

A photograph of three men walking on a grassy golf course. The man on the left is wearing a light grey polo shirt, light-colored trousers, a brown cap, and sunglasses, carrying a golf bag. The man in the middle is wearing a dark green polo shirt, khaki trousers, a grey cap, and sunglasses, also carrying a golf bag. The man on the right is wearing a blue polo shirt, light-colored trousers, and sunglasses, holding a golf club. The background shows a line of trees and a clear sky.

# More members Less hassle

Golf Club Membership Finance

# Why use Novuna Golf Membership Finance?



Offer interest free  
or interest bearing finance  
products



Free set up, with  
ongoing training  
provided



Help members spread the  
cost of their subscription



Improve your  
club's cash  
flow



Unlimited support  
at every  
stage

- **No risk** to your golf club
- **No recourse** if members fail to repay their loan
- **No admin**
- **No need** for FCA authorisation



# Recruit new members with Golf Membership Finance

Combat cost-of-living challenges by making fees more affordable

**£919**

is the average membership value. A finance option allows members to spread the cost

Retain members and attract new 'full members' to your club

**33%**

of members surveyed would not have purchased without the availability of finance

Incentivise existing players to upgrade to a full membership

**52%**

of members surveyed increased their spend due to the availability of finance

Appeal to the future generation of your core membership

**32%**

of memberships financed were for members aged 18-35



# How will Novuna Golf Membership Finance benefit your members?

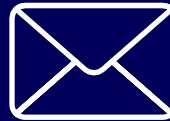
- They can choose to pay 6, 10 or 12 monthly instalments instead of having to use a credit card or pay upfront by another means
- Spread the cost of joining fees as well as the annual subscription
- Two months payment free! - With our ten-month plan members will have two months of the year where no payments are required, which are generally in the winter months depending on when the membership season starts at your club
- Members can apply for finance 24/7 online via our fully paperless system
- Award-winning customer service, giving your customers the outstanding support they expect.



# So how does it work?

Applying for golf membership finance from Novuna is quick and easy for everyone

1



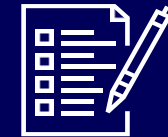
Member clicks on link, taking them to our application portal

2



Instant decision once application is complete

3



Member e-signs and confirms direct debit

4



Your club receives notification of this via email

5



Member receives a welcome email and payments start after 30 days

6



Novuna pays the club in full within 5 working days



## But don't just take our word for it...

“The Novuna team have been keen to help at every stage. Their specialist team came across to visit us and gave the team onsite system training, which allowed us to ask real-time questions whilst we went through the process. This high level of service has continued and, if we ever have any questions, we simply speak to the team and they help the same day.

Members find the digital system easy to use, too, giving them more flexible payment terms. They aren't charged any extra admin fees with their first monthly repayments either which has been well-received.

Our admin and accounts team find the remittance straightforward to use whilst easy to reconcile. We get the full membership paid within three working days which is great for our cashflow.”

**Michael Campbell, General Manager, Bangor Golf Club**

"We've seen a positive financial impact. New members are now able to fund membership, while existing members' subscriptions are paid on time at the start of the season which gives us access to those funds at the time they're most needed."

**Dumfries and Galloway Golf Club**

"More efficient than running a Direct Debit or standing order scheme."

**Kings Hill Golf Club**

"The option to offer monthly payments we feel is an incentive to join."

**Bury St Edmunds Golf Club**

"What really stood out for us was the service we received. Novuna were helpful, organised and knowledgeable from start to finish. It made such a difference to deal directly with a team dedicated to the golf industry who had a genuine understanding of what we were looking to achieve."

**Neil Dewing, Membership Administrator, Mapperley Golf Club**

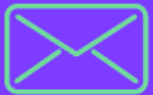


# Find out how you could benefit

To set up a full demonstration or discuss your bespoke requirements further, please contact a member of our dedicated golf team today.



**0333 9960 288**



**hello@forefinance.co.uk**

## Novuna<sup>®</sup> Consumer Finance

Novuna Consumer Finance (formerly Hitachi Consumer Finance) is a leading financial services company with 40 years' experience in providing innovative finance solutions to enable consumers, SMEs, fleet owners, motor dealers and retailers to grow and prosper.

Our consumer finance division is the UK's leading provider of retail point of sale finance, currently working with 3,500 retailers and lending more than £2.4bn per year to over 1 million customers.

We already partner with over 100 golf outlets across the UK by helping them fund the sale of golf equipment and our business finance division supports over 300 golf clubs with funding for their equipment and refurbishments projects