Type	Manageability	Residual Risk	Risk Owner	Due Date	Close Date	Last Review Date Notes
Cause	Risk Event [uncertainty]	Consequence	Probability	Impact	Score (Pxl)							

Mismanagement and abandonment of trustee duties following the supposed Club termination.	Sale and potential demolition of shared property without consultation or compensation to co-owners.	Legal uncertainty, disenfranchisement of rightful owners, and damage to the credibility of the timeshare model.	5	4 H-4 C-1 Q-1 S-1	20		2	8	Winter, David	27Jul25		25Jun25
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Mitigating Actions / Response												
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ID	Actions	Action Owner	Due Date	Close Date
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#1	Engage trustees in discussion for recognition of continued ownership rights.	Winter, David	25Jul25	Open
#2	Launch PHC Concern to identify and unite similarly affected parties.	Winter, David	25Jul25	Open
#3	Engage legal ombudsman and other regulators.	Winter, David	25Jul25	Open
#4	Setup for public awareness campaign.	Winter, David	25Jul25	Open
#5	Investigate legal grounds for restraining order / injunction on re-development.	Winter, David	25Jul25	Open

Last 10 RM Events (Meetings/Interviews/Workshops).

Mtg.	Date	Title / Person / Department	Objective	(0 Events held.)
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Comments

24jun25 - Correspondence with Slee & Blackwell (trustees).

History

24jun25 - New Concern

Top RiskSummary

Unlawful Disposal of Timeshare Property Without Co-owner Consent - Croyde Bay HOLIDAY Ownership Club

Top Risk Mitigation

Ongoing discussion with trustees on demand for formal recognition of continued ownership rights. Identify and unite similarly affected parties. Engage Legal Ombudsman. Initiate public awareness campaign. Restraining order or injunction on redevelopment activity.