



## HALESWORTH GOLF CLUB LADIES SECTION

### Minutes of the Committee Meeting

Tuesday 14<sup>th</sup> April 2026 at 8.45am

Present: Lady Captain - Viv Leech (VL), Treasurer - Barbara Dennis (BD), Secretary - Mandy Wickison (MW), Competition Secretary - Susanne Wilson (SW), Fun Competitions - Julia Hill (JH), Handicap Secretary - Sara Higgins (SH), Social -Cathy Judd (CJ)

#### 1. Apologies

None

#### 2. Minutes of the last Meeting

Agreed and signed by VL

#### 3. Matters Arising

BD - Halesworth have a bye in the first round of the Academia

#### 4. Lady Captain's Report

Well, the first week of March opened with a bang. On Saturday the 7<sup>th</sup> Sara and Julie played their Daily Mail foursomes at Bungay narrowly losing after a great game. It was nice to see them have a good game and hit some great shots.

Then the 'big one' Joint Captains Drive In and 'Brave the Shave' on Sunday 8<sup>th</sup>. The weather was ok for the day and apart from poor Paul Smith the remaining captains kept their shots dry! A great turn out with 128 players teeing off together in a shotgun start and with us captains finishing in a respectable 10<sup>th</sup> place, mainly due to Alfie and Gerry!

Then followed my 'de hairing' professionally undertaken by Sonia. Although it felt and looked very strange it was well worth it as although I've not got the final figure at time of writing, it is definitely in excess of the £1k I had hoped for, and when added to the overall figure all three charities should benefit greatly. A massive thank you to all who donated and especially to Sonia and also Sue Millard for all her wigs she knitted (yes knitted) for me.

March was probably the first month we have had this year when we completed all Thursday and Sunday games. In addition, the end of the month saw the finals of the Eclectic -well done to Lesley nipping in to win and good luck to Barbara and Julia in their final of the winter singles which has required an extension due to Julias injury.. update next month!

With the start of friendlies next month, the year is definitely ramping up

## **5. Treasurer's Report**

The main feature of the month was the joint Captains Drive in - As at the end of March we are still waiting to receive one more auction money for the Felixstowe 4BBB voucher. As soon as this is received I will be in a position to split the Drive in monies into three and send to the respective charities. I will also then be able to send to St Elizabeth another £380 in respect of Viv's sponsorship shave.

Competitions are beginning to bring in some funds and its lovely to see ladies in the clubhouse. However it may appear that we have a healthy balance to hand – but it won't be long before we play the usual county competitions which will incur costs to be taken from this. At the moment we retain 50% of the income for the ladies section and 50% is paid out in prizes. This is reviewed as and when we think necessary.

Our Deposit account has just over £50 and you might ask why. As you know last year Lois generously bought the ladies section a computer to be used mainly by Mandy our secretary but also this could be used for the Ladies Open, mixed open, dementia day etc. The decision was made that we should transfer £10 per month to the deposit account for our Computer fund. Computers don't last for ever and we have to be prepared.

March 2026

Transactions			Receipts							
DATE	Detail	Amount	Captains Drive in (ladies section)	Captains Joint Drive in	Captains Sponsored Shave	County Comps & Exps	Comp Fees In	Sundries	Other Section Income	Deposit Account
03-Mar	HGC Feb Fees	£ 76.00					£ 76.00			
03-Mar	M Wildish - Sponsor shave	£ 20.00			£ 20.00					
05-Mar	A Middleton - sponsor shave/raffle	£ 10.00		£ 5.00	£ 5.00					
05-Mar	A Legg - sponsor shave	£ 25.00			£ 25.00					
06-Mar	S Tutak - sponsor shave	£ 20.00			£ 20.00					
09-Mar	Baxter - Fourball - Bury St Edmunds	£ 130.00		£ 130.00						
09-Mar	Millard - Fourball - Dereham	£ 50.00		£ 50.00						
09-Mar	Millard - fourball - Five Lakes	£ 155.00		£ 155.00						
09-Mar	Bennett - fourball - Gorleston	£ 120.00		£ 120.00						
09-Mar	Turner - fourball - Haverhill	£ 120.00		£ 120.00						
11-Mar	Higgins - fourball - Newmarket	£ 160.00		£ 160.00						
11-Mar	Cash - ex mem monies split 3 ways	£ 495.00		£ 495.00						
11-Mar	Cash - Drive in & Viv Sponsorship	£1,100.00		£ 800.00	£ 300.00					
11-Mar	Bird - Fourball - Diss	£ 90.00		£ 90.00						
12-Mar	Refund Rookery re Senior 2025	£ 16.65				£ 16.65				
12-Mar	Leech - fourball - Thetford	£ 240.00		£ 240.00						
17-Mar	HGC - Drive in entry fee	£1,280.00		£1,280.00						
19-Mar	Parry-Brown - Fourball - Southwold	£ 80.00		£ 80.00						
20-Mar	Julie Kent - Fourball - Dunstan & Caldecott	£ 170.00		£ 170.00						
23-Mar	Millard - DEMENTIA DAY	£ 60.00						£ 60.00		
23-Mar	Miles - DEMENTIA DAY	£ 30.00						£ 30.00		
23-Mar	Heard - Fourball - Eaton	£ 180.00		£ 180.00						
25-Mar	Karen via Viv - sponsorship shave	£ 10.00			£ 10.00					
27-Mar	Lois - painting for charity	£ 500.00		£ 500.00						
30-Mar	King - Fourball - Bungay	£ 80.00		£ 80.00						
30-Mar	C Baker - Dementia day	£ 30.00						£ 30.00		
	<b>Total</b>	<b>£5,247.65</b>	<b>£ -</b>	<b>£4,655.00</b>	<b>£ 380.00</b>	<b>£ 16.65</b>	<b>£ 76.00</b>	<b>£ 120.00</b>	<b>£ -</b>	<b>£ -</b>

Transactions			Payments							
DATE	Detail	Amount	Captains Drive in (ladies section)	Captains Joint Drive in	Captains Sponsored Shave	County Comps & Exps	Comp Prizes Paid	Sundries	Other Section Outgoing	Deposit Account
05-Mar	HGC - Feb Medal	£ 36.50					£ 36.50			
11-Mar	Viv Leech - petty cash tin	£ 13.99						£ 13.99		
12-Mar	Lad Texas Scramble	£ 15.00					£ 15.00			
16-Mar	Transfer to Deposit - Computer fund	£ 30.00								£ 30.00
20-Mar	Lad March Stableford	£ 45.50					£ 45.50			
20-Mar	HGC - Drive in invoice 17793	£ 830.00		£ 830.00						
26-Mar	Lad Medford Fun comp	£ 16.00					£ 16.00			
	<b>Total</b>	<b>£ 986.99</b>	<b>£ -</b>	<b>£ 830.00</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 113.00</b>	<b>£ 13.99</b>	<b>£ -</b>	<b>£ 30.00</b>

**Current Account**

Opening Balance as at 1/3/26  
 Receipts  
 Payments  
 Closing Balance as at 31/3/26

£5,247.65  
 £ 986.99  
**£4,990.19**

**Deposit Account**

Opening Balance as at 1/3/26  
 Receipts  
 Payments  
 Closing Balance as at 31/3/26

£ 20.99  
 £ 30.04  
 £ -  
**£ 51.03**

**Expected Receipts**

Competition money for Mar

£ 621.50

**Total £ 621.50**

The Deposit account is increasing by £10 per month - Eventual replacement Computer Fund

**Expected Expenditure**

Dementia Day Entry fees  
 LC Charity  
 LC expenses re special birthdays estimate  
 Drive in for charities  
 Prize monies for Winter Eclectic 25/26  
 Prize monies for Winter knockout 25/26  
 Prize monies Summer Knockouts 2026

£ 120.00  
 £ 380.00  
 £ 50.00  
 £3,825.00  
 £ 33.25  
 £ 26.25  
 £ 184.50

**Total £4,619.00**

**Available to Spend**

**£992.69**

## Halesworth Ladies Section

November 2025 to March 2026

	FIRSTQTR	Feb-26	Mar-26	Apr-26	2ND QTR	YEAR END
<b>INCOME</b>						
<b>CAPTAINS CHARITY</b>						
Captains Drive In (Ladies)	£ -	£ -	£ -	£ -	£ -	£ -
Captains Joint Drive in	£ -	£ -	£ 4,655.00	£ -	£ 4,655.00	£ 4,655.00
Sponsorship - head shave	£ -	£ 155.00	£ 380.00	£ -	£ 535.00	£ 535.00
Captains Charity	£ 593.00	£ -	£ -	£ -	£ -	£ 593.00
<b>SUB TO TAL</b>	<b>£ 593.00</b>	<b>£ 155.00</b>	<b>£ 5,035.00</b>	<b>£ -</b>	<b>£ 5,190.00</b>	<b>£ 5,783.00</b>
<b>COMPETITION</b>						
County Competition Fees	£ -	£ 16.67	£ 16.65	£ -	£ 33.32	£ 33.32
Competition Fees	£ 794.00	£ 107.50	£ 76.00	£ -	£ 183.50	£ 977.50
<b>SUB TO TAL</b>	<b>£ 794.00</b>	<b>£ 124.17</b>	<b>£ 92.65</b>	<b>£ -</b>	<b>£ 216.82</b>	<b>£ 1,010.82</b>
<b>SUNDRY</b>						
Xmas Lunch 2025	£ 942.00	£ -	£ -	£ -	£ -	£ 942.00
Sundries	£ 260.00	£ -	£ 120.00	£ -	£ 120.00	£ 380.00
Other Section Income	£ 28.00	£ -	£ -	£ -	£ -	£ 28.00
<b>SUB TO TAL</b>	<b>£ 1,230.00</b>	<b>£ -</b>	<b>£ 120.00</b>	<b>£ -</b>	<b>£ 120.00</b>	<b>£ 1,350.00</b>
<b>EXPENDITURE</b>						
<b>CAPTAINS CHARITY</b>						
Captains Joint Drive in	£ -	£ -	£ 830.00	£ -	£ 830.00	£ 830.00
Captains Charity	£ 593.00	£ -	£ -	£ -	£ -	£ 593.00
<b>SUB TO TAL</b>	<b>£ 593.00</b>	<b>£ -</b>	<b>£ 830.00</b>	<b>£ -</b>	<b>£ 830.00</b>	<b>£ 1,423.00</b>
<b>COMPETITION</b>						
Competition Fees	£ 263.67	£ 30.00	£ 113.00	£ -	£ 143.00	£ 406.67
<b>SUB TO TAL</b>	<b>£ 263.67</b>	<b>£ 30.00</b>	<b>£ 113.00</b>	<b>£ -</b>	<b>£ 143.00</b>	<b>£ 406.67</b>
<b>SUNDRY</b>						
Xmas Lunch 2025	£ 942.00	£ -	£ -	£ -	£ -	£ 942.00
Sundries	£ 370.84	£ -	£ 13.99	£ -	£ 13.99	£ 384.83
Other Section expenditure	£ 48.00	£ -	£ -	£ -	£ -	£ 48.00
Deposit Account	£ 20.00	£ -	£ 30.00	£ -	£ 30.00	£ 50.00
<b>SUB TO TAL</b>	<b>£ 1,380.84</b>	<b>£ -</b>	<b>£ 43.99</b>	<b>£ -</b>	<b>£ 43.99</b>	<b>£ 1,424.83</b>
<b>INCOME TO TAL</b>	<b>£ 2,617.00</b>	<b>£ 279.17</b>	<b>£ 5,247.65</b>	<b>£ -</b>	<b>£ 5,526.82</b>	<b>£ 8,143.82</b>
<b>EXPENDITURE TO TAL</b>	<b>£ 2,237.51</b>	<b>£ 30.00</b>	<b>£ 986.99</b>	<b>£ -</b>	<b>£ 1,016.99</b>	<b>£ 3,254.50</b>
<b>TOTAL</b>	<b>£ 379.49</b>	<b>£ 249.17</b>	<b>£ 4,260.66</b>	<b>£ -</b>	<b>£ 6,543.81</b>	<b>£ 4,889.32</b>
<b>PREVIOUS YEAR</b>						
Previous year income transaction	£ 78.50	£ -	£ -	£ -	£ -	£ 78.50
Previous year payment trans	£ 1,675.09	£ -	£ -	£ -	£ -	£ 1,675.09
<b>TOTAL</b>	<b>-£ 1,596.59</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>-£ 1,596.59</b>
<b>OPENING CURRENT BALANCE</b>		£ 480.36	£ 729.53	£ 4,990.19		
Transfer from deposit		£ -	£ -	£ -		
Receipts		£ 279.17	£ 5,247.65	£ -		
Payments		£ 30.00	£ 986.99	£ -		
<b>CLOSING CURRENT BALANCE</b>		<b>£ 729.53</b>	<b>£ 4,990.19</b>	<b>£ 4,990.19</b>		
<b>OPENING DEPOSIT ACCOUNT</b>		£ 20.99	£ 20.99			
transfer to/from current		£ -	£ 30.00			
Interest added		£ -	£ 0.04			
<b>CLOSING DEPOSIT ACCOUNT</b>		<b>£ 20.99</b>	<b>£ 51.03</b>			

## 6. Competition Secretary's Report

This month welcomed in Spring and an easing up of the weather resulting in no competitions having to be cancelled or limited to 10 holes only. Although a couple of bunkers remained GUR, considering the amount of rain we have experienced the first two months of this year the course is in excellent condition and looks fantastic. The fairways are being cut, and the trees are starting to blossom.

The challenges for us this month have been the introduction of the new Stroke Index for the Red Tees, and the new signup procedure for Sunday competitions.

### *Club Competitions*

The following competitions were held during March, full details of winners can be found at the end of this report:

#### **Ladies MEDAL, 1st & 5th March (Q)**

The first Medal qualifier for the season with some very credible scores given the strong winds.

#### **New Captains Drive-In 8th March**

The weather was kind to the incoming Captains, and a great day was had by all. There were 128 entrants played with a shotgun start. Relatively few hold ups were had with perhaps the 1st and 2nd being the exception, overall, the pace of play was good. The highest placed female player (9th) was Viv Leech playing alongside the other incoming captains. The only all Ladies team playing came in 24th.

#### **Ladies 3 Ball Texas Scramble, 12th March**

A closely contested competition with only 9 shots separating the first and last GROSS scores and 7 shots separating the NETT scores

### **Ladies Stableford, 15<sup>th</sup> & 19<sup>th</sup> March (Q)**

This was an interesting competition not because of the playing conditions but because of the introduction of the new Stroke Index for the red tees on the 16<sup>th</sup> of March. In the end only one individual was affected but as a result the final results had to be compiled manually and not through IG.

Another point to note was that two Ladies, Barbara and Mandy opted to play off the Yellow Tee which is now an integral part of all Stableford competitions. They came in 4<sup>th</sup> and 8<sup>th</sup> respectively in the overall standings.

### **Ladies MEDFORD, 22<sup>nd</sup> & 26<sup>th</sup> March**

The overall winner was Sally Watson with an excellent total 15. If it had been pure Stableford she would have scored 42 points, in a Medal a Nett 69 and this despite a 6 over par on one hole! Also, an excellent score from Emma Hawkins with a total of 16.

Although this was played as a non-Qualifier, there is no reason why it shouldn't be a Qualifier. The committee have given this much thought and concluded that if a competition falls within the bounds of a Qualifier and WHS guidelines a player that scores more than 36 points will have their card entered for handicapping purposes. By applying this it eliminates the need for the Handicap Committee to act.

### *County Competitions*

**Winter League Gala, Rookery Park** – the event was held on Monday, 16<sup>th</sup> March with 5 pairs representing Halesworth. We were not able to win on the day, but we were the overall winners for the 2024-2025 season beating Diss and Gorleston by 1 point. A fantastic achievement.

### *External Competitions*

**Race to Woodhall Spa** – although keen to take on the challenge Nicky McQueen is unable to play in this event as she is away. Sally Watson who came in second is in the same predicament, however Sue Fraenzel is able to do so, and I have signing her up for the regional event, at Colne Valley on the 7<sup>th</sup> of June 2026.

**Daily Mail Foursomes** – Sara & Julie play their 1<sup>st</sup> round match at Bungay on 7<sup>th</sup> March which they sadly lost, they came up against a formidable pair who have gone on to win their next round match.

### *Adapting to the Times*

The integration of the Men’s & Ladies tee times for Sunday competitions is moving forwards. The first stage of the process for the Ladies to book their tee times for the April Medal came into effect on Sunday 22<sup>nd</sup> March at 06.45, when the sign up opened. When running a competition with an integrated start sheet the sign up opens only 2 weeks in advance, unlike the Ladies 3 weeks, this is an area that the Ladies will have to adapt to.

The first Sunday with shared tee times, April 5<sup>th</sup> appears to have gone well. It has been well received by our Ladies and so far, I have had little feedback as to the reaction from the men.

### Ladies Competition Results -March

#### **Ladies MEDAL, 1<sup>st</sup> & 5<sup>th</sup> March (Q)**

**21 ladies played**

Division 1				Division 2			
	HCP	Score	Prize		HCP	Score	Prize
1 <sup>st</sup> Rita Fossey	9	75	£9.00	1 <sup>st</sup> Sue Hellman	28	75	£9.00
2 <sup>nd</sup> Sian Tutak	13	78	£5.50	2 <sup>nd</sup> Mary Pickering	26	76	£5.00
3 <sup>rd</sup> Sue Fraenzel	20	80	£3.75	3 <sup>rd</sup> Sally Baxter	22	78	£3.75

#### **Ladies 3 Ball Texas Scramble, 12th March played**

**7 teams**

1 <sup>st</sup> Maggie Bennett, Sue Fraenzel & Sian Tutak	68	Nett	£5.00 each
2 <sup>nd</sup> Viv Leech, Sally Watson & Clare Woods	70	-	-

3<sup>rd</sup> Julie Cooper, Rita Fossey & Angie Morris 70 - -

**Ladies Stableford, 15<sup>th</sup> & 19<sup>th</sup> March (Q) 26 ladies played**

Division 1				Division 2			
	HCP	Score	Prize		HCP	Score	Prize
1 <sup>st</sup>	Clare Woods	19	31	£11.00	1 <sup>st</sup>	Karol Perley	32 36 £11.00
2 <sup>nd</sup>	Barbara Dennis	24	30	£6.75	2 <sup>nd</sup>	Mary Pickering	26 31 £6.75
3 <sup>rd</sup>	Rita Fossey	8	30	£4.50	3 <sup>rd</sup>	Emma Hawkins	34 30 £4.50

**Ladies MEDFORD, 22<sup>nd</sup> & 26<sup>th</sup> March played 20 ladies**

		Score	Prize
1 <sup>st</sup>	Sally Watson	15 points	£7.50
2 <sup>nd</sup>	Emma Hawkins	16 points	£5.00
3 <sup>rd</sup>	Sally Baxter	20 points	£3.50

**7. Handicap Secretary's Report**

March has brought the golf course back to life, with improving weather driving a welcome surge in participation. Now that the season has officially arrived, we look forward to maintaining this momentum. Our new scorecards are now fully operational to reflect the updated course structure; please note a minor typo on Hole 18, where SI 5 is mistakenly duplicated.

With visitors returning and competitions nearing capacity, we expect to move through the current stock of 2,000 cards quickly. As more data is gathered under the new stroke indexes, I look forward to sharing those insights with you.

### **March statistics**

General play cards submitted	35
Competition cards submitted	33
Handicap reductions	11
Handicap increases	12
Handicap zero change	44
Awaiting handicaps	19 (inc. juniors)

Standings as of 31 March

### **Eclectic – now finalised**

1st, Lesley King	(15)
2nd, Barbara Dennis	(17)
3rd, Sue Fraenzel	(21)

### **Birdie Tree – ongoing**

Choppy Leech -	2	
Sara Higgins -	1	 
Julia Hill -	1	

## Player of the Year (OOM) – ongoing

1st, Julia Hill

2nd, Rita Fossey

3rd, Mary Pickering

All winter knockouts almost finalised, due to an injury this resulted in an extension so the outcome of the ladies' singles to be announced in my report covering April.

## Soft and hard cap report

Five ladies have had a soft cap applied to date, being Judith Bedwell, Hilary Jeffery, Sally Watson, Karol Perley and Helen Jones. Sally Watson has both soft and hard cap in place.

A soft cap in the world handicap system limits excessive upward movement of a player's Handicap Index, triggering when a new score increases the index by more than 3.0 strokes over their lowest index in the previous 12 months (Low Handicap Index). It reduces any increase above this 3.0-stroke threshold by 50%.

### **What the Soft Cap Actually Does:**

- **Suppresses Upward Mobility:** If your handicap index calculates to more than 3.0 strokes above your 12-month **Low Handicap Index (LHI)**, the soft cap kicks in.
- **50% Reduction:** It takes the amount *above* that 3.0-stroke increase and reduces it by 50%.
- **Example:** If your LHI is 10.0 and your current scores would push your handicap up by 4.0 strokes to 14.0, the soft cap triggers. The amount over 3.0 (which is 1.0) is halved to 0.5. Your new index becomes 13.5 (10.0 + 3.0 + 0.5) instead of 14.0.
- **Trigger Condition:** It only activates once you have at least 20 acceptable scores in your record.

- **No Cap on Good Play:** The cap only limits how fast your handicap *rises*. It does not limit how fast it can drop if you play well.

If the soft cap is triggered, it will be clearly indicated on your scoring record (e.g., in the GHIN app). It is not a punishment, but a mechanism to keep your index reflecting your "demonstrated ability".

A hard cap acts as an absolute limit on how much your Handicap Index can rise in a 12-month period, preventing it from increasing more than **5.0 strokes** above your lowest index (Low Handicap Index) in that timeframe. It prevents excessive, rapid handicap inflation while ensuring scores still reflect recent ability.

### **Key Aspects of the Hard Cap:**

- **5.0 Stroke Limit:** It kicks in after a "soft cap" (which triggers at a 3.0 stroke increase) fails to prevent further spikes.
- **Low Index Reference:** The cap is calculated based on the lowest Handicap Index you held within the previous 365 days.
- **Protects Integrity:** It serves as a safeguard against potential handicap manipulation by stopping extreme, rapid inflation of your handicap.
- **Context:** It only applies after a player has established a Low Handicap Index (typically requiring at least 20 scores).

*Example:* If your lowest index in the past year was 10.0, your handicap cannot increase above 15.0, even if your recent scores are poor enough to suggest a higher number.

I have set up a what's app group discussing this with all ladies, but it is nothing to be overly concerned with.

### **PCC report**

During March the PCC (playing course conditions) kicked in 7 times during the month which activated between -1 and +3 . This affected both the men's and ladies score differentials on the day.

## **8. Vice-Captain's resignation**

MW had received an email from Julie Cooper who has decided to resign from her role as Vice-Captain and from the committee overall. The committee discussed how they might fill the position and agreed MW would put an email out to the ladies section to see if anyone would be interested.

MW has responded to Julie thanking her for all her input on the committee over the last 18 months and we are shocked to see her leave but wish her all the best.

## **9. Changes to Competition Rules**

- **Introduction of a trial of ladies playing alongside the men in medals and stablefords on a Sunday**
- **Bookings are made 2 weeks in advance from 6.45am on a Sunday**
- **Prize allocation**
- **Visit the Halesworth Golf website for the full update of the Competition Rules**

## **10. AOB**

**Agreed the Captain to receive £60 per year for expenses such as birthday cards and cake for members special birthdays.**

**Meeting closed at 10.10am**

**Next meeting**

**Thursday 14<sup>th</sup> May After golf**

DRAFT