



Teagasc Farm and Household Cash Planning Book

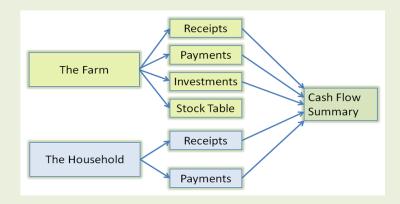
Year





Introduction

This money management workbook has been designed to help you to manage your finances in a structured fashion. The workbook is divided into two sections, one for the farm and the other for the farm household.



How to use this workbook

- 1 Record all farm receipts each month in the farm receipts section
- Record all farm payments each month in the farm payments section
- 3 Record all farm investments each month
- 4 Record all farm livestock movements each month
- 5 Record all household receipts each month
- 6 Record all houshold expenditure each month
- 7 Transfer all the monthly totals to the summary page inside the back cover
- 8 Use the data recorded to make a basic budget for the next year
- 9 Use the farm data recorded over the year to complete a Teagasc eProfit Monitor to measure your farms performance for the year

What is Cash Flow?

Cash flow is the movement of money in and out of a business



	Money IN (Receipts)
Less	Money OUT (Payments)
=	Net Cash Flow (plus or minus)

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Monthly Stock Tables

Stock Type	Start Jan	End J	an E	nd Feb	End Mar	End Apr	End May	End Jun	End Jul	End Aug	End Sep	End Oct	End N	ov End	Dec	Total (Jan- Dec)	Average No's (total/12)
Dairy Cows																	
Suckler Cows																	
Stock Bulls																	
Dairy Repl Heifers 0-1 yrs																	
Dairy Repl Heifers 1-2 yrs																	
Dairy Repl Heifers 2+ yrs																	
Cattle 0-1 yrs																	
Cattle 1-2 yrs																	
Cattle 2+ yrs																	
Total No. Cows & Cattle																	
				Cattl	e Reconcili	ation Table	(A must eq	ual B)]							
Complete the reconciliation		Openin	g Tota	ıl			Sales										
tables at the end of the		Add Bir	ths				Add Death	S									
year		Add Pu	rchase	es			Add Privat	e use									
	•					-	Closing sto	ck									
		Total		А			Total	В									
								1				1	1				I -
Stock Type	Start Jan	End J	an E	nd Feb	End Mar	End Apr	End May	End Jun	End Jul	End Aug	End Sep	End Oct	End N	ov End	Dec	Total (Jan- Dec)	Average No's (total/12)
Stock Type Ewes	Start Jan	End J	an E	nd Feb	End Mar	End Apr	End May	End Jun	End Jul	End Aug	End Sep	End Oct	End N	ov End	Dec		No's
	Start Jan	End J	an E	nd Feb	End Mar	End Apr	End May	End Jun	End Jul	End Aug	End Sep	End Oct	End N	ov End	Dec		No's
Ewes	Start Jan	End J	an E	nd Feb	End Mar	End Apr	End May	End Jun	End Jul	End Aug	End Sep	End Oct	End N	ov End	Dec		No's
Ewes Rams	Start Jan	End J	an E	ind Feb	End Mar	End Apr	End May	End Jun	End Jul	End Aug	End Sep	End Oct	End N	ov End	Dec		No's
Ewes Rams Stores / Hoggets	Start Jan	End J	an E				End May		End Jul	End Aug	End Sep	End Oct	End N	ov End	Dec		No's
Ewes Rams Stores / Hoggets	Start Jan	End J		Shee					End Jul	End Aug	End Sep	End Oct	End N	ov End	Dec		No's
Ewes Rams Stores / Hoggets	Start Jan		g Tota	Shee			e (A must eq	ual B)	End Jul	End Aug	End Sep	End Oct	End N	ov End	Dec		No's
Ewes Rams Stores / Hoggets	Start Jan	Openin	ng Tota	Shee			e (A must eq	ual B)	End Jul	End Aug	End Sep	End Oct	End N	ov End	Dec		No's
Ewes Rams Stores / Hoggets	Start Jan	Openin Add Bir	ng Tota	Shee			e (A must eq Sales Add Death	ual B) s e use	End Jul	End Aug	End Sep	End Oct	End N	lov End	Dec		No's

Farm Receipts and Payment Categories

Farm Receipts (Pages 4 -27) Milk Sales Calf Sales (Dairy) Cow Sales (Dairy) Repl. Sales (Dairy) **Bull Sales** Cow Sales (Suckler) Cattle Sales Fwe & Ram Sales Lamb Sales Wool Sales Crop 1 Sales _____ Crop 2 Sales _____ Crop 3 Sales _____ Crop 4 Sales _____ Crop 5 Sales _____ Crop 6 Sales Crop 7 Sales Direct Payments

New Loan Into Bank a/c
Other Farm Receipt 1

Other Farm Receipt 2
Other Farm Receipt 3
Other Farm Receipt 4

Variable costs (Pages 28-51) Purchased Concentrate Purchased Forage Straw

Straw
Fert. & Lime
Vet
AI/ Breeding
Contractor
Seed & Spray
Milk Rec. & Parlour
Silage Polythene & Additive
Levies & Transport
Sundry V. Costs

Fixed Costs (Pages 28-51) Labour Machinery (Running) Machinery (Leases) Car (Farm Share) Electricity (Farm Share) Phone (Farm Share) Repairs & Maint. Insurance Professional Fees Sundry Fixed Costs - water charges, rates Land Lease/ Rental

- entitlements leased

Stock Purchases (Pages 54 - 59) Purchase Cows (Dairy) Purchase Bulls

Purchase Bulls
Purchase Repl.'s (Dairy)
Purchase Cattle
Purchase Sheep

Bank / Loan Repayments (Pages 54 - 59)

Bank Chg. /OD /Merch Int. Loan Repayments (Existing Loan) Loan Repayments (New Loan)

Notes

Notes

Investments (Pages 54 - 59) New Buildings (Net) New Machinery (Net) Farm Reclaimation (Net)

Farm Re	ceipts for January										
Date	Description	Total	Milk Sales		Cow Sales (Dairy)	Bull Sales	Cow Sales (Suckler)	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
Jan-20	(Example) cull cow to ABP	800			800						
Total	s (transfer to summary page)										

		Crop Sa	les (Insert cr	op name)								
Crop 1	Crop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7	Direct Payments	New Loan Into Bank a/c	Farm	Other Farm Receipt 2	Other Farm Receipt 3	Other Farm Receipt 4

Farm Receipts for February												
Pate	Description	Total	Milk Sales		Cow Sales	Repl. Sales (Dairy)	Bull Sales	Cow Sales (Suckler)	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
Total	(transfer to summary page)											
Cun	nulative totals (Jan + Feb)											

		Crop Sa	iles (Insert c	rop name)							
Crop 1	Crop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7	Direct Payments	New Loan Into Bank a/c	Other Farm Receipt 2	Other Farm Receipt 3	Other Farm Receipt 4

Farm Receipts for March												
ate	Description	Total	Milk Sales		Cow Sales (Dairy)	Repl. Sales (Dairy)	Bull Sales	Cow Sales (Suckler)	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
Total (transfer to summary page)											
	lative totals (Jan - March)											

Crop 1 Cr	rop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7		New Loan	Other	Other	Other	Other
				N.			Direct Payments	Into Bank	Farm	Farm	Farm	Farm Receipt 4

Farm Red	eipts for April											
Date	Description	Total	Milk Sales		Cow Sales (Dairy)	Repl. Sales (Dairy)	Bull Sales	Cow Sales (Suckler)	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
Total (transfer to summary page)											
Cum	ulative totals (Jan - April)											

		Crop Sa	ales (Insert o	crop name)							
Crop 1	Crop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7	Direct Payments	New Loan Into Bank a/c	Other Farm Receipt 2	Other Farm Receipt 3	Other Farm Receipt 4

Farm Re	eceipts for May										
Date	Description	Total	Milk Sales	Cow Sales (Dairy)	Repl. Sales (Dairy)	Bull Sales	Cow Sales (Suckler)	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
Tota	al (transfer to summary page)										
Cu	mulative totals (Jan - May)										

		Crop Sa	iles (Insert c	rop name)							
Crop 1	Crop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7	Direct Payments	New Loan Into Bank a/c	Other Farm Receipt 2	Other Farm Receipt 3	Other Farm Receipt 4

Farm Red	ceipts for June									
Date	Description	Total	Milk Sales	Cow Sales (Dairy)	Repl. Sales (Dairy)	Bull Sales	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
Total ((transfer to summary page)									
Cum	ulative totals (Jan - June)									

		Crop Sa	ales (Insert	crop name)							
Crop 1	Crop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7	Direct Payments	New Loan Into Bank a/c	Other Farm Receipt 2	Other Farm Receipt 3	Other Farm Receipt 4

Farm Re	ceipts for July									
Date	Description	Total	Milk Sales	Cow Sales (Dairy)	Repl. Sales (Dairy)	Bull Sales	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
Total	(transfer to summary page)									
Cun	nulative totals (Jan - July)				L				<u> </u>	

		Crop Sa	ales (Insert o	crop name)							
Crop 1	Crop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7	Direct Payments	New Loan Into Bank a/c	Other Farm Receipt 2	Other Farm Receipt 3	Other Farm Receipt 4

Farm Re	eceipts for August									
Date	Description	Total	Milk Sales	Cow Sales (Dairy)	Bull Sales	Cow Sales (Suckler)	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
Tota	I (transfer to summary page)									
	nulative totals (Jan - August)									

		Crop Sa	les (Insert c	rop name)							
Crop 1	Crop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7	Direct Payments	New Loan Into Bank a/c	Other Farm Receipt 2	Other Farm Receipt 3	Other Farm Receipt 4

Farm Red	ceipts for September									
Date	Description	Total	Milk Sales	Cow Sales (Dairy)	Repl. Sales (Dairy)	Bull Sales	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
Total	(transfer to summary page)									
Cumula	tive totals (Jan - September)									

		Crop Sa	iles (Insert c	rop name)							
Crop 1	Crop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7	Direct Payments	New Loan Into Bank a/c	Other Farm Receipt 2	Other Farm Receipt 3	Other Farm Receipt 4

arm Rec	eipts for October									
ate	Description	Total	Milk Sales	Cow Sales (Dairy)	Repl. Sales (Dairy)	Bull Sales	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
Total (t	ransfer to summary page)									
	ative totals (Jan -October)									

		Crop Sa	iles (Insert c	rop name)							
Crop 1	Crop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7	Direct Payments	New Loan Into Bank a/c	Other Farm Receipt 2	Other Farm Receipt 3	Other Farm Receipt 4

Farm Red	rm Receipts for November										
Date	Description	Total	Milk Sales		Cow Sales (Dairy)	Repl. Sales (Dairy)	Bull Sales	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
Total	(transfer to summary page)										
	Total (transfer to summary page)										
Cumula	ative totals (Jan - November)										<u> </u>

		Crop Sa	iles (Insert c	rop name)							
Crop 1	Crop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7	Direct Payments	New Loan Into Bank a/c	Other Farm Receipt 2	Other Farm Receipt 3	Other Farm Receipt 4

Farm F	arm Receipts for December											
Date	Description	Total	Milk Sales		Cow Sales	Repl. Sales (Dairy)	Bull Sales	Cow Sales (Suckler)	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
	Total (transfer to summary page)											
Cur	nulative totals (Jan - December)											

	Crop Sales (Insert crop name)										
Crop 1	Crop 2	Crop 3	Crop 4	Crop 5	Crop 6	Crop 7	Direct Payments	New Loan Into Bank a/c	Other Farm Receipt 2	Other Farm Receipt 3	Other Farm Receipt 4

	Farm Costs for January						Variab	le Cost	S	
Date	Description	Concent Total	irchased see	irchased Stro	line fert	iliser and rine	N. Breeding	Contract	Seed and Spream	2
Jan-25	Coop December invoice Cheque 2	2500	2000				500			
	Total (transfer to summary page)									

								Fix	xed Cos	sts					
& Milk R	Recording Silver	Additive Transk	Levies &	Pan Lar.	labour Runn	Wachinery Rea	Wachinery Shessinery	Car (Farm she) are)	Electricity Share, icity	hone (farm	Repairs &	Insurance P	toressional Crees	Indry Fixed Rep	and lease

	Farm Costs for February						Variab	<mark>le Cost</mark>	S	
Date	Description	Concent Total	Tropised to Portion	Irchesed Stro	ling fert	iliser and ring	Al Breeding	Contract	Seed and Sore	
	Total (transfer to summary page)									
	Cumulative totals (Jan + Feb)									

								Fiv	ked Cos	ctc					
& Milk Re	e Cording Political	Additive Transp	levies & Jorg	San Par	labour Runn	Machinery (lea	Wachiner Str.		_		Repairs &	Insurance	rofessional Crees	hory Fixed Re	and lease
·															

	Farm Costs for March						Variab	<mark>le Cost</mark>	S	
Date	Description	Concent Total	Take of the	Irchased Stre	line fert	iliser and ring	N. Breeding	Contract	Seed and Spre	
	Total (transfer to summary page)									
	Cumulative totals (Jan, Feb & March)									

			Fixed Co	sts		
& Parious Recording to Polyther Addition of the Polyther Recording to Prince	non var. labour	Machinery leases, nery	Car (farm share, ricity)	Phone Farm Repairs	Insurance rees ional	Costs they Rental esse

	Farm Costs for April						Variab	le Costs	5	
Date	Description	Concent Total	Tropased For Porting P	Irchesed Stro	line fert	iliser and refering	N. Breedi	Contract	Seed and Spre	e l
	Total (transfer to summary page)									
	Cumulative totals (Jan - April)									

								Fix	xed Cos	sts					
& Milk h	* Polythene	Additive Transp	levies &	Par Var	labour Runn	Machinery (lea	Machinery St.			1.	Repairs &	Insurance .	Professional Crees Const	non fixed Re	lease or
`															

	Farm Costs for May						Variab	<mark>le Cost</mark>	S	
Date	Description	Concent Total	Tr. Corde	Irchesed Stro	line fert	iliser and ring	N. Breedi	Contract	Seed and Spre	r
	Total (transfer to summary page)									
	Cumulative totals (Jan - May)									

& Parlour Recording Polythene Addiring Pranspol	2.0				1 17	ked Cos	STS					
	evies & sunday var.	Labour Runn	Nachinery (led	Wachiner Shinery			10	Repairs &	Insurance !	Professional Signature Sig	hon fixed Re	nta, lease

	Farm Costs for June						Variab	<mark>le Cost</mark>	S	
Date	Description	Concent. Total	Totale of the control	Irchesed Stra	line fert	iliser and refering	N. Breeding	Contract	Seed and Spre	
	Total (transfer to summary page)									
	Cumulative totals (Jan - June)									

			Fixed Cos	its		
& Parlour Recording Polyther Additive Parsons &	Labour Manning	Adchinery Shachinery Sha	Car (farm share) city she	One farm Repairs	Insurance Fees ional	Sundry Pand lease, Costs Taked Rental & Costs

	Farm Costs for July						Variab	<mark>le Cost</mark>	S	
Date	Description	Concent Total	Tropased For Porting to the Porting	irchesed Strap	line fert	iliser and refering	Al Breeding	Contract	Seed and Sore	
	Total (transfer to summary page)									
	Cumulative totals (Jan - July)									

& Parlour Recording Property of the Source of the State of the Source of	Rachinery share, farm share, richy	Phone (farm lance) & Insurance rees ional Costs seed Re	and lease
			-/ /

	Farm Costs for August						Variab	le Cost	S	
Date	Description	Concent. Total	Troposed Por	Tropased Stro	line fert	Verering And Prince	Al Breeding	Contract	Seed and Spre	2
	Total (transfer to summary page)									
	Cumulative totals (Jan - August)									

								Eiv	xed Cos	ctc					
e h.	& V.														
& Parious	Recording Silver	Additive Pransh	levies & Sul	Par.	Run	Machiner (lea	Nachiner Shi	Car (Farm she	Electricity St.	Maintene Rarin	Report	Insu	Tofessional Cees	Indry Red Re	and lease
	Toling The	Citive St.	30x 28	Par.	labour Runn	They her	Ses, et	ar farn sh	Proficity of	are Parm le	Repairs &	Insurance	ees onal	OSK THERE	ntal ease

	Farm Costs for September						Variab	le Cost	S	
Date	Description	Concent Total	Totale of the control	Irchesed Stre	line fert	iliser and refering	N Breeding	Contract	Seed and Spre	
	Total (transfer to summary page)									
	Cumulative totals (Jan - September)									

				Fixed C	Costs		
& Parious Recording Parious Pranso	Cost Sundry Var.	labour Runnin	Rechinery Reases, new St.	Car (Farm Electricity)	Phone Maintenance se	Insurance Professional Costs	Pixed Rental Reserved

	Farm Costs for October						Variab	le Cost	S	
Date	Description	Concent. Total	Archased Re	Tropased Stro	line fert	iliser and ring	Al Breeding	Contract	Seed and Spre	
	Total (transfer to summary page)									
	Cumulative totals (Jan - October)									

							Eiv	ked Cos	etc					
& Parlour Record	Polythene Additive	Cos Su		(0)	2	2				P		Stor St	ing le	20
our ecord	the ne dditine	levies \$	OL Par	labour Runn	Wachinery (les	Machinery she	Car Farm she	Electricity Sta	Maintene Stephin	Repairs &	Insurance	rofessional Crees	Indry Red Red	and lease

Far	m Costs for November						Variab	le Cost	S	
Date	Description	Concent. Total	Tropased For Porting to Page of the Page o	Irchased Str.	line certi	Veterina,	Al Breeding	Contract	Seed and Spra	u l
	·					,				
	otal (transfer to summary page) mulative totals (Jan - November)									

								Fix	xed Cos	sts					
& Milk R	* Polythene	Additive Trans	levies &	Jan Par	Labour Runn	Machinery (lea	Machiner Shi			1-	Repairs &	Insurance P.	Loresional Constitution of the state of the	Indry Risked Re	and lease
`															

	Farm Costs for December						Variab	le Cost	S	
Date	Description	Concent Total	Archased See	Irchased Stro	line fert	iliser and refering	N Breeding	Contract	Seed and Spre	
	Total (transfer to summary page)									
	Cumulative totals (Jan - December)									

								Fiv	xed Cos	ctc					
& Nik Re	e Cording Polythene	Additive Transk	Levies & Support	Par var	labour Runn	Machinery (lea	Wachiners St.			1	Repairs &	Insurance	rofessional Crees	non Red	no lease

Jar	nuary/February		tock Pu	urchase	es		Invest	ments		Ban	k Paym	ents		
Date	Description	Aur Chase Co	ns (Dairy)	Purchase Rep.	Purc. Purc.	Purch.	Reclanation Nesses Sheep	New Machine Bloks &	iner (Net)	Other I. Hase land	nesingly st	ents (Existing to hange es, hange e	loan Rew loannents	Payments
Jan-23	tractor payment	3000											3000	
Jan. To	otal (transfer to summary page)													
Feb. To	otal (transfer to summary page)													
	ulative totals (Jan & Feb)													

	March/ April	S	tock Pu	<mark>ırchase</mark>	!S		Invest	ments		Ban	k Paym	ents		
Date	Description	Purchase Co	Pus (Dain)	Purchase Rep.	Purch Survey	Purch.	Reciamation No.	New Mach, Net, See See See See See See See See See Se	Puro Nety	Other I.	Ardraft and Med, Interstruction of the structure of the s	Lents loan Resident language	loan Rewis	ensyments
March	Total (transfer to summary page)													
	Total (transfer to summary page)													
Cun	nulative totals (Jan - April)													

	May /June		<mark>tock Pu</mark>	<mark>ırchase</mark>	!S		Invest	ments		Ban	k Paym	ents		
Date	Description	P _{Urchase} C	Pus (Dairy)	Purchase Rel	Purch Purch	Purch.	Reclamation No.	New Mach	Puro Nety	Other I. Mase land	Nesingly Sal	ents (Charkes, hangeles,	loan Rewild	ep ayments
May To	otal (transfer to summary page)													
June To	otal (transfer to summary page)													
	ulative totals (Jan - June)													

July / August	9	Stock Pu	urchase	!S		Invest	ments		Ban	k Paym	ents		
Date Description	Aurchase Co	Dws (Dairy)	Purchase Rep	Purci Pource	Purch Rase Cattle	Reclanation Nees Sheep	New Mach	iner (Net)	Other I. Tase land.	nues interest		loan Re (New loayments	ebayments
July Total (transfer to summary page)													
August Total (transfer to summary page)													
Cumulative totals (Jan - Aug)													

Sept / October		tock Pu	ırchase	S		Invest	ments		Ban	k Paym	ents		
Date Description	Purchase Co	ms loains	Purchase Reb	Purch Pl.'s (Dain)	Purch Purch	Reclanation Nesses Sheep	New Machine Bloks &	Puro Nety	Other I.	nesinterest	ents (Salar Resisting to the parties	loan Roayments	Ebayments
Sept. Total (transfer to summary page)													
Oct Total (c. c.													
Oct. Total (transfer to summary page) Cumulative totals (Jan - Oct)													

N	lov / December	5	Stock Pu	urchase	!S		Invest	ments		Ban	k Paym	ents		
Date	Description	Purchase Co	Dws (Dairy)	Purchase Rep	Purch Strains	Purch.	Reclamation Nesses Sheep	Nen Mach	inen (Net)	Other I.	Nestinenest		loan Rewisons	ebayments
Nov 7	Fotal (transfer to summary page)													
1400.	(transfer to summary page)													
Dec. 1	Total (transfer to summary page)													
Cur	mulative totals (Jan - Dec)													

		House	ehold I	ncome	(Janu	ary &	Februa	ary)					
			Reg	ular Inc	come				Ca	pital Ir	ntroduc	ed	
Date	Description (farm income not to be included here)	Total Farm dia	Off farmer Casual La Concerion	Moloynen Bel	Pensions income	Dividend Price of the Price of	Income from	n property	New York	borrowing	k of assets	Inherital On Savings	nce or Gift
07-Jan	child benefit	280			280								
Janu	pary Total (transfer to summary page)												
Febi	ruary Total (transfer to summary page)												
	Cumulative totals (Jan - Feb)												

		Hou	<mark>iseholo</mark>	d Incor	ne (Ma	arch &	April)						
				ılar Inc	ome				Ca	pital Ir	troduc	ed	
Date	Description (farm income not to be included here)	Total Farm div	Or farmer estimation	Social Melli Moloyment Be	Pensions of the Achild	S Dividend	Income from less income	Other reals	New York Troops	borowing	k of assets	on savings	nce or Gift
М	arch Total (transfer to summary page)												
Α	pril Total (transfer to summary page)												
	Cumulative totals (Jan - April)												

	Но	useho	ld Inco	me (N	lay & J	une)						
		Regi	ılar Inc	ome				Ca	pital Ir	troduc	ed	
Description (farm income not to be included here)	Total Farm cine	Orriann el	Social Welfer Bell Sour Property Sour Property Sour Property Sour Property Sour Property Sources Sourc	Pensions income in the child	Dividend Price of the Price of	Income from	Orner result	New income	borowing	k or assets	Inherital In Savings	ne or Gift
May Total (transfer to summary page)												
way rotal (transfer to summary page)												
June Total (transfer to summary page)												
Cumulative totals (Jan - June)												

		Hou	usehol	d Inco	me (Jul	y & A	ugust)						
				ılar Inc	ome	<u> </u>			Ca	pital Ir	troduc	ed	
Date	Description (farm income not to be included here)	Total Farm div.	Orrain elesification	Molosment Be	Pensions of the Child	Politidend Pome of the Politide of the Politid	Income from	Other result of the property	New York Transfer of the New York Transfer of Trans	borowing	k of assets	Inherital on sevines	ne or Gir
J	uly Total (transfer to summary page)												
Au	gust Total (transfer to summary page)												
	Cumulative totals (Jan - August)												

		Househ	old Inc	ome (Septer	nber 8	octo	ber)					
			Regu	ılar Inc	ome					pital Ir	troduc	ed	
Date	Description (farm income not to be included here)	Farm div.	Organne, casualla, one con	nolovnen Be	Pensions on inches Child	R Dividend	Income from	Other rest.	New	borowing	k of assets	Inherital On savines	ne or Gift
Sept	ember Total (transfer to summary page)												
Oct	ober Totals (transfer to summary page)												
	Cumulative totals (Jan - Oct)												

		Househo	ld Inco	ome (N	lovem	ber &	Decem	ber)					
				ular Inc	ome				Ca	pital Ir	troduc	ed	
Date	Description (farm income not to be included here)	Total Farm diagram	Or farmer Casual La Oncation	Molosmen Be	Pensions of the Child	Politidend One on the Politide of the Politide	Income from	Other result	New York Income	borowing	le or assets	Inherital On savings	ne or Gir
Nove	ember Total (transfer to summary page)												
Dece	ember Total (transfer to summary page)												
	Cumulative totals (Jan - Dec)												

			Н	ouseho	old Exp	<mark>enditu</mark>	re for	<mark>Januar</mark>	Y			
Date	Description	Total	Household Chi	Education Elecation	Merainnens	Health Health	Sepolation Of the Sepolation o	Files	Transport Stansport	vinos fir	Dayments expend	Cabiral Douge Porsoner
Jan-05	Supervalu-groceries	150	150									
Total (t	ransfer to summary page)											

			Но	<mark>useho</mark>	ld Expe	<mark>enditu</mark>	re for l	<mark>Februa</mark>	iry				
Date	Description	Total	Household Chi	Education Electrical	Rerainment	Health are	Sehola lies	Fuer	Transport	Puings Fin	Payments expende	Cabiral Capital	er Dersonal
	transfer to summary page)												
Cumul	ative Total (Jan - Feb)												

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Date	Description	Total	Household Ch	Education	nersinnen	Health are	enologies	Tue	Transport	Puings Fin	Dayments on Cance of the Cancer of the Canc	Cabiral Capital	er personal
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		H	<mark>ousehold E</mark>	<mark>xpenditure</mark>	for April			
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	·							
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			ŀ	<mark>-louse</mark> l	hold Ex	<mark>cpendi</mark>	<mark>ture f</mark> o	or May	,				
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				<mark>House</mark>	hold Ex	<mark>xpendi</mark>	ture f	or July					
Date	Description	Total	Household Ch	Education	Merainnen	Health are	Other Conditions of the Condit	Pile	Transport	Puinds Fin	Payments expend	Cabiral Capital	er personal
Total (transfer to summary page)												
Cumu	ative Total (Jan - July)												

	Household Expenditure for August												
Date	Description	Total	Household Chil	Education Electrical Control of the	Rerainnen	Health are	Sehola lies	File	Transport	Puings fin	Payments expend	Cabiral Capital	er personal
	transfer to summary page)												
Cumul	ative Total (Jan - Aug)												

	Household Expenditure for September												
Date	Description	Total	Household Chil	Education En	terainment	He shate	enologies	?ue,	Transport	Puings fin	Payments ance of the payments	Capital California	er personal
	transfer to summary page)												
Cumula	ative Total (Jan - Sept)												

	Household Expenditure for October												
Date	Description	Total	Household Chil	Education Electrical	Rerainnen	Health are	Seholalities	Tile	Transport	Nings Fin	Dayments expend	Cabiral Capital	er Dersonal
	transfer to summary page)												
Cumul	ative Total (Jan - Oct)												

	Household Expenditure for November												
Date	Description	Total	Household Chil	Education El	terainmens	Health are	enologies	Pue	Transport	Puings fin	Payments ance of the property of the payments	Capital California	er personal
	ransfer to summary page)												
Cumula	ative Total (Jan - Nov)												

	Household Expenditure for December												
Date	Description	Total	Household Chil	Education	Merainnen	Health are	Cenola lies	File	ransport .	Nings Fin	Dayments expend	Cabiral Capital	er Detsonal
Tabala													
	ransfer to summary page) ative Total (Jan - Dec)												

Regular Repayment Worksheet

Description	Regular Repayment Amount	Payment Frequency	Starting Month	January	February	March	April	May	June	July	August	Sept	October	Nov	Dec
Tractor Loan (Example)	€3,000.00	half yearly	January	3000						3000					
T		1.04.11													
Total Rep	payments in ea	ach Month													

Annual Summary and Farm Financial Budget for Next Year 20_

Transfer all cumulative totals (Jan- Dec) from each farming heading to this page.

This page can also be used to complete a Teagasc eProfit Monitor to measure the performance of the farm business.

Use the information from the last year and the Teagasc eProfit Monitor results to make a budget for the coming year.

RECEIPTS	This Year	Next Year	PAYMENTS	This Year	Next Year
Milk Sales			Purchased Concentrate		
Calf Sales (Dairy)			Purchased Forage		
Cow Sales (Dairy)			Straw		
Repl. Sales (Dairy)			Fert. & Lime		
Bull Sales			Vet		
Cow Sales (Suckler)			Al/ Breeding		
Cattle Sales			Contractor		
Ewe & Ram Sales			Seed & Spray		
Lamb Sales			Milk Rec. & Parlour		
Wool Sales			Silage Polythene & Additive		
Crop 1 Sales			Levies & Transport		
Crop 2 Sales			Sundry V. Costs		
Crop 3 Sales			Labour (Stock)		
Crop 4 Sales			Machinery (Running)		
Crop 5 Sales			Machinery (Leases)		
Crop 6 Sales			Car		
Crop 7 Sales			Electricity		
Basic Farm Payment & Greening			Phone		
AEOS / GLAS Payment			Repairs & Maint.		
ANC payment			Insurance		
YFS payment			Professional Fees		
New Loan Into Bank a/c			Sundry Fixed Costs		
Other Farm Receipt 1			Land Lease/ Rental		
Other Farm Receipt 2			Other Farm Payment 1		
Other Farm Receipt 3			Other Farm Payment 2		
Other Farm Receipt 4			Total Payments B		
Total Receipts A					

STOCK PURCHASES / INVESTMENTS	This Year	Next Year
Purchase Cows (Dairy)		
Purchase Bulls		
Purchase Repl.'s (Dairy)		
Purchase Cattle		
Purchase Sheep		
New Bldgs & Reclamation (Net)		
New Machinery (Net)		
Purchase Land		
Other Investment		
Total Investments C		
PERSONAL/ NON-FARM	This Year	Next Year
Drawings (Living Expenses)		
Total Drawings D		

BANK /LOAN REPAYMENTS	This Year	Next Year
Bank Chg. /OD /Merch Int.		
Loan Repayments (Existing Loan)		
Loan Repayments (New Loan)		
Total Bank Repayments E		

Net Farm Cash Flow (A-B-C-D-E)	

Family Farm & Household Income Summary

	Farm Receipts	Farm Costs	Farm	Farm Cash	Drawings	Household	Household	Household C	
	Insert Totals from	Insert Totals from	Investments Insert Totals from	Balance Calculate	How much money	Income	Payments Insert Totals from	Balance Calculate	E+F-
		Farm Costs (pages			did you transfer	Household	Household	G	["]
	(pages 2 -24)	26 - 48)	(pages 50 - 55)		as drawings from	Income	Payments		
					the farm to the house?	(pages 56 - 61)	(pages 62 - 73)		
					nouse.				
	Α	- B	- C	= D	E	+ F	- G	=1	
Example	800	2500	3000	-4700	0	280	150		130
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
Totals									

Household Expenditure Categories

		_		_	
Household	Education / Childcare		Entertainment		Health
Groceries	Childcare		Drink		Insurance
Clothing / footwear	Fees		Ciagarettes		Doctor
Home Insurance	Books		Holidays		Dentist
Misc. small goods / appliances	Accommodation		Dining out		Medication
Painting / decorating	Travel		Cinema		Other
Repairs	Other education expenses		Events		Other
Garden	Other		Newspapers etc.		Other
Gifts / donations	Other		Lotto		Other
Taxation	Other		Hobbies / Sport		Other
Other	Other		Other		Other
Other	Other		Other		Other
			•		
Utilities (less farm share)	Fuel		Transport (less farm share)		Savings / investments
Electricity	Oil		Insurance		Life Assurance
Telephone (land line / internet)	Coal		Tax		Pension fund
Mobile phones	Turf		Petrol / Diesel		Savings scheme
Television (Sky etc.)	Wood		Maintenance		Investments
Water	Gas		Repairs		Other
Waste	Other		Parking		Other
Natural Gas	Other		Other		Other
Other	Other		Other		Other
Other	Other		Other		Other
Repayments / finance	Capital expenditure		Notes		Notes
Mortgage payments	New car				
Bank charges, overdraft	Furniture				
Taxes (eg income / LPT)	Household appliances				
Other Loans	Home extension				
Other	Family events				
Other	Other				

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