

The Membership Department would like to welcome 40 New Members to the Association.

BIGGA Merchandise

With the weather starting to deteriorate it's that time of year when wet weather gear and winter woolies are pulled from out of the cupboards. If your winter gear is looking a little worse for wear then why not invest in a new waterproof suit from the BIGGA merchandise range.



The "Highlander" suit is available for £55 and boasts a Teflon coated microfibre shell and waterproof breathable lining. It has a one year waterproof guarantee and is available in four colours.

The "Greenkeeper" suit is the more expensive of the two at £70 featuring a heavy duty Teflon coated microfibre outer shell and a high performance waterproof, breathable lining system. The trousers to the suit are available in differing inside leg measurements which ensure a more comfortable fit and boast extra long zips on the bottoms for 'easy on' over boots. The extra long length jacket has size adjusters. The suit has a two year waterproof guarantee and is available in two colours.

If you don't want to purchase a full suit then jacket and trousers can now be bought separately. The two jackets

available are called 'International' priced at £48 and "Weatherbeater" priced at £42. Both jackets have a two year waterproof guarantee and whilst the "International" is a traditional front zip style the "Weatherbeater" is designed in a pullover style. Both are available in a multitude of colours.

Trousers can also be bought separately to compliment the jackets. These are available in four lengths, hold a two year guarantee and are priced at £40. The trousers are only available in Navy.

For more information about the new merchandise range or to order please phone Rachael Foster on 01347 833800. The range can also be viewed in the members section of the website at www.bigga.org.uk.



BIGGA welcomes...

SCOTTISH REGION

Barry Crate, Ayrshire
Stephen Sutherland, East

NORTHERN REGION

Raymond Cole, Northern
Nicholas Massey, North Wales
Robert Myatt, North Wales
Jamie Robson, North East
Alan Shaw, Cleveland
Andrew Unwin, Sheffield
Jamey Wike, North West

MIDLAND REGION

Paul Brazier, East Midland
Scott Matear, Mid Anglia
Gregory Skinner, East Midland
Thomas Hooper, Mid Anglia

SOUTH EAST REGION

Phillip Bannister, London
Russell Bell, Essex
Peter Blackaby, Essex
Robert Craig, Surrey
Paul Meek, Sussex
Adam Millward, Essex
Craig Serafin, Essex
Adrian Sloanes, Surrey
Scott Smith, East Anglia
Chris Vickers, Surrey

SOUTH WEST/SOUTH WALES

Andrew Green, South West
Nigel Harden, South Wales
Denis Jolly, South West
Neil Powell, South Wales

NORTHERN IRELAND

Gabriel Loughran,
Northern Ireland
Adrian Morton,
Northern Ireland

REPUBLIC OF IRELAND

David Molloy,
Southern Ireland

STUDENT MEMBERS

Jonathan Davison, North East

ASSOCIATE MEMBERS

Nigel Chesters, Midland

INTERNATIONAL MEMBERS

Alexis Garnier, Surrey
Kevin Smith, Southern Ireland
Joel, KcKnight, USA

GOLD/SILVER KEY MEMBERS

Tim Colclough, North East
Noel Mackenzie, South West
Alex, Vickers, Mid Anglia
James Welsh, Mid Anglia
Richard, Earl, Mid Anglia

Message of the Month Winner



Each month the person who has written the best message on the BIGGA Bulletin Board, which is found on the BIGGA website www.bigga.org.uk, receives one of these FM desktop scan radios.

Our congratulations go to October's winner, Kevin Heslop from Brancepeth Castle Golf Club whose message was posted on the 15th August under the 'Talking Shop' section.

OCTOBER'S MEMBERSHIP DRAW WINNER

Just introduce one or more new greenkeeping members to BIGGA and your name will be placed into a draw to win a fantastic BIGGA Clock/calculator/calendar and alarm. Our congratulations go to October's winner, John Waite of Scarthingwell Golf Club.



ACTIVITY DAY WINNER



When your membership is due for renewal you will receive a newsletter which contains details of how to win an activity day of your choice. Activities are held all over the country so there should be a centre near you. A winner is selected every three months so it does not matter what time of year you renew your membership.

This month's winner is Neil Wright from Wareham Golf Club who has a choice of at least 20 activities to choose from ranging from Ferrari driving to powerboating. Congratulations Neil!

Course Feature

A Racing Certainty

Scott MacCallum meets up with motor racing legend, Nigel Mansell, owner of Woodbury Park, in Devon.



Nigel Mansell

One thing this job does involve is a bit of driving, as I clock up the miles travelling the length and breadth of the country visiting golf clubs and chatting to some wonderful people about their work and their golf courses. What it gives me is plenty of time to think, and I often find myself wondering what common ground I might share with the person I am about to meet. It can help to oil the cogs of the interview.

So, as I headed south towards Devon last month, thoughts were going through my head about what connections I might be able to make with my soon-to-be interviewee, Nigel Mansell.

Where to start? Well, we both have an interest in cars. Nigel has driven a Lotus, a Williams and a Ferrari. My stable of vehicles has included a Mondeo, an Escort and a Cavalier.

Nigel is a two time World Champion - Formula 1 in 1992 and Indy Cars in 1993, when he became the first, and only, rookie to lift the title. Evidence of my speed behind the wheel may be contained in the speed camera which flashed me on the M5.

We share an interest in golf. Nigel currently plays to 1.6; is a member of the R&A; has played in the Australian Open and owns Woodbury Park Hotel Golf and Country Club, near Exeter. I play to 14; am a member of The Oaks GC, near Selby, and play in the occasional BIGGA and Association of Golf Writers event. I don't currently own a golf club.

On the face of it, while they may be connections, the fact remains that we've been operating in slightly different leagues. But one thing we do certainly have in common is our birthday. Leos both, we were born on August 8th, although Nigel does have nine years on me.

This year that birthday was particularly significant for Nigel as it brought up his half century and enabled him to play in, as well as host, the Sunseeker Nigel Mansell Classic, an event on the PGA European Seniors' Tour.

The youngest man in the field, he teed it up with European Tour legend, Neil Coles, and old friend, Bill Longmuir, and proceeded to shoot opening rounds of 73 and 72, both of which he is quick to tell you should have been much lower. Tougher pin placements on the final day, combined with a tricky wind saw him card a still respectable 78.

"Running the tournament, with all the responsibility that entailed and then to go out and shoot a respectable score was very satisfying," said Nigel, who was also delighted that had there been a cut in the tournament, he would have been the right side of it.

He credits much of his success to the fact that he didn't have to worry about the golf course as Course Manager, Ian Chenery, had done such a wonderful job.

"I can't praise Ian and his team enough. His organisational and management skills in getting the job done were fantastic. The biggest compliment I can give him is that I didn't have to worry about the golf



The Woodbury Park Team

course. It was in the back of my mind but I knew it was being attended to and I could focus on other areas."

His ambitions for himself and the Nigel Mansell Classic offer excitement in both areas.

He is President of UK Youth, an organisation which provides programmes for up to 750,000 youngsters with the help of 45,000 volunteers and, if it wasn't for the fact that its AGM clashes with the final rounds of European Senior Tour Qualifying School in Portugal, he might have given it serious consideration. In the meantime he is still hopeful of some invitations for Senior Tour events and wants to get his handicap back down to scratch.

As for his own event, he is keen to grow it over the next few years to the stage that the prize fund will attract the biggest names in Senior golf which, in addition to the legendary Americans like Watson and Nicklaus, will soon include European players like Faldo, Langer, Ballesteros and Woosnam. Greg Norman, who provided the youngest member of the Mansell family with his Christian name, and a godfather, is a likely entrant when he hits the big 50.

"A date slightly earlier in the calendar, when the course is looking its absolute best, would be ideal," explained Nigel.

Talking with him you can't help but be swept away by his drive and enthusiasm and you can't believe that his dreams for the Nigel Mansell Classic, and for his own game, will be anything other than a racing certainty.



Hole 4

Nigel bought Woodbury Park 10 years ago, while he was still actively racing and a club close to an airport was a major consideration. Exeter Airport is just ten minutes from Woodbury Park.

The next factor was the potential of the club and, with a little imagination, the box for that could also be ticked.

"When we came to visit there was a Portacabin which acted as the clubhouse while the course, or track as I called it, was in its infancy and was awful. It was no fault of the greenkeeping staff, it just hadn't had money spent on it. Basically it was unplayable all through the winter.

I hated the tees. I hated the fairway. But I loved the greens and felt that everything else could be fixed. I just thought potential, potential, potential."

His knowledge of golf comes as a direct result of his enormous love of the game and the rare opportunity he has had to play some of the finest golf courses in the world.

"When I was racing round the world I rated the race track by how close it was to a golf course. They actually tell you that the best thing to do to acclimatise into a time zone when you fly into Australia, New Zealand or America is walking in the sun and exercising. Well, if you are going to do all that... play golf!

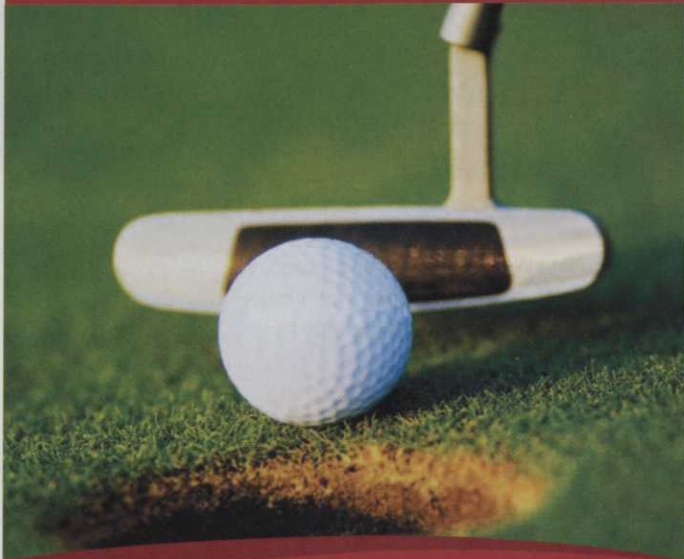
"So I visited all these magnificent golf courses and learned a lot in the 'touchy feely' way you do when you play a course. I'm not an agronomist. I'm not a greenkeeper, but I think I can hold a conversation with them and I know what's right and my team here gets it right," said Nigel, who reads up about greenkeeping and does read Greenkeeper International.



Oaks, Par 3, 3rd

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- National Certificate in Sportsturf Machinery
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"Sometimes though, I just make out that I know nothing as it's easier that way!" he laughed.

When he is at the club - he currently resides in Jersey and spends a lot of time travelling around the world - he is not averse to taking his turn on a mower.

"In the past I've been told that a job takes a certain amount of time. I've doubted it so I've jumped on a machine and gone out there and done it in much less time."

Nigel is also keen to point out the great strength he and his management team have at the 27 hole complex.

"The strength of the business is that if we have a hiccup it is immediately fixed and then we'll have a chat about it if necessary. We can call a Board Meeting at a moment's notice and nothing is left on the back burner."

Ian Chenery knows that he can call his boss at any time and that, if needed, Nigel will get on the telephone himself to sort out a problem. It isn't the first time a supplier has heard a familiar voice giving him some straight talking down a phone line.

Nigel's management style is very committed and obviously influenced by the team bosses he raced for - Frank Williams, Enzo Ferrari, and his great mentor, Colin Chapman, whose portrait hangs on a wall of his office.

His conversation is sprinkled with words like "sensational" and "fantastic" and it is a positivity he exudes and expects from others.

"If you want to succeed in any job in the world, while you're in your 20s, 30s and 40s, 'No' shouldn't be in your vocabulary. You get on and do it. If you are a good organiser and disciplined you can do the job and fit everything else in round about it.

"I've got a gentleman sitting next to me (Ian), and another in my Chief



Oaks Par 4, 12th

Executive, who I know would still be here doing their jobs even if an atom bomb were to go off. That commitment rubs off on their teams. There isn't a guy on Ian's team who wouldn't die for him. I know that," said Nigel, who recently flew three of them over to his home in Jersey to look after the garden and enjoy a short break on the island.

The answer he gives when asked if he considers himself a full time golf club owner, provides an insight to his obsession.

"I live, breath, eat and sleep Woodbury Park. I have a notebook beside the bed and I'll think about the 5th hole, or remember what Andy Stubbs (Senior Tour Managing Director) has said, or what Neil Coles has said. I'll wake up and write it down immediately. We are always tweaking and doing things to the course. We are already planning for next year. It never stops."

Having been involved at the technological cutting edge of F1 it is interesting to hear his views on fine turf machinery and the manufacturers.

"You can't compare this industry to Formula One as they have hundreds of millions of pounds to spend and grass cutting machinery would be twice the cost it is now if it were engineered so that it didn't fail and people wouldn't pay that for it.

"But I have to say the greenkeeper's biggest enemy is the burst pipe. You can have a mechanical failure of some kind and no harm can be done, but you burst a hydraulic line... I think whoever invents a lubricant which doesn't scorch or kill the grass would make a fortune."

Over the last 10 years Woodbury Park has enjoyed an exclusive machinery agreement with Ransome Jacobsen, struck with the then Regional Sales Manager, now National Sales Manager, Alan Prickett.

"The biggest credit for that deal should go to Alan. I'm a people person and I struck up a fantastic working relationship with Alan. I genuinely

believe we have the best relationship with a company which has the best equipment and the best back-up. I'm very faithful and if you're friends you should be friends for life. It would take a lot for me to change."

Sitting in that office high above the clubhouse terrace, overlooking the beautifully criss-crossed fairway which acts as the bail out area for the water guarded par-3 18th, it is easy to see why 2000 members now call Woodbury Park home.

"We pride ourselves in giving people far more than they pay for but next year we are going to put our prices up sensibly because we don't want to be accused of being busy fools. We don't want to wear out our product and we'd like to get the same revenue, or a little more, for fewer rounds played.

Nigel's success on the race tracks meant that when it came to developing Woodbury Park his wife, Rosanne, and he had advantages not open to most developers.

"When we built the course we did so with zero members and when we built the sports centre we did so with zero members. We backed our beliefs and acted as our own bankers. Happily it has all worked out," said Nigel, whose Nigel Mansell World of Racing Exhibition is housed within the hotel and is well worth a visit.

In addition to the golf, the complex also boasts tennis courts and a Premier League-standard football pitch which is used by the likes of Chelsea and Fulham for pre-season training.

After an enjoyable hour, the interview was over and we headed downstairs to take a few photographs. Oh, and I did let him know of our "connection". I also told him that we shared our birthday with Dustin Hoffman, as well as The Edge out of U2. He seemed delighted to learn that he was among such luminaries.

Course Feature



Ian Chenery

Ian has been Course Manager for 10 months but has been at Woodbury Park since it was first opened 13 years ago.

Currently studying for his Masters Degree at Cranfield University, Ian is a stickler for presentation and ensures that both courses are maintained to highest presentational standards.

"We cut fairways, tees and greens and semi rough and hand rake bunkers daily and the rough is cut twice a week on the Oaks and once a week on the Acorn while the greens are cut and the bunkers are raked at weekends," explained Ian.

He was delighted with the work of his team during the Nigel Mansell Classic when each man clocked up 100 hours work.

"We were double cutting fairways twice a day and the Tour said the greens were the best they'd played on all season. We had them at 10.5 which was just right for them and they were extremely true."

During the week they had additional machinery brought in as part of the partnership agreement with Ransomes Jacobsen and support from PJ Flegg, from whom Des Marks, was in Ian's words, an "absolute star".

He also has praise for Mark Ganning, of Rainbird, who was on hand for three days when an irrigation problem emerged 10 days before the event. As for his boss Ian is full of admiration.

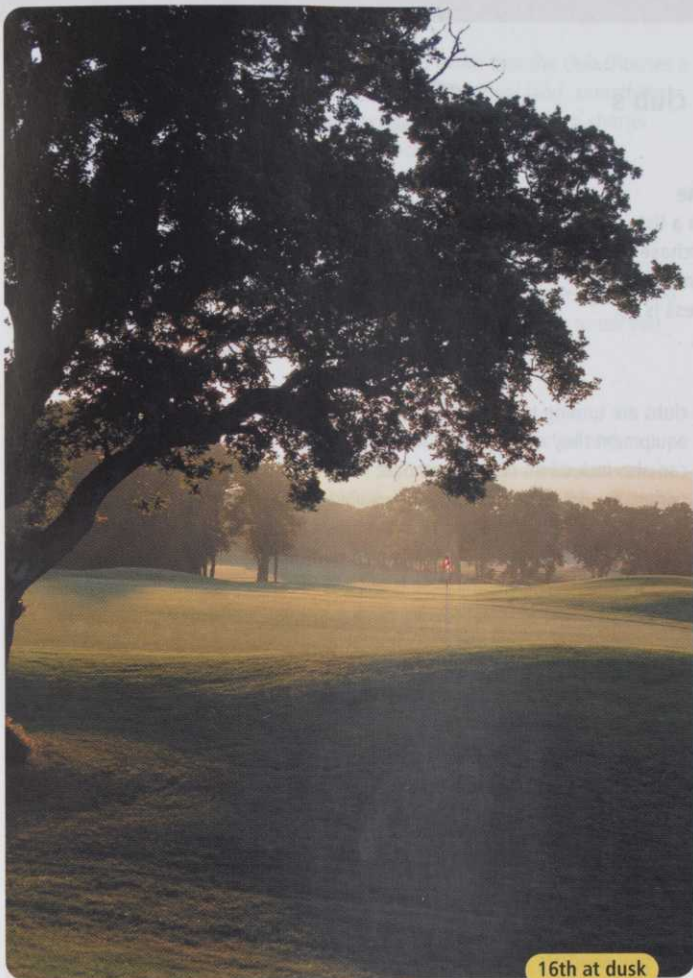
"He is quite knowledgeable about greenkeeping. Maintenance is our job but he doesn't miss a trick and would notice if we've dropped the fairways. He speaks to Course Managers at courses he plays and I always know when he does because he comes in and says something I'd no idea he'd know anything about!"

He also likes to be kept in touch with the maintenance regimes.

"He rings up the club on a daily basis and speaks with me if necessary and I give him a monthly plan detailing heights of cut, what aeration work I'll be carrying out and what fertilisers I'll be using."

MACHINERY INVENTORY

- 2 Jacobsen GK 526 Hand Mowers
- 3 Jacobsen Greens King 6
- 2 Jacobsen LF3800 Fairway Mowers
- Ransomes HR9016
- 2 4 Wheel Cushman



16th at dusk

- 2 Kawaski Mules
- E-Z-GO Electric Buggy with Box
- GR30 Aerator
- 2 Iseki 538-4 One with Front Loader
- Renault 70.14 Tractor
- Ford 3610 with Back Actor
- Sand Scorpion
- 3 E-Z-GO St 350G Haulers
- Jacobsen AR250
- Turfco SP1530 Top Dresser
- Core Harvester for Cushman
- Hardi Cushman 300LT Sprayer with Blobber
- Hardi NK600LTR Sprayer
- Tractor Mounted Hardi AM400LTR Sprayer
- Pedestrian Evenspray 2000
- Maugar 900LTR Bowser
- Logic Trailer
- Farmach Five Tonne Trailer
- Marston Trailer
- Vari Spreader
- McConnell Darbe Spiker
- Wiedermann Verti Drain

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ABOUT FINANCE

Keith Jaynes looks at the best way to make your, or the club's money, work the hardest.

It would be easy to fill the pages that follow with a list of all the features of the different financing options available to clubs and businesses. Drawing up such a list would be simple. Just include everything from cash to mortgages and hire purchase to operating lease. However, selecting the 'best' finance option for all the different types of investment would be impossibly complicated because every club and business is different, and what is best for each depends on their individual circumstances.



FINANCING CAPITAL EXPENDITURE

More important is to understand some general principles that lie behind the choice of finance for different types of club expenditure – in particular, new machinery.

WORKING CAPITAL

Expenditure has two components – working capital and fixed capital. Working capital is the finance required to meet the day-to-day commitments of the club. Items like wages, diesel, food and drink served to members. Paying these bills requires cash, which usually comes from the bank account, which holds income from subscriptions, green fees and food and bar takings. Sometimes it may also mean drawing on the overdraft if there is a short-term mismatch between expenditure and income.

FIXED CAPITAL

Fixed capital is expenditure on new machinery and other items with a longer term payback for the club. An important distinction is the period of payback. Items like machinery, buildings or land normally carry a substantial price and have an anticipated 'working life' of more than 12 months.

It can often make sound commercial sense to match fixed capital investment to repayment periods that relate to a realistic working life (say, three to five years for new machinery). This may mean spreading the cost rather than paying cash on day one.

THE THREE C'S

Three C's highlight some important considerations for a club in making cost effective capital investment choices. These are: Capital Budgeting, Cost, and Cash-flow.

CAPITAL BUDGETING

New investment should always be cost justified. In industry, where capital is a scarce resource, accountants use sophisticated techniques to calculate the net cost of alternative projects and balance these against the projected returns to decide which ones will get the capital funding. The same concept, if not the same techniques, should also apply to a golf club.

COST JUSTIFY NEW INVESTMENT

Cost justification means asking questions like: Will it do the job we want done? What are the alternatives? and What is the cost? It is important to distinguish clearly between cost and price, because the lowest price may not always have the lowest cost! You know the price of everything on the day you buy it, but you can only tell what something cost on the day it is sold. That's after you take into account factors like running and financing costs, maintenance and the disposal price, etc.

FIX THE COSTS OF INVESTMENT

Budgeting also implies trying to fix the costs in advance as accurately and predictably as possible. This may be one reason why an increasing number of

clubs are turning to contract hire, a form of operating lease, to rent the equipment they need. This enables them to pay a fixed monthly amount which can also include an optional amount for service and maintenance over a fixed period, say 36 months, to hire the machinery they need. Apart from accurate budgeting, there is the added benefit for some users of being able to keep up to date with the latest developments in machinery.

Once the decision to invest has been made, the question remains as to the best way to fund it, which means turning to the C's of Cost and Cash-flow.

CASH-FLOW

Dickens' Mr Micawber was an early enthusiast for the concept of cash-flow management. Annual income of £20 coupled with expenditure of only £19 19s 6d was, he mused, happiness itself. But spend say £20 and six pence and the corresponding result was misery.

LIQUIDITY IS IMPORTANT

A survey in the mid-1990s conducted by Cranfield University concluded that small and medium-sized businesses in the UK placed a far heavier dependency than their European neighbours on short-term sources of funding – eg, cash and the overdraft – to finance capital investment with longer term payback. Such a loss of liquidity can be a major reason why often 'profitable' businesses fail. They simply run out of cash to cover working capital requirements. In a members' golf club this may mean a special call for additional funds to support a specific project, but for clubs run on a purely commercial basis, managing cash-flow is very important.

LESS FUNDING OPTIONS – LESS FLEXIBILITY

Borrowing to finance new investment may be alien to many clubs that look only at the interest they pay. Some may view income from members and visitors as free capital, thinking it therefore has the lowest cost. However, the investment decisions these clubs can make are limited by the amount of surplus cash and time that is available. This may force 'either/or' choices – eg, should we refurbish the locker rooms or buy the new fairway mower? Both may be desirable to maintain membership and visitor income, but the hike in annual membership to accommodate both is unlikely to be popular with members. In addition, the timing could be wrong and why should the members pay in advance for investment that will deliver the benefit over a longer time frame?

CASH IS NOT FREE

Of course, some clubs may be able to call on substantial cash reserves. If the reserves are sufficient this provides a solution, but the cash can only be spent once and the word 'reserve' implies prudence in its application!

This means if a sudden, unexpected opportunity or crisis arises, perhaps to buy additional land or the need to replace a machine in the event of a sudden major failure, a cash-only investment policy is unlikely to help and finding a short-term solution to a long term need will compound pressure on cash-flow and is likely to have a higher cost.

Keith Jaynes is a Director of Key Associates, a company that specialises in training, marketing support and financial services for businesses in the turf-care and agricultural industries.

TORO Count on it.

Matching the funding to the investment could mean that the club chooses a mortgage or secured loan over 10 to 15 years for additional land, something similar for buildings or building improvements but, perhaps, over a shorter period and hire purchase or a lease for the machinery.

COST

Cost is the final 'C'. A number of factors influence the cost of borrowing. First is the rate of interest. Interest can be calculated and applied in different ways. This is often confusing with flat rates, effective rates, nominal rates and APRs – a quick look at the pages of the Financial Times is enough to tell you this!

INTEREST RATE CONFUSION

Interest is the charge for borrowing money. It can be calculated and expressed in a number of different ways, which can lead to confusion – as the table shows! The most meaningful measure of cost is how much you pay and when you pay it. At a given rate of interest, acceleration of repayment of the amount borrowed will reduce the interest paid while deferment increases this.

To enable consumers to compare the terms of one finance agreement with another, the Consumer Credit Act requires the APR (Annual Percentage Rate of charge) to be shown on regulated agreements. The APR uses a standard formula to express the rate of interest for a particular transaction irrespective of how it was originally calculated or applied.

CHANGING YOUR CAR

To change your car you need to borrow £5000. You want to make 36 monthly payments, commencing next month. You are looking for the best interest rate you can find. Which would you choose? Answers at the foot of the page.

Source of Finance	Interest Rate % pa
1. Joe's Bargain Bangers	3.65% Flat
2. Superstore Loans	7.10% APR
3. Honesty Autos	6.88% True

FIXED & VARIABLE RATE OPTIONS

However, there are other components that affect the cost of finance. One is whether the interest rate is fixed or variable. Money market rates of interest change daily based on the view the market has of the future. In addition, the Bank of England uses interest rates to influence economic activity. Some types of facility, particularly longer-term borrowings on mortgage tend to use variable rates although rates can be fixed too. For shorter-term funding, say, three to five years, from finance companies that specialise in machinery, fixed interest facilities tend to be the norm, although bank loans may still be offered at variable rates.

The benefit of fixed rate finance for machinery is that it enables the club to budget with great accuracy for machinery it purchases, confident that the costs are fixed at the outset and will not change over the life of the agreement, whatever happens to interest rates in the same period. Often, there is the additional advantage of being able to lock into low interest offers from the manufacturer.

INCREASED SPENDING POWER

Spreading the cost also has another very simple benefit that is often overlooked. One pound today has more purchasing power than that same pound in five years time. One reason is inflation, which erodes spending power each year. Even at three per cent per annum inflation, the value of a pound today falls to £0.86p over five years. This begs the question: Should a club use its own cash reserves for longer-term investment?

Other factors to consider may be the availability of any grants, tax

incentives or deferment of VAT that are available, depending on the type of facility chosen. For example, some clubs that are unable to reclaim VAT, in part or in full, may find that leasing machinery takes some pressure off cash-flow. This is because under a lease the club pays VAT on each rental as it arises, rather than in advance if it chooses to buy.

BUY OR HIRE? - A CHOICE OF OPTIONS

In broad terms there are only two routes for capital investment, buying or hiring – although each has a range of different alternatives as can be seen from the table below. The table ignores longer-term options such as mortgages and other long-term loans.

TITLE/OWNERSHIP RIGHTS

Title to goods, ie, legal ownership, is what distinguishes between purchase and lease. Purchasers gain title to goods by paying the purchase price. The point at which title passes to the purchaser may vary according to the type of finance selected, whereas a lease is a rental agreement where title to goods never passes from the lessor (the owner, normally a finance company) to the lessee (the hirer, ie, the club).

PURCHASE OPTIONS

- **Cash / Bank Overdraft:** Cash is a scarce resource essential for day to day working capital requirements. Overdrafts subject to agreed limits and can be withdrawn without notice.
- **Bank Loan / Credit Sale:** Finance provided by bank or finance company. Important where a business requires immediate title to goods by paying cash but wants to spread the cost using fixed repayments. Additional security may be required.
- **Hire Purchase / Conditional Sale:** Hire agreements where title to goods passes to the hirer at the end of the period.

LEASING OPTIONS

- **Finance Lease:** Divided into primary and secondary periods. In primary period, lessee (the club) pays rentals based on amount financed plus interest. At the end of the primary period, lessee can dispose of goods acting as agent of lessor (the finance company). Lessee normally benefits from rebate of rentals (major percentage of sale proceeds). Lessee can extend lease into secondary period on completion of primary period. Annual Secondary Period Rentals (SPR) paid each year equipment is retained. SPR is small percentage of original equipment cost.
- **Operating Lease:** Aimed at hirers who merely want the use of a machine without the risks and rewards of ownership, eg, responsibility for repairs, disposal proceeds, etc. Period of hire and rentals fixed in advance. Normally 24 to 60 months. Rentals are based on equipment cost less projected future disposal value. At the end of the agreement the equipment is returned to the lessor.
- **Contract Hire:** Operating lease that includes costs of service and full maintenance.

FINANCING THE CAR – ANSWERS

The monthly payment is what counts! In fact, all three are identical with a monthly payment of £154.11. It's important to always compare 'apples with apples'. Comparing one finance quotation with another means taking into account factors like the size and timing of repayments, deposit, etc. This is where the APR is designed to assist consumers.

A FAIR DAY'S PAY...

Scott MacCallum meets Don Bailey MBE, the Chairman of the Standing Committee on Greenkeepers Salaries and Conditions of Employment.



In recent years one of the significant advances in the industry has come in greenkeepers' pay and much of the credit for this must go to the Standing Committee on Greenkeepers Salaries and Conditions of Employment.

Formed in 1998 to give a genuinely independent voice in the minefield of salaries and offer guidance to both employee and employer, the Committee replaced the often maligned BIGGA pay scales.

Now, five years on, following two wide ranging surveys into salaries and a honing of the knowledge these have provided, the Committee is confident that it is on the right lines.

Chairman is Don Bailey MBE, Chairman of Hadley Wood Golf Club, and, in his own words, the one man on the committee who doesn't earn his living from the game of golf.

Apart from Don, the Committee currently comprise two representatives of the Golf Club Secretaries Association, National Secretary Keith Lloyd and Chris Silcox; two representatives of BIGGA, George Barr and Richard Barker and Mark Dobell, the Financial Secretary of the R&A.

"We conducted our second survey earlier this year and I was greatly encouraged to discover that more and more clubs are moving towards the guidelines or adapted them to their own ends," said Don, as we chatted during this year's Saltex Exhibition.

"The old BIGGA rates were useful but were always open to people saying, 'You would say that, wouldn't you.' That was understandable so it was felt that the role should be taken away from BIGGA and given to an independent body which represents all sides of the industry," explained Don, who also stressed that the Guidelines should be seen as a benefit to golf clubs and not a threat.

The Guidelines are there to be an assistance to both golf clubs and greenkeeping staff and not to dictate to them and this is the point Don wishes to emphasise.

"In effect what we are saying is what, at any point in time, the industry is doing, where it is going and the cost to golf clubs.

"We are there to prevent the annual battle between the golf club and the biggest element within the club - the green staff.

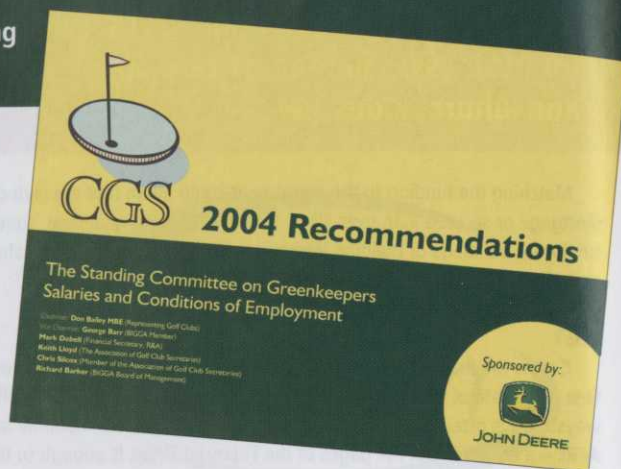
"We like to feel that we could expand our remit if we are invited to cover other areas of club costs. In which case we would invite representation from those bodies."

In addition the Committee would like to continue its desire to be a useful tool to golf clubs by including health and safety documents, information on the Working Hours directive and education and training opportunities within the new expanded Pay Recommendation leaflet and hopefully a CGS Website.

"Of course the information would be known to the Course Manager but not necessarily by the people who set the pay."

On the matter of pay, setting nationally acceptable levels is indeed a complicated business affected by geography, age, experience, qualification as well as other elements as simple as whether lunch is provided; the number of holes at the club; other facilities to be maintained at the club; whether overtime is paid; whether accommodation is included; whether a car comes with the job and whether pension contributions are made by the club.

"It is very much a package and we can't lay down within an area that everyone should be paid the same because so many other things have to be



taken into account, but the figures we give are a guideline and it is up to the club and the individual to set a fair level based on all the elements given."

Initially it had been decided that pay levels would be broken down by county but the first survey highlighted that there was very little variation across the counties.

"So we thought it was pointless publishing a list for every county so we split it into areas and we think we've got the areas right," explained Don, before adding quickly.

"That's not to say that there aren't variations within those regions." One of the more contentious elements within the recommendations is the London rates which are listed as, "All clubs within a 30 mile radius of Big Ben".

"Obviously some big, prestigious clubs are not within the 30 mile limit, but if we were to say 35 miles, there would be clubs outside that as well. On the other side of the coin there will also be some smaller clubs within 30 miles radius who would be saying, 'I'm not paying that sort of salary'.

"We'd like people to look at the guidelines and say 'We are a club of stature and the house prices in our area are comparable with some of those in the London belt so our team should be setting our pay rates to the same level as those within the 30 mile limit'," said Don, who enjoyed a successful career in marketing, before turning his attention to greenkeepers' pay and conditions.

Don readily admits that there are areas throughout the country which could be regarded as quirky and have significantly different issues and costs of living to those around them. For example in Edinburgh, where house prices have risen considerably in recent times due, in no small part, to the arrival of the Scottish Parliament.

"It is a case of people using common sense and coming to sensible conclusions. Clubs must accept that they must pay a level that will attract and retain the quality of staff they wish for their club."

By the same token he also appreciates that in some of the more deprived areas golf clubs are paying well below the recommended guideline level.

"In order to get an average there are lower as well as higher salaries. But if the guidelines can be used to get people closer to the average and better pay and conditions they are of use to both club and greenkeeper at every golf club." And, as the breakdown of the latest survey showed, it is working.

"As I said more and more clubs are using the guidelines to set pay levels and we have also seen an increase in the number of enquires we get."

The latter will be aided shortly by the installation of the CGS's own telephone number of box number thanks to a sponsorship package from John Deere.

"We are grateful to John Deere and one or two other companies with whom we are currently negotiating additional sponsorship, for funding to assist us in our aim, to retain our independence. We don't want to take funding from the trade bodies within the game."

Given the tie in with pay and qualification one of the biggest benefits of the CGS Recommendations is that they emphasise the genuine and exciting career paths that are available to everyone entering the greenkeeping profession.