



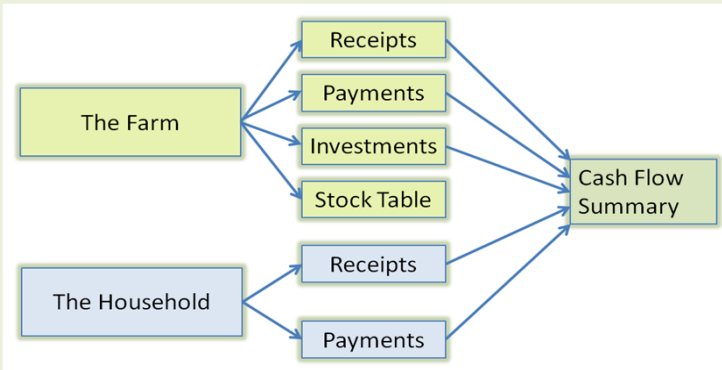
Teagasc Farm and Household Cash Planning Book

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
- 2 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 household 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)

Table of Contents

Monthly stock table	2
Farm Receipts and Payments Categories (inside cover)	3
Farm Receipts	4 to 27
Farm Payments / Costs	28 to 51
Farm Investments , Stock Purchases & Bank Repayments	52 to 57
Household Income	58 to 63
Household Expenditure	64 to 75
Regular Payments Worksheet	76
Annual Summary and Farm Financial Budget for next year	77
Farm and Family household Income Summary	78
Household Expenditure Categories	79

Monthly Stock Tables

Stock Type	Start Jan	End Jan	End Feb	End Mar	End Apr	End May	End Jun	End Jul	End Aug	End Sep	End Oct	End Nov	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															

Complete the reconciliation tables at the end of the year

Cattle Reconciliation Table (A must equal B)			
Opening Total		Sales	
Add Births		Add Deaths	
Add Purchases		Add Private use	
		Closing stock	
Total	A	Total	B

Stock Type	Start Jan	End Jan	End Feb	End Mar	End Apr	End May	End Jun	End Jul	End Aug	End Sep	End Oct	End Nov	End Dec	Total (Jan- Dec)	Average No's (total/12)
Ewes															
Rams															
Stores / Hoggets															
Total No. Sheep															

Sheep Reconciliation Table (A must equal B)			
Opening Total		Sales	
Add Births		Add Deaths	
Add Purchases		Add Private use	
		Closing stock	
Total	A	Total	B

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

Notes

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

Notes

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

Investments (Pages 54 - 59)
New Buildings (Net)
New Machinery (Net)
Farm Reclamation (Net)
Purchase Land

Farm Receipts for January

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	Cow Sales (Dairy)	Repl. 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							
Totals (transfer to summary page)												

Farm Receipts for February

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	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)												
Cumulative totals (Jan + Feb)												

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

Farm Receipts for March

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	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)												
Cumulative totals (Jan - March)												

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

Farm Receipts for April

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	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)												
Cumulative totals (Jan - April)												

Farm Receipts for May

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	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)												
Cumulative totals (Jan - May)												

Farm Receipts for June

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	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)												
Cumulative totals (Jan - June)												

Farm Receipts for July

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	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)												
Cumulative totals (Jan - July)												

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

Farm Receipts for August

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	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)												
Cumulative totals (Jan - August)												

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

Farm Receipts for September

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	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)												
Cumulative totals (Jan - September)												

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

Farm Receipts for October

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	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)												
Cumulative totals (Jan -October)												

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

Farm Receipts for November

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	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)												
Cumulative totals (Jan - November)												

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

Farm Receipts for December

Date	Description	Total	Milk Sales	Calf Sales (Dairy)	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)												
Cumulative totals (Jan - December)												

Farm Costs for January			Variable Costs								
Date	Description	Total	Purchased Concentrate	Purchased Forage	Purchased Straw	Lime	Fertiliser and	Veterinary	AI / Breeding	Contractor	Seed and Spray
Jan-25	Coop December invoice Cheque 2	2500	2000						500		
Total (transfer to summary page)											

Fixed Costs

Milk Recording & Parlour	Silage Additive & Polythene	Transport	Levies & Costs	Sundry Var.	Labour	Machinery (Running)	Machinery (Leases)	Car (farm share)	(farm share)	Electricity	Phone (farm share)	Maintenance	Repairs &	Insurance	Professional Fees	Sundry Fixed Costs	Land Lease/Rental

Farm Costs for February			Variable Costs							
Date	Description	Total	Purchased Concentrate	Forage Purchased	Straw	Lime	Fertiliser and Veterinary	AI / Breeding	Contractor	Seed and Spray
Total (transfer to summary page)										
Cumulative totals (Jan + Feb)										

Fixed Costs

Milk Recording & Parlour	Silage Additive & Polythene	Transport	Levies & Costs	Sundry Var.	Labour	Machinery (Running)	Machinery (Leases)	Car (farm share)	Electricity (farm share)	Phone (farm share)	Maintenance	Repairs &	Insurance	Professional Fees	Sundry Fixed Costs	Land Lease/ Rental

Farm Costs for March			Variable Costs							
Date	Description	Total	Purchased Concentrate	Forage Purchased	Straw	Lime	Fertiliser and Veterinary	AI / Breeding	Contractor	Seed and Spray
Total (transfer to summary page)										
Cumulative totals (Jan, Feb & March)										

Fixed Costs

Milk Recording & Parlour	Silage Additive & Polythene	Levies & Transport	Costs Sundry Var.	Labour	Machinery (Running)	Machinery (Leases)	Car (farm share)	Electricity (farm share)	Phone (farm share)	Maintenance	Repairs &	Insurance	Professional Fees	Sundry Fixed Costs	Land Lease/Rental

Farm Costs for April			Variable Costs								
Date	Description	Total	Purchased Concentrate	Purchased Forage	Purchased Straw	Lime	Fertiliser and	Veterinary	AI / Breeding	Contractor	Seed and Spray
Total (transfer to summary page)											
Cumulative totals (Jan - April)											

Fixed Costs

Milk Recording & Parlour	Silage Additive & Polythene	Transport	Levies & Costs	Sundry Var.	Labour	Machinery (Running)	Machinery (Leases)	Car (farm share)	Electricity (farm share)	Phone (farm share)	Maintenance	Repairs &	Insurance	Professional Fees	Sundry Fixed Costs	Land / Lease or Rental

Farm Costs for May			Variable Costs							
Date	Description	Total	Purchased Concentrate	Forage	Purchased Straw	Lime	Fertiliser and Veterinary	AI / Breeding	Contractor	Seed and Spray
Total (transfer to summary page)										
Cumulative totals (Jan - May)										

Farm Costs for June			Variable Costs							
Date	Description	Total	Purchased Concentrate	Purchased Forage	Purchased Straw	Lime	Fertiliser and Veterinary	AI / Breeding	Contractor	Seed and Spray
Total (transfer to summary page)										
Cumulative totals (Jan - June)										

	Fixed Costs												
--	-------------	--	--	--	--	--	--	--	--	--	--	--	--

Milk Recording & Parlour	Silage Additive & Polythene	Transport Levies & Costs	Sundry Var. Costs	Labour	Machinery (Running)	Machinery (Leases)	Car (farm share)	Electricity (farm share)	Phone (farm share)	Maintenance	Repairs &	Insurance	Professional Fees	Sundry Fixed Costs	Land Lease/ Rental

Farm Costs for July			Variable Costs							
Date	Description	Total	Purchased Concentrate	Purchased Forage	Purchased Straw	Lime	Fertiliser and Veterinary	AI / Breeding	Contractor	Seed and Spray
Total (transfer to summary page)										
Cumulative totals (Jan - July)										

Fixed Costs

Milk Recording & Parlour	Silage Additive & Polythene	Transport	Levies & Costs	Sundry Var.	Labour	Machinery (Running)	Machinery (Leases)	Car (farm share)	Electricity (farm share)	Phone (farm share)	Maintenance	Repairs &	Insurance	Professional Fees	Sundry Fixed Costs	Land Lease/ Rental

Farm Costs for August			Variable Costs							
Date	Description	Total	Purchased Concentrate	Purchased Forage	Purchased Straw	Lime	Fertiliser and Veterinary	AI / Breeding	Contractor	Seed and Spray
Total (transfer to summary page)										
Cumulative totals (Jan - August)										

Fixed Costs

	Milk Recording & Parlour	Silage Additive & Polythene	Levies & Transport	Sundry Var. Costs	Labour	Machinery (Running)	Machinery (Leases)	Car (farm share)	Electricity (farm share)	Phone (farm share)	Maintenance	Repairs &	Insurance	Professional Fees	Sundry Fixed Costs	Land Lease/ Rental

Farm Costs for September			Variable Costs							
Date	Description	Total	Purchased Concentrate	Purchased Forage	Purchased Straw	Lime	Fertiliser and Veterinary	AI / Breeding	Contractor	Seed and Spray
Total (transfer to summary page)										
Cumulative totals (Jan - September)										

Fixed Costs

Milk Recording & Parlour	Silage Additive & Polythene	Levies & Transport	Sundry Var. Costs	Labour	Machinery (Running)	Machinery (Leases)	Car (farm share)	Electricity (farm share)	Phone (farm share)	Maintenance	Repairs & Insurance	Professional Fees	Sundry Fixed Costs	Land Lease/ Rental

Farm Costs for October			Variable Costs							
Date	Description	Total	Purchased Concentrate	Purchased Forage	Purchased Straw	Lime	Fertiliser and Veterinary	AI / Breeding	Contractor	Seed and Spray
Total (transfer to summary page)										
Cumulative totals (Jan - October)										

January/February		Stock Purchases				Investments				Bank Payments									
Date	Description	Total																	
			Purchase Cows (Dairy)	Purchase Bulls	Purchase Repl.'s (Dairy)	Purchase Cattle	Purchase Sheep	Reclamation (Net)	New Bldgs & New Machinery (Net)	Purchase Land	Other Investment	Overdraft and Mechant Interest	Bank Charges, (Existing Loans)	Loan Repayments (New Loans)					
Jan-23	tractor payment	3000																	3000
Jan. Total (transfer to summary page)																			
Feb. Total (transfer to summary page)																			
Cumulative totals (Jan & Feb)																			

Sept / October		Stock Purchases				Investments				Bank Payments							
Date	Description	Total	Purchase Cows (Dairy)	Purchase Bulls	Purchase Repl. s (Dairy)	Purchase Cattle	Purchase Sheep	Reclamation (Net)	New Bldgs &	New Machinery (Net)	Purchase Land	Other Investment	Overdraft and Mechant Interest	Bank Charges, (Existing Loans)	Loan Repayments (New Loans)	Loan Repayments (New Loans)	
Sept. Total (transfer to summary page)																	
Oct. Total (transfer to summary page)																	
Cumulative totals (Jan - Oct)																	

Nov / December		Stock Purchases				Investments			Bank Payments					
Date	Description	Total	Purchase Cows (Dairy)	Purchase Bulls	Purchase Repl.'s (Dairy)	Purchase Cattle	Purchase Sheep	Reclamation (Net)	New Bldgs & New Machinery (Net)	Purchase Land	Overdraft and Interest	Bank Charges, (Existing Loans)	Loan Repayments (New Loans)	Loan Repayments (New Loans)
Nov. Total (transfer to summary page)														
Dec. Total (transfer to summary page)														
Cumulative totals (Jan - Dec)														

Household Income (January & February)

		Regular Income						Capital Introduced					
Date	Description (farm income not to be included here)	Total	Farm diversification income	Off-farm employment & Casual Labour	Social Welfare & Child Benefit	Pensions & Dividend income	Interest income	Income from property	Other regular income	New borrowing	Sale of assets	From savings	Inheritance or Gift
07-Jan	child benefit	280				280							
January Total (transfer to summary page)													
February Total (transfer to summary page)													
Cumulative totals (Jan - Feb)													

Household Income (March & April)

		Regular Income							Capital Introduced				
Date	Description (farm income not to be included here)	Total	Farm diversification income	Off-farm employment & Casual Labour	Social Welfare & Child Benefit	Pensions & Dividend income	Interest income	Income from property (rents and leases)	Other regular income	New borrowing	Sale of assets	From savings	Inheritance or Gift
March Total (transfer to summary page)													
April Total (transfer to summary page)													
Cumulative totals (Jan - April)													

Household Income (May & June)

		Regular Income						Capital Introduced					
Date	Description (farm income not to be included here)	Total	Farm diversification income	Off-farm employment & Casual Labour	Social Welfare & Benefit	Pensions & Dividend income	Interest income	Income from property	Other regular income	New borrowing	Sale of assets	From savings	Inheritance or Gift
May Total (transfer to summary page)													
June Total (transfer to summary page)													
Cumulative totals (Jan - June)													

Household Income (July & August)

		Regular Income							Capital Introduced				
Date	Description (farm income not to be included here)	Total	Farm diversification income	Off-farm employment & Casual Labour	Social Welfare Benefit	Pensions & Dividend income	Interest income	Income from property	Other regular income	New borrowing	Sale of assets	From savings	Inheritance or Gift
July Total (transfer to summary page)													
August Total (transfer to summary page)													
Cumulative totals (Jan - August)													

Household Income (September & October)

Household Income (September & October)													
		Regular Income						Capital Introduced					
Date	Description (farm income not to be included here)	Total	Farm diversification income	Off-farm employment & Casual Labour	Social Welfare & Benefit	Pensions & Dividend income	Interest income	Income from property	Other regular income	New borrowing	Sale of assets	From savings	Inheritance or Gift
September Total (transfer to summary page)													
October Totals (transfer to summary page)													
Cumulative totals (Jan - Oct)													

Household Income (November & December)

		Regular Income						Capital Introduced					
Date	Description (farm income not to be included here)	Total	Farm diversification income	Off-farm employment & Casual Labour	Social Welfare Benefit	Pensions & Dividend income	Interest income	Income from property	Other regular income	New borrowing	Sale of assets	From savings	Inheritance or Gift
November Total (transfer to summary page)													
December Total (transfer to summary page)													
Cumulative totals (Jan - Dec)													

Household Expenditure for January

Date	Description	Total	Household	Education / Childcare	Entertainment	Health (household share)	Utilities	Fuel	Transport	Savings / investments	Repayments / finance	expenditure	Capital / household	Other personal / household
Jan-05	Supervalu- groceries	150	150											
Total (transfer to summary page)														

Household Expenditure for March

Date	Description	Total	Household	Education / Childcare	Entertainment	Health (household share)	Utilities	Fuel	Transport	Savings / investments	Repayments / finance	expenditure	Capital / household	Other personal
Total (transfer to summary page)														
Cumulative Total (Jan - Mar)														

Household Expenditure for April

Date	Description	Total	Household	Education / Childcare	Entertainment	Health (household share)	Utilities	Fuel	Transport	Savings / investments	Repayments / finance	expenditure	Capital / household	Other personal
Total (transfer to summary page)														
Cumulative Total (Jan - Apr)														

Household Expenditure for May

Date	Description	Total	Household	Education / Childcare	Entertainment	Health (household share)	Utilities	Fuel	Transport	Savings / investments	Repayments / finance	expenditure	Capital / household	Other personal
Total (transfer to summary page)														
Cumulative Total (Jan - May)														

Household Expenditure for June

Date	Description	Total	Household	Education / Childcare	Entertainment	Health (household share)	Utilities	Fuel	Transport	Savings / investments	Repayments / finance	expenditure	Capital / household	Other personal
Total (transfer to summary page)														
Cumulative Total (Jan - June)														

Household Expenditure for August

Date	Description	Total	Household	Education / Childcare	Entertainment	Health (household share)	Utilities	Fuel	Transport	Savings / investments	Repayments / finance	expenditure	Capital / household	Other personal / household
Total (transfer to summary page)														
Cumulative Total (Jan - Aug)														

Household Expenditure for November

Date	Description	Total	Household	Education / Childcare	Entertainment	Health (household share)	Utilities	Fuel	Transport	Savings / investments	Repayments / finance	expenditure	Capital / household	Other personal
Total (transfer to summary page)														
Cumulative Total (Jan - Nov)														

Household Expenditure for December

Date	Description	Total	Household	Education / Childcare	Entertainment	Health (household share)	Utilities	Fuel	Transport	Savings / investments	Repayments / finance	expenditure	Capital / household	Other personal / household
Total (transfer to summary page)														
Cumulative 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					
Total Repayments in each 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	STOCK PURCHASES / INVESTMENTS	This Year	Next Year
Milk Sales			Purchased Concentrate			Purchase Cows (Dairy)		
Calf Sales (Dairy)			Purchased Forage			Purchase Bulls		
Cow Sales (Dairy)			Straw			Purchase Repl.'s (Dairy)		
Repl. Sales (Dairy)			Fert. & Lime			Purchase Cattle		
Bull Sales			Vet			Purchase Sheep		
Cow Sales (Suckler)			AI/ Breeding			New Bldgs & Reclamation (Net)		
Cattle Sales			Contractor			New Machinery (Net)		
Ewe & Ram Sales			Seed & Spray			Purchase Land		
Lamb Sales			Milk Rec. & Parlour			Other Investment		
Wool Sales			Silage Polythene & Additive			Total Investments C		
Crop 1 Sales _____			Levies & Transport			PERSONAL/ NON-FARM	This Year	Next Year
Crop 2 Sales _____			Sundry V. Costs			Drawings (Living Expenses)		
Crop 3 Sales _____			Labour (Stock)			Total Drawings D		
Crop 4 Sales _____			Machinery (Running)					
Crop 5 Sales _____			Machinery (Leases)			BANK /LOAN REPAYMENTS	This Year	Next Year
Crop 6 Sales _____			Car			Bank Chg. /OD /Merch Int.		
Crop 7 Sales _____			Electricity			Loan Repayments (Existing Loan)		
Basic Farm Payment & Greening			Phone			Loan Repayments (New Loan)		
AEOS / GLAS Payment			Repairs & Maint.			Total Bank Repayments E		
ANC payment			Insurance					
YFS payment			Professional Fees			Net Farm Cash Flow (A-B-C-D-E)		
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								

Family Farm & Household Income Summary

	Farm Receipts	Farm Costs	Farm Investments	Farm Cash Balance	Drawings	Household Income	Household Payments	Household Cash Balance
	Insert Totals from Farm Receipts (pages 2 - 24)	Insert Totals from Farm Costs (pages 26 - 48)	Insert Totals from Farm Investments (pages 50 - 55)	Calculate A-B-C	How much money did you transfer as drawings from the farm to the house?	Insert Totals from Household Income (pages 56 - 61)	Insert Totals from Household Payments (pages 62 - 73)	Calculate E+F-G
	A	- B	- C	= D	E	+ F	- G	= I
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

Groceries
 Clothing / footwear
 Home Insurance
 Misc. small goods / appliances
 Painting / decorating
 Repairs
 Garden
 Gifts / donations
 Taxation
 Other _____
 Other _____

Education / Childcare

Childcare
 Fees
 Books
 Accommodation
 Travel
 Other education expenses
 Other _____
 Other _____
 Other _____
 Other _____
 Other _____

Entertainment

Drink
 Cigarettes
 Holidays
 Dining out
 Cinema
 Events
 Newspapers etc.
 Lotto
 Hobbies / Sport
 Other _____
 Other _____

Health

Insurance
 Doctor
 Dentist
 Medication
 Other _____
 Other _____
 Other _____
 Other _____
 Other _____
 Other _____

Utilities (less farm share)

Electricity
 Telephone (land line / internet)
 Mobile phones
 Television (Sky etc.)
 Water
 Waste
 Natural Gas
 Other _____
 Other _____

Fuel

Oil
 Coal
 Turf
 Wood
 Gas
 Other _____
 Other _____
 Other _____
 Other _____

Transport (less farm share)

Insurance
 Tax
 Petrol / Diesel
 Maintenance
 Repairs
 Parking
 Other _____
 Other _____
 Other _____

Savings / investments

Life Assurance
 Pension fund
 Savings scheme
 Investments
 Other _____
 Other _____
 Other _____
 Other _____
 Other _____

Repayments / finance

Mortgage payments
 Bank charges, overdraft
 Taxes (eg income / LPT)
 Other Loans _____
 Other _____
 Other _____

Capital expenditure

New car
 Furniture
 Household appliances
 Home extension
 Family events
 Other _____

Notes

Notes

Contact Details:
Head Office, Oak Park, Carlow, Ireland
Tel: +353 (0) 59 9170200
Fax: +353 (0) 59 9182097
Email: info@teagasc.ie
www.teagasc.ie