

World Handicap System (WHS)

Purpose

Although golf is now played based on a single set of rules (governed by the R&A and USGA), there are currently six different handicap systems around the world. The World Handicap System (WHS) will unify all of these six existing systems into a single system to enable golfers of different abilities to play and compete on a fair and equal basis, in any format, on any course, anywhere around the world.

The WHS came into force in Great Britain on 2nd November 2020.

Summary of Main Points

The new handicap system will include:

- **Course Rating** and **Slope Rating** for each set of tees
- Your **Handicap Index** will be based on average of best 8 from last 20 qualifying scores
- Maximum handicap Index will be 54
- Abnormal course and weather conditions adjustments on a daily basis
- Your **Course Handicap** will depend on the slope rating of the course/tees being used
- Your **Playing Handicap** will depend on the format of play (i.e. individual medal or stableford or 4BBB etc.) in competitions
- A Soft Cap (+ 3 shots) and Hard Cap (+5 shots) will ensure that your handicap index does not increase excessively in a rolling year.

Highlights of the World Handicap System

These are some of the key features of the new system, supporting enjoyment of the game for golfers everywhere.



Course rating and Slope

Course Rating replaces Standard Scratch (SSS) for each set of tees and represents the score that a scratch golfer is expected to achieve on the course under normal course and weather conditions. It is based on such things as yardage, roll, doglegs, topography, obstacles, penalty areas, trees etc. and is expressed to one decimal place.

In addition to the Course Rating, the Bogey Rating is also assessed which represents score a Bogey golfer would achieve under the same conditions.

The Slope Rating represents the relative difficulty of a course for a bogey golfer compared to a scratch golf. A golf course of standard relative playing difficulty has a Slope Rating of 113, which is the figure that the Handicap Index (see later) is based on.

Course Rating and Slope Rating have been performed by DCGU for the following tees at Sherborne GC:

Tee	18 Holes		9 Holes (Holes 1-9)	
	Course rating	Slope Rating	Course rating	Slope Rating
Men's White	71.5	134	35.7	131
Men's Yellow	70.4	128	34.9	124
Men's Blue	66.9	117	33.4	113
Ladies Red	74.5	136	37.0	129
Ladies Blue	72.0	130	35.9	127

Handicap Index

This is a player's personal handicap based on a "nominal" course with a Slope Rating of 113.

Your Handicap Index (HI) will be based on the average of the your best eight (8) scores from your last twenty (20) rounds, initially based on qualifying scores since 1st January 2018. If you have not submitted 20 qualifying scores (i.e. from competitions or supplementary cards) in this period, then the following table will be used to calculate your Handicap Index.

New golfers, who don't have a handicap, must complete 54 holes made up of any combination of 9- or 18-hole rounds.

Calculation of a New Handicap Index

For Fewer Than 20 Scores

Number of score differentials in scoring record	Score differential(s) to be used in calculation of Handicap Index	Adjustment
3	Lowest 1	-2.0
4	Lowest 1	-1.0
5	Lowest 1	0
6	Average of lowest 2	-1.0
7 or 8	Average of lowest 2	0
9 to 11	Average of lowest 3	0
12 to 14	Average of lowest 4	0
15 or 16	Average of lowest 5	0
17 or 18	Average of lowest 6	0
19	Average of lowest 7	0
20	Average of lowest 8	0

In order to calculate your Handicap Index, once a score is posted, the software will calculate the Score Differential to one decimal place. Firstly, any score on a hole over net double bogey is reduced to net double bogey and this then results in an Adjusted Gross Score. Then,

Score Differential = $(113 \div \text{Slope Rating}) \times (\text{Adjusted Gross Score} - \text{Course rating-PCC adjustment})$

Where PCC adjustment is the Playing Conditions Calculation (see below for more detail)

e.g. a player with an adjusted gross score of 95 on Sherborne White Tees with no PCC adjustment would have:

$$\text{Score Differential} = (113 \div 134) \times (95 - 71.5 - 0) = 19.8$$

The Score Differentials are then used to calculate the Handicap Index depending on the number of scores posted (as shown in the table above.)

An example of a scoring record using the average of the best 8 of 20 is shown below:

Example of 8 of 20 Calculation

Score No.	Date Played	Course	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential
1	22/9/20	Hill GC	70.5	125	91	18.5
2	5/9/20	Hill GC	70.5	125	92	19.4
3	1/9/20	Hill GC	70.5	125	99	25.8
4	28/8/20	Hill GC	70.5	125	89	16.7
5	23/8/20	River GC	71.3	127	92	18.4
6	26/7/20	Meadow GC	72.2	131	87	12.8
7	14/7/20	Hill GC	70.5	125	97	24.0
8	4/7/20	Hill GC	70.5	125	88	15.8
9	19/6/20	River GC	71.3	127	87	13.5
10	16/6/20	Valley GC	69.9	118	95	24.0
11	12/6/20	Forest GC	70.1	115	86	15.6
12	5/6/20	Meadow GC	72.2	131	85	11.0
13	2/6/20	Hill GC	70.5	125	82	10.4
14	30/5/20	Hill GC	70.5	125	94	21.2
15	25/5/20	Valley GC	69.9	118	89	18.3
16	22/5/20	Hill GC	70.5	125	97	24.0
17	29/4/20	Hill GC	70.5	125	85	13.1
18	14/4/20	Hill GC	70.5	125	93	20.3
19	10/4/20	Hill GC	70.5	125	94	21.2
20	3/4/20	Meadow GC	72.2	131	86	12.1
21						

- Adding together the best 8 differentials out of the last 20:

12.8
+ 15.8
+ 13.5
+ 15.6
+ 11.0
+ 10.4
+ 13.1
+ 12.1

And averaging the total: = 104.3 / 8

Handicap Index of 13.0

When the next score is posted, the oldest score drops off the list and the calculation is repeated.

Therefore, a couple of things that are different from the current CONGU system:

- A 0.1 increase for a poor round no longer exists – the calculation will be based on your best 8 from last 20 scores, as shown above
- The 'c' (i.e. Competition Handicap) will no longer exist – once you have a Handicap Index, you have a Handicap.

Low handicap Index + soft and hard caps

In order to ensure that a player's current Handicap Index cannot stray too far from their demonstrated ability, in too short a space of time, a player's Low Handicap Index is calculated within the software. This Low handicap Index is the player's lowest Handicap Index in the last year, calculated on a rolling basis.

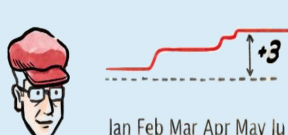
If a score is posted and a new Handicap Index is calculated to be more than a certain number of strokes above the Low Handicap Index, then either a Soft or Hard Cap is triggered to limit the increase. There is no limit on how far a player's Handicap Index can decrease.

Note that the Soft and Hard Cap procedures only start to take effect once a player has at least 20 acceptable scores in their scoring record.

The Soft Cap suppresses upward movement when the difference between the newly calculated Handicap Index and the Low Handicap Index is greater than 3. The increase is suppressed by 50% of any value over 3.

The Hard Cap prevents further upward movement by placing a hard ceiling at 5 above the Low Handicap Index.

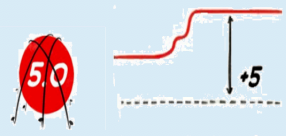
Soft Cap Examples



Player submits a new score:

New calculated HI (8 / 20)	Low Index (LI)	Consider Soft Cap					Consider Hard Cap		
		8/20 - LI	≤ 3.0	> 3.0	50% of value > 3.0 (Suppression)	≤ 3 + Suppression	Movement compared to LI	> 5	New HI
14.0	12.0	2.0	2.0	0	0	2.0 + 0	2.0	0	14.0
15.0	12.0	3.0	3.0	0	0	3.0 + 0	3.0	0	15.0
19.0	12.0	7.0	3.0	4.0	2.0	3.0 + 2.0	5.0	0	17.0

Hard Cap Example



Player submits a new score:

New calculated HI (8 / 20)	Low Index (LI)	Consider Soft Cap					Consider Hard Cap		
		8/20 - LI	≤ 3.0	> 3.0	50% of value > 3.0 (Suppression)	≤ 3 + Suppression	Movement compared to LI	> 5	New HI
14.0	12.0	2.0	2.0	0	0	2.0 + 0	2.0	0	14.0
15.0	12.0	3.0	3.0	0	0	3.0 + 0	3.0	0	15.0
19.0	12.0	7.0	3.0	4.0	2.0	3.0 + 2.0	5.0	0	17.0
20.0	12.0	8.0	3.0	5.0	2.5	3.0 + 2.5	5.5	0.5	17.0

Exceptional Scoring Reduction

If a player submits a score which is 7 strokes or more better than their Handicap Index at the time the round was played, then an Exceptional Score Reduction of 1 stroke is applied. If the score is 10 strokes or more better, then an exceptional score reduction of 2 strokes is applied.

Course Handicap

For a Handicap Index to be portable across different courses, it must be converted into a Course Handicap to determine the number of strokes a player receives for the golf course being played.

A Course Handicap look-up table will be available for each set of tees or if you are playing in a competition then the handicap software will provide the information when you sign in, where:

$$\text{Course Handicap} = \text{Handicap Index} \times (\text{Slope rating} \div 113)$$

e.g.

For a Man with a Handicap Index of 15.6 playing the Sherborne GC White Tees:

$$\text{Course Handicap} = 15.6 \times (134 \div 113)$$

$$\text{Course Handicap} = 18.5 \text{ rounded to a whole number i.e. } 19$$



Note that a 9 hole Course Handicap is calculated as follows:

$$9 \text{ Hole Course Handicap} = (\text{Handicap Index} \div 2) \times (9 \text{ Hole Slope Rating} \div 113)$$

To avoid players having to calculate their own Course Handicap, boards will be posted by the club so that your Course Handicap can be looked up based on your Handicap Index, on a table, depending on which tees you are playing from.

An example of a Course Rating and Slope Rating Table is shown below:





Course Handicap Table

England Golf

Peninsula Golf Club (2006/2022)

Handicap Index		Course Handicap	
Handicap Index	Course Handicap	Handicap Index	Course Handicap
1.0	1	11.0	11
2.0	2	12.0	12
3.0	3	13.0	13
4.0	4	14.0	14
5.0	5	15.0	15
6.0	6	16.0	16
7.0	7	17.0	17
8.0	8	18.0	18
9.0	9	19.0	19
10.0	10	20.0	20
11.0	11	21.0	21
12.0	12	22.0	22
13.0	13	23.0	23
14.0	14	24.0	24
15.0	15	25.0	25
16.0	16	26.0	26
17.0	17	27.0	27
18.0	18	28.0	28
19.0	19	29.0	29
20.0	20	30.0	30
21.0	21	31.0	31
22.0	22	32.0	32
23.0	23	33.0	33
24.0	24	34.0	34
25.0	25	35.0	35
26.0	26	36.0	36
27.0	27	37.0	37
28.0	28	38.0	38
29.0	29	39.0	39
30.0	30	40.0	40
31.0	31	41.0	41
32.0	32	42.0	42
33.0	33	43.0	43
34.0	34	44.0	44
35.0	35	45.0	45
36.0	36	46.0	46
37.0	37	47.0	47
38.0	38	48.0	48
39.0	39	49.0	49
40.0	40	50.0	50
41.0	41	51.0	51
42.0	42	52.0	52
43.0	43	53.0	53
44.0	44	54.0	54
45.0	45	55.0	55
46.0	46	56.0	56
47.0	47	57.0	57
48.0	48	58.0	58
49.0	49	59.0	59
50.0	50	60.0	60
51.0	51	61.0	61
52.0	52	62.0	62
53.0	53	63.0	63
54.0	54	64.0	64
55.0	55	65.0	65
56.0	56	66.0	66
57.0	57	67.0	67
58.0	58	68.0	68
59.0	59	69.0	69
60.0	60	70.0	70
61.0	61	71.0	71
62.0	62	72.0	72
63.0	63	73.0	73
64.0	64	74.0	74
65.0	65	75.0	75
66.0	66	76.0	76
67.0	67	77.0	77
68.0	68	78.0	78
69.0	69	79.0	79
70.0	70	80.0	80
71.0	71	81.0	81
72.0	72	82.0	82
73.0	73	83.0	83
74.0	74	84.0	84
75.0	75	85.0	85
76.0	76	86.0	86
77.0	77	87.0	87
78.0	78	88.0	88
79.0	79	89.0	89
80.0	80	90.0	90
81.0	81	91.0	91
82.0	82	92.0	92
83.0	83	93.0	93
84.0	84	94.0	94
85.0	85	95.0	95
86.0	86	96.0	96
87.0	87	97.0	97
88.0	88	98.0	98
89.0	89	99.0	99
90.0	90	100.0	100
91.0	91	101.0	101
92.0	92	102.0	102
93.0	93	103.0	103
94.0	94	104.0	104
95.0	95	105.0	105
96.0	96	106.0	106
97.0	97	107.0	107
98.0	98	108.0	108
99.0	99	109.0	109
100.0	100	110.0	110
101.0	101	111.0	111
102.0	102	112.0	112
103.0	103	113.0	113
104.0	104	114.0	114
105.0	105	115.0	115
106.0	106	116.0	116
107.0	107	117.0	117
108.0	108	118.0	118
109.0	109	119.0	119
110.0	110	120.0	120
111.0	111	121.0	121
112.0	112	122.0	122
113.0	113	123.0	123
114.0	114	124.0	124
115.0	115	125.0	125
116.0	116	126.0	126
117.0	117	127.0	127
118.0	118	128.0	128
119.0	119	129.0	129
120.0	120	130.0	130
121.0	121	131.0	131
122.0	122	132.0	132
123.0	123	133.0	133
124.0	124	134.0	134
125.0	125	135.0	135
126.0	126	136.0	136
127.0	127	137.0	137
128.0	128	138.0	138
129.0	129	139.0	139
130.0	130	140.0	140
131.0	131	141.0	141
132.0	132	142.0	142
133.0	133	143.0	143
134.0	134	144.0	144
135.0	135	145.0	145
136.0	136	146.0	146
137.0	137	147.0	147
138.0	138	148.0	148
139.0	139	149.0	149
140.0	140	150.0	150
141.0	141	151.0	151
142.0	142	152.0	152
143.0	143	153.0	153
144.0	144	154.0	154
145.0	145	155.0	155
146.0	146	156.0	156
147.0	147	157.0	157
148.0	148	158.0	158
149.0	149	159.0	159
150.0	150	160.0	160
151.0	151	161.0	161
152.0	152	162.0	162
153.0	153	163.0	163
154.0	154	164.0	164
155.0	155	165.0	165
156.0	156	166.0	166
157.0	157	167.0	167
158.0	158	168.0	168
159.0	159	169.0	169
160.0	160	170.0	170
161.0	161	171.0	171
162.0	162	172.0	172
163.0	163	173.0	173
164.0	164	174.0	174
165.0	165	175.0	175
166.0	166	176.0	176
167.0	167	177.0	177
168.0	168	178.0	178
169.0	169	179.0	179
170.0	170	180.0	180
171.0	171	181.0	181
172.0	172	182.0	182
173.0	173	183.0	183
174.0	174	184.0	184
175.0	175	185.0	185
176.0	176	186.0	186
177.0	177	187.0	187
178.0	178	188.0	188
179.0	179	189.0	189
180.0	180	190.0	190
181.0	181	191.0	191
182.0	182	192.0	192
183.0	183	193.0	193
184.0	184	194.0	194
185.0	185	195.0	195
186.0	186	196.0	196
187.0	187	197.0	197
188.0	188	198.0	198
189.0	189	199.0	199
190.0	190	200.0	200
191.0	191	201.0	201
192.0	192	202.0	202
193.0	193	203.0	203
194.0	194	204.0	204
195.0	195	205.0	205
196.0	196	206.0	206
197.0	197	207.0	207
198.0	198	208.0	208
199.0	199	209.0	209
200.0	200	210.0	210
201.0	201	211.0	211
202.0	202	212.0	212
203.0	203	213.0	213
204.0	204	214.0	214
205.0	205	215.0	215
206.0	206	216.0	216
207.0	207	217.0	217
208.0	208	218.0	218
209.0	209	219.0	219
210.0	210	220.0	220
211.0	211	221.0	221
212.0	212	222.0	222
213.0	213	223.0	223
214.0	214	224.0	224
215.0	215	225.0	225
216.0	216	226.0	226
217.0	217	227.0	227
218.0	218	228.0	228
219.0	219	229.0	229
220.0	220	230.0	230
221.0	221	231.0	231
222.0	222	232.0	232
223.0	223	233.0	233
224.0	224	234.0	234
225.0	225	235.0	235
226.0	226	236.0	236
227.0	227	237.0	237
228.0	228	238.0	238
229.0	229	239.0	239
230.0	230	240.0	240
231.0	231	241.0	241
232.0	232	242.0	242
233.0	233	243.0	243
234.0	234	244.0	244
235.0	235	245.0	245
236.0	236	246.0	246
237.0	237	247.0	247
238.0	238	248.0	248
239.0	239	249.0	249
240.0	240	250.0	250
241.0	241	251.0	251
242.0	242	252.0	252
243.0	243	253.0	253
244.0	244	254.0	254
245.0	245	255.0	255
246.0	246	256.0	256
247.0	247	257.0	257
248.0	248	258.0	258
249.0	249	259.0	259
250.0	250	260.0	260
251.0	251	261.0	261
252.0	252	262.0	262
253.0	253	263.0	263
254.0	254	264.0	264
255.0	255	265.0	265
256.0	256	266.0	266
257.0	257	267.0	267
258.0	258	268.0	268
259.0	259	269.0	269
260.0	260	270.0	270
261.0	261	271.0	271
262.0	262	272.0	272
263.0	263	273.0	273
264.0	264	274.0	274
265.0	265	275.0	275
266.0	266	276.0	276
267.0	267	277.0	277
268.0	268	278.0	278
269.0	269	279.0	279
270.0	270	280.0	280
271.0	271	281.0	281
272.0	272	282.0	282
273.0	273	283.0	283
274.0	274	284.0	284
275.0	275	285.0	285
276.0	276	286.0	286
277.0	277	287.0	287
278.0	278	288.0	288
279.0	279	289.0	289
280.0	280	290.0	290
281.0	281	291.0	291
282.0	282	292.0	292
283.0	283	293.0	293
284.0	284	294.0	294
285.0	285	295.0	295
286.0	286	296.0	296
287.0	287	297.0	297
288.0	288	298.0	298
289.0	289	299.0	299
290.0	290	300.0	300
291.0	291	301.0	301
292.0	292	302.0	302
293.0	293	303.0	303
294.0	294	304.0	304
295.0	295	305.0	305
296.0	296	306.0	306
297.0	297	307.0	307
298.0	298	308.0	308
299.0	299	309.0	309
300.0	300	310.0	310
301.0	301	311.0	311
302.0	302	312.0	312
303.0	303	313.0	313
304.0	304	314.0	314
305.0	305	315.0	315

Playing Handicap

For equity to be achieved amongst two or more players **in a competition**, a player's Course Handicap must be converted into a Playing Handicap which is determined by the format of play and the applicable Handicap Allowances.

The table of applicable Handicap Allowances is shown below:

Format of Play	Type of Round	Recommended <i>Handicap Allowance</i>
Stroke play	Individual	95%
	Individual Stableford	95%
	Individual Par/Bogey	95%
	Individual Maximum Score	95%
	Four-Ball	85%
	Four-Ball Stableford	85%
	Four-Ball Par/Bogey	90%
Match Play	Individual	100%
	Four-Ball	90%
Other	Foursomes	50% of combined team handicap
	Greensomes	60% low handicap + 40% high handicap
	Pinehurst/Chapman	60% low handicap + 40% high handicap
	Best 1 of 4 stroke play	75%
	Best 2 of 4 stroke play	85%
	Best 3 of 4 stroke play	100%
	All 4 of 4 stroke play	100%
	Scramble (4 players)	25%/20%/15%/10% from lowest to highest handicap
	Scramble (2 players)	35% low/15% high
	Total score of 2 match play	100%
	Best 1 of 4 Par/Bogey	75%
	Best 2 of 4 Par/Bogey	80%
	Best 3 of 4 Par/Bogey	90%
	4 of 4 Par/Bogey	100%

The calculation of Playing Handicap is an adjustment to the Course Handicap by any handicap allowances in operation for the format of play i.e.

$$\text{Playing Handicap} = \text{Course Handicap (rounded to a whole number)} \times \text{Handicap Allowance}$$

e.g. for a singles stroke play competition

$$\text{Playing Handicap} = 19 \times 95\% = 18.1, \text{ therefore, } 18.$$

A Player's Playing Handicap will be calculated by the software used to run the competition.

Acceptable Scores

Similar to the current handicap rules, acceptable scores for handicap purposes need to be:

- In an authorized format of play
- All singles competition rounds are Mandatory (9 or 18 holes)
- Any social/general play scores need to be pre-registered (i.e. the same as Supplementary scores in the current system)

The formats of play currently authorized by England Golf are shown in the table below. The formats not ticked are currently not authorized but this may well change in the future.

Authorized Formats of Play

Format of Play	Type of Round	Number of Holes			
Individual Stroke play	Organized competition	9	✓	18	✓
	General play	9	✓	18	✓
	Stableford - organized competition	9	✓	18	✓
	Stableford - general play	9	✓	18	✓
	Par / bogey - organized competition	9	✓	18	✓
	Par / bogey - general play	9	✓	18	✓
	Maximum Score - organized competition	9	✓	18	✓
	Maximum Score - general play	9	✓	18	✓
Four-Ball Stroke play	Organized competition	9		18	
	General play	9		18	
	Stableford - organized competition	9		18	
	Stableford - general play	9		18	
	Par / bogey - organized competition	9		18	
	Par / bogey - general play	9		18	
Individual Match play	Organized competition	9		18	
	General play	9		18	
Four-Ball Match play	Organized competition	9		18	
	General play	9		18	

Examples of scores that cannot be used for handicap purposes are:

- Foursomes
- Scrambles
- When practicing or being coached
- When using non-conforming equipment
- When the minimum number of holes have not been played

Playing Conditions Calculation (PCC)

Abnormal playing conditions can be caused by weather and/or course set-up and, based on the scores submitted on any particular day, the software will assess whether playing conditions on the day were 'normal' or significantly harder or easier than normal. This is the equivalent of the old Competition Standard Scratch (CSS) but will apply to all acceptable scores on that day, not just a single competition.

The PCC:

- Is performed only once for a day
- Considers all acceptable scores submitted on a golf course (all formats, competitive & recreational, 9 & 18 holes)
- Requires at least eight acceptable scores submitted by players with a Handicap Index of 36.0 or below
- Is automatically applied with the software calculation of score gross score differentials for all players
- Is designed to be simple and conservative in nature, adjusting score differentials in integer values ranging from -1 to +3.

Submitting a score

A score must be submitted by entering it using the Touch Screen Terminal either in the foyer or Pro shop, as soon as possible on the day of play, after completion of the round and before midnight. The gross scores must be submitted as a hole by hole score, marking the holes not played.

The handicap software will then analyse the scores recorded for that day, calculate and apply any Playing Conditions Calculation, and update the player's Handicap Index overnight.

When to Submit Score

	Format Authorized at Home	Format Unauthorized at Home
Round Played Away in Authorized Format	Submit score	Submit score
Round Played Away in Unauthorized Format	Submit score	Not acceptable

As a rule, a score should be submitted if the format being played is acceptable either within GB&I or if acceptable in the country where the round is being played.

For example: use of 4BBB/Matchplay scores from Ireland.

SUMMARY



TRANSITION

The transition from the present CONGU handicap system to the new WHS will take place throughout 2020 leading up to the World Handicap System coming into force on 2nd November 2020.

It is anticipated that for a short period leading up to the November start date, that players will be able to see their new WHS Handicap Index alongside their current CONGU handicap in the handicap software, for information only.

England Golf have advised that they will only be using historical data from 1st January 2018 to determine a player's new WHS Handicap Index and a "fully formed" handicap is based on the average of the best 8 from the last 20 scores. For players with less than 20 qualifying scores, then the table on Page 4 will be used to calculate their Handicap Index.

Therefore, it is imperative that players submit as many acceptable (i.e. competition or supplementary card) scores in order to ensure that their new Handicap Index is an accurate reflection of their current playing ability.

USEFUL EXTERNAL LINKS

More information, including short videos explaining various aspects of the system, can be found at the following links:

World Handicap System website - <https://www.whs.com/>

England Golf website. - <https://www.englandgolf.org/handicaps-rules/whs-2020/>

CONGU WHS Manual - Rules of Handicapping –
<https://www.englandgolf.org/wp-content/uploads/2020/08/England-Golf-Rules-of-Handicapping.pdf>

CONGU WHS Rules of Handicapping – Player Reference Guide -
<https://www.englandgolf.org/wp-content/uploads/2020/08/Rules-of-Handicapping-Player-Reference-Guide.pdf>

England Golf FAQs - https://www.englandgolf.org/wp-content/uploads/2019/11/WHs-FAQs_FINAL_SSC.pdf

Dorset County Golf Union website. - https://www.dcg.u.org.uk/whs_2020