

List of all current debt as of today ___/___/20__

| | Loan Name/ Debtor | Current Amount Outstanding | Remaining Loan Term (years) | Current Interest Rate | Total Repayment per year | Payments due before Date _____ |
|---|----------------------|----------------------------------|-----------------------------------|-----------------------------|--------------------------------|--------------------------------------|
| Term Loans (incl house mortgage) | | € | | % | | € |
| | | € | | % | € | € |
| | | € | | % | € | € |
| | | € | | % | | € |
| Overdraft & Stocking Loans | | € | | % | € | € |
| | | € | | % | € | € |
| | | € | | % | € | € |
| Merchant Co- Op Debt (+outstanding farm-to-farm debt) | | € | | % | | € |
| | | € | | % | | € |
| | | € | | % | | € |
| | | € | | % | | € |
| | | € | | % | | € |
| Hire Purchase/ Finance | | € | | % | € | € |
| | | € | | % | | € |
| TOTAL PAYMENTS (A) | | | | | | € |

Cash Flow Assessment (to end of year or next spring as appropriate)

| Cash Out [to _____ enter date] | Current Outstanding | From Today to to _____ enter date | Total |
|--|-------------------------|--------------------------------------|-------|
| Total Repayments From above (A) | € | € | € |
| Feed & Fertiliser | | € | € |
| Contractor | € | € | € |
| Vet | € | € | € |
| Other Operating Expenses | € | € | € |
| Health Ins/ Policies (Pension etc.) | € | € | € |
| Tax | € | € | € |
| Living Expenses | € | € | € |
| TOTAL PAYMENTS | | (B) € | |
| Cash In [to _____ enter date] | Enter Date _____ | | |
| Farm Sales | | € | € |
| (milk + other Sales less Exp. not included above) | | | |
| Direct Payments (BPS, GLAS, etc.) | | € | € |
| Off Farm Income (Net) | | € | € |
| Child Benefit, Pension, Farm Assist, | | € | € |
| TOTAL NET INCOME AVAILABLE | | (C) € | |
| BALANCE SURPLUS /DEFICIT (Deficit should not exceed available merchant credit and OD limit) | | (C - B) | |