

Southern California PGA

CLUB CO-OP NEWSLETTER



- *Welcome... a look at the SCPGA's free value-added member benefit!*
- *Five- and six-figure food service savings.*
- *Is a lease-finance option right for your club?*
- *Still time to cash in on the ERC program.*
- *A new go-to source for custom golf products.*
- *Developments in the Workers' Comp market.*

Workers' Comp Solutions on the Club Co-Op Horizon

We probably don't have tell you that California can be a challenging state when it comes to landing a solid **Workers' Compensation** plan at an acceptable premium. One of the primary goals of the Club Co-Op is to identify insurance carriers that can deliver this outcome. In the near future, we anticipate announcing some attractive alternatives, including a **Group Captive** program available exclusively to SCPGA members—which will include a powerful “risk-management/safety/best practices” component.



A Group Captive, in this context, would be a member-owned insurance entity controlled by multiple golf and country clubs. It would spread the risk among clubs that already have a good loss-experience record, which in turn would a) lower premiums and b) create a potential performance dividend after two years. More details and a dedicated Club Co-Op contact for interested parties will be posted on the site as soon as the program is ready to launch.

Welcome to the First Issue of the Southern California PGA Club Co-Op Newsletter

We plan to send these out monthly to highlight this great new member benefit and to make you aware of what the participating vendors have to offer. You may also see an occasional email or social media post when there is a time-sensitive opportunity or “hot buy.” There is no cost or obligation to use this program, so we encourage you to visit the [Co-Op Home Page](#) and explore. It takes a while to vet new vendors, but as that process is streamlined we plan to add many more in 2023–24. We encourage you to let us know (email us at coop@scpga.com) if there are specific products or services that can make a difference in your bottom line—and we will do our best to explore that possibility.

Some Impressive ‘Pencil-Sharpening’

In 2022, Southern California PGA Club Co-Op vendor **Team Four Foodservice** worked with a small (5-unit) restaurant group to create a comprehensive food/service purchasing program. The company, which was already working aggressively to control its costs, had been spending about \$2 million a year. It was understandably thrilled to save \$240,000 (about 12%) on meat, seafood, produce and groceries, as well as non-foods and equipment and smallwares—and was able to put that money to work addressing other priorities. Team Four leverages its \$7 billion annual business to create savings that golf and country clubs cannot access on their own. These savings are now available to SCPGA members through the association's new Club Co-Op program and there is no cost to work up a quote for your operation. Russ Cipolla is your Club Co-Op contact. Click [here](#) for more information.



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TOO LATE TO CASH IN ON THE EMPLOYEE BENEFIT RETENTION CREDIT?

Not at all! If you haven't explored your club's eligibility for the government's **Employment Retention Credit (ERC)** program—or still aren't sure what it is—don't feel bad...the regs have changed since the program started (although they haven't gotten any simpler). The ERC program will likely end this year. The good news is that you can get a quick answer through the SCPGA Club Co-Op program with no cost or obligation. If funds are due to you, any work done on behalf of SCPGA members is on a contingency basis. Your Club Co-Op contact is **Keith Porter**. You can reach out to him by phone at (773) 551-8200 or email at kporter13@aol.com.

A NEW GO-TO SOURCE FOR CUSTOM GOLF PRODUCTS

The in-house designers at **Done Deal Promotions** have a decades-long track record of creating imaginative, super high-quality custom products at off-the-rack prices. They are already thinking about July 4th ...are you? In 2023, Independence Day holds the promise of generating Monday and Tuesday traffic, creating a unique sales opportunity for your club. Ditto summer tournaments, outings and other competitions. Done Deal is offering SCPGA members an additional 10% off their already-low prices if you order by June 10th. Jason Kaufman is your Club Co-Op contact. Click [here](#) for more information.



EXPLORING THE LEASE-FINANCING OPTION

As carefully as club managers and board members budget for anticipated expenses, it's the possibility of unexpected bills that keeps us up at nights. We don't sweat the small stuff, but every so often a big-ticket (\$5K to \$500K) item needs to come online sooner rather than later—or worse, in a hurry. Rather than dipping into club coffers, drawing off an active line of credit or leveraging your current banking relationship, the smart money might very well be on a commercial equipment lease-financing arrangement. That's especially true if your must-have purchase doesn't fit neatly into a traditional financing scenario. Whether you are buying or financing (or aren't entirely sure), as a Southern California PGA member, you now have another option through the association's new Club Co-Op program. **American Capital Financial Services** offers highly creative solutions for golf and country clubs for virtually any equipment financing need. Chris Ratay is your Club Co-Op contact. Click [here](#) for more information on options for your organization.

WAIT...THERE'S MORE

More to come, that is—including monthly **HOT BUYS** to boost your bottom line. Here are some of the vendors we plan to onboard later this spring:

- Cyber Security
- Resort Travel Deals
- Public Relations/
Media Relations

Questions? Comments?

Reach out to the newsletter staff at coop@scpga.com