HALESWORTH GOLF CLUB LADIES SECTION

The committee meeting scheduled for 22nd October did not take place.

Due to illness we were unable to get a quorum, therefore we will meet prior to the AGM in November.

The following are the reports for September

1. Lady Captain's Report

The month opened with Ladies Invitation Day, 17 teams & 34 ladies playing in lovely weather and which all appeared to enjoy. Cathy Judd had organised a halfway house and was looked after for me by Sally Mccoy. Thanks to them and Sue Millard who chipped in with her cheese straws.

This was quickly followed up by my Captains Away day on Thursday 10th, played at Woodbridge's Forest course and organised superbly by Sara, Rita & Lesley with Susanne in charge of the competition & Barbara supplying some lovely candles & ball marker for each lady. A lovely course which I had never played and thoroughly enjoyed the day.

Closely following the above events, was the semi-final of the prestigious scratch County competition The Haskell which Sara & Rita had reached for the first time after fourth year of trying. They took on Ipswich (2 youngsters playing off 0.2 and 1.4) at Bungay in the 36-hole tournament in torrential rainy conditions in the morning ending that session only 5 down. After coming out of the traps fast in the afternoon they immediately reduced this to 4, un- nerving the Ipswich pair before finally losing to an established county pairing. A fantastic achievement by Sara & Rita.

Trophy competitions this month included Addison Mixed foursomes (Mary & Keith Pickering), Pearce Trophy (Barbara Dennis, Brian Lee, Keith Ellis & Paul Butcher) Scott Salver (Sara Higgins) & Budd Vase (Jean Berry).

The summer knockouts and eclectic finished this month which I'm sure Susanne will cover in her report. But id like to congratulate all winners.

With the end of my Captaincy fast approaching we have just the Joint Captains Charity Day, Spooktacular, last three mixed friendlies to organise and followed by the AGM's…where did that year go.

2. Treasurer's Report

It has come to my notice that perhaps the way I have been reporting has been quite confusing for some. Entirely my fault, I should have made it more user friendly, for which I would apologise. Whereas in previous months I have used the Sundries line for items which are sundry as I know them ie Dementia, Away Days etc. I have now created a separate reporting line for each of these extra bits which I hope will make it clearer to everyone. If you have any problems with the accounts please let me or anyone on committee know. Now to my report for September.

It's been a very busy month with Invitation Day and then our Away Day and also mixed events with the men. The weather has been good and lots of golf being played and therefore income coming into the section. I was getting slightly worried as you all know – as being a figures person I do like to see a buffer in the accounts even if only small. I am therefore pleased to see that we do now have that buffer.

The Bonus Ball, that I suggested running to help boost the ladies section funds, has attracted some ladies and it would be good to have some more before we consider opening it to the men. There are 59 numbers in the Bonus Ball so if anyone still wants to join in there are plenty of numbers to choose from. Please liaise with Mandy for now.

September 2026

Transactions			Receipts						
DATE	Detail	Amount	Captains Charity	Invitation Day	Comp Fees In	Spookie	Lady Captain Away Day	Bonus Ball	Trophies & Similar
01-Sep	Barbara Dennis - Invitation Day	£ 50.00		£ 50.00					
01-Sep	Barbara Dennis - WAD	£ 30.00					£ 30.00		
01-Sep	Viv Leech - Invitation Day	£ 50.00		£ 50.00					
01-Sep	Sonya Odell - Invitation Day	£ 50.00		£ 50.00					
01-Sep	Judith Bedwell - Invitation Day Bal	£ 25.00		£ 25.00					
03-Sep	Lesley King - WAD	£ 30.00					£ 30.00		
04-Sep	Helen Jones - WAD	£ 30.00					£ 30.00		
04-Sep	Mixed Open Raffle funds	£ 430.00	£430.00						
11-Sep	Jennifer Read - Jumper for charity	£ 5.00	£ 5.00						
14-Sep	Don from Rosie & Sonya for charity	£ 25.00	£ 25.00						
14-Sep	HGC - August payment	£ 472.50			£ 472.50				
18-Sep	Helga Edwards - Spooky	£ 135.00				£ 135.00			
18-Sep	Tobin - Witchy Woos - Spooky	£ 135.00				£ 135.00			
18-Sep	Verity White - Spooky	£ 135.00				£ 135.00			
18-Sep	Par the Corpse - spooky	£ 135.00				£ 135.00			
21-Sep	S Nichols - Witchful T - Spooky	£ 135.00				£ 135.00			
21-Sep	Gooderham - Grave D - Spooky	£ 135.00				£ 135.00			
23-Sep	balance of WAD to ladies funds	£ -			£ 14.89		-£ 14.89		
	Balance of INV day to Captains charity - Viv didn't charge for prizes which far exceeded figure.	£ -	£ 85.00	-£ 85.00					
25-Sep	Barbara Dennis - BONUS BALL	£ 40.00						£ 40.00	
25-Sep	Judith Bedwell - BONUS BALL	£ 20.00						£ 20.00	
25-Sep	Rogers RL&YD - Spooky	£ 135.00				£ 135.00			
25-Sep	Viv Leech - BONUS BALL	£ 20.00						£ 20.00	
28-Sep	Ged Moreton - BONUS BALL	£ 20.00						£ 20.00	
28-Sep	Drunken Pumpkins - Spooky	£ 135.00				£ 135.00			
28-Sep	Feri Fitton - BONUS BALL	£ 40.00						£ 40.00	
28-Sep	Sally Watson - BONUS BALL	£ 20.00						£ 20.00	
28-Sep	Lambert MR - Spooky	£ 135.00				£ 135.00			
29-Sep	Helen Jones - BONUS BALL	£ 20.00						£ 20.00	
29-Sep	H. Jones - Raffle - joint charity day	£ 5.00	£ 5.00						
30-Sep	Edwards - Spooky	£ 135.00				£ 135.00			
	Total	**£2,732.50**	**£550.00**	**£ 90.00**	**£ 487.39**	**£1,350.00**	**£ 75.11**	**£ 180.00**	**£ -**

Transactions			Payments						
DATE	Detail	Amount	Captains Charity	Invitation Day	Comp Prizes Paid	Spookie	Lady Captain Away Day	Bonus Ball	Trophies & Similar
02-Sep	Sara Higgins - WAD expenses	£ 98.61					£ 98.61		
04-Sep	Halesworth Golf - INV DAY invoice	£ 765.00		£ 765.00					
09-Sep	Addison Mixed Trophy	£ 56.00			£ 56.00				
09-Sep	Woodbridge Golf - WAD invoice	£1,806.50					£1,806.50		
18-Sep	S Wilson - Titlelist Fee	£ 10.00			£ 10.00				
18-Sep	Mixed Pearce Trophy	£ 120.00			£ 120.00				
18-Sep	Ladies Sept Stableford	£ 49.00			£ 49.00				
23-Sep	The One holer - Captain brooch	£ 120.25							£ 120.25
25-Sep	Ladies Sept Medal	£ 42.00			£ 42.00				
25-Sep	1/2 Land Salver to Gents charity	£ 36.75			£ 36.75				
25-Sep	Williams Cup for Juniors via Gents	£ 89.00			£ 89.00				
	Total	**£3,193.11**	**£ -**	**£ 765.00**	**£ 402.75**	**£ -**	**£1,905.11**	**£ -**	**£ 120.25**

Opening Balance as at 1/9/26		**£2,838.87**
Receipts	£2,732.50	
Payments	£3,193.11	
Closing Balance as at 30/09/26		**£2,378.26**
Expected Receipts		
Competition money for Sept	£ 434.00	
Total	£ 434.00	
Expected Expenditure		
Knockout prizes	£ 184.50	
Summer Eclectic prize	£ 24.50	
Spooktacular 2026	£1,350.00	
Captains Charity	£ 545.00	
Bonus Ball	£ 180.00	
Raffle for joint captains day	£ 5.00	
Trophies for year	£ 100.00	
	£2,389.00	
Available funds	**£423.26**	

Halesworth Ladies Section

November 2025 to September 2026

	FIRST QTR	2ND QTR	3RD QTR	Aug-26	Sep-26	4TH QTR	YEAR END
INCOME							
CAPTAINS CHARITY							
Captains Drive In (Ladies)	£ -	£ 1,601.67	£ -	£ -	£ -	£ -	£ 1,601.67
Captains Joint (Gents&Sen)	£ -	£ 3,203.33	£ -	£ -	£ -	£ -	£ 3,203.33
Sponsorship - head shave	£ -	£ 535.00	£ -	£ -	£ -	£ -	£ 535.00
Captains Charity	£ 593.00	£ 20.00	£ 817.00	£ -	£ 550.00	£ 550.00	£ 1,980.00
SUB TOTAL	**£ 593.00**	**£ 5,360.00**	**£ 817.00**	**£ -**	**£ 550.00**	**£ 550.00**	**£ 7,320.00**
COMPETITION							
County Competition Fees	£ -	£ 33.32	£ 271.00	£ -	£ -	£ -	£ 304.32
Competition Fees	£ 477.50	£ 436.00	£ 1,656.50	£ 153.50	£ 487.39	£ 640.89	£ 3,210.89
SUB TOTAL	**£ 477.50**	**£ 469.32**	**£ 1,927.50**	**£ 153.50**	**£ 487.39**	**£ 640.89**	**£ 3,515.21**
EVENTS							
Xmas Lunch 2025	£ 942.00	£ -	£ -	£ -	£ -	£ -	£ 942.00
Invitation Day	£ -	£ -	£ -	£ 675.00	£ 90.00	£ 765.00	£ 765.00
Spooktacular	£ -	£ -	£ -	£ 135.00	£ 1,350.00	£ 1,485.00	£ 1,485.00
SLCGA	£ 260.00	£ -	£ -	£ -	£ -	£ -	£ 260.00
Dementia Day	£ -	£ 1,500.00	£ 555.00	£ -	£ -	£ -	£ 2,055.00
Lady Captain Away Day	£ -	£ -	£ 1,035.00	£ 795.00	£ 75.11	£ 870.11	£ 1,905.11
Bonus Ball	£ -	£ -	£ -	£ -	£ 180.00	£ 180.00	£ 180.00
Trophies & Similar	£ -	£ -	£ -	£ -	£ -	£ -	£ -
SUB TOTAL	**£ 1,202.00**	**£ 1,500.00**	**£ 1,590.00**	**£ 1,605.00**	**£ 1,695.11**	**£ 3,300.11**	**£ 7,592.11**
Sundries	£ 28.00	£ -	£ -	£ -	£ -	£ -	£ 28.00
Other Section Income	£ -	£ -	£ -	£ -	£ -	£ -	£ -
SUB TOTAL	**£ 28.00**	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**	**£ 28.00**
EXPENDITURE							
CAPTAINS CHARITY							
Captains Drive In (Ladies)	£ -	£ 1,601.67	£ -	£ -	£ -	£ -	£ 1,601.67
Captains Joint (Gents&Sen)	£ -	£ 3,203.33	£ -	£ -	£ -	£ -	£ 3,203.33
Sponsorship - head shave	£ -	£ 535.00	£ -	£ -	£ -	£ -	£ 535.00
Captains Charity	£ 593.00	£ -	£ -	£ 822.00	£ -	£ 822.00	£ 1,415.00
SUB TOTAL	**£ 593.00**	**£ 5,340.00**	**£ -**	**£ 822.00**	**£ 765.00**	**£ 822.00**	**£ 6,755.00**
COMPETITION							
County Competition Fees	£ -	£ 78.99	£ 929.65	£ 286.08	£ -	£ 286.08	£ 1,294.72
Competition Fees	£ 263.67	£ 431.00	£ 383.75	£ 146.50	£ 402.75	£ 549.25	£ 1,627.67
SUB TOTAL	**£ 263.67**	**£ 509.99**	**£ 1,313.40**	**£ 432.58**	**£ 402.75**	**£ 835.33**	**£ 2,922.39**
EVENTS							
Xmas Lunch 2025	£ 942.00	£ -	£ -	£ -	£ -	£ -	£ 942.00
Invitation Day	£ -	£ -	£ -	£ -	£ 765.00	£ 765.00	£ 765.00
Spooktacular	£ -	£ -	£ -	£ -	£ -	£ -	£ -
SLCGA	£ 260.00	£ -	£ -	£ -	£ -	£ -	£ 260.00
Dementia Day	£ -	£ -	£ 2,325.00	£ -	£ -	£ -	£ 2,325.00
Lady Captain Away Day	£ -	£ -	£ -	£ -	£ 1,905.11	£ 1,905.11	£ 1,905.11
Bonus Ball	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Trophies & Similar	£ -	£ -	£ 128.05	£ -	£ 120.25	£ 120.25	£ 248.30
SUB TOTAL	**£ 1,202.00**	**£ -**	**£ 2,453.05**	**£ -**	**£ 2,790.36**	**£ 2,790.36**	**£ 6,445.41**
SUNDRIES							
Sundries	£ 133.84	£ 73.99	£ 38.80	£ -	£ -	£ -	£ 246.63
Other Section expenditure	£ 25.00	£ -	£ -	£ -	£ -	£ -	£ 25.00
Deposit Account	£ 20.00	£ 30.00	£ 20.00	£ 30.00	£ -	£ 30.00	£ 100.00
SUB TOTAL	£ 178.84	£ 103.99	£ 58.80	£ 30.00	£ -	£ 30.00	£ 371.63
INCOME TOTAL	£ 2,300.50	£ 7,329.32	£ 4,334.50	£ 1,758.50	£ 1,037.39	£ 2,795.89	£ 16,760.21
EXPENDITURE TOTAL	£ 2,237.51	£ 5,953.98	£ 3,825.25	£ 1,284.58	£ 3,958.11	£ 5,242.69	£ 17,259.43
	£ 62.99	**£ 1,375.34**	**£ 509.25**	**£ 473.92**	**-£ 2,920.72**	**£ 8,038.58**	**-£ 499.22**
PREVIOUS YEAR							
Previous year income transaction	£ 395.00	£ -	£ -	£ -	£ -	£ -	£ 395.00
Previous year payment trans	£ 1,675.09	£ -	£ -	£ -	£ -	£ -	£ 1,675.09
TOTAL	**-£ 1,280.09**	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**	**-£ 1,280.09**
OPENING CURRENT BALANCE					£ 2,838.87		
Transfer from deposit							
Receipts					£ 2,732.50		
Payments					£ 3,193.11		
CLOSING CURRENT BALANCE					**£ 2,378.26**		
OPENING DEPOSIT ACCOUNT	£ 20.99	£ 51.03	£ 71.03	£ 101.18	£ 101.40		
transfer to/from current	£ -	£ -	£ 30.00	£ -	£ -		
Interest added	£ -	£ -	£ 0.15	£ 0.22	£ -		
CLOSING DEPOSIT ACCOUNT	**£ 20.99**	**£ 51.03**	**£ 101.18**	**£ 101.40**	**£ 101.40**		

3.Competition Secretary's Report

Club Competitions

September proved to be another busy month which started with Ladies Invitation Day followed by Greens week, where we took the opportunity to hold our Annual Awayday. In addition to the monthly medal and stableford competitions we held the Daily Mail Foursomes Qualifying event and saw the conclusion of all the summer knockout competitions. The weather continued to be warm and settled, the course was playing well, so more fantastic scoring opportunities.

Ladies Invitation Day, 3rd September

The day was well supported, with 17 pairs taking part. The weather was beautiful and the course was playing well, resulting in some fantastic scores. Guests came from far and wide, representing 12 different golf clubs, and we received some positive feedback about the day.

Feri Fitton and her guest, Louise Bernasconi (Gorleston), took first place with an excellent 48 points. Sandra Churchill (Rookery Park) and Karol Perley finished second with 45 points, followed by Helen Jones and Sohanah Butler (High Leigh) with 43 points.

Ladies Awayday – Woodbridge Forest Course, 10th September

Arranged to coincide with Greens Week at Halesworth, it proved very popular with the section 33 ladies signed up so the competition was played in teams of three.

The format was the best two scores from three, and everyone enjoyed a lovely course with some interesting challenges. The Forest Course is only nine holes, so we played it twice, providing an opportunity to improve on our scores during the second round, although it turned out that most were better on the first nine.

Sara Higgins, Julie Cooper and Mandy Haddingham were the winners with 73 points, a further four teams finishing just one point behind on 72 points.

There were also prizes for NTP on five holes. These proved particularly challenging, with only two prizes claimed, both by Sara Higgins

Ladies Stableford, 13th & 17th September (Q)
Alongside the September Stableford we ran the Sunday Trophy and the Granny Trophy, which was won by Hilary Jeffery and Clare Woods respectively.

It has not been without problems to schedule the Sunday Trophy, traditionally it has been played during July, when our competition calendar is already very busy and ladies are on holiday. In addition, the rules surrounding the competition are such that it needs to be run in isolation. The rules stipulate a 100% handicap allowance, whereas our standard monthly competitions use 95% and a maximum playing handicap of 36.

I would like to suggest that the rules and restrictions be reviewed and modified to encourage greater participation and make scheduling the competition easier.

Ladies Medal 20th & 24th September (Q)
Another good turnout for the monthly medal which incorporated the Scott Salver and Budd Vase trophies. Sara Higgins won the Scott Salver for the best gross score, and Jean Berry claimed the Budd Vase for the best nett score.

We also had a nine-hole qualifier on 24th September, with Anne Legg scoring 20 points.

Ladies Daily Mail Foursomes Qualifier, 27th September & 1st October
Eleven pairs entered the qualifier over the two days, some close scoring with Sara Higgins and Sonia Lord coming out on top by 2 shots. Their names will now go forward to play in the National competition which runs from January 2027.

In addition to the regular monthly competitions, several other competitions run over the summer months concluded as follows:

Lady Presidents Cup – Singles Knockout
Winner Judith Bedwell
Runner Up Rita Fossey

Addison Rabbits Trophy – Singles Knockout
Winner Sally Catt
Runner Up Karol Perley

Summer Pairs Knockout

Winners Sally Catt & Nicky McQueen

Runner Up Naomi Lane & Mary Pickering

Mixed Competitions

Addison Mixed Foursomes – Saturday 5th September- 16 pairs took part.

1st Mary & Keith Pickering 42 points

2nd Bob & Cathy Judd 38 points

3rd Liam Buggs & Julie Cooper 35 points.

Mixed Pearce Trophy – Friday 18th September – teams comprising of 3 Senior & a Lady member. 4BBB Stableford competition 2 best scores to count. A big thank you to all the ladies who stepped up to play, in the end there were 10 teams.

1st Brian Lee, Barbara Dennis, Keith Ellis & Paul Butcher

2nd Kenneth Parry Brown, Tony Miles, Arthur Blackburn & Feri Fitton

3rd Richard Fernley, Nick Amery, Brian Dennis & Karol Perley

Mixed Jay Oldknow –-4BBB match play – Summer Knockout, concluding at the end of Sept

Winners Kevin Bowe & Sue Millard

Runner up Julie Cooper & Rob Sherrington

County Competitions

Haskell

The County scratch competition saw our team of Sara & Rita through to the semi-final for the first time where they were pitched against much lower handicapped players from Ipswich. The match was held at Bungay on Saturday 13th September. They fought hard keeping intouch on the scoreboard in the morning session before losing out to the younger pair. Well played Sara & Rita.

3. Handicap Secretary's Report

August statistics

General play cards submitted	44
Competition cards submitted	80
Handicap reductions	27

(Well done to Mandy Haddingham a 2.9 reduction this month)

Handicap increases	13

Handicap zero change	31
Awaiting handicaps	16

Finalised Eclectic from April to 30th September

1st	**Susanne Wilson (18)**	**54.7**
2nd	Lesley King (17)	58.4
3rd	Karol Perley (30)	59.2

Birdie Tree – ongoing

1st,	Sara Higgins	17
2nd,	Sian Tutak	8
3rd,	Rita Fossey	6

26 players out of 47 are on the birdie tree now

Player of the Year (Order of Merit) and Goldsmith Bowl

Results to be given at the AGM - will keep you all in suspense!

PCC report

During August the PCC (playing course conditions) kicked in 3 times during the month, once activating -1 meaning the course played easier, and twice activating +2, which meant the course played harder. This affected only the men's score differentials.

Soft and hard cap report We have one lady with a soft cap applied to date, being Sally Watson. The hard cap has not kicked in for September with any handicaps.

Handicap Bracket Report

In our section we have: -

Handicaps from 0-10	x 3
Handicaps from 11-21	x 18
Handicaps from 22-35	x 37
Handicaps 36 and over	x 11

Exceptional Score Report

On occasions golfers can perform much better than their handicap would suggest. WHS™ has a safeguard built into the system known as an 'Exceptional Score Reduction'. Any exceptional score reduction is applied automatically by the system, as an additional adjustment and can be from general play and/or competition scores.

An automatic adjustment is triggered when a score differential is at least 7.0 – 9.9 strokes better than the player's Handicap Index at the time the round was played.

A -1.0 reduction would be applied to each of the most **20 recent scores** in the handicap record. 17 ladies have a –1 triggered

A -2.0 reduction is applied when a Score Differential™ of 10 or greater has been calculated, with any -2.0 reductions being applied to all the most recent 20 scores in the handicap record. 6 ladies have a –2 triggered
* Note – Multiple exceptional score reductions can be applied should the golfer have more than one Score Differential™ of 7.0 or greater. This would be shown as a cumulative value in the handicap record.

Handicap Review Committee

The review committee made up of Susanne Wilson, Judith Bedwell, and me. We check handicaps and associated reports monthly via England golf for any anomalies and review these if we feel necessary upon EG guidelines. In September, we had no one flagged for a handicap review. We will be conducting an end of year review over the next couple of weeks.

New members for our ladies or junior section in September

No new members in September although what I can share are member totals. Men 696 and women 88 to date.

4. **Next meeting 12th November at 1.30pm**