

Summary of SAGA Handicap Manual

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The following is a summary of important sections of the SAGA Handicapping Manual.

Definitions

Handicap

A “handicap” is the number of strokes a player receives to adjust their inherent scoring ability to the common level of scratch or zero-handicap golf. A player is eligible for an official SAGA Handicap provided he or she is a member of a club affiliated to the SAGA, WGSA and their relevant Provincial Unions, and has paid the annual affiliation and handicap fee. In addition the player shall be able to be identified through the membership profile entered on the SAGA Handicap System by the club which shall include his or her identity number or passport number. The players Identity or Passport number will only be accessible to the players nominated handicap club and the player.

Standard Rating (SR)

Is the standard rating for a course, and is a whole number derived from a combination of the standard length rating and applied difficulty factors. It represents the typical score a scratch golfer is expected to achieve.

Calculated Rating (CR)

Is the calculated rating for a course, based on a statistical calculation of the scores entered for the day, against the expected performance of the field, provided there are sufficient players, currently 24, to ensure statistical accuracy. The intention is for the CR rating to adjust the SR of the course to take into account the effects of adverse weather or variable course set up conditions. This adjustment for all competition and social fields may be higher or lower than the Standard Rating.

Gross Score and Adjusted Gross

A Gross Score is the sum of the scores achieved on each hole played. An Adjusted Gross is one where the score on each hole has been subject to the corrections as covered in more detail below.

Handicap Differential

A “handicap differential” is the difference between a player’s gross score and the Calculated Rating for the morning or afternoon of play. If a CR is not available, then the differential is the difference between a player’s gross score and the Standard Rating (SR).

SCORES ACCEPTABLE

Rules of Golf

Scores entered on the SAGA Handicapping System must be made for 18-hole and 9-hole rounds under the Rules of Golf as approved and published by R&A Rules Limited for stroke play. Any local rules must conform to the Rules of Golf.

Adjusted Gross

For handicap purposes only an Adjusted Gross may be submitted to the SAGA Handicap System. An Adjusted Gross is obtained by applying the following rules to the score achieved on each hole:

Handicap	Limitation on whole scores
0 or less	Limit of one over par on any hole
1 to 18	Limit of two over par on each hole that a player receives a handicap stroke, and a limit of one over par on the balance of holes.
19 and over	Limit of three over par on each hole that a player receives two handicap strokes, and a limit of two over par on the balance of holes

Where a player is unsure of how to adjust the gross on each hole, the player may enter the scores achieved on each hole using the SAGA Handicap Terminal function "Hole by Hole" score, which will perform the Adjusted Gross for the player.

Incomplete Holes and rounds

Rule 1 of the rules of Golf specifies "The Game of Golf consists of playing a ball from the teeing ground into the hole by a stroke or successive strokes in accordance with the Rules". No score can be returned in individual stroke play unless this Rule is followed.

In forms of play in which completion of every hole is not essential, it is sometimes helpful and speeds up play for a player to discontinue play on a hole perhaps because of a lost ball or for some other valid reason. Competitions should be scheduled to permit completion of all holes by every competitor whenever possible as it is strongly recommended that hole and rounds be completed to provide maximum information on the player's ability. However, when play at a hole is not completed for any valid reason, the player shall, for handicap purposes only, return a score for the hole in accordance with the adjusted gross formula above.

When a putt is conceded in an event in which completion of every hole is not essential, the actual score for the hole shall be entered, counting the conceded putt as one stroke.

Under no circumstances shall this provision be used to control handicaps artificially. If it should be used for such purposes, the player's handicap may be adjusted arbitrarily.

Scores on all Courses

Stroke Play Scores on all courses, at home and away, should be reported by the player, together with the Standard Rating. This includes rounds played outside Southern Africa, where terminology may use Rating or CSS instead of Standard Rating.

Scores not Acceptable

Scores made under the following conditions are not acceptable for handicap purposes and should not be entered in any form in the player's scoring record:

- a) When the types of clubs are limited (as in a competition in which only iron clubs are allowed).
- b) When the round played includes the use of "Mulligans".
- c) Match Play rounds.

HANDICAP DIFFERENTIALS

How to Determine Differentials

A “handicap differential” is the difference between a player’s adjusted gross score and the Calculated Rating (CR) of the course on which the score was made (Definition 3). If a CR is not available, then the “handicap differential” is the difference between a player’s adjusted gross score and the Standard Rating (SR) of the course on which the score was made (Definition 2).

HOW TO COMPUTE HANDICAPS

Period of validity

Only scores (differentials) posted within the last **60** months are to be considered valid for handicap computation, irrespective of the number of scores available in a player’s scoring history.

Valid Differentials

All rounds entered with Adjusted Gross or Hole-by-hole scores are treated as differentials that can be used for the computation of an SAGA Handicap. All rounds posted as Non-Return (or Not-played) or those flagged by the system as “Auto closed” will not count as valid differentials.

Considered Differentials

Whenever a handicap is computed or re-computed by the SAGA Handicap System, the differentials considered for inclusion in that computation will be indicated in a different colour (currently red). Those differentials actually used in the calculation will be underlined as well.

Approximate calculation

The handicap computation is complex and will be managed by the SAGA Handicap Server. Those players wishing to perform an approximate check may do so as follows:

- a) Provided that there are at least 20 valid differentials, select the lowest 10 of these.
- b) Average these 10 to obtain an intermediate handicap accurate to one decimal place.
- c) Apply the Bonus of Excellence (currently 0.96) factor applicable to the intermediate handicap. This result is known as the exact handicap.
- d) The exact handicap should then be rounded to the nearest whole number as a playing handicap. Decimal values of 0.1 – 0.4 round down and 0.5 – 0.9 round up.

Maximum Handicap Permitted

The maximum handicaps permitted on the SAGA Handicap Server are as follows:

Men	36 Handicap
Women	36 Handicap

Less than 20 differentials available

- a) *Fewer than 5 Scores: No handicap*
A Handicap shall not be issued to a player who has returned fewer than 5 valid differentials. Similarly, a player’s handicap shall be withdrawn when the number of valid differentials reduces to less than 5. This will be reflected by the system as a handicap of “n/a”.

b) *5 to 19 Differentials*

When at least 5, but fewer than 20 differentials are available, the handicap will automatically be computed by the SAGA Handicap System as follows:

- a. Determine the number of differentials to be used from the following table:

<i>Column 1</i> <i>Differentials Available</i>	<i>Column 2</i> <i>Differentials to be used</i>
5	Lowest 1
6 – 7	Lowest 2
8 – 9	Lowest 4
10 – 11	Lowest 5
12 – 13	Lowest 6
14 – 15	Lowest 7
16 – 17	Lowest 8
18 – 19	Lowest 9

- b. Average the lowest differentials to be used (Column 2)
c. Multiply the average of the differentials to be used by 96%.
d. Rounding of the handicap will now take place as detailed above.

SCORING RECORDS

Scores

Scores should be returned at any SAGA Handicap Terminal every time a player completes an 18 or 9 hole Stroke Play round, no matter where it is played, provided such round may be verified by a playing competitor. Where it is not possible to enter a score at an SAGA Handicapping Terminal, alternative means are permissible, which include:

- Having the score entered by the player's home club
- Entering the score on the www.handicaps.co.za website.
- Entering the score through a cellular phone application (when available)

Fair handicapping depends upon full, accurate information of a player's ability as reflected by his scores. All golfers interested in fair play should make sure that their scores, good and bad, are recorded. Incomplete records lead to unfair handicaps. Proper handicap records, maintained by the SAGA Handicap System, are essential to the correct computation of an SAGA Handicap.

Should a player fail to return a score on the handicap system he shall have a penalty score applied in accordance with the description below. Should a player persist in this practice, disciplinary measures as described in this Handicapping Manual should be applied.

Time limit on entering scores

A score should be returned within 72 hours of the completion of a round. The period of 72 hours is taken from 19:00 on the day of play to 19:00 three days later. Scores not returned during this period, will result in a penalty score (see below) being entered on the player's behalf. Such scores are not to be deleted or modified by the player's home club, unless exceptional circumstances warrant such action.

Penalty Scores

A penalty score is the lowest differential of the player's last 20 recorded scores added to the Standard Rating of the course played, or such penalty as the club handicapper may decide, based on the circumstances around the failure of the player to enter the score. Where the late entered score is equal to or lower than the players lowest of their last 20 differentials, the system

will allocate a 1 penalty stroke for handicaps below 4, and 20% of the players handicap for handicaps above 4 to a maximum of 4 strokes, and email the details to the club for the handicapper to review and adjust where necessary..

Each time a penalty score is allocated, either by the computer system, or the club handicapper, a test will be made according to the Interim Revision rules.

How to Enter Scores

The SAGA Handicap terminal should be in a location convenient to players. Such terminals must be readily accessible at all times (see above).

Nine Hole Score Entry

9 hole scores are to be entered on the SAGA Handicap System. The system will use the players' actual score for the 9 holes played and then add par for the other nine plus 50% of the players' handicap rounded down for 0 - 36 handicaps and up for plus handicaps. This percentage may be changed by the SAGA Handicap Committee from time to time depending on statistical analysis. 9 hole scores entered on the system will be taken into account when calculating Exceptional Scores and will also result in a late score entry penalty, if the score is entered more than 72 hours after the 9 holes has been completed.

For incomplete 18 hole rounds 9 hole scores must be entered if at least 9 holes were completed. If fewer than 9 holes were played before leaving the course the score must be captured as N/R.

In the event of an 18 Hole / 9 Hole competition in which the entire field does not complete 9 Holes, the Tournament committee should decide if all rounds should be reflected as N/R or not.

Scores used to compute a Handicap

Scores for the automatically computed month-end handicap run will include all scores posted up to and including 3 days before the end of the month. This is to allow for the application of penalty scores as well as for the calculation of the CR where applicable. For an end-February run this would include scores posted up to and including the 25th February and for an end-July run this would include scores up to and including the 28th July.

Where an interim revision or penalty score allocation causes a player's handicap to be recomputed, all scores up to and including the one that caused the calculation will be used to compute a player's new handicap. Where the handicap reduces because of this calculation, the reduction will become immediate. In cases where the player might have been granted an increase, such increase will not be granted until the next month end recalculation confirms the increase.

Player belonging to More Than One Club

- a) A player may only receive a handicap at one club nominated by him, at which he has full playing privileges and is an affiliated member of either the SAGA or WGSA.
- b) The player shall return all scores, achieved at any course, together with Standard Ratings and dates.

Player changing his nominated handicap Club

When a player changes the club which he nominates as his handicap club, he should first request his new club to register the request on the handicap system and then ensure his previous club approves the transfer. Once approved, the player's full handicap profile and history will be automatically transferred by the system.

For further information and the complete handicap manual please visit www.handicaps.co.za or contact your Club administrator.