PHC Consortium		Risk	: C00083 - Unlawful Disp	imesha	re Pı	ropert	ty Wi	thout Co-c	Risk Snapshot							
Risk ID	Category / Element	Risk Short Title	Description			Desired Outcome					Current Situation		Proposed Strategy			
Funding Timeshare Property Without Co-owner Consent.  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.										Property a offer, with marked for trustees de reference e "terminatio rationale fo Ownership in effect ar Co-owners coordinate	Lundy po demolitic eny knowl the 2021 n" of the or disenga document document sconsulter	tentially on. The edge and Club as a agement. nts remain ed. d for	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.			
Cause		Risk (three-part) Sta Risk Event [uncertainty]	Consequence Spinor		Imbact	Score (PxI)	Response Tyl		Residual Risk	Risk Owner	r Date Date		Last Review Date Notes			
abandonment of trustee duties property without consultation or supposed Club demolition of shared demolitication demolition of shared demolition demolition of shared demolition of shared demolition demolition demolition demolition demolition demolition demolition demolition demolit			of rightful owners, and damage to the	5	4 H-4 C-1 Q-1 S-1	20	Mitigate	2		Winter, David	27Jul25	Open L	3	0Jun25		
			Miti	gatin	g Act	ions / Re	spor	ise								
ID	ID Actions											Action Owner	Due Date	Close Date		
#1 Enga	ige trustees	in discussion for red	cognition of continued owne	rship	right	s.							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.)																
24jun25 - Correspondence with Slee & Blackwell (trustees).						30ju 26ju tran	History  30jun25 - Letter out, challenging their retirement as trustees.  26jun25 - Letter in from trustees with a 'deed of appointment' as an attempt to transfer their trustee responsibilities.  24jun25 - New Concern									
Ton Risk		nmary				т	n:-	k Miti	4!	_						

## Top Risk Summary 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.

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