



Teagasc Farm and Household Cash Planning Book

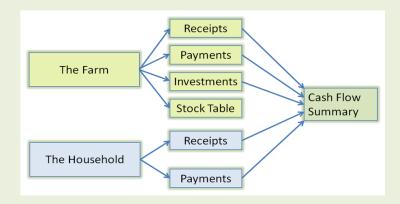
Year





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	Enc	l Jan	End	Feb	End	Mar	End A	\pr	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	İ	One	ning To		Cattle	e Reco	ncilia	tion Ta		A must eq Sales	ual B)															
tables at the end of the			Births							Add Death	_															
year															ł											
	ļ	Add	Purch	ases	l					Add Privat																
					. 1					Closing sto	CK															
		Tota	ıl		Α					Total		В			l											
Stock Type	Start Jan	Enc	l Jan	End	Feb	End	Mar	End A	Apr	End Mav	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																										
·					Shoo	n Reco	ncilia	tion Ta	hle ((A must eq	ual R)															
		One	ning To		31100	J MCCC	, i cinic	ition ru		Sales	uui D				ł											
			Births							Add Death	s				1											
			Purch							Add Privat					1											
		Aud	· Grein	uses	l					Closing sto																
		Tota	1		А					Total	-CIK	В			1											
		1018			Α.					Total		D														

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

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 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

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Investments (Pages 54 - 59)

New Buildings (Net)
New Machinery (Net)
Farm Reclaimation (Net)
Purchase Land

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 Re	ceipts for February										
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 + Feb)										

		Crop Sa	ales (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	ceipts 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)										
	ılative totals (Jan - March)										

		Crop Sal	es (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 Re	ceipts for April									
Date	Description	Total	Milk Sales	Cow Sales (Dairy)	Repl. Sales (Dairy)	Bull Sales	Cattle Sales	Ewe & Ram Sales	Lamb Sales	Wool Sales
	(transfer to summary page)									
Cum	nulative totals (Jan - April)									

		Crop Sa	ales (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 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	eipts 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	ales (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	ales (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

Description	Total	Milk Sales	Cow Sales (Dairy)	Bull Sales		Ewe & Ram Sales	Lamb Sales	Wool Sales
a summary nage)								
_	summary page) (Jan - November)	summary page) (Jan - November)						

		Crop Sa	ales (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	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
	otal (transfer to summary page)											
Cun	Cumulative totals (Jan - December)											

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

								Fix	ked Cos	sts					
& Milk A	Recording Silver	Additive Trans	Levies &	Pan Lar.	labour Runn	Wachinery Rea	Wachinery Shessinery	Car (farm she	Electricity Share, icity	Maintene (Farm	Repairs &	Insurance P	toressional Cees	ndry fixed Re	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	Jan 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	Totale 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 Costs											
& 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 the rate	Strchased Str	line fert	iliser and ring	N. Breeding	Contract	Seed and Sore	e l
	Total (transfer to summary page)									
	Cumulative totals (Jan - April)									

								Fix	xed Cos	sts					
& Milk h	* Polythene	Additive Transp	levies &	Par Var	labour Rung	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	Totale of the control	Irchesed Stro	line fert	iliser and ring	N. Breeding	Contract	Seed and Spre	
_	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	hor rised be	nta, lease

	Farm Costs for June						Variab	<mark>le Cost</mark>	S	
Date	Description	Concent. Total	Troposed Por Plansed	Troposed Stro	line fert	iliser and the	N. Breedi	Contract	Seed and Spre	
	Total (transfer to summary page)									
	Cumulative totals (Jan - June)									

			Fixed Cos	sts		
& Asily Recording Polyther Additive Port & Standard Property of the Part of the Polyther Additive Port & Standard Polyther Recording Polyther Polyt	dr var. labour	Machiner Resession St.			Insurance Rees ional Co	non land lease

	Farm Costs for July						Variab	<mark>le Cost</mark>	S	
Date	Description	Concent. Total	Take of the Parker	Irchased Stram	line fert	ilser and refering	Al Breeding	Contract	Seed and Spre	
	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)									

							Fix	xed Cos	sts					
& Pariour Recording Polythere	Additive Transp	levies & Sur	Day Lar.	Labour Runn	Wachinery (lea	Wachinery Str.			10	Repairs &	Insurance !	toressional Crees in all	inon Pixed Re	nra, lease,

	Farm Costs for September						<mark>Variab</mark>	le Cost	S	
Date	Description	Concent. Total	Troposed For Portion of the Parker of the Portion o	Irchased Stra	line fert	iliser and refering	Al Breeding	Contract	Seed and Sore	e l
	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 See	Irchased Stro	line fert	iliser and refering	N 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	4	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

	Farm Costs for November						<mark>Variab</mark>	le Cost	S	
Date	Description	Concent Total	irchased for Porting	Irchased Stro	line ferti	Vetering And India	Al Breeding	Contract	Seed and spra	
	Total (transfer to summary page)									
	Cumulative 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	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 loavments	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, Se &	Puro Nety	Other I.	Ardraft and Med, Interstruction	Lents loan Resident langues	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>irchase</mark>	S		Invest	ments		Ban	k Paym	ents		
Date	Description	P _{Urchase} C	Dws (Dairy)	Purchase Rep	Purch Purch	Purch.	Reclamation No.	New Mach	Puro Nety	Other I. Mase land	Nesingly Sal	ents (Charkes, hangeles,	loan Rewild	epayments
D.A T.														
iviay i d	otal (transfer to summary page)													
June To	otal (transfer to summary page)													
Cum	ulative totals (Jan - June)													

July / August	S	tock Pu	<mark>ırchase</mark>	!S		Invest	ments		Ban	k Paym	ents		
Date Description	Purchase Co	Pus (Dain)	Purchase Rel	Purch Purch	Purch.	Reclanation Nessee Sheep	New Mach	Puro Nety Nety	Other I.	nesinterest	Ents Loan Re Kristing Lo	loan Rew loayments	ebayments
July Total (transfer to summary page)													
August Total (transfer to summary page)													
Cumulative totals (Jan - Aug)													

S	ept / October		<mark>tock Pu</mark>	<mark>ırchase</mark>	S		Invest	ments		Ban	k Paym	ents		
Date	Description	P _{Urchase} Co	Auro Ruro	Purchase Reb	Purch Purch	Purch.	Reclanation Nesses Sheep	New Machine Bloks &	Auro Nets	Other I.	nesinerest	ents loan R Charges	loan Re (New loannents)	e Bayments
Sept. T	otal (transfer to summary page)													
Oct. To	ptal (transfer to summary page)													
Cum	ulative 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)												

	Household Income (March & April) Regular Income Capital Introduced													
				ılar Inc	ome				Ca	pital Ir	troduc	ed		
Date	Description (farm income not to be included here)	Total Farm div	Or farmer estimates on a final late	Social Melli Moloyment Be	Pensions of the Achild	S Dividend	Income from less income	Other reals	New York Troops	borowing	k of assets	Inherital on sevines	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	lune)						
				ılar Inc						pital Ir	troduc	ed	
ate	Description (farm income not to be included here)	Total Farm cine	Offication of the Casual Later of the Casual L	borowing	k or assets	Inheritary Savines	ace or Gift						
					Pensions of the Child	Inter Onidend	cone from	Ornerreeu	New lar income				
-													
IV	lay Total (transfer to summary page)												
	., (2.2. 2.2. 2.2. 2.7)												
Ju	ine Total (transfer to summary page)												
	Cumulative totals (Jan - June)												

		Hou	usehol	d Inco	me (Ju	ly & A	ugust)						
				ular Inc	ome				Ca	pital Ir	troduc	ed	
Date	Description (farm income not to be included here)	Total Farm div.	Orrain elesification	nolognen, Be	Pensions of the Child	& Oixidend	Income from	Other result of the property	New York Troops	borowing	k of assets	on savings	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 (Septen	nber 8	octo	ber)					
			Regu	ılar Inc	ome					pital Ir	troduc	ed	
Date	Description (farm income not to be included here)	Total Farm div.	Organne, ersification	Molosment Be	Pensions of income fire & Child	one end	Income from	Other rest.	New York Transfer of the New York Transfer of Trans	Saiboroning	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	Novem	ber &	Decem	nber)					
			Regi	ular Inc	ome				Ca	pital Ir	ntroduc	ed	
Date	Description (farm income not to be included here)	Total Farm dive	Or farmer Casual La	nolosnen Be	Pensions of the Child	& Oixidend	Income from	Other result	New lar income	borowing	le or assets	Inherital on sevines	ne or Gir
Nove	ember Total (transfer to summary page)												
Dece	ember Total (transfer to summary page)												
Dece	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 Porsonal
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 El	Merainnen,	Health are	Scholdines	File	Transport	Puings Fin	Payments expend	Cabiral Capital	er Dersonal
	transfer to summary page)												
Cumul	ative Total (Jan - Feb)												

			Н	<mark>ouseh</mark>	old Exp	<mark>oenditi</mark>	ure for	<mark>r Marc</mark>	h				
Date	Description	Total	Household Ch	Education	nereinnen.	Health are	enologies	Tue	Transport	Relatings fin	Dayments on Cance of the Cancer of the	Cabital Capital	er personal
Total (transfer to summary page)												
	ative Total (Jan - Mar)												

Date Description Total Household Child Care on The All the State of Total	Transport of the Savings of the Profit of the Politics of the
Date Description Total Ousehold Religion Telling of the altrights of the a	Holding Pile Top Top The No. Top
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			ŀ	<mark>louse</mark> l	nold Ex	<mark>pendi</mark>	ture fo	<mark>or June</mark>	<u> </u>				
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	Household Expenditure for August												
Date	Description	Total	Household Chil	Education Electrical Control of the	Rerainnen	Health are	Sehola lies	Puer	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 Ch.	Education	Merainnen	Health are	enologies	Tuo	Transport	Puings fin	Dayments ance of the street of	Capital Capital	er personal
Total	(transfer to summary page)												
	ative Total (Jan - Sept)												

	Household Expenditure for October												
Date	Description	Total	Household Chi	Education Electrical	Nerainnen	Health are	Seholdities	Pile.	Transport	Puings Fin	Payments expende	Cabiral Capital	er Dersonal
Total (transfer to summary page)												
	ative Total (Jan - Oct)												

	Household Expenditure for November												
Date	Description	Total		_	terainmens		enologies		Transport	Puings fing	Dayments ance no.	Capital Capital	er Detsonal
Total (t	ransfer to summary page)												
Cumula	ative Total (Jan - Nov)												

	Household Expenditure for December												
Date	Description	Total	Household Chil	Education Electrical Control of the	Rerainment	Health are	Sehola lies	File	ransport .	Nings Fin	Dayments expend	Cabiral Capital	er Detsonal
	transfer to summary page)												
Cumul	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					
Total Rep	payments in ea	nch 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 Cash
	Incort 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 26 - 48)			did you transfer as drawings from	Household Income	Household Payments	G
	(poges 2 2+)	20 40)	(радел 30 33)		the farm to the house?	(pages 56 - 61)	(pages 62 - 73)	
	Α	- B	- C	= D	E	+ F	- G	=
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	Educ	ation / Childcare		Entertainment		Health
Groceries	Childe	care		Drink		Insurance
Clothing / footwear	Fees			Ciagarettes		Doctor
Home Insurance	Books	3		Holidays		Dentist
Misc. small goods / appliances	Accor	nmodation		Dining out		Medication
Painting / decorating	Trave	I		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
					-	
Repayments / finance	Capi	tal expenditure		Notes		Notes
Mortgage payments	New o	car				
Bank charges, overdraft	Furnit	ure				
Taxes (eg income / LPT)	House	ehold appliances				
Other Loans	Home	extension				
Other	Fami	ly events				
Other	Other					

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