

Mental health concerns within the turfcare industry

In association with PERENNIAL PRICE P

It's good to talk, and the team at BIGGA is here to help

Stress is a dreaded word, but what does it actually mean:

stress; noun

a state of mental or emotional strain or tension resulting from adverse or demanding circumstances.

"he's obviously under a lot of stress"

synonyms: strain, pressure, tension, nervous tension, worry, anxiety, nervousness; trouble, difficulty, distress, trauma, suffering, pain, grief; informal: hassle

Welcome to this collaborative publication on the concerns over mental health within the turfcare industry – a joint effort between BIGGA and our friends at Turf Business and Perennial, with two

1. To raise awareness of the prevalence of work-related stress and worse ailments in the turf industry at the moment and;

2. To hopefully give some of those who are suffering some thoughts on how best

With a tight economy, problematic climate, rising customer expectations and the general pressures of modern life it is no surprise that stress and depression appear to be on the up in the turf industry. Our own team of BIGGA staff



A recent BIGGA Northern Region Stress Awareness Workshop.

have been engaging with numerous members who are struggling with a wide variety of issues and there seem to be some common themes; breakdowns in communication, dealing with change and unrealistic pressure – real or perceived.

> As an association dedicated to serving it's members BIGGA recognises these problems and is committed to doing all we can to improve matters for golf greenkeepers. I know the same can be said for other membership associations across the turf sector and also within the wider industry. Congratulations therefore to the guys at Turf Business for their excellent work in raising awareness. We were delighted to contribute to their two thought provoking articles contained within these pages.

On the opposite page is an extract from an article penned by Rob Welford, one of BIGGA's board members, which explains some of the initiatives and services BIGGA offers.

Thanks for reading, I hope the leaflet/brochure is helpful for you or someone you know and we can, together, help to improve the lives of turf professionals up and down the land

Jim Croxton **BIGGA Chief Executive**



MODERATE

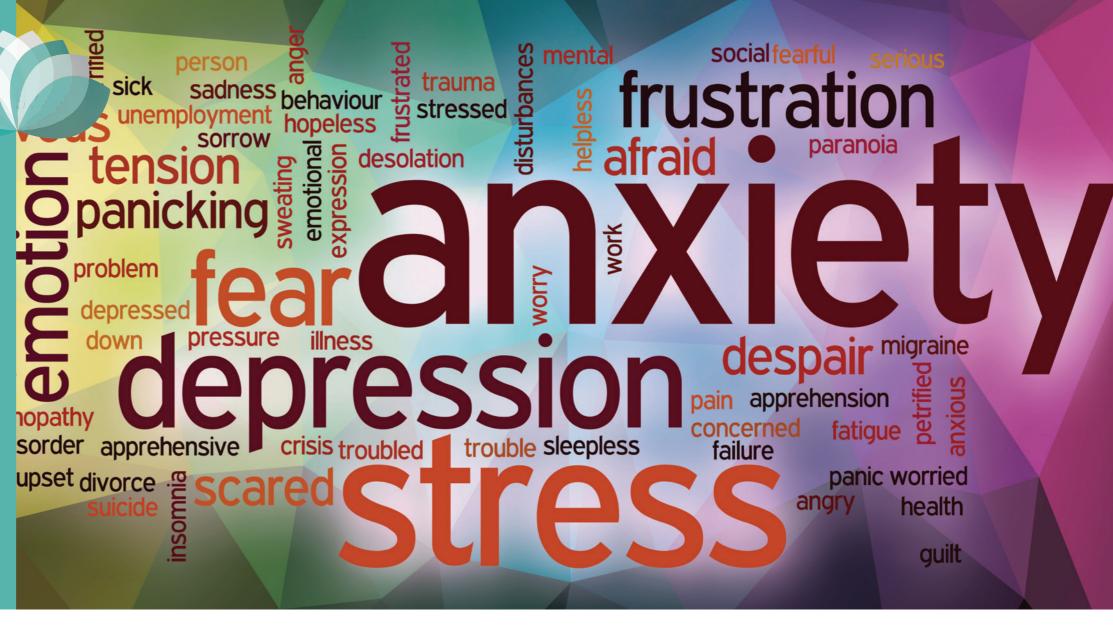
Call BIGGA's confidential helpline on 0333 000 2082

So, where can you go to? We offer the Lifestyle Counselling Helpline as part of the membership package 99



The turf industry talks mental health

As national discussions around mental health have become louder, we thought it time to ask individuals in the turf sector to share their insight and experiences. In part one of our special Mental Health focus, Features Editor Jemima Codrington reports on cause and effects found within the industry...



In the UK, it is estimated that one in six people in the past week experienced a common mental health problem.

Not only is this a widespread issue, but it is one that commonly affects men and one that has become increasingly prevalent in the turf community. As this industry is one that is so prevalently male-dominated, it is becoming clear that many in the turf sector are struggling with mental health issues and they are by no means alone. According to the ONS, 12.5 per cent of men in the UK are suffering from one of the common mental health disorders, although there is debate about whether or not this figure is accurate given the levels of diagnosis among men. In a Men's Health Forum survey carried out in 2016, the majority of men said that they would take time off work to seek medical help for physical symptoms, yet fewer than one in five said they would do the same for anxiety (19 per cent) or feeling low (15 per cent).

So why is this the case?

Mind, the UK's mental health charity, provides advice and support to empower anyone experiencing a mental health problem. Mind's Workplace Wellbeing programme aims to help people

understand and start talking about the costs of neglecting mental wellbeing in the workplace.

"Men often see themselves as selfsufficient and in control and try to find ways of dealing with their problems independently, rather than reaching out and talking," says Emma Mamo, Head of Workplace Wellbeing at Mind. "However, the ultimate consequence of not getting the right help can be fatal. We lose over 6,000 people through suicide every year. That's over a hundred people a week – and three quarters of these are men."

Issues such as self-stigmatisation, or the idea that 'real men don't cry', can prevent men from accessing the help that they need. Mind research has shown that almost a third of men would be embarrassed about seeking help for a mental health problem and less than a quarter of men would visit their GP if they felt down for more than two weeks, in comparison to a third of women.

"Stress in small doses is not unhealthy, but different people cope with different levels of stress and although stress itself is not a mental health problem, prolonged stress can lead to or worsen mental health problems," adds Emma. "That's why promoting a mentally healthy environment at work needs to be on the agenda of every employer, regardless of size or sector. It's in employers' interests to do this, as we know those who prioritise staff mental health report their staff to be more engaged, loyal and productive, and less likely to need take time off work due to stress and poor mental health."

In reaching out to find groundstaff and greenkeepers to discuss this subject, it quickly became clear that mental health issues were by no means isolated to the UK. Responses flooded in from all over the world, including the United States, New Zealand and Canada, where superintendent Jason Haines works at Pender Harbour Golf Club. Clearly then, the impact of high stress and intense pressure in the workplace is not limited to the British greenkeeping community alone.

"We are dealing with nature and are expected to provide something resembling consistency," says Jason. "Sometimes living things die and there is nothing you can do about it. So much care goes into what we are doing that when things fail, it is hard on us emotionally, and having the threat of

losing our livelihood only makes things worse. It's like a compounding of issues; when things are good, they're really good, but if they go bad, it's gets really, really bad."

During these bad times, Jason experiences bouts of depression brought on by what he describes as high expectations for his course, his performance, and his inability to live up to expectations.

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"When I'm stressed or depressed I miss things. Being chronically overworked slows me down, forces me to rush, and bad things happen and I sometimes don't even notice. So much of my job is planning and adjusting that plan based on the weather and other factors. When I'm stressed out and pushing my body to the extreme, I cannot effectively do that job.

"Taking time to sit back and think is needed, but it's hard to do when you have no staff to help. My biggest fear is that my work-related stress will impact my family – and it does. In the summer I am always exhausted and it's hard for me to do fun things with my wife and kids. Letting them down like this only makes me feel worse, which causes me to resent the work that is stressing me out and it spirals downhill from there."

Jason also notes that the advent of social media has greatly increased stress at work. By creating such an open platform for what is at often times criticism, social media can have a substantial negative impact on grounds and greenkeepers. Numerous clinical studies have linked the use of social media to feelings of unhappiness, jealousy, and depression, with one study

in particular noting how the 'share and compare' nature of platforms such as Facebook has a direct correlation to the presentation of depressive symptoms. "Social media has been extremely valuable to me, as I work in a rural area that is rather isolate and it gives me the chance to see what everyone is doing and take the best ideas and apply them to my course," says Jason.

"Where it gets difficult for me is seeing everyone's perfect conditions which can leave me feeling like a failure. It's common to edit out the bad parts when taking a photo to share on social media and this isn't something that's unique to the turfgrass industry. This winter, we lost half of our greens to crown hydration. This was the second time this had happened to me and I wasn't too worried because I had experience and knew what to expect. A local superintendent also had it happen to him and was taking it very hard as it was their first time with dead greens. It wasn't until we learned that the damage was widespread across all courses in the area - no matter what budget they had that this person finally felt better. We take this stuff personally even when we shouldn't, but it doesn't help if we are

faced with people who don't understand what it takes to do what we do. "The first time my greens died, I was

confronted by someone who suggested that the course was being managed by some kind of idiot. I was already feeling really down on myself as it was the first time we had winter damage and I thought it was my fault. Being told to my face that I was a failure didn't help. I think it's important to reach out to other superintendents when things go wrong so they can help you understand why your grass is dead so that you can communicate this to the golfers and management at your club. Open transparent communication is key in difficult times; it's natural to want to curl into a ball and shut everyone out when things go bad but I think we should do the opposite."

Perennial is the UK's only charity dedicated to helping people who work in horticulture when facing difficulties. Offering free and confidential support, the charity offers assistance to those dealing with a range of mental health disorders including depression, anxiety, and stress.

According to Sheila Thomson, Director of Services at Perennial, while the

importance of recognising and talking about mental health continues to gather momentum, there is still reticence among those working in horticulture to acknowledge poor mental health and to seek help

"Despite being over 175 years old we are still hampered by low awareness among those within the industry facing difficulties," she says. "We are often contacted when someone is already at

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With thanks to Mind, Perennial, and the groundstaff who volunteered their experiences for this piece. Next issue, we speak with BIGGA and the IOG to learn more about what support is available, and learn tips and techniques for identifying, managing, and discussing mental health from Mind. Like this story? Share and help us continue the conversation by using the hashtag #TurfTalksMentalHealth

better paid work, a further Perennial

grant paid for a new driving licence and

a retraining programme was organised

Unluckily Billy's home was badly hit

family's possessions were lost, including

by floods in 2012 and most of the

his car. Perennial stepped in and

replaced household appliances and

contacted SSAFA, the armed forces

charity, which helped with grants for

other essential items. Billy contacted

failed suicide attempt; he had been

made redundant and his wife had

they were facing bailiffs an, after

obtain a Debt Relief Order.

conversations with Perennial's Debt

Perennial again in 2014 shortly after a

recently given birth to their second child.

Their claims for benefits had failed and

Adviser, Billy accepted the extent of his

debt problem and Perennial helped him

Sadly life has continued to be very

tough for Billy. His relationship broke

down, which led to a major setback in

his mental health. Throughout all of this

his Perennial Caseworker liaised with his

examinations. Billy is now on the road to

Éd is a turf manager working in New

recovery and is hoping to find suitable

local mental health crisis team, helped

him apply for relevant benefits and

accompanied him to medical

employment.

crisis point, with multiple issues affecting them – illness, injury, debt, unemployment, family breakdown – and associated mental health issues that have manifested themselves as a result. Our team is trained to recognise and deal with a whole range of issues and can signpost and refer to other agencies if we feel additional help is required. The sooner we can start working with a client the better and we would urge anyone who feels that things are getting too much to contact us."

Billy* first contacted Perennial in 2010 (*names have been changed to protect identities). He had worked as a groundsman for 10 years since leaving the army, but both he and his wife were on low wages and having problems paying the bills. As a consequence they borrowed money from doorstep lenders without realising the impact of the high interest rates and, as a result, were in serious debt. This was having a severe impact on Billy's mental health, which was already in a fragile state having been discharged from the army with PTSD.

Perennial's Debt Advice Team immediately helped deal with his rent and council tax arrears.

"Grants were given for a new bed, mattress and bedding for his two-year old son who had outgrown his cot," reveals Sheila. "So that Billy could seek other side of the world, Ed notes that mental health issues are still rife amongst the turfcare industry.

"In my opinion, this is because the turf industry is very similar to the farming industry in that there are few extra resources available. When preparing the turf, the user wants the best all the time – all they care about is that when they turn up, the sun is out and they are ready to use it. It is a thankless industry where you get recognised a lot from your peers but not so much the user."

Ed has noticed that another similarity between the life of groundstaff and that of farmers is the isolating nature of the job.

"When I've had to deal with situations where employees are stressed or depressed, you notice the impact on the quality and quantity of work that is completed. We often work in isolation too – either people work by themselves or work with earmuffs on to combat noise, and so they have time to be with their own thoughts. Once the earmuffs are off and you're having a couple of beers, then you talk about the good times rather than talking about the negative. This I have noticed makes it really hard for people to ask for help."

Speaking up sooner than later is absolutely critical, but when in the grips of a depressive bout, it can be the hardest thing to do. It is therefore vital that managers are engaged with their staff and aware of the warnings signs that could indicate an individual is suffering.

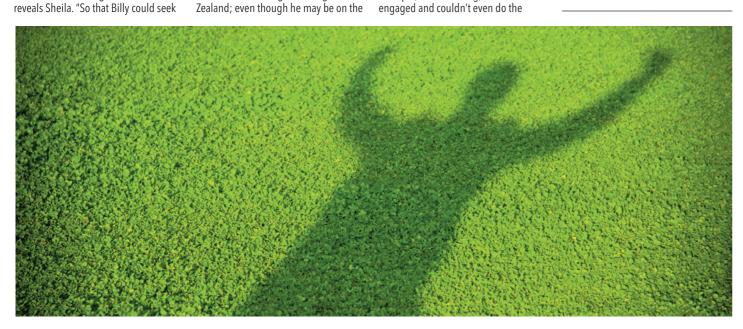
"This year one of our workers had to be checked into hospital by one of our managers. We were lucky that on this occasion, in that the workmate in the field saw some warning signs – for example, while working, he wasn't engaged and couldn't even do the simplest tasks. In the end, his workmate recommended that he take a walk and come back with a clear head. When these walks became more frequent, she raised the alarm in good faith with the manager who then let the appropriate medical professionals know. This was a lucky situation where he was Ok to discuss and prepared to get help."

Ed's team have also suffered the tragic consequences of not being so lucky, when a team member took her own life last year.

"Publicising the fact that there is help available should be done more for the industry. This could easily be advertised the same as we do to farmers as the situations that we face are the same."

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turfcares

A lifeline for those in debt By Sheila Thomson, Director of Services at Perennial



In an industry that can be poorly paid and seasonal, some people in the turf sector unfortunately find themselves struggling to make ends meet, especially when the winter fuel bills and post-Christmas credit card bills land. Sometimes it does not take much for financial worries to appear and debts to start mounting up. Perennial is the charity that exists to help everyone in the turf industry dealing with financial difficulties.

Dedicated debt advice

We have seen a year-on-year increase in the number of people using our debt advice service every year since its launch in 2007, showing that this is an area of growing concern. We help many different types of people – a mix of retired and working age people, some self-employed, some employed and some unable to work due to illness or injury.

Perennial's service:

- free
- confidentialindependent
- illuepelluell
- extended to spouses, partners and dependent children
- tailored to individuals
- ongoing support

Dealing with debt is becoming ever more complex as the benefits system becomes more difficult to access and navigate. Those facing unmanageable debt repayments tend to not only get stuck in the spiral of accumulating more debt, but this often goes hand in hand with mental health issues including depression and anxiety that prevent them from tackling the problem. Our advisers are trained to help people understand their financial responsibilities, as well as helping them access the benefits system and providing budgeting advice.

Each person we help is assigned a named debt adviser and is given direct contact details so they can proactively stay in touch. The debt adviser will discuss in depth the issues and agree a strategy to deal with their situation and then help this to put this into practice. This may involve negotiating with creditors to set up payment arrangements, asking creditors to write

CASE STUDY

Don* a Head Greenkeeper at a championship course was devastated when he lost his job. Living alone and sinking into depression, he ignored the bills and his debts spiralled to such an extent that he was forced into bankruptcy and his home was repossessed. Faced with homelessness, Don asked his local Council for help and thankfully, they knew to contact Perennial. Immediately we were able to provide the funds for a deposit and rent on a small flat. A grant of £200 and the negotiation skills of our debt adviser also allowed Don to keep his car. Transport is limited in Don's area and having a car is key to finding work, so we have assisted him in keeping the car on the road. Don has been through many ups and downs but he no longer hides when he has a problem, instead he calls us.

* real name changed

off debts, or making applications for insolvency. Perennial can also make applications to other charities to secure grants and represent clients in court to get the best outcome. **Get in touch**

Please don't be afraid to get in touch with Perennial as the sooner people reach out, the easier it is to help them before they reach a crisis point. It is hugely rewarding when a client becomes debt free and we can say goodbye knowing that we have given them the tools to move on with their lives free from the burden

Awareness of Perennial is on the

rise, but there are still many people in the industry who have never heard of us. We are here if you need support, so please help spread the word – if every person tells just one other person, it won't take long to significantly increase awareness.

Helpline: 0800 093 8543

Debt advice: 0800 093 8546

General: 0800 093 8510



Tips for managing mental health

In part two of our special focus on mental wellness, we look at what that can help employers and groundstaff recognise issues within themselves and provide help to others...

Mental health support in the workplace can save UK business up to £8 billion per year

In the UK, both industry bodies and employers are aware of the rising problem that stems from poor mental health among groundstaff and greenkeepers. As such, they have put in place initiatives to help.

The Institute of Groundsmanship (IOG) has a confidential service for its membership that will field calls for help, and also refer people to expert help and assistance where relevant and necessary. "Mental health issues are complex and cannot be treated on block - each person has to firstly be treated as an individual," says Geoff Webb, CEO of IOG. "Analytically, it does appear to be an issue that is on the increase. The increased exposure of sport brought about by terrestrial TV to a global audience must be considered a factor, alongside the pressure and extent of sport played week in week out. You then have to consider pay and reward against risk - for example, do groundsmen get paid enough for what they do? Are the employers giving

enough credence to the teams working to produce a surface?"

As has been previously noted, it is in the best interest of employers to find ways to mitigate stress and provide adequate support. It is estimated that better mental health support in the workplace can save UK businesses up to £8 billion per year, but the benefits that can be gleaned from offering better support extend far beyond the financial. According to Geoff, these regular support programmes should also adopt a holistic approach. "We fear that at present it is more a reactive system than a proactive system in this regard – too often it is the case that employers only react when a person has reached crisis point. There is still some education required from employers, but likewise, it is important that any individual who may be feeling stress or pressurised can highlight this and trust their employer to take it seriously. Pride can often be a barrier but there's no shame in asking for help."

Understanding and tackling stress

Jim Croxton, CEO of BIGGA, believes one of the leading causes of high stress in greenkeeping specifically is the rapid rate of change occurring. "I think for anyone, change can be difficult, but perhaps especially for our members who are trying to present the most consistent product possible. The industry is facing rapid change in terms of management and customer expectations - you have some clubs who want different courses almost day by day. I think that environment of change is hugely stressful and difficult and challenging for greenkeepers." It has been established that communication is a key tool in the fight to broaden awareness and help those affected seek help sooner, and Jim notes the industry can be guite solitary in nature. "Perhaps the reason stress is felt more acutely with greenkeepers is that many who enter

this industry, either consciously or subconsciously, do so because they have an aversion to communicating or don't have a natural gift for it.

66 In a role like greenkeeping, it's quite a solitary profession. The only real solution of managing stress is communicating, so it's inherently quite difficult for a lot of

the guys. 🤧

BIGGA is taking a three-pronged approach to managing mental health in the golf environment; firstly, the association is striving to educate employers about the application of stress by providing information about just what is expected of greenkeepers. "The job of a greenkeeper is stressful we need to provide management with more information about the changing environment, restrictions of pesticides usage, expectations from players and the fact that it is all against the

many ways the hardest - is to get people talking to each other," adds Jim. There's also a free confidential helpline available to all members, and alongside that there is a website filled with resources. "We do have a team of regional staff - and while they are not trained staff - they are employed to support and serve the needs of our members, and they're very keen to help in any way they can. I always marvel at how good our guys are at solving problems relating to turf

normally would for more than a couple of weeks. Mind has produced a guide on how to speak to your GP about mental health, found at www.mind.org.uk/findthewords."

Emma notes that often, frequently cited causes of stress and poor mental health are preventable, such as long working hours, excessive workload, unrealistic targets, and poor relationships with managers and other colleagues. Unfortunately, many of these are often endemic to the role of a groundsmen and greenkeepers, which can make it difficult to balance getting the necessary work done whilst maintaining mental wellness. "We recommend employees sit down with their managers and jointly draw up Wellness Action Plans (available for free from Mind's website)," says Emma "Because everyone responds to stress differently, these tailored plans allow you to identify your individual triggers for stress and poor mental

health and what can be done to help prevent or alleviate it."

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According to Emma Mamo, Head of Workplace Wellbeing at Mind, men leave it too late when it comes to seeking help for mental health issues - if they seek help at all. **99**

- 1. Educate employers.
- 2. Create initiatives to support members individually.
- 3. Encourage people to talk.

backdrop of a sport that's not growing. "One thing I think employers get wrong or underestimate is how personally greenkeepers take everything. When you see guys having trouble with their greens, it's personal. Some guys even refer to the course as 'she' - 'she's suffering a lot at the minute, she's underwater,' that

when they get together, and I think increasingly we are seeing how they can help each other handle difficult situations elsewhere in the fraternity of greenkeeping."

Mind's Workplace Wellbeing Index is a benchmark of best policy and practice when it comes to mental health at work.

"Many men wait too long before seeing their GP, discounting low mood or anxiety as just day-to-day feelings," she says. "It's not the same as being 'a bit shy' or a bit low and it's important to seek help as soon as possible if you feel like the symptoms are interfering with your ability to do the things you



not unlike seeing someone having relationship problems – it's that kind of thing."

Then, there are initiatives to help members individually and as groups to realise the importance of improving communication skills. "The third thing - which I think is in

www.turfbusiness.co.uk

www.turfbusiness.co.uk

Mind has provided some more details for employers, employees, colleagues and turf industry better manage mental health...

What should employers look out for when it comes to stress and mental health?

"People with mental health problems can and do make a valuable contribution to the workplace, but might need extra support," says Emma. "If you're a manager, asks omeone what support they need. It could be as simple as meeting regularly, or it might involve slight changes to hours, workspace, or roles and responsibilities. If you're worried about a colleague, talk to them and listen to their response. Try not to make assumptions about their mental health and how it might impact on their ability to do their job, and always respect confidentiality." Everyone's mood can fluctuate day-to-day, so it can be hard to know whether someone is just going through a difficult period, or whether they're experiencing something serious or long term, such as the symptoms of a mental health problem. Often, there may be no outward sign and you should avoid making assumptions about people's mental health.There are some symptoms which you should be aware of:

- Someone experiencing a mental health problem like depression may struggle with day-to-day tasks and their motivation, punctuality and decision-making
- They may behave differently an employee who is normally outgoing and chatty may become quiet and withdrawn
- Look out for any colleauges who may be phoning in sick, missing appointments or coming in late on a regular basis

- Changes in people's behaviour or mood, or how they interact with colleagues
- Appearing tired, anxious or withdrawn and losing interest in activities and tasks they previously enjoyed.

How can you support a colleague who might be experiencing a mental health problem?

There may be other things that trigger a colleague's mental health, for example, feeling stressed, relationship problems, a bereavement or money worries. You may be able to learn what a colleague's triggers are, or spot when an episode might be starting, and encourage them to take action before it gets any worse.

- Encourage them to talk - start by talking about general wellbeing, and let people know that they can talk to you if they need to. Staying silent is one of the worst things people can do and opening up and talking about how they're feeling can in turn help them feel more relaxed about chatting to their manager. Even if they don't want to speak about it at that time, you've still let them know you care, and you're there for them when the time is right.
- Encourage them to seek support from the workplace - if someone feels like their workload is spiralling out of control, encourage them to discuss it with their manager or supervisor. If their manager doesn't create the space for them to be able to talk

about wellbeing, it can be more difficult to start this dialogue. It depends on the relationship they have with their manager, but if they have a good relationship and trust them, then they could meet them on a one to one basis to discuss what's going on. Having someone from Human Resources (HR) present will make the meeting more formal, and normally wouldn't be necessary in the first instance. But, if they didn't get anywhere with the first meeting then it might be a sensible next step.

- Avoid making assumptions and iumping to conclusions - don't try to guess what symptoms a co-worker might have and how these might affect their life or their ability to do their job - many people are able to manage their condition and perform their role to a high standard.
- Always respect the code of confidentiality - remember that mental health information is always confidential and sensitive. Don't pass on information unnecessarily - not least because this breach of trust could negatively impact someone's mental health.

66 Remember, evervone's experience of mental health problems is different, so focus on the person, not the problem. ""

Like this story?

Tips for managing your own mental health and wellbeing

health problem and we know certain industries can foster a culture where people may feel uncomfortable about seeking help, or the setup and environment can discourage staff from taking small steps to help look after their own wellbeing.

If you're based on site for example, it can be hard to do the things you might do outside work to help keep diet. External factors such as light, you're based in an office.

- Take a proper lunch break distraction from work.
- Get a good night's sleep - sleeplessness can negatively impact your mental health or disrupt your productivity at work.
- Get some fresh air

- Where possible avoid working long hours
- it might help get urgent work done in the short term, but over long periods of time can leave you feeling frazzled.
- Be realistic you don't have to be perfect all the time - don't be too hard on yourself if
- you don't get everything right all the time; we all make mistakes.

- off work
 - it doesn't have to mean going abroad. Simply taking a week off at home can be essential to recharge your batteries.

Make sure you take a time

- Be assertive
- say no if you can't take on extra demands that are being asked
- Try to take tasks one at a time, until each is finished
- if you try to do too many at once, you're more likely to end up muddled and accomplishing less.
- Reflect on what you have achieved
 - at the end of each day, sit back and reflect on what you've done and what you've achieved, rather than spending time worrying about what still needs to be done.

 Leave work at work - whether it's closing the door behind you as you leave work, or as you sit down on the bus - take a moment to pause and look ahead to the time you have to yourself for

Want some more help?

the rest of the evening.

All employees can find information and practical steps to promote wellbeing, tackle stress and poor mental health at work by visiting www.mind.org.uk/work.

BIGGA 0800 174 319 PERENNIAL 0800 093 8543

at work Anyone can experience a mental

you mentally healthy, such as taking regular exercise and eating a healthy noise levels and temperature can also have a massive impact on our wellbeing and these are much harder to control if you work outside than if

- and do something that's a total
- outdoor exercise can boost your mood, even if it's just a short walk.











Here for you

If you notice your mental or emotional state getting worse, or you're worried about someone you know – help is available. You're not alone, so talk to someone you trust as sharing a problem is often the first step to recovery. BIGGA may not be the first place you consider asking for help, but help is at hand when you need it.

BIGGA's Counselling Assistance Helpline

Available 24 hours a day, 365 days a year. Completely confidential and provides you with support by telephone by specialist call handlers and counsellors — 0333 000 2082.

BIGGA Greenkeepers Benevolent Fund

For the benefit of members when times get tough and need financial support by way of a grant, award or a payment. Details available through the members area of the BIGGA website at www. bigga.org.uk

Perennial

Perennial is the UK charity dedicated to helping people who work or have worked in horticulture including greenkeepers. BIGGA works very closely with Perennial to help any member who needs free and confidential advice, support and financial assistance on 0800 093 8543 (general advice) or 0800 093 8546 (debt advice).

Call BIGGA House

and speak to a member of the Membership Team on 01347 833800, visiting www.bigga. org.uk or by contacting your local BIGGA Regional Administrator.



