LIVE WEBINAR

Collaborative Farming

Inheritance & Succession

GENERATIONAL RENEWAL WEEK 2026

#GENERATIONALRENEWAL

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Securing the Future of Irish Farms:

Approaches for Generation Renewal

Contents

Schedule of Events 4
Teagasc welcome 5
Prepare, Plan and Protect; The UNITE Approach to Generational Renewal 7
Investing in Your Future: Why Pensions Matter for Farmers 10
Where There's a Will, There's a Way 13
Building for the Future: The Atkinson Family's Journey in Generational Renewal 17
Collaborative Farming: Practical Pathways for Bringing the Next Generation into Irish Farming 21
Teagasc Education: Flexible Learning Pathways from Level 5 to Level 10 30
Life Beyond the Farm Gate: Planning for your Next Chapter 34
A young successor's guide to financing the farm 37
The Successor Sitting at the Kitchen Table 44
The Tyner Family: Planning Today for Tomorrow's Farm 48
The Succession Story of Lar & Lauren Kinsella's Family Farm 52
Navigating the Taxes and Reliefs associated with Farm Transfer 56
The physical and technical performance of a leased farm – The story of Kieran Kennedy, and Imelda and Tom Walsh 68
How Collaborative Options can be used to address Generational Renewal without an Identified Farming Successor – The Slattery Families Story 75
Key DAFM Supports for Collaborative Farming and Farm Succession 78
Can You Afford to Step Back? Why Everyone Needs a Pension Plan 83
Supporting Farm Families Through Sudden Loss 85
Nursing Homes Support Scheme 87
Passing It On: A Hand to Steer You in the Right Direction 90
Notes 94
Notes 95
Notes 96

Schedule of Events

Generational Renewal Week will highlight career paths for young farmers and support for older farmers in stepping back. It covers tax, succession, and collaborative models like partnerships, share farming, and leasing to help families to start the transition.

What's Happening?

Generational Renewal Live Webinar
Monday, 7th September | 8pm
Chaired by EmmaLouise Coffey, this live webinar on Generation Renewal features Emma Dillon, two farm families, and Farm Management Team members sharing practical insights on navigating the succession process.

Nursing Home Support Scheme (Fair Deal) Webinar
Tuesday, 8th September | 8pm
Everything you need to know about the Fair Deal Scheme, with Ultan Hynes, Head of Service for the Nursing Home Support Scheme at the HSE.

Exploring Collaborative Farming Options - Dairy Farm Walk
with Kieran Kennedy, Nenagh, Co. Tipperary E45K599
Wednesday, 9th September | 12pm
See how young farmer, Kieran Kennedy has built a successful dairy farming career without owning land himself. Dairy farm walk showcasing successful collaborative arrangements without a family successor.

Options, Taxes & Reliefs Webinar
Thursday, 10th September | 8pm
Explore transfer options, tax reliefs and collaborative approaches through practical family farm case studies.

Beef, Sheep & Tillage Farm Walk
with Tyner Family, Shillelagh, Co. Wicklow Y14 KT73
Friday, 11th September | 6pm
Visit the Tyner family farm to hear how they are bringing the next generation into the business through a Registered Farm Partnership and Succession Farm Partnership.

****NEW THIS YEAR****
This year, over 50 Teagasc advisors will visit primary schools nationwide to deliver interactive sessions showcasing the positive impact of Irish agriculture and inspiring the next generation to explore opportunities in farming.

Teagasc
Agriculture and Food Development Authority

Teagasc welcome

Generational Renewal continues to be one of the most important priorities for Teagasc and wider agri-food sector as the age profile of Irish farmers continues to increase. Through many years of public events and engagement with thousands of farm families, Teagasc advisors have become trusted, independent supporters of farmers and their families as they navigate the generational renewal journey. Teagasc will continue to support both the experienced farmer planning to step back and the next generation establishing themselves in farming.

Building on the success of our inaugural Generational Renewal Week in 2025, we are delighted to host this second annual event in 2026. Running from the 7th to the 11th of September, it aims to provide an opportunity to highlight the importance of planning for the future, to share practical information and experiences, and to encourage the open conversations that help farm families make informed decisions with confidence.

During this year's Generational Renewal Week we will explore how collaborative farming arrangements, such as registered farm partnerships, share farming, land leasing, can create valuable opportunities for both outgoing and incoming farmers. A key part of Generational Renewal week is helping families and farm stakeholders begin these important conversations, both within the home and with external advisors.

In this booklet we have brought together some critical information that will help you, in addition we have outlined collaborative farming models that are increasingly being taken up by Irish farmers seeking to benefit from matching the knowledge and experience of the older generation with the enthusiasm and education of the younger generation.

The Generational Renewal Week 2026 will feature a hybrid programme

of events, including three webinars, two farm walks, release of recordings on educational opportunities, financial planning & access to finance and pension planning. As part of our 2026 Generational Renewal Week, Teagasc advisors will visit numerous primary schools promoting the positives of Irish farming. Whether you are just starting to consider succession planning for your family's farm or are ready to take the next step, there is something for everyone to engage with in Teagasc's Generational Renewal Week, September 7th to the 11th.

Kevin Hanrahan

Head of Rural Economy and Development Programme, Teagasc

Prepare, Plan and Protect; The UNITE Approach to Generational Renewal

James McDonnell[1]

[1] *Teagasc, Oakpark, Carlow*

Summary:

- **UNITE:** Plan together and start succession early.
- **Build responsibility:** Gradually involve the next generation in farm management.
- **Take action:** Set clear goals, review progress, and seek advice.

Who will be steering your farm in 10–20 years? If that question makes you hesitate, you're not alone; but it's also reason to act. Generational renewal is about more than handing over the keys: it's about growing the next generation so they can run the business you've built. It starts young, encouraging a positive image of farming, involving children in farm life and decisions, supporting agricultural education, and then moving gradually into management, mentorship and real responsibility. Done well, it keeps the farm viable and the family strong. Done late, it can become a crisis.

Use the word UNITE as an acronym to be your practical guide – five quick steps you and your Teagasc advisor can use to turn a big, difficult conversation into small, effective action.

U = Unity: plan together, not apart.

Bring the family together for short highly focussed conversations. Framing the meeting as longterm business strategy makes it easier for parents and successors to engage. Agree the purpose up front. This is about protecting the business and supporting the family, not dividing assets. A single short, neutral meeting with an advisor can break the ice and put everyone on the same page.

N = Nurture: Start early, little and often.

Successful handovers rarely happen overnight. Start with small, visible responsibilities for successors. For example: order diesel for the farm, manage one supplier, look after a batch of calves. These small tasks build confidence and judgement. Give regular feedback and encouragement to your children so progress becomes routine rather than becoming crisis conversation.

I = Identity and inclusion: Acknowledge the human side.

The farm is often bound up with identity and status in the community. Acknowledge that stepping back can feel like a loss and reframe it as a role change or a new routine. Invite all family members to the meeting and, where needed, suggest including a neutral facilitator. Perhaps your local advisor or trusted professional, as a meeting coach rather than "mediator." Inclusion matters: everyone who will be affected should have a chance to be heard.

T = Tasks and tradeoffs: be practical about fairness and finance

"Equal" isn't always equitable for a working farm. Use simple, conservative numbers to show what ownership options mean for borrowing, reinvestment and viability. Dividing a business can be the quickest way to make a business unworkable. For example: Start a discussion on a onepage cash scenario and be explicit about tradeoffs: someone may take more responsibility; someone else may receive compensation. Someone might gain financially while another gets stability or control. Finish each meeting by agreeing one concrete, timebound task and recording who owns it. **Remember:** *Fair does not mean that everyone gets the same thing; fair means that everyone understands why the decision was made.*

E= Execute: make the plan live

A plan that sits in a drawer is useless. Finish every meeting with at least one concrete, timebound action and a date to review it. Record tasks, owners and deadlines in the farm diary. The habit of returning

to the plan matters more than getting everything perfect the first time. Regular review keeps the conversation practical and reduces the emotional weight. Small steps taken consistently, build competence more effectively that one dramatic handover.

The aim is not perfection, it is awareness, all the family need to be included in the conversation. The language could be difficult, uncomfortable, emotional, but you don't need to overhaul anything in one sitting. Ask your Teagasc advisor for a meeting to do a farm review and bring a family member. Agree to look at the farm's next five years and agree one practical thing to try? No paperwork — just a business conversation.

When families act together, small steps add up. Use the acronym **UNITE** as your guide. Start with one short meeting and one small task and come back often. Ní neart go cur le chéile — there is no strength without unity.

Investing in Your Future: Why Pensions Matter for Farmers

Shane Ryan[1]

[1] *Premier Insurances, 14 Liberty Square, Thurles, Co.Tipperary*

Summary

- Invest in your retirement as well as your farm to build long-term financial security
- Pensions offer valuable tax relief and growth potential, making them an effective retirement planning tool
- Planning early supports both retirement and farm succession, providing greater financial independence and easing generational transfer.

Farmers are continually investing in the future of their businesses through land, livestock, machinery and buildings. Yet one investment that is often overlooked is their own retirement. That is understandable. Farming is built on tangible assets that can be seen, used and improved every day. However, while investing in the farm is essential, investing in your own future is just as important.

Many farmers invest in buildings, machinery and land to improve productivity and, in many cases, reduce their tax bill. What is often overlooked is that pensions can also provide valuable tax relief while helping to build long-term financial security.

Take the example of a 45-year-old farmer earning €80,000 per year. They could contribute €20,000 to a pension and claim income tax relief at their marginal rate of 40%. In practical terms, a €20,000 pension contribution could cost as little as €12,000 once tax relief is taken into account.

Many farmers naturally choose to reinvest surplus income back into the business. While these investments can be worthwhile, they are

not always the best solution for retirement planning. Buildings require ongoing maintenance. Land may appreciate in value, but it also brings additional costs and responsibilities. Machinery begins to depreciate from the moment it leaves the dealer's yard and will eventually need replacing.

A pension is different because it is designed specifically to provide income in retirement. While investment returns are not guaranteed, pension funds have the potential to grow over time, particularly when contributions begin early. One of the greatest advantages is time itself. The earlier you start investing, the longer your money has to benefit from compound growth.

Returning to our example, if the €20,000 pension contribution achieved annual growth of 5%, it could be worth more than €25,500 after five years. Looking ahead to retirement, there could be another 20 years or more of growth. Even modest annual contributions can build into a significant retirement fund over time.

The level of tax relief available, contribution limits and the most suitable pension structure will depend on individual circumstances. Seeking advice from a qualified financial adviser can help ensure you maximise the available tax benefits while choosing a pension that aligns with your retirement goals.

For self-employed farmers, this is particularly important. Unlike employees in many other sectors, there is no employer automatically establishing and contributing to a pension on your behalf. Building retirement wealth is largely your own responsibility.

This can lead to common assumptions—that increasing land values will fund retirement, that machinery and other assets can simply be sold when the time comes, or that pension planning can wait until your 50s or 60s. While it is never too late to start, delaying usually means having to contribute significantly more later to achieve the same outcome.

Generational renewal is not only about transferring land and farm assets; it is also about creating a sustainable future for both generations. Having a pension or retirement fund can provide greater financial independence in later life while making succession discussions easier. When the older

generation has confidence in its own retirement income, it can reduce pressure on the farm business and help facilitate a smoother transfer to the next generation.

Many farmers have spent decades building successful businesses and making valuable contributions to their communities. Retirement planning should be viewed as an extension of that hard work rather than an additional expense. It is an investment in yourself and in the future choices available to you and your family.

Without a retirement plan, some farmers find themselves working well beyond the age they had intended, simply because they feel they have no realistic alternative. With a plan in place, retirement becomes a choice rather than something dictated by financial necessity.

Whether you are in your 20s, 40s or 60s, there is value in taking action. The earlier you start, the more time your money has to work for you. And if retirement is closer than you would like, starting today is still far better than waiting until tomorrow.

After all, if we encourage the next generation to plan for the future of farming, we should also take the time to plan for our own future. A pension is not simply about retirement—it is about providing yourself with the financial freedom, security and peace of mind that years of hard work deserve.

If you are unsure where to begin, speak to a qualified financial adviser or pension specialist who can explain the options available and help develop a retirement plan suited to your circumstances. Professional advice can help ensure your retirement planning complements both your farm business and your personal financial goals.

For further information, contact us at **info@premierfs.ie** and mention Teagasc.

Where There's a Will, There's a Way

James McDonnell[1]

[1] *Teagasc, Oak Park, Carlow*

Summary

- Keep a valid will to protect your family and secure the future of the farm
- Align your will with your succession plan to support a smooth, tax-efficient transfer
- Review it regularly and communicate your plans to avoid future disputes.

The family farm is more than a business. It is a family home, a lifetime's work and, for many, something they hope to pass on to the next generation. Yet, while farmers spend years planning crops, livestock, investments and succession, many don't make a will or fail to update one after major life changes.

Having a valid, up-to-date will is one of the most important steps in protecting your family and your farm. It provides certainty, reduces the risk of disputes and ensures your wishes are carried out after your death.

The best advice in many situations is to transfer assets while all the parties are alive. It is much easier to avoid punitive taxes, however sometimes, the opposite is the advice. Every family situation is different. If most of the assets are transferred, the will then should be much easier to write.

Why is a Will So Important?

A will becomes a safety net allowing you to decide who inherits your assets and who will manage your affairs after your death. It gives a layer of protection, while you are organising a succession plan. It also enables you to appoint an executor – the person responsible for administering

your estate. Tax policy in Ireland is targeted to allow farmers transfer assets to the next generation prior to age 35 and EU policy supports young farmers up to age 40. If the transfer is delayed, significant supports may be unavailable.

Without a valid will, your estate is distributed according to the rules of intestacy. This means the law decides who inherits your assets, which may not reflect your wishes or what is best for the future of the farm.

For farming families, this can create uncertainty, delay and additional legal costs at a time when families are already coping with bereavement.

The 1965 Succession Act is the relevant legislation. The table below shows how an estate is distributed on intestacy.

If the deceased leaves...	Who inherits?
Spouse only (no children)	The spouse inherits the entire estate.
Spouse and children	The spouse receives two-thirds (2/3) of the estate. The children share the remaining one-third (1/3) equally.
Children only (no spouse)	The children inherit the entire estate in equal shares. If a child has already died leaving children, those grandchildren inherit their parent's share.
Parents only (no spouse or children)	The parents inherit the estate equally. If only one parent survives, that parent inherits everything.
Brothers and sisters (no spouse, children or parents)	Brothers and sisters inherit equally. If a sibling has died leaving children, those nieces and nephews inherit their parent's share.
Nieces and nephews only	They inherit equally if their parent (the deceased's sibling) is no longer living.
Grandparents	The grandparents inherit equally.
Aunts and uncles	They inherit equally. If an aunt or uncle has died leaving children, those first cousins inherit their parent's share.
No surviving relatives covered by the Act	The estate passes to the Irish State (known as bona vacantia).

Protecting the Family Farm

Every farm is different. Some families have one farming child, others have several children with different levels of involvement in the business. A carefully prepared will allows you to make decisions that reflect your own family circumstances. It should act like a back stop

while you organise a farm succession plan.

A farm succession plan combined with a will can help to:

- Protect the long-term viability of the farm.
- Provide clarity for all family members.
- Reduce the likelihood of disagreements.
- Ensure non-farming children are treated fairly where possible.
- Support a planned and orderly transfer of the farm.

However, a will is only one part of succession planning. It should complement any lifetime transfer plans, partnership agreements or family arrangements already in place.

Review Your Will Regularly

Making a will is not something you do once and forget about. It should be reviewed whenever there is a significant change in your circumstances, such as:

- Marriage or civil partnership.
- Separation or divorce.
- The birth of children or grandchildren.
- The purchase or sale of land.
- Changes to farm structures, such as forming a partnership or company.
- Changes in taxation or succession plans.
- An outdated will may no longer reflect your intentions.

Talk to Your Family

One of the biggest barriers to succession planning is avoiding difficult conversations. While discussing inheritance can feel uncomfortable, open communication can help manage expectations and reduce misunderstandings later.

Many families find that once the conversation starts, it becomes easier to discuss the future of the farm and everyone's role in it.

Get Professional Advice

Every family and every farm is unique. A solicitor can draft a legally valid will that reflects your wishes, while your accountant or tax adviser can explain any tax implications. Working together, these advisers can help ensure your succession plan is practical and tax efficient.

Start Planning Today

Writing a will does not mean giving up control of your farm—it means taking control of its future.

A well-prepared will gives peace of mind that your family will have clear guidance. Sometimes a death, or illness is unexpected. Planning under pressure rarely gives good results. Taking time to prepare a will shows that the future of the farm has been carefully considered.

The best time to write a will is before it is needed. Taking action today can provide certainty for your family and help secure the future of the family farm for generations to come

If you wish to find out more information on farm succession please contact your local Teagasc advisor, log onto www.teagasc.ie or scan the **QR code**.

Building for the Future: The Atkinson Family's Journey in Generational Renewal

Joe and John Atkinson[1] and James Doran[2]

[1] *Slievenagrane, The Ballagh, Enniscorthy, Wexford*

[2] *Teagasc, Enniscorthy, Wexford*

Summary

- Early family discussions provided clarity on succession for all family members.
- A registered farm partnership supported business growth, investment and gradual transfer of responsibility.
- Succession planning, backed by professional advice, has secured the future of the family farm.

The Atkinson family farm, located in The Ballagh, Enniscorthy, Co. Wexford, has been farmed by four generations of the same family. Joe Atkinson became owner of the farm in 1982 following the death of his uncle, from whom he inherited the holding.

Joe and John Atkinson

Today, the approximately 70-hectare farm is entirely in grass and operates a highly productive suckler-to-beef and mid-season sheep enterprise.

Joe and his wife Catherine have four children—three daughters, Colleen, Sheena and Karen, and one son, John. Catherine played a vital role in developing the farm, particularly during the early years after the transfer from Joe's uncle.

Alongside raising their family, she was actively involved in many day-to-day farming tasks.

All four children helped with farm work while growing up, but from an early age John showed a particular interest in farming and was recognised as the likely successor. He remained actively involved in the farm throughout his education and completed his Green Cert at Kildalton College in 2010.

Joe and Catherine encouraged all of their children to pursue further education. Following graduation, John's three sisters chose to develop careers outside agriculture. Through open family discussions, it became clear that none wished to farm as a full-time career. To recognise their place within the family, it was agreed that each daughter would have the option of a site on the home farm should they wish to build locally in the future.

At the time John completed his Green Cert, the farm operated a weanling-to-beef system, with young bull finishing alongside a mid-season ewe flock. Together, Joe and John reviewed the long-term direction of the business and decided to establish a suckler herd.

The move offered several advantages. Purchasing large numbers of weanlings each year required significant working capital, whereas developing a suckler herd provided a more sustainable production system while creating opportunities for the next generation to become fully involved in the business.

In 2016, John was added to the herd number, creating what is commonly known as a joint herd number. This allowed him to qualify for the Young Farmers Scheme that was available at the time.

A year later, Joe and John formalised their working relationship by establishing a registered farm partnership. The partnership clearly defined labour and profit-sharing arrangements while enabling the business to benefit from enhanced TAMS grant aid and valuable tax reliefs available to registered partnerships.

The transition to a suckler enterprise began with 30 cows, with all progeny finished on the farm as steers and heifers. During the expansion phase, additional store heifers were purchased and finished to maintain output while cow numbers gradually increased.

Today, both Joe and John farm full-time together—something that is relatively uncommon on drystock farms. With two full-time labour units available, they made a conscious decision to maximise the productive capacity of the farm. Over the past 15 years, suckler cow numbers have increased to a peak of approximately 95 cows, with all progeny finished on the farm. Male cattle are finished as young bulls, with most slaughtered before 16 months of age, while heifers are finished at 20 to 22 months.

The sheep enterprise has also expanded and now comprises 250 ewes, split lambing with 125 ewes lambing from 1 February and the remainder from 17 March.

As the business has grown, John has progressively taken on greater responsibility for the day-to-day management of the farm. The workload is significant, with the family carrying out all of their own silage making, slurry and fertiliser spreading, farmyard manure application and hedge cutting.

Outside farming, John and his partner Clara have three young children. Balancing a busy farm business with family life requires careful planning, but having two full-time farmers working together provides flexibility to manage workloads while making time for family commitments and taking occasional breaks.

An important milestone came in 2017 when Joe and John purchased an 18-acre parcel of land that they had been renting for 15 years. The land was purchased in John's name, giving him an ownership stake within the business while also qualifying for the young trained farmer stamp duty exemption, as he was under 35 years of age at the time.

In terms of the remaining farm, Joe intends to transfer ownership to John through his will, hopefully many years into the future. This decision has been discussed in detail with both the family's solicitor and accountant, ensuring that everyone understands the agreed succession plan and their respective positions.

Joe remains actively involved in the day-to-day running of the farm and has no immediate plans to step back. As a result, both father and son are committed to continuing their registered farm partnership for the foreseeable future.

The Atkinsons' experience highlights that succession is a process rather than a single event. Open communication, gradual transfer of responsibility, formal business structures and professional advice have allowed the family to grow the business while providing certainty for the next generation.

Careful planning is essential to ensure a successful and tax-efficient transfer of farm assets. Professional legal and financial advice should always be sought, and the Succession Planning Advice Grant (SPAG) can help fund this support. John now looks forward to continuing the Atkinson family farming tradition for many years to come.

Collaborative Farming: Practical Pathways for Bringing the Next Generation into Irish Farming

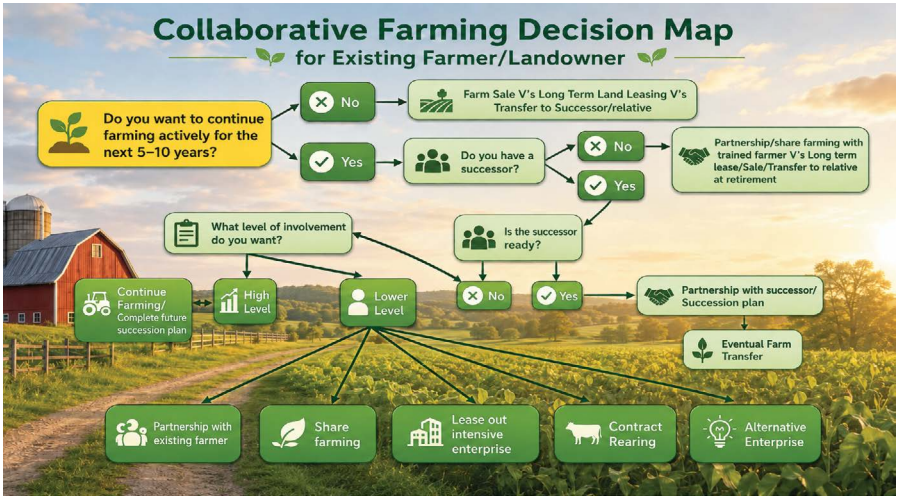
Ruth Fennell[1]

[1] *Teagasc, Kildalton Agricultural College, Piltown, Co.Kilkenny*

Summary

- Collaborative farming offers flexible pathways to gradually transfer responsibility, support succession, and keep farms productive
- Options such as Registered Farm Partnerships, share farming, and long-term leasing help match different stages of succession and levels of farmer involvement
- Successful generational renewal starts with early planning, clear communication, and professional advice to secure the future of both the farm and the family.

Succession planning is one of the most important conversations taking place on farms today. With an ageing farming population, rising land



Collaborative farming decision Map

values, increasing scale requirements, and growing financial pressures, many farm families are asking the same question: How can we bring the next generation into the business while protecting the viability of the farm and providing security for the current owner?

The traditional model of one farmer stepping aside completely and handing over the farm in a single transaction is generally not in the best interest of the parties involved or the business itself. Many farmers wish to remain involved, gradually reduce their workload, and to create opportunities for a son, daughter, niece, nephew, or unrelated young farmer to build a future in agriculture.

Collaborative farming arrangements offer a range of solutions that can help achieve these goals. The decision tree above highlights several pathways available to farmers depending on their stage of life, succession plans, and desired level of involvement.

The Starting Point: Do You Want to Continue Farming? The first question is straightforward but fundamental:

Do you want to continue farming actively for the next five to ten years?

For some farmers looking to step back, the answer may be no. In such cases, options such as long-term leasing, direct transfer to a successor or even potentially farm sale may provide the most suitable route.

Long-term leasing is popular due to the tax incentives available in Ireland. These incentives can apply to leases in excess of five years. It also allows the landowner to retain ownership while stepping away from day-to-day farming responsibilities. This option also provides opportunities for progressive young farmers to expand. The relevant tax incentives are outlined in table 1.

Term of lease (years)	Maximum tax-free income/year
5 years or more, but less than 7 years	€18,000
7years or more, but less than 10 years	€22,500
10 years or more, but less than 15 years	€30,000
15 years or more	€40,000

Table 1: Income tax incentives for long-term land leasing

Where a farm is sold, it is important to obtain good financial advice as there could be considerable capital gains tax implications. Where there is an identified successor, transferring the farm doesn't mean that the asset owner has to step away completely from the business and ideally the process of handing over the management of the business should take place gradually over time. The Registered Farm Partnership has proven to be a hugely popular model when used in these circumstances, allowing the existing farmer to step back gradually while the younger farmer gradually step forward into the managerial role after being mentored and supported by the existing farmer during the transition.

Where a family successor exists, transferring ownership during the farmer's lifetime can also provide clarity and facilitate future investment decisions. Often, many farmers face a situation where no family member is currently ready or in a position to take over the farm. In these cases, collaborative arrangements can bridge the gap between generations. This facilitates the continued investment in the farm and its infrastructure and ensures that it remains a viable option if or when a family member does come home to farm. Rather than reducing investment levels and allowing the productivity of the farm to decline, farmers can enter partnerships or share farming arrangements with trained young farmers.

These arrangements can:

- Maintain active farming on the holding
- Improve labour efficiency
- Increase profitability through shared expertise
- Create a pathway for eventual succession if circumstances change.

For young entrants without access to land ownership, such arrangements provide a valuable route into farming that would otherwise be difficult to achieve.

In cases where a successor has been identified, the next question becomes: Are they ready to take on significant responsibility? The answer is often more complex than a simple yes or no. Many successors may have completed their agricultural education but lack practical management

experience. Others may be working off farm while gradually building their involvement in the family business. This is where collaborative structures can be particularly effective, allowing responsibility to be transferred gradually rather than overnight.

When deciding on the level of involvement that parties would like, the strength of the various collaborative farming options is the flexibility. Some farmers wish to remain highly involved in decision-making, while others want to step back significantly from daily operations. The decision tree identifies two broad approaches:

High-Level Involvement: Farmers who still enjoy farming and wish to remain actively engaged may choose to continue farming while implementing a structured succession plan.

This often involves:

- Sharing financial information with the successor
- Involving them in strategic decisions
- Gradually transferring management responsibilities
- Developing a clear timeline for future ownership transfer.

This approach allows the current farmer to retain leadership while ensuring the successor gains valuable experience.

Lower-Level Involvement: Other farmers may wish to reduce physical workload, administration, or day-to-day management while still maintaining a connection with the farm. Several collaborative options can facilitate this transition.

Farm Partnerships

Registered Farm Partnerships have become one of the most successful collaborative models in Ireland. A partnership allows two or more individuals to operate the farm business together while sharing profits, responsibilities, and decision-making. For family farms, partnerships provide a structured way to introduce the next generation into management.

Benefits can include:

- Gradual transfer of responsibility
- Better labour utilisation
- Access to partnership supports and incentives, including enhanced stock relief, the Collaborative Farming grant and enhanced TAMS III funding
- Improved business continuity
- Enhanced opportunities for young, trained farmers.

A well-designed partnership agreement clearly outlines each person's role, investment, and share of profits, reducing uncertainty and potential conflict. They provide security for both the asset owner and the partners due to the legally binding partnership agreement, where assets owned by individuals prior to the partnership are licenced to the partnership rather than ownership being transferred.

Share Farming

Share farming differs from a partnership because both parties remain independent businesses while collaborating on production.

Typically:

- The landowner provides land and infrastructure
- The share farmer provides labour and livestock
- Output is shared according to the party's own specific agreement

These arrangements work particularly well in both the tillage and dairy sectors. For farmers who don't wish to lease out their land completely, share farming provides an attractive middle ground. The arrangement enables the younger farmer to gain experience and income while allowing the landowner to remain connected to the business without being involved in the day-to-day activities and workload. Both parties operate separate bank accounts. Costs are split in line with the specific agreement and produce is also split in the same ratio. From a legal perspective, with true share farming, no partnership is formed and they generally will run

for a defined period of time, depending on what is agreed between the parties. Each party retain ownership of their respective assets, thus making it easier to dissolve when the time comes. Table 2 outlines some of the differences between the various Collaborative models.

	Registered Farm Partnerships	Share Farming	Land Leasing
Structure	Formal partnership between two or more parties	Two individuals operating separate businesses on the same land	Legally binding lease agreement based on the terms outlined within the lease
Business Structure	One bank account with shared income and expenses	Separate businesses, with individual bank accounts, income and expenditure	Separate
Profit & Loss	Profits and losses shared according to partnership agreement	No sharing of profit/losses; each party earns based on their own share of output and expenditure	Fee paid based on the lease agreement. Landowner may be eligible for income tax relief on leased income where lease meets eligibility criteria
Herd Number	In the name of all partners/partnership name	In the name of the land owner, share farmer not listed on herd number	In the name of the lessee
Day to day labour	Provided by partners within the partnership	Provided by the share farmer	From the lessee. Some land owners retain machinery and may provide contracting services to the lessee
Ownership of Assets	Can include individually owned & jointly owned assets, outlined in partnership agreement	Assets are separately owned by each party	Assets are separately owned by each party
TAMS III	Ceiling of €160,000	Ceiling of €90,000	Subject to Lessee eligibility

	Registered Farm Partnerships	Share Farming	Land Leasing
Stock relief	100% for Young trained farmer (YTF) for 4 years, enhanced relief of 50% for other partners, subject to limits	Only available if they own livestock: 100% for YTF for 4 years, standard relief of 25% for landowner, subject to limits	Subject to Lessee eligibility
Eligibility for YTF schemes	Complementary Income Support and National Reserve, where eligibility requirements met	Not eligible as YTF not listed on herd number	Subject to Lessee eligibility
Control & decision making	Joint decision making as outlined in the agreement	Independent; collaboration on specific aspects only	Based on the terms of the lease agreement

Table 2: Comparison of Registered Farm Partnerships, Share Farming and Land Leasing arrangements

Not every collaborative arrangement involves a family successor. Many farms are now exploring partnerships with neighbouring farmers or skilled operators seeking expansion opportunities.

Such arrangements can deliver:

- Economies of scale
- Improved labour availability
- Greater resilience during busy periods
- Enhanced use of machinery and infrastructure.

For farmers without a direct successor, these partnerships can also provide a pathway towards eventual retirement while ensuring the farm remains productive.

Some farmers may choose to retain ownership and management of the overall farm while leasing the more labour-intensive enterprises on the farm. This allows a farmer to reduce workload significantly while generating income from existing infrastructure. It can also provide

an opportunity for a younger farmer to develop expertise and build a business without the capital requirements associated with purchasing land.

Contract rearing has become particularly common in the dairy sector. Under this model, replacement heifers are reared by another farmer under contract. The skills required for such enterprises are already grounded into the everyday experiences of existing dairy farmers and it is often felt that moving from dairy farming to rearing replacements for another dairy farmer will significantly reduce workload while still working with livestock that they are familiar with.

Benefits include:

- Reduced labour requirements
- Lower stocking pressure
- Better utilisation of grazing platforms for dairy farmers and thus a greater focus on the core milking enterprise.

For farmers looking to simplify operations, contract rearing can reduce management demands while maintaining production levels.

Some farmers stepping back from active farming may also consider alternative enterprises that require different levels of involvement. These enterprises can complement collaborative arrangements and provide additional income streams while reducing labour demands.

Regardless of the route chosen, successful transition rarely happens by accident.

The most effective farm successions share several characteristics:

- Early communication within the family
- Clear expectations
- Professional legal, tax, and financial advice
- Written agreements providing legal protection
- A realistic timeline for change.

Collaborative farming arrangements provide practical tools, but they work best when integrated into a broader succession strategy.

Looking ahead, agriculture is entering a period where succession and business continuity will become increasingly important. Collaborative farming offers flexible solutions that recognise the realities of modern farming families. Whether the goal is bringing a son or daughter into the business, mentoring a successor, reducing workload, preparing to step back, or creating opportunities for a young, trained farmer, there is no single "right" answer. The key is identifying the level of involvement you wish to maintain and selecting the collaborative model that best supports your personal, family, and business objectives. For many farmers, the future will not involve a sudden handover but rather a gradual transition – one built on collaboration, shared responsibility, and a clear plan for the next generation.

Teagasc Education: Flexible Learning Pathways from Level 5 to Level 10

AnnMarie Butler[1]

[1] *Kildalton Agricultural College, Piltown, Kilkenny*

Summary:

- Flexible learning: Full-time, part-time, distance learning and apprenticeships to suit all learners.
- Clear progression: Pathways from QQI Level 5 to postgraduate (Levels 9–10).
- Career-focused: Practical training with strong links to farming and the agri-food industry.

For students and parents exploring career and education options, Teagasc offers one of Ireland's most comprehensive learning pathways in agriculture, horticulture, equine studies, forestry, food production and the wider agri-food sector. Combining practical training, academic progression and strong industry links, Teagasc provides opportunities from QQI Level 5 right through to postgraduate qualifications at Levels 9 and 10.

Whether students wish to enter employment directly, gain the Green Cert, progress to university, or pursue advanced research, Teagasc provides flexible full-time, part-time, distance-learning and apprenticeship options to suit a wide range of interests and career ambitions.

Teagasc education is delivered through a network of specialist colleges across Ireland. Key campuses include Kildalton College, Ballyhaise Agricultural College, Clonakilty Agricultural College and the College of Amenity Horticulture. Together, these colleges provide nationally recognised programmes in agriculture, horticulture, equine studies, forestry and land-based industries.

Teagasc also works in partnership with respected privately managed agricultural colleges including Gurteen College, Mountbellew Agricultural College and Salesian Agricultural College. Through these collaborations, students can access Teagasc-approved programmes while benefiting from the facilities, expertise and traditions of these long-established agricultural colleges.

The starting point for many students is a full-time QQI Level 5 Certificate programme. Courses are available in agriculture, horticulture, equine studies, forestry and related disciplines. These programmes combine classroom instruction with extensive practical training on farms, equestrian facilities, gardens and specialist training units.

Students who successfully complete Level 5 can progress to Level 6 Advanced Certificate programmes. Popular Level 6 specialisations include Dairy Herd Management, Drystock Management, Crops and Machinery Management, Farm Business Management, Equine Studies and a wide range of horticultural specialisms including Landscape Design, Food Production, Nursery Stock Production and Sports turf Science.

For many students, completion of a Level 6 programme also satisfies the educational requirements for the Green Cert, a valuable qualification for those planning a future in farming and agriculture.

Teagasc recognises that not every learner can attend college full-time. For this reason, many programmes are available through part-time and distance-learning formats. These options are particularly attractive to young farmers, career changers and people already working in the industry.

Distance-learning and Part-Time programmes combine self-directed study, online learning, practical assignments and scheduled attendance days. This flexible approach enables students to gain nationally recognised qualifications while continuing to work or manage family commitments. Part-time component awards also allow learners to focus on specific skills or areas of expertise without undertaking a full qualification.

One of the most exciting developments in Teagasc education is the expansion of higher education apprenticeships. These programmes

combine paid employment with structured college learning, allowing students to earn while they learn.

The Farm Technician Apprenticeship, delivered through Clonakilty Agricultural College, provides practical and technical training in sustainable farm operations, business management, health and safety, compliance and enterprise management. Apprentices graduate with a nationally recognised Level 6 qualification while gaining valuable industry experience.

At Kildalton College, students can also pursue higher education apprenticeships in areas such as Sportsturf Management and Farm Management, creating progression opportunities to Level 7 qualifications.

The horticulture sector is served through the Horticulturist Apprenticeship, delivered at the College of Amenity Horticulture in the National Botanic Gardens. This innovative programme offers specialist pathways in nurseries, garden centres, parks and gardens, landscaping, fruit production and vegetable production.

A significant recent addition is the new Stud Management programme, developed in response to the growing needs of Ireland's internationally renowned bloodstock and equine breeding industry. This programme, while still in the development stage, will provide specialist education and practical training in breeding operations, horse care, foaling management, stud administration and equine enterprise skills, creating exciting opportunities for students interested in careers within the thoroughbred and sport horse sectors.

A major advantage of Teagasc education is the clear progression route into higher education. Students completing Level 5 and Level 6 qualifications can advance to Level 7 and Level 8 degree programmes through established progression agreements and higher education links.

Kildalton College, for example, collaborates with South East Technological University to deliver higher-level programmes in agriculture and horticulture. Similar progression opportunities exist through partnerships with universities and technological universities across Ireland.

These pathways allow students to combine the practical strengths of Teagasc training with the academic depth of university education, producing highly skilled graduates sought after by employers throughout the agri-food sector.

For students interested in advanced study, Teagasc is a leading contributor to postgraduate education and research. Through partnerships with Irish and international universities, graduates can undertake master's degrees (Level 9) and doctoral research programmes (Level 10).

From a Level 5 certificate to doctoral research, Teagasc offers a complete educational pathway for learners at every stage. With campuses at Kildalton, Clonakilty, Ballyhaise and the National Botanic Gardens, partnerships with Gurteen College, Mountbellew Agricultural College and Salesian Agricultural College Pallaskenry, flexible full-time and distance-learning options, and expanding apprenticeship opportunities including Farm Technician, Farm Management, Horticulture and Stud Management, Teagasc continues to provide industry-leading education for Ireland's future farmers, horticulturists, equine professionals, researchers and agri-business leaders. The result is an education system that combines practical skills, academic excellence and outstanding career opportunities in one of Ireland's most important and innovative sectors.

Life Beyond the Farm Gate: Planning for your Next Chapter

Enda Geoghegan[1]

[1] *Teagasc, Ballina, Co.Mayo*

Summary

- Plan your next role – Prepare for life after farm transfer, not just the paperwork
- Stay connected – Keep involved in farming, your community, and activities that give purpose
- Embrace new opportunities – Enjoy a fulfilling and rewarding life beyond the farm gate.

The decision to transfer the family farm to the next generation is one of the biggest—and often one of the hardest—decisions a farmer will ever make. It is a major milestone, involving not only the transfer of land and assets but also the transfer of responsibility, identity and purpose.

Throughout the process, your accountant, solicitor and agricultural adviser will help ensure that all the legal, financial and taxation requirements are completed correctly, and that every relief and support available is maximised.

But what happens when the paperwork is signed?

When the transfer is complete and you are no longer the registered herd owner or the person making the day-to-day decisions, a new chapter begins. While a great deal of time is spent planning the legal and financial aspects of succession, far less attention is often given to planning for life after the transfer.

For many farmers, yesterday you were the person in charge; today your role has changed. Have you thought about what that new role will be? For many, the honest answer is probably “not really.”

This is where difficulties can arise. Without clear expectations, misunderstandings can develop and family relationships can come under unnecessary strain. Planning for your future role is just as important as planning the transfer itself.

Before the transfer takes place, have an open conversation with the successor about your future involvement. Agree on what role, if any, you will have on the farm. If you have a spouse or partner, involve them in these discussions and make plans together for this new stage of life.

Very few farmers want to walk away from farming altogether—and most don't have to. However, everyone benefits when there is a clear understanding of responsibilities, boundaries and expectations after the transfer.

Staying Connected to Farming

Retirement from farm ownership does not mean losing your identity as a farmer. It simply means contributing in a different way.

- Take on a defined role. Agree with the successor to take responsibility for one specific task, such as herding livestock, machinery maintenance or fencing. Having a clearly defined role allows you to continue contributing without undermining the new management structure.
- Share your experience. Mentor young farmers through organisations such as Macra na Feirme or participate in local Teagasc discussion groups. Your knowledge and experience are valuable resources.
- Restore vintage machinery. Join a local vintage tractor or steam engine club and help preserve Ireland's rich agricultural heritage.
- Volunteer at agricultural events. Get involved in local agricultural shows, livestock judging or machinery demonstrations.
- Enjoy hobby farming. A kitchen garden, greenhouse or a small number of rare-breed animals can provide enjoyment while avoiding the pressures of commercial farming.

Becoming More Involved in Your Community

Farming can be an isolating occupation, so maintaining social connections is important for both physical and mental wellbeing.

- Join your local Men's Shed. Men's Sheds provide opportunities to work on practical projects, learn new skills and enjoy good company.
- Volunteer locally. Become involved with Tidy Towns, community associations or local development groups.
- Stay active. Join a walking or hiking group to improve fitness while enjoying the countryside.

Explore local history. Research your area's farming history, heritage or genealogy and help preserve it for future generations.

Discover New Interests

One of the greatest benefits of stepping back from full-time farming is having the opportunity to pursue interests that busy farming life rarely allowed.

- Learn woodworking, woodturning, stone wall building, painting or another practical craft.
- Enrol in part-time courses through your local Education and Training Board (ETB) or other adult education providers.
- Travel during spring and summer – seasons that may previously have made holidays impossible.
- Spend more time with family, grandchildren and friends, creating memories that farming commitments may once have limited.

A New Chapter

Transferring the farm does not mean leaving agriculture behind. It means embracing a new role – one that allows the next generation to lead while you continue to contribute in a way that suits everyone.

With fewer day-to-day responsibilities comes the opportunity to explore new interests, strengthen family relationships and enjoy a more balanced lifestyle. Planning for this stage of life is every bit as important as planning the transfer itself.

Generational renewal is not simply about passing on a farm – it is about creating a positive future for both generations.

As you prepare to hand over the keys, remember to look beyond the farm gate. There is a rewarding and fulfilling chapter waiting to begin.

A young successor's guide to financing the farm

Kevin Connolly[1]

[1] *Teagasc, Coolshannagh, Co. Monaghan*

Summary

- Plan first, borrow second: Let a clear five-year farm plan drive investment and finance decisions.
- Invest wisely: Prioritise essential, profitable and compliant investments, with repayments matched to cashflow and asset life.
- Use all finance options: Combine grants, family support and suitable loan products to build a sustainable, resilient farm business.

Generational renewal depends on young farmers being willing and able to step into ownership and management – and on them being able to finance the investments that go with that step. Sensible planned use of finance can allow a viable successor to move earlier, invest smarter and build a sustainable career on the farm. Poorly planned finance does the opposite: it ties up cash, limits options and can undermine family confidence in the transfer.

Start with the farm, not the loan

The first mistake many people make is to jump straight to "how much will the bank give me?" instead of asking "what kind of farm business do we want to run here over the next five to ten years?". Finance should follow the farm plan, not lead it

For a young successor, that means stepping back and looking at the whole system:

- Current performance – output per cow or hectare, cost of production per litre or kg, and net margin

- Future direction – is the priority expansion, efficiency, labour saving, environmental compliance, or quality of life on the farm?
- Family and succession – who depends on the farm for income now and who will depend on it when succession takes place?

A simple written plan that captures where the farm is now, where you want it to be in five years, and what investments are needed in between, is the right starting point. That plan then drives the scale and timing of finance, rather than the other way round. The Teagasc My Farm- My Plan business plan template is used to simply document how a farm business is to develop over a five year timeline. It is also used in the application process for a number of tax reliefs and incentives.

What are you really investing in?

On most family farms there is never just one "best" investment; there is a list. New housing, slurry storage, roadways, milking facilities, calf accommodation, labour-saving technology, land purchase, off-farm investments – all can have a case at different times.

Before borrowing, ask three basic questions about each proposed investment:

1. Is it necessary?

Some investments are critical to keep the farm operating or compliant (for example, slurry storage or calf housing to meet nitrates or welfare rules). Others are about improving efficiency or lifestyle, and some are largely optional.

2. Will it pay its way?

An investment that improves margin per animal or per hectare – by lifting output or lowering costs – is usually easier to justify than one that just increases turnover. You do not need a full economic projection, but you should be able to explain how it will affect cash in and cash out over the next few years.

3. Is the timing right?

Every major investment today closes off some options tomorrow. Ask whether committing to this project now will limit your ability to make

a more important investment in a few years' time, especially around land or core infrastructure.

Policy-driven compliance investments – for example additional slurry storage – may not generate extra profit but still sit at the top of the priority list because the farm cannot operate legally without them. In those cases the challenge is to finance them in a way that does not over-stretch the business.

Understanding repayment capacity

Repayment capacity is simply the farm and household's ability to meet all existing and new loan repayments, every year, with a sensible margin for shocks. Lenders focus heavily on this, and so should you.

A practical way to think about it is:

- Start with net cash generated by the farm – cash receipts minus cash payments
- Subtract "non-operating" cash demands – existing loan principal, lease payments, tax
- Subtract non-farm demands – living expenses, pensions, other personal commitments.
- Add in any regular non-farm income that genuinely helps support repayments.

What is left is the free cash potentially available to service new loans. Advisors and banks will then apply a safety margin and test what happens if milk, livestock prices or crop sales prices fall, costs rise, or interest rates move up by a couple of percentage points.

Young farmers can be tempted to assume that the new investment will "pay its own way" from day one. In reality, most new investments need to be supported by proven capacity in the existing system for at least part of the repayment period – especially in the early years.

Sources of finance in the Irish marketplace

A young successor in Ireland today will typically bring together several sources of finance rather than relying on a single loan.

The main options are:

Family capital and retained earnings

Family cash, sale of surplus assets, and reinvested farm profits are important parts of the finance mix. For a young successor, a modest equity or own funding contribution – stock, cash or land – can both reduce borrowing and demonstrate commitment to a lender.

Commercial bank finance

The pillar banks offer working capital facilities, farm development loans and longer-term loans for land, buildings, machinery and stocking. Within this, you can separate short-term overdrafts and seasonal loans from term loans over 5–20 years, depending on the asset.

SBCI-backed schemes

Through the Strategic Banking Corporation of Ireland, schemes such as the Growth and Sustainability Loan Scheme provide longer term, lower-rate loans via banks and some non-bank lenders, with EU-backed guarantees. These are particularly relevant for investment in climate and environmental measures or growth and resilience projects, although capacity at some banks is currently constrained.

Capital grants

For qualifying young farmers, grant aid under schemes such as the TAMS Young Farmer Capital Investment Scheme can cover a significant share of eligible building and equipment costs, reducing the amount that needs to be borrowed. In practice, a well-timed grant application can make a marginal project viable.

Credit unions and specialist lenders

Some credit unions offer unsecured and secured farm loans, sometimes over longer terms for land or buildings, and there are specialist agri finance providers active in the market. These may suit particular situations where bank appetite or terms are limited.

A key point is that different sources suit different needs: short-term working capital should rarely be funded with long-term loans, and high-cost short-term debt is rarely appropriate for long-life

infrastructure. Matching the type of money to the job is a basic but often overlooked discipline.

Matching loan to investment

As a rule of thumb, the life of the loan should broadly match the useful life of the asset. Short-term borrowing (up to a year) fits seasonal needs such as feed and working capital; intermediate terms (one to five years) can suit machinery or stock; long-term loans (five to fifteen years or more) are more appropriate for land and substantial buildings.

Lengthening the loan term reduces the annual or monthly repayment and can ease early cash-flow pressure, which is often attractive for young farmers taking on new debt. However, it also increases the total interest paid over the life of the loan. There is a balance to be struck between short-term comfort and long-term cost.

Where capital allowances are available on a building or piece of equipment, many advisors recommend aligning the loan term broadly with the period over which those allowances can be claimed, so that when allowances end and tax rises, the loan is largely repaid. That can smooth the overall cash-flow pattern.

What lenders look for in a young successor

From a lender's perspective, a strong proposal from a young successor has several common features.

First, a clear and realistic business plan, showing base-year performance and five-year projections for stock numbers, land base, output, costs, drawings, and debt servicing. The plan does not need to be perfect, but it must hang together and be grounded in actual farm data.

Second, demonstrated management ability and discipline. Three years of accounts (where available), good record-keeping, a clean credit history and sensible conduct on existing accounts all help. For a young successor, completion of an agricultural qualification and participation in discussion groups or advisory programmes also show commitment.

Third, appropriate security and equity. Lenders will look at the quality and value of the security offered, the level of existing borrowings on the farm, and the amount of equity coming from the farmer. While security

is important, modern credit decisions put at least as much weight on repayment capacity and management as on assets alone.

Finally, they will stress-test the proposal – for example, by checking that the business can still meet repayments if interest rates rise by two percentage points or if farm income is lower than forecast. Proposals that only work on very optimistic assumptions tend to come under pressure and trigger the risk alarm bells.

Managing risk and building headroom

Borrowing is one of the main financial risks a farmer takes on, alongside production, market and policy risks. For young successors, the key is not to avoid debt completely, but to take on debt in a way that is resilient.

There are a few practical risk-management ideas:

- **Build buffers** – aim to keep some unused borrowing capacity (credit reserve) and some liquidity (cash or easily realisable assets) to deal with shocks rather than running right up to borrowing and repayment limits.
- **Stress-test plans** – ask what happens if milk or beef prices are 5 cent per litre or 50–80 cent per kg lower than your base assumption, or if key input costs rise.
- **Avoid stacking short-term debt** – overdrafts and merchant credit can quietly build up if drawings and repayments are too high; they need to be monitored and, if necessary, restructured.

The right level of debt depends on profitability, risk, repayment capacity and personal tolerance for risk. For some young farmers, modest borrowing carefully structured around a clear plan is the best way to get started; for others, the first priority may be to strengthen the existing business before taking on major new commitments.

Getting ready to meet a lender

By the time you sit down with a lender or financial advisor, most of the thinking should already be done. A practical checklist for a young successor would include:

- Recent farm accounts and management figures, plus clear physical information on land and stock
- A simple written business plan for the next five years (Teagasc "My Farm – My Plan" or similar), showing key investments and how they are expected to affect profit and cashflow.
- Details of existing loans and commitments, on- and off-farm.
- Evidence of grant applications or approvals, and of any relevant schemes you qualify for as a young farmer.
- A realistic figure for household drawings, including tax and pension commitments

Going to the bank with a half-formed idea and no numbers tends to result in either a "no" or a structure that does not fully suit the farm. Going in with a thought-through plan, realistic assumptions and a willingness to discuss different options usually leads to a better outcome and a stronger relationship.

It is also worth "shopping around" within reason – different lenders and products can have quite different term, security and pricing structures – but always comparing like with like and looking beyond just the headline rate.

A final word for young successors

Taking over a farm and planning the first round of investments is a big step. It involves new responsibilities to family, to the land and to lenders. It is easy either to rush into debt on the back of a strong year, or to freeze and delay necessary investments because of fear of borrowing.

Three principles can help keep you on track:

- Let the farm plan drive the finance, not the other way round.
- Know your repayment capacity and give yourself headroom.
- Use the full suite of finance options – grants, schemes, family support and different finance sources – rather than assuming one loan must do everything.

With a clear plan, realistic numbers and good advice, finance can be a tool that supports generational renewal rather than a barrier to it.

The Successor Sitting at the Kitchen Table

Klara McGriskin[1]

[1] *Teagasc, Portlaoise, Co. Laois*

Summary:

- Choose the best successor: Base succession on ability and commitment, not gender.
- Include daughters: Ensure all potential successors are part of succession discussions.
- Secure the future: Recognising capable women strengthens farm viability and generational renewal.

Succession is one of the most important decisions any farming family will make. It determines who will own the land, lead the business and make the decisions that will shape the future of the farm. As Ireland focuses on generational renewal, much of the discussion centres on encouraging young people into farming and identifying the next generation of farm leaders. However, one important question deserves greater attention: are we overlooking capable successors because of traditions that no longer reflect modern Irish agriculture?

For generations, farm succession often followed an unwritten rule. If there was a son interested in farming, he was usually viewed as the natural successor. This was shaped by a desire to keep the family name on the land and continue a tradition that had often passed from father to son. While understandable in its time, Irish agriculture has changed significantly. Modern farmers must be business managers, financial planners, environmental stewards and strategic decision-makers. The future of a farm depends on ability, commitment and leadership, not gender.

Women have always played a central role in Irish farming, yet their contribution has often gone unrecognised. According to the Central Statistics Office's Farm Structure Survey 2023, women account for

34.1% of those working on Irish farms yet represent just 13.2% of farm holders. That statistic alone should make us pause. If women make up more than one-third of the agricultural workforce, why do they account for only one in eight farm holders?

The answer is unlikely to be capability. Across Ireland, women are involved in livestock management, financial administration, compliance, diversification and business planning. Many have agricultural qualifications, professional experience and valuable skills that contribute directly to farm success. The more likely explanation is that cultural attitudes and traditions have not evolved as quickly as the sector itself.

This matters because Irish agriculture faces a succession challenge. The average farm holder is now almost 60 years old, while more than half of Irish farms have no identified successor. At a time when finding successors is becoming increasingly difficult, it makes little sense to narrow the search through assumptions that belong to a different era. This is not simply an issue of equality; it is an issue of farm sustainability.

For many years, sons were often encouraged to see themselves as future farm owners. They were more likely to be involved in management decisions, machinery purchases and long-term planning from an early age. Daughters frequently worked just as hard but were less likely to be viewed as future owners. As a result, some women may never have considered succession a realistic option, even when they possessed the interest, ambition and ability to succeed.

This raises an uncomfortable question. Was the son always the best successor, or was he simply the person who had been encouraged to see himself as a successor from the beginning?

Many farming families would never consciously exclude a daughter from succession discussions. Yet assumptions can be powerful. If a daughter is never asked whether she wants to farm, never included in conversations about the future of the business and never encouraged to see herself as a potential successor, then the decision may effectively have been made long before any formal succession discussion takes place.

The language we use can reinforce these assumptions. Men are often described as farmers, managers or successors. Women are often described

as “helping out” or supporting the farm. Yet the responsibilities carried out by both may be the same. When women are consistently viewed as supporters rather than leaders, it becomes harder for them to be recognised as future farm owners and decision-makers.

Women have always worked on Irish farms. The challenge today is not participation in farming but progression within farming. Many contribute significantly to farm businesses while having little formal recognition through ownership, partnerships or succession plans. They may manage finances, oversee compliance requirements and contribute to strategic decisions, yet remain largely invisible when discussions about ownership or succession begin.

Historically, keeping the family name attached to the land was seen as an important part of preserving a farming legacy. Today, that legacy is increasingly defined by achievement rather than surname. Modern farming communities respect people for how they manage their businesses, embrace innovation, care for the environment and contribute to rural life. Success is measured by leadership and performance, not by whether a successor is male or female.

The question for farming families should no longer be, “Which son will take over the farm?” Instead, it should be, “Who is best placed to lead this farm into the future?”

At the same time, women themselves have a role to play. Farming families must be willing to consider daughters as potential successors and challenge assumptions that may have existed for generations. Equally, women must be willing to express their ambitions and put themselves forward. Succession opportunities often begin with a conversation, and the future successor is not always the person who speaks the loudest. Sometimes they are the people who have never been asked.

Many women have spent generations working in the background of Irish agriculture. The future of the sector requires more women to step out of the shadows and be recognised not simply as helpers, but as farmers, business leaders and potential successors.

There has never been a better time for that change to happen. Women are increasingly participating in agricultural education, leadership

programmes, discussion groups and farm business development initiatives. The skills, knowledge and ambition are there. The challenge is ensuring that succession conversations keep pace with these changes.

For generations, women have made a significant contribution to Irish farming. Yet despite accounting for more than one-third of those working on farms, they remain a small minority of farm holders. At a time when many Irish farms have no identified successor, overlooking capable daughters is not simply a missed opportunity for women; it is a missed opportunity for the future viability of Irish farming.

The next generation of Irish farmers is already here. Some are sons. Some are daughters. The future success of Irish agriculture will depend on our ability to recognise both.

The Tyner Family: Planning Today for Tomorrow's Farm

Colin, Janet and Sophie Tyner[1] and Peter Lawrence[2]

[1] *Minmore, Shillelagh, Co. Wicklow*

[2] *Teagasc, Tinahely, Co. Wicklow*

Summary

- Plan succession early: The Tyner family identified a successor, involved the whole family in the decision, and set up a Registered Farm Partnership with a Succession Farm Partnership to support a smooth transfer while keeping the current generation actively involved.
- Unlock financial benefits: The partnership secured €8,000/year from the Complementary Income Support for Young Farmers scheme, a €160,000 TAMS investment ceiling, and a €5,000 annual succession tax credit, helping fund farm improvements and support the next generation.
- Build for the future: With Sophie returning home, the family has expanded the sheep enterprise, invested in labour-saving and safety measures, and strengthened the farm's long-term viability while maintaining a profitable mixed farming system.

The Tyner family has been farming this block of land just outside Shillelagh in Co. Wicklow for four generations. The farm was originally purchased by John Tyner and has passed through the generations. It is now owned by Colin and Janet Tyner. Their daughter, Sophie, who is the youngest of three siblings, is next in line to take over the mantle of managing the farm into the next generation. Consisting of 120ha of land, it is farmed as a beef, sheep and tillage farm, with the grain retained for home feeding and all progeny brought to slaughter.

Colin and Janet got married in 1985 when Colin was 24 years old. Up until then he had been working on the farm alongside his father, who, at that stage made most of the day-to-day decisions in relation

Janet, Sophie and Colin Tyner

to the farming business. Following Colin and Janets marriage, half of the farm was transferred to them as a lifetime gift, with the remaining half of the farm retained by his father and mother (one quarter owned by each respectively). The structure of the land ownership was as tenants in common. This means that each party held a distinct share of the farm, but unlike joint tenancy, there is no right of survivorship, and an owner's share passes through their will or intestacy on death. Colin fondly remembers that prior to the land transfer, when he arrived in the farmyard in the morning, his father would outline the jobs that they would be doing that day but on the first morning once it was transferred, he asked Colin, "You are in charge now, what are we doing today?". From then onward, Colin's father remained an integral part of the farm and worked alongside Colin and Janet but allowed them to make the decisions and plans in relation to the management of the farm while also offering support and advice when needed.

Colin and Janet have three children. Meghan, the eldest, is a teacher and is married with a family of her own. Second was Craig, who works in the area of information technology. Craig has always been happy to help out on the farm when needed but never saw it as a long-term option as his interests lie elsewhere. The youngest child, Sophie, on the other hand, always had an interest in Agriculture and farming. She graduated with a degree in Agricultural Science from UCD in 2016 and subsequently commenced working within the industry in Northern Ireland for eight years. In 2018, with Sophie working in Northern Ireland, Colin and

Janet were unsure if there would be any of the family to farm the land and they started to make changes to simplify the system and reduce the workload on the farm. The suckler herd was reduced significantly, and the sheep enterprise was all but disbanded.

On the passing of Colin's father Jack, his quarter of the farm was inherited by Colin. His mother, Irene, passed away in 2021 and her remaining quarter also passed to Colin by inheritance – meaning that Colin now retained the ownership of the entire farm in his sole name. In 2023, Sophie made the decision to return home to Wicklow and commenced working for Grassland Agro, now leading a team of five advisors, providing technical nutrient management advice to farmers. Following her return home, Sophie moved into the old farmhouse and has taken on a significant role in the operations on the farm. Over a period of time, the long-term future of the farm was discussed, and a decision was made that Sophie was the identified farming successor. She was delighted with this decision and was thrilled with the opportunity to make her mark on the business. Colin and Janet called a family meeting to discuss this with the whole family. They are in the fortunate position that there are other assets that can be passed on to Meghan and Craig in the form of the main dwelling house and two holiday cottages that are currently rented out. This ensured that all children would receive an inheritance, although not of the same monetary value. The three siblings get on remarkably well, which is something that the family are all very proud of, and rightly so.

In January 2024, Colin, Janet and Sophie formed a Registered Farm Partnership (RFP) together with a succession farm partnership. The RFP allowed Sophie, as a young, trained farmer, to apply for the Complementary Income Support for Young Farmers, which has resulted in an annual payment of close to €8,000 per year for a maximum of five years as they are farming over 50ha. They also had their TAMS ceiling increased to €160,000 (versus €90,000 as a sole trader), with the first €90,000 at the 60% rate as Sophie meets the young farmers eligibility requirements. The Succession plan requires that 80% of the farming assets are transferred to Sophie before the end of the tenth year of the succession plan. In exchange for this, the partners within the partnership

will receive a €5,000 per year tax credit for a maximum of five years, up until the young farmer turns 40. This is divided in line with the profit-sharing ratio of the partnership. This can be used against farming and off farm income, which is particularly useful for Sophie as she is also engaged in off farm employment.

More recently, with Sophie and her partner Daryls' involvement in the future of the farm formally cemented into long term plans, changes have been made to the farming system. The sheep enterprise has been reestablished with 100 lowland ewes lambed this year. Some calves are contract reared as part of the Buitelaar programme; this has allowed the livestock numbers to increase on the farm without having to make the initial financial investment in the purchase of the livestock – something that can be very useful for those starting out. Good use has been made of the TAMS funding with investment made in 2025 for a new cattle crush, sheep weighing and handling facilities and a GPS controlled fertiliser spreader – with a focus on labour efficiency and farm safety to the forefront of the Tyner's minds.

This family are a closely bonded unit. During Covid times they grew sunflowers on the farm and invited people to come and pick them with no charge but a request to make a donation in the charity box at the exit. To date they have raised over €90,000 for charity which is a remarkable achievement. This money made its way to the Irish Cancer Society, Wicklow hospice and other local charities. Once again, in 2026 they ran a 'pick-your-own' sunflower event over the August bank holiday with all donations made to worthy causes.

Long term, the plan is that the land will be transferred to Sophie, throughout the course of the succession plan, but it is envisaged that Colin and Janet will remain actively involved in the farm's activities through the RFP structure, just like Colin's father did with them.

The Succession Story of Lar & Lauren Kinsella's Family Farm

Lauren and Laurence Kinsella[1] and Klara McGriskin[2]

[1] *Currane, Boris, Co. Carlow*

[2] *Teagasc, Portlaoise, Co. Laois*

Summary:

- Start succession early: Plan together and involve the next generation in decisions.
- Focus on viability: Adapt the farm business to secure a sustainable future.
- Seek expert advice: Professional guidance and making full use of available tax reliefs were key to a smooth succession, helping the family reduce costs and successfully transfer the farm.

Lar and his wife, Bridget, have one son, Lauren. In 1996, Lar unexpectedly inherited the family farm from a relative who had no children. At the time, he was working off-farm and, while managing a mortgage and family responsibilities, gradually set about developing the holding. The farm had fallen into disrepair over the years, so he faced both the challenge of restoring it and the opportunity to build it up again.

"It came out of the blue," Lar recalls. "The land was left to me, but I also inherited the bills and debts that went with it."

The farm operated as a mixed enterprise, consisting of forestry, sheep and suckler cows, and over the years Lar invested steadily in improving what had become a run-down holding. Through hard work and careful investment, he transformed the farm into a more productive and sustainable business.

From an early age, his son Lauren had a strong interest in farming. After studying agriculture and working as a nutritionist, he always hoped to return home to farm full-time. However, both father and son recognised that the existing suckler system would not provide a viable full-time income for the next generation.

Lauren and Laurence Kinsella

"We could see there was no future in suckler farming as a full-time career," explains Lar. "If Lauren was going to come home, we needed a different plan."

After many discussions around the kitchen table, they decided that dairy farming offered the best opportunity to create a sustainable future for the farm. Before making the transition, Lauren gained practical experience working on a dairy farm and relief milking.

The move into dairy farming began in 2015, with the establishment of a joint herd number and detailed planning. A Registered Farm Partnership was formed in 2016, allowing both generations to work together while also accessing supports available through the partnership structure.

The transition required significant investment in livestock, infrastructure and facilities. Both Lar and Lauren describe the financial and administrative aspects of the project as some of the most challenging parts of the journey.

"We were completely new to large-scale borrowing and investment," says Lauren. "The banking, legal and financial side of things was probably more difficult than the farming itself."

Professional advice played an important role throughout the process. The family worked closely with Teagasc, their accountant and financial institutions to develop the business. Looking back, they encourage other families to seek specialist advice early and not to be afraid to ask questions.

"Don't rely on one opinion," advises Lar. "Talk to different professionals and make sure you understand every step." "Ask questions and double-

check everything," Lauren advises. "Don't assume everyone understands farm transfers and agricultural businesses."

" Having gone through the process, we'd tell anyone going through succession or expansion to ask plenty of questions and stay involved in the process," says Lauren. "When you're busy changing enterprise and investing in the farm, it's easy to leave things in other people's hands. However, it's important to keep checking progress and understanding what's happening. Just because someone is the professional doesn't mean you shouldn't understand what's happening. Make sure the advice and decisions being made are right for your farm and your circumstances. Nobody will take as much interest in your farm business as you will yourself."

The farm started with 50 dairy heifers and has continued to evolve over the last decade. Today, the business milks just over 100 cows and operates on both owned and leased land with a milking platform of 40 hectares. As the farm expanded, father and son learned valuable lessons about balancing growth with profitability.

In recent years, they made the decision to reduce cow numbers from around 140 cows and focus on efficiency rather than expansion.

"We realised that bigger wasn't necessarily better," says Lauren. "By reducing herd size, we improved efficiency and reduced pressure on the system while maintaining production". Although cow numbers have been reduced by nearly 30% over the past few years, milk output has only fallen by 10%.

Succession has been a gradual process, with part of the farm already transferred to Lauren and plans in place to complete the transfer of the remaining assets. Although ownership is moving to the next generation, Lar has no plans to step away from farming. Instead, both father and son will continue to work together in partnership, ensuring a smooth transition while allowing the business to benefit from both experience and new ideas.

Both Lar and Lauren recognise the important role that a few tax reliefs played in making the transfer achievable. As the transfer was from father to son, Lar qualified for Retirement Relief, meaning no Capital

Gains Tax arose on the transfer of the land despite the increase in its value over the years. Lauren, who is under 35 and has the required agricultural qualifications, qualified for Young Trained Farmer Stamp Duty Relief, reducing the stamp duty rate from 7.5% to 0%. He also met the conditions for Agricultural Relief, which reduced the taxable value of the agricultural assets by 90% for Capital Acquisitions Tax purposes. Together, these reliefs significantly reduced the cost of transferring the farm and helped ensure that more of the farm's value could be retained within the family. Reflecting on the process, Lar says that while the reliefs were invaluable, understanding how they worked and making sure everything was done correctly was equally important. "There's great reliefs there for farm families, but you need to know what's available and make sure you're getting the right advice to make the most of them."

Both generations believe that open communication has been one of the key factors in making the transition work successfully.

"We discuss everything," says Lar. "There can be different opinions, but at the end of the day, Lauren will be carrying the business forward, so his view has to be central to the long-term decisions."

For Lauren, having the opportunity to return home and build a future in farming has been hugely rewarding, despite the challenges that come with establishing and growing a business.

The family sees generational renewal as much more than a transfer of land and assets. For them, it has been about creating a viable future, sharing responsibility and allowing the next generation to take ownership of the farm's direction.

Their advice to other farming families considering succession is simple: start the conversation early, seek professional advice, and give the next generation the opportunity to become involved in decision-making.

"Nothing happens overnight," says Lauren. "The sooner you start talking about it, the easier it becomes."

Today, the Kinsella family continues to build a modern dairy business together, combining the experience of one generation with the ambition and ideas of the next.

Navigating the Taxes and Reliefs associated with Farm Transfer

Ruth Fennell[1]

[1] *Teagasc, Kildalton Agricultural College, Co. Kilkenny*

Summary

- The transfer of a farm business and associated assets can sometimes trigger a tax liability.
- Timely advice from your agricultural adviser, accountant and solicitor can help you plan the transfers to reduce the tax burden
- This article summaries some of the features of the main taxes
  – Capital Gains Tax (CGT)
  – Capital Acquisitions Tax (CAT)
  – Stamp Duty (SD)

Getting good taxation advice is a key ingredient in creating a successful succession plan. It is important to complete a taxation calculation, prior to any handover taking place. If there is a potentially large tax bill, then it might be possible to mitigate against this, by adjusting the plan or timelines of the transfer.

With good advance planning and preparation, the issue of taxes should not have a major negative impact on the farm business transfer.

As part of a farm transfer there are two significant tax triggering events occurring - the transfer of assets (such as land, buildings and payment entitlements) between the parties to the transfer as well as the finishing up of the business in the hands of one person and the starting up of the business in the hands of the new farmer. We will first look at the taxes applying to the transfer of assets and identify the main areas to be aware of to attempt to control any potential tax liabilities.

The Transfer of Assets Event

Part of a farm business transfer usually involves the change in the ownership of the business assets. The Irish tax system has a set of taxes

that are potentially chargeable whenever a change in ownership of an asset occurs. These taxes are known as capital taxes of which there are three – Capital Gains Tax, Capital Acquisitions Tax and Stamp Duty. These taxes target the change in ownership of farm capital assets – with the primary ones being land and buildings. Assets such as farm livestock and machinery are not usually subject to these taxes in the transfer of a whole farm business but there may be income tax issues with these items which will be discussed briefly later. Some of the key features of each of these capital taxes are as follows:

Capital Gains Tax

Capital Gains Tax (CGT) looks to apply tax on the increase in value of assets such as land and building while these assets were in the hands of the person now considering transferring them. The tax applies only for the disponer (the person who owns the asset but is about to transfer it) who is transferring the asset by gift or sale during his/her lifetime. This increase in value (the Gain) can be crudely calculated as follows:

Gain = Current asset value at date of disposal

Minus

The value when the assts were first acquired by the current owner

As stated, this is a crude measure in that the gain can be adjusted to take account of improvements made to the asset (for example land drainage) and account can also be taken of the partial effect of inflation on the value of the asset. The main saviour in reducing the impact of CGT is via its main relief called CGT Retirement Relief which can greatly reduce or eliminate the tax liability. To avail of CGT Retirement relief there are a number of conditions that must be complied with, mainly

- The owner must be over 55 years of age at the time of the transfer
- The owner must have owned and used the asset in question for the previous ten years

These conditions particularly the "ownership and usage" condition have some flexibility, but timely advice and forward planning is essential to make sure that this valuable relief is availed of. There are also other conditions relating to the maximum value of the assets that qualify (see later table for relief ceilings) so it is important that timely advice is received from an accountant/ tax adviser BEFORE any transfer takes place. Note that even though this is called Retirement Relief the claimant can still continue farming even after claiming the relief.

CGT Retirement Relief ceilings effective from 1/1/2025

Disposal to	Age of Disposer	Market value of assets potentially eligible for relief
A child of the owner	**55yrs- <70yrs**	**Upper limit of €10 million** **Excess chargeable to CGT**
A child of the owner	**>=70yrs**	**Upper limit of €3million** **Excess chargeable to CGT**
Any other person	**55 - <70yrs**	**Full relief only up to €750k (lifetime limit)**
Any other person	**>= 70yrs**	**Full relief only up to €500k (lifetime limit)**

Capital Acquisitions Tax

Capital Acquisitions Tax (CAT) is a tax that targets the person receiving the assets via a gift (lifetime transfer) or via an inheritance (on a death). So unlike Capital Gains Tax (CGT), this CAT could apply where assets pass by lifetime transfer or on a death. It can apply to assets such as land, buildings and cash. However, there are also some useful measures and reliefs to reduce/ eliminate the exposure to CAT. There are tax-free thresholds that apply depending on the relationship between the parties to the transferor, with parent to child transfers having the highest threshold which means that they can transfer assets of higher value without attracting any tax. Thresholds for these are outlined in the table below.

Relationship to Donor	Tax Class Thresholds	Current Thresholds
Child, favourite niece/nephew	Group A	€400,000
Brother, sister, children of brother/sister	Group B	€40,000
Any other person	Group C	€20,000

CAT Agricultural Relief

There is a very useful CAT relief called Agricultural Relief which if applicable, will reduce the value of the assets for calculation of the tax to 10% of its value. To qualify for Agricultural Relief the receiver of the gift/ inheritance must pass what is known as the Farmer Test. Passing this test requires that the receiver has at least 80% of their total assets invested in agricultural assets. There is also an additional requirement for the receiver of the agricultural assets to be classified as an "active farmer" after receiving the asset. There may be options to lease land assets to an active farmer to comply with this requirement. Individuals should discuss the possibility of availing of agricultural relief for their own case with their accountant as early as possible in the farm transfer process.

If Agricultural Relief is not available, then a similar relief called Business Asset Relief may be available. It is important to note that if either of these reliefs are availed of then there are minimum holding periods for which the assets must be held in the ownership of the receiver otherwise the relief may be clawed back. As previously advised advance planning prior to a transfer may be required to fully avail of the reliefs so it is important to discuss your transfer plans with your solicitor and accountant.

Stamp Duty

Stamp Duty as the name implies is a tax levied where an official Revenue Stamp is applied to the official transfer document (Called a Deed of transfer) for an asset. It applies to assets that require such official documentation to affect the transfer such as land, farm buildings, commercial property or a private dwelling. Payment entitlements, livestock or machinery are some of the assets that are not liable to stamp duty since they don't require a Revenue stamp to give legal effect

to the transfer. The stamp duty charge is levied on the recipient of the asset on the stamping of the deed or within 30 days of the transfer. The rate of stamp duty that applies differs depending on whether the asset is residential property or not. See tables below for rates.

Non-Residential Property (incl. Land)

Consideration	Rate of Duty
Entire Consideration	7.5%

Residential Property

Consideration	Rate of Duty
Up to €1,000,000	1%
€1,000,000 to €1,500,000	2%
>€1,500,000	6%

Stamp Duty relief

Stamp Duty has its own set of reliefs including a relief which reduces the rate applying to a transfer of a non-residential property (land, farm buildings), provided the transfer is between blood related parties. This relief called Consanguinity Relief reduces the effective rate of stamp duty to 1% for eligible transfers. Another important relief is Young Trained Farmer Relief from Stamp Duty whereby a young farmer (< 35 years old) with the appropriate qualifications (minimum Level 6 Specific Purpose Certificate in Farming) can get full relief from stamp duty. As with some of the other reliefs there are conditions applying on the young farmer as to the length they must hold onto the asset and also that they must remain classed as a farmer for a period after availing of the relief. As taxation rules are complex, it is important to get advice from qualified professional as early as possible in the process. It is vitally important that you meet your accountant and solicitor early in the process to discuss your succession and farm transfer plans. Getting legal and tax advice early along with input from your Teagasc adviser can help you avoid unnecessary tax bills by missing out on available reliefs and can

help ensure that there is no unnecessary leakage of valuable funds from the business to pay unnecessary tax bills.

Income Tax Repercussions of any Proposed transfer

Many of the non-capital assets such as machinery and livestock can be transferred without incurring capital taxes or any income tax if the business is passed as a going concern from a farmer to his successor. There may however be income tax implications for the retiring farmer when they stop trading as a farmer under the "Cessation to Trade" rules. Getting an accountant to run the rule over the potential income tax implications of any handover can prevent any unforeseen tax shocks.

Summary of the main features of Capital Taxes

	Capital Gains Tax (CGT)	Capital Acquisitions Tax (CAT)	Stamp Duty
Who is liable?	Donor (the giver)	Donee (the receiver)	Recipient
What assets are taxed	All capital assets – including land, buildings, payment entitlements	The value of all gifts/ inheritances where cash or equivalent benefit does not pass back to the doner (giver)	Assets that are transferred via a stampable instrument – land, buildings by means of gift or sale only (No SD on inheritances)
Reliefs available	• Annual Exemption • Indexation relief • Retirement relief	• Small gift exemption • CAT thresholds • Agricultural relief	• Consanguinity relief • Young trained farmer relief
Key dates for payment and making a return	Payment by 15th December or by the following 31st January. Return due by 31st October	31st October	Return filed and payment due within 30 days of date of execution of transfer

The Department of Agriculture (DAFM) have a "Succession Planning Advice Grant" that provides financial assistance to cover a portion of the costs associated with paying for professional advice around succession

and inheritance planning. There is an upper ceiling of €3,000, with a maximum of 50% of the associated costs covered (ie maximum return of €1,500). To be eligible, individuals must have been farming for a minimum 2 years prior to application with at least 3ha of land and be aged 60 or over at the time of submitting the application. Further details are available on the DAFM website.

GROdairy – The Generational Renewal Opportunity: Supporting farmers stepping up or stepping back

Paul J Maher[1] and Conor Hogan[1]

[1] *Teagasc, Animal & Grassland Research and Innovation Centre, Moorepark, Fermoy, Co. Cork*

Summary:

- GROdairy is here to help you plan your next move in the dairy sector
- The programme helps farmers to explore collaborative farming arrangements to support successful farm transition and long-term business sustainability
- One-to-one consultations provide practical guidance, independent advice and tailored business planning to support successful farm development and transition
- Farmers and industry stakeholders can access a national network of monitor farms, technical and financial training, and expert support

Introduction

The Irish dairy industry is entering a period of significant change, with many experienced farmers considering how and when to step back from farming, while a new generation are seeking opportunities to build sustainable dairy businesses. Collaborative farming arrangements are becoming an increasingly important way to support this transition, providing benefits for both established and aspiring farmers. GROdairy has been developed to help farmers plan for the future with confidence. Whether you are exploring succession options, looking to reduce your involvement in day-to-day farming, or hoping to establish yourself in the dairy industry, GROdairy provides practical support, expert advice and real-life examples of successful collaborative farming arrangements. The programme is built around four interconnected pillars and works in partnership with stakeholders across the sector to support farm succession and generational renewal.

1. A network of demonstration farms
2. One-to-one consultations
3. Business planning, succession and financial training
4. A National Farm Progression Network

It forms part of Teagasc's wider People in Dairy programme, helping to translate the growing body of research in this area into practical supports that benefit dairy farmers. This paper outlines the opportunities available through GROdairy and demonstrates how collaboration can create a positive future for Irish dairy farming.

GROdairy Demonstration Farms

Farm succession is a complex process that requires careful planning, time and consideration from all parties involved. While many farming families have successfully transferred their businesses to the next generation, a significant number of farms do not have a clearly identified family successor. This creates a need to explore and better understand alternative collaborative farming arrangements, including partnerships outside the family, land leasing and share farming, which may provide opportunities for both existing farmers and those seeking to establish themselves in dairy farming.

The GROdairy demonstration farms have been selected to show how these different collaborative arrangements can work in practice and to provide real-life examples of the opportunities, challenges and considerations involved. Eight farms, across the country, have been chosen to showcase a range of experiences and farming journeys. They vary in scale and represent different stages of collaboration, with some having more than 10 years' experience operating within a collaborative arrangement, while others are at the beginning of their journey.

Through the experiences of these farms, farmers and stakeholders can gain valuable insights into the decisions involved, the challenges encountered and the benefits that collaborative arrangements can deliver. The demonstration farms also provide a unique insight into the motivations of farm owners who have chosen to collaborate, allowing them to reduce their day-to-day involvement while continuing to contribute to the management, development and future direction of their farm business.

Are you considering stepping back? Get your GROdairy Consult

Many dairy farmers are beginning to consider the future direction of their farms. Whether the goal is to reduce day-to-day involvement, identify a successor, or create opportunities for the next generation, transition planning takes time and preparation.

GROdairy supports farmers to explore the options available and put the right foundations in place for a successful transition. This may involve working with a family successor, considering collaborative farming arrangements (such as non-family registered farm partnerships, share farming agreements or land leasing), or growing/ optimising the farm business to ensure it is attractive for the next generation.

Through a one-to-one GROdairy Consult, delivered through the GROdairy team and participating co-op joint programmes, farmers receive independent advice and practical support tailored to their individual circumstances.

The GROdairy Consult involves three key steps:

1. Exploring your options

Every farm and family situation is different, and succession planning takes time. GROdairy provides an opportunity to explore the pathways available, whether that involves a family successor or alternative collaborative arrangements such as non-family partnerships, share farming or land leasing. Advisors will outline the options and help you understand what each pathway could mean for you, your family and your farm business.

2. Future-proofing your farm business

A successful transition starts with a strong and resilient business. The consultation includes an independent assessment of your farm to identify strengths, opportunities and areas for improvement. For farmers where succession may be several years away, improving profitability, investing in infrastructure and strengthening the business now can create the right conditions for a successful transition in the future.

3. Developing a plan for the future

Following the consultation, farmers receive a tailored business plan benchmarking current performance and identifying the key actions needed to achieve their goals. This may include improving financial performance, making strategic investments, preparing for succession or a focus on skills. Where necessary, a five-year business plan can also support informed decision-making and build confidence in the actions that need to be taken to grow the farm business.

Taking the next step

GROdairy could be right for you if you are:

- ✓ Planning to reduce your involvement in farming?
- ✓ Considering succession options?
- ✓ Exploring collaborative farming arrangements?
- ✓ Looking for independent advice to support informed decision making on the future of your business?

If you answered yes to any of these questions, GROdairy could help.

Contact your local Teagasc office, speak to your participating co-op or scan the QR code of your Co-op to arrange your free consultation.

Looking to step into farming? Building the skills to succeed

GROdairy supports aspiring dairy farmers who want to build a successful career in the sector. Collaborative farming arrangements can provide opportunities for skilled farmers to establish themselves, and develop their own business interests.

To succeed, collaborative arrangements require a combination of technical ability, business skills and the ability to work effectively with others:

1. *Technical excellence* - Strong skills in animal health, grassland management, breeding, and nutrition are essential to deliver high-performing dairy businesses.
2. *Business management* - Understanding financial management, cash flow, budgeting, and investment planning are critical to creating a resilient farm business.
3. *Collaboration and leadership* - Successful partnerships depend on clear communication, shared decision-making and strong working relationships between all parties.

GROdairy provides access to demonstration farms, training, and practical supports to help young farmers to develop these skills, as well as learning from those already operating successful collaborative arrangements.

If you are interested in exploring your options? Contact the GROdairy team to find out more about the opportunities and supports available.

Conclusion

The GROdairy programme offers valuable support to those considering stepping up or stepping back. For farmers considering stepping back, the free confidential one-to-one consultation provides an in-depth review of the farm business, explores the options available, whether a successor has been identified or not, and helps put a clear plan in place for the future. For those looking to enter or progress within the dairy industry, GROdairy provides access to a unique network of like-minded farmers, and technical and financial supports to help build the skills and confidence needed to succeed. By supporting both those transitioning from farming and those preparing to step into the sector, GROdairy aims to create new opportunities and support the sector to continue to grow.

The physical and technical performance of a leased farm – The story of Kieran Kennedy, and Imelda and Tom Walsh

Kieran Kennedy,[1] Paul J. Maher[2] and Padraig Costigan[3]

[1] *Farmer, Barbaha Dairy Farm*

[2] *Teagasc, Animal & Grassland Research and Innovation Centre, Moorepark, Fermoy, Co. Cork*

[3] *Teagasc, Tipperary Advisory Unit*

Summary

- Sourcing high quality stock is a fundamental pillar. Kieran has prioritised EBI, disease history, SCC and buying from as few farms as possible when putting his herd together.
- Focus on grass utilisation is crucial, Kieran did 30 grass walks in 2025 with the farm growing 12.7 Tonnes of DM/ha. He has 19 walks done to date in 2026.
- In a leased farm, it is critical to manage costs tightly due to the increased expense of leasing a farm and ensuring adequate cash reserves to manage through the spring period.
- Kieran's case study shows the benefits of prudent financial management, where both Kieran and Imelda and Tom Walsh have good incomes from the farm. It also highlights the opportunity for the wider dairy industry to strengthen financial and cost management skills to improve profitability.

Introduction

This is Kieran Kennedy's fourth year in this lease arrangement with the Walsh family, beginning in 2023. Kieran came from a relatively small dairy farm, and in 2023, it became clear that there would not be an adequate income for him to become involved in the business full-time. At this time, Kieran's brother Shane had taken over the running of the home farm, with a jointly owned block of 16 ha plus additional leased land.

Kieran Kennedy

Imelda and Tom Walsh

This meant that Kieran considered his options and was subsequently put in contact with the Walsh family, who were operating a well-maintained dairy farm, but were finding it difficult to identify someone to take over the farm. They knew it could continue in dairying but just needed the right candidate. Key to their approach to finding a suitable candidate was their openness to work with a younger farmer and their wish to be able to keep an interest in the farm. This is highlighted in the case here, as Tom Walsh carries out a lot of the tractor work on the farm. Kieran is in control of the running of the farm but employs Tom to carry out some tasks as appropriate, and both Tom and Imelda Walsh act as a key support network when planning any development on the farm.

In 2026, the Kennedy brothers were then approached by Mike Slattery, another dairy farmer adjoining the farm of the Walsh's, Mike had observed the work Kieran had put into the Walsh's farm and how well the farm had been performing. He offered the Kennedy's the opportunity to enter a collaborative farming agreement with him. Again, the farm was very attractive to Kieran and Shane, given its location, the infrastructure on the farm and Mike's interest in working on the farm with Kieran in a stepped back approach. During this time Shane continued to farm on their home farm, as scale increased with the addition of Slattery's farm, Kieran and Shane decided to enter a partnership with all three farms.

Kieran establishing his herd

Kieran purchased 160 cows from 3 farms in 2023, consisting of 120 in calf heifers and 40 in calf cows. The main criteria for purchase were high fat and protein percentages, and high EBI (high fertility sub index) stock. A specific focus was placed on minimising disease risk and optimising biosecurity. As Kieran and Shane entered the share farming agreement with Mike, Kieran & Shane took the step to purchase Mike's herd of 150 cows and 35 breeding heifers. This herd is run independently of the Walsh's farm with separate herd numbers.

Development of the farm

After the lease was signed with the Walsh's, the first key action was to soil sample the farm and create a nutrient management plan, this resulted in 330 tonnes of lime being spread in the first 3 years of this lease. In the first year alone 38% of the grazing platform was reseeded, with 80% reseeded by the end of year 3. P and K on the farm also required significant investment with compound fertiliser spread according to nutrient management plan to improve soil fertility (Figure 1).

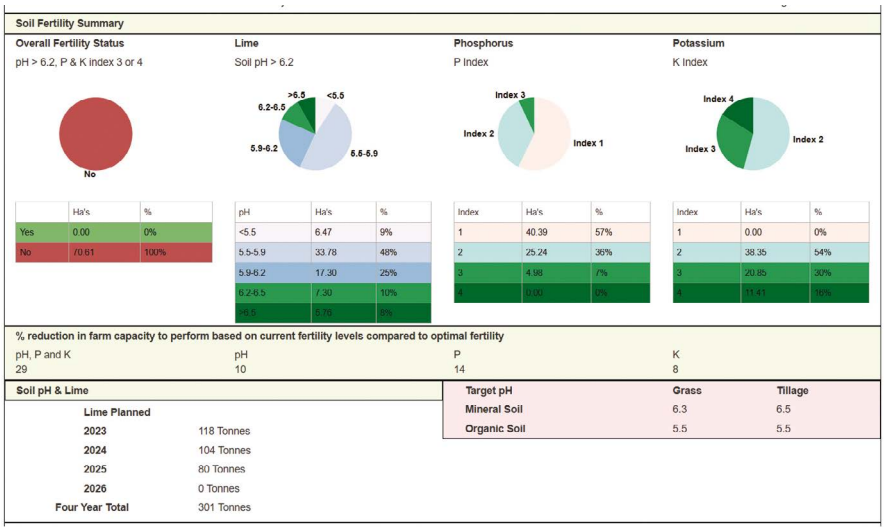


Figure 1. Soil fertility status for Kieran Kennedy's Farm

A new water supply was also required on the farm and was installed in 2024 with 1,500 metres of water piping put in place and new water troughs where required. A further 10 ha of land was also leased in 2024. Following this, in 2025 an additional 4,500 metres of water piping was installed and 600 metres of farm roadway. In 2025, the decision was made by the Kennedy's, in consultation with the Walsh's, to construct a new milking parlour on the farm. Up to this point, 186 cows were being milked in a 7 unit double up milking parlour, which was unsustainable. A new 24-unit milking parlour (with space for 30 units) was constructed in 2025 along with additional slurry storage and feed space. In 2026, Kieran and Shane entered a registered farm partnership, amalgamating two herd numbers with 300 cows across both farms. In addition, Slattery's farm is in a share farming arrangement in 2026 between the Kennedy's and Slattery's, with 160 milking cows at present.

Farm performance

The current EBI of the herd is excellent at €157, placing the herd in the top 20% of herds in the country, and in the top 5% for Milk sub-Index. A full breakdown of the herd's EBI is presented in Figure 2.

Report Date: 27/07/2026 (Jul 2026 Evaluation)
Herd Owner:
Herd No:

Snapshot of your herd based on the 27-JUL-26

1. EBI Herd Summary

Average EBI for all dairy cows with; (i) a known sire (or milk recorded progeny with a known sire) and (ii) are currently on your farm.

* Number of animals that are missing an EBI result

Animal Group	Num of Cows	Milk Kg	Fat %	Prot %	Surv%	Cl Days	Milk	Fertility	Carbon	Calv	Beef	Maint	Mgmt	Health	EBI €
Cows with EBI	297	-171					€ 45	€ 58	€ 21	€ 23	€ -56	€ 54	€ 1	€ 12	€ 157
Missing EBI*	0	6.9	0.25		1.2										
Total Cows	297	1.6	0.13		-3.2										
1st Lactation	62	-190					€ 54	€ 57	€ 20	€ 23	€ -55	€ 49	€ -1	€ 9	€ 154
		8.8	0.29		1.2										
		2.0	0.15		-3.1										
2nd Lactation	52	-221					€ 51	€ 53	€ 22	€ 23	€ -64	€ 58	€ 0	€ 11	€ 154
		8.0	0.30		1.2										
		1.4	0.16		-2.9										
3rd Lactation	55	-174					€ 44	€ 55	€ 22	€ 23	€ -59	€ 56	€ 1	€ 13	€ 155
		6.9	0.25		1.1										
		1.4	0.13		-3.1										
4th Lactation	83	-163					€ 41	€ 61	€ 23	€ 24	€ -58	€ 57	€ 1	€ 12	€ 161
		5.9	0.22		1.3										
		1.6	0.13		-3.3										
5th Lactation (+)	45	-94					€ 33	€ 63	€ 19	€ 20	€ -39	€ 48	€ 2	€ 13	€ 159
		4.8	0.15		1.4										
		1.8	0.09		-3.4										

Figure 2. Summary of the herd EBI for Keiran Kennedy

In 2024, Kieran and Shane decided to contract rear all heifer calves with a single contract rearer in Limerick, which allows the Kennedy's to increase the stocking rate on the grazing platforms and place all their focus on the dairy cows. The heifer calves leave the farm at 42 days and return before housing at 20-22 months. Kieran and Shane are currently rearing heifers at a 30% potential replacement rate per year through the contract rearer to allow for herd improvements.

Breeding started on the 3rd of May this year, with 9 weeks of AI, followed by 3 weeks of bulls with both herds, tail paint is the current tool used during the breeding season, but heat detection collars is something the Kennedy's are looking into for the future. In 2025, there were 93% of cows in calf following 12 weeks of breeding. Heifers were bred using a fixed time AI programme with sexed semen, and an Angus bull for any repeats.

Fertility & Calving data based on HerdPlus 2025 Calving Report					
Calving Interval (days) Average number of days between successive calvings for cows calved during the period	**369**	381	363	68%	★★★★
Spring 6 Week Calving Rate Number of cows/heifers calved within the first 6 wks **(159)** as a proportion of all cows calved during the Spring **(188)**	**85%**	73%	91%	75%	★★★★
% with known Sire and Calving Survey recorded Calves where sire **(188)** and calving survey **(124)** are recorded as a proportion of all births during the period **(194)**	**80%**	72%	100%	38%	★★
% AI bred replacements Calves born in the period from dairy AI **(11)** as a proportion of dairy females born **(11)**	**100%**	65%	100%	100%	★★★★★
% of Heifers Calved at 22 & 26 months No. of heifers calved **(45)** that were between 22 & 26 months of age **(43)**	**96%**	78%	100%	64%	★★★★

Figure 3. Summary of fertility and calving data for Kieran Kennedy's Farm in 2025

Total milk solids sold for 2025 were 467 kgs Ms/Cow at 5.07% Fat and 4.12% protein at a price of 61.1 cent per litre (Figure 4). SCC averaged 112,000 for the year. The Walsh's farm consists of 67ha, together with an additional 10ha leased giving a grazing platform of 77ha with a stocking rate of 2.53 LU/ha, an additional 10ha is leased away from the grazing platform. In 2025, the platform grew 12.7 tonne of DM/ha with 234 Kgs of N/ ha applied (Figure 5). This milk solids output was produced with 850 kg of ration per cow.

	Your Herd	Average	Top 10%	Your Rank out of 100	Your Star Rating
Milk performance for 2025 (Jan - Dec) based on Dairygold data					
Fat + Protein (Kg/cow) Average Fat and Protein yield per cow for your herd	**467**	454	558	50%	★★★
Litres per Cow per Day Avg litres of Milk per cow from Jan - Dec 2025	**13.51**	15.1	18.4	25%	★★
Fat % to end December 2025 Weighted average Fat % from Jan - Dec 2025	**5.07**	4.35	4.63	99%	★★★★★
Protein % to end December 2025 Weighted average Protein % from Jan - Dec 2025	**4.12**	3.66	3.81	100%	★★★★★
Average Milk Price (cpl) Incl. VAT Average milk price received from Jan - Dec 2025, (Includes Bonuses/Penalties, Excludes Levies)	**61.1**	53	56	99%	★★★★★
SCC (,000 cells/ml) The weighted average Somatic Cell Count for Jan - Dec 2025	**112**	191	99	84%	★★★★★

Figure 4. ICBF performance scorecard for Kieran Kennedy's Farm

Cows went to grass as soon as they calved in 2026 and the first round was finished on the 10th April, despite a challenging spring. As of the end of July, 6.9 tonnes of DM/ha have been grown in 2026. The grassland performance in 2025 is presented in Figure 5.

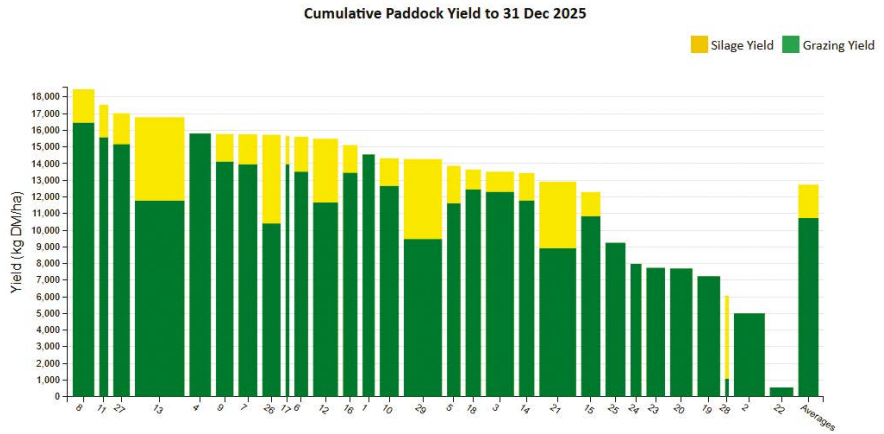


Figure 5. Cumulative grass yield per paddock for Kieran Kennedy's Farm in 2025 (PastureBase)

Share Farming: Slattery's farm

The Kennedy's were approached by Mike Slattery to see if they were interested in a collaborative arrangement in late 2025. Mike and Birdy Slattery had been running a well-maintained dairy farm adjoining the Walsh's farm. The Slattery's did not have anyone who was interested in taking over the dairy farm and so approached the Kennedy's. Some key features that made this farm attractive to the Kennedy's, were firstly Mike was very easy to work with and very approachable, a large land block and excellent facilities including a 20-unit milking parlour, adequate slurry storage and a newly built calf shed. The Slattery's also had a good herd of cows, allowing Kieran and Shane to begin milking on the farm in spring 2026.

Conclusion

It has been a great start for Kieran in his dairy career, together with his brother Shane. It is very important for any aspiring dairy farmer to work with and learn from a solid dairy farmer mentor for a number of years before taking on such a venture. For Kieran, this was invaluable, it allowed Kieran to tackle the challenges with confidence. Additionally, the value of open communication and workability with both Tom and Imelda Walsh, and Mike and Birdy Slattery cannot be overstated; both in terms of input on day-to-day tasks as appropriate and larger development tasks. Key to any success story like that of Kieran is the ability to communicate and collaborate with the right people. Creating a partnership between Kieran and Shane also allowed for the risk and reward to be shared, while the scale involved means there is a good standard of living for both brothers.

Buying the right high EBI stock is paramount to ensure a positive outcome, as well as managing costs and optimising grass utilisation which are fundamental building blocks for a successful venture. The milk price for 2025 was a significant help, Keiran's milk price was 8 cent above the Co-op average price in 2025. 2025 has proven to be a very strong financial year for the Kennedy's, however his low-cost structure is key to ensuring the farm is viable in years like 2026.

How Collaborative Options can be used to address Generational Renewal without an Identified Farming Successor – The Slattery Families Story

Mike and Birdy Slattery[1] and Ruth Fennell[2]

[1] *Barbaha, Carrigatoher, Nenagh, Tipperary*

[2] *Teagasc, Kildalton Agricultural College, Piltown, Co.Kilkenny*

Summary

- Progressive dairy farm: Mike and Birdy Slattery run a 75ha dairy farm in Co. Tipperary, expanding from 70 to 150 cows after quota abolition while continuing to invest in infrastructure despite having no identified successor.
- Planning for transition: Seeking to reduce the stress of management while remaining involved, they explored a collaborative arrangement to transfer day-to-day management and decision-making.
- Collaborative future: They are developing a trusted share farming arrangement with neighbouring farmer Kieran Kennedy, with the potential to progress to a full lease over time.

Mike and Birdy Slattery have been farming in Barbaha, just outside Nenagh in Tipperary for over 30 years. Mike took over the running of the farm when he was 27 years old, after his Father Jimmy passed. Prior to this, Jimmy had inherited the farm from his uncle, Jim Slattery, when he was very young. The farm consists of 75ha of grassland, standing over

Birdy and Mike Slattery

600 feet above sea level so it can be cold in nature and therefore grass growth can be late to get started in the spring. The gradient of the farm is quite hilly in nature, soil type is predominantly good free draining, with a few wet sections. During the milk quota ere, Mike was milking approximately 70 cows and also running a beef enterprise on the farm with most progeny brought to finishing. After the abolition of quotas in 2015, they switched to an all dairy enterprise, upping cow numbers to 150, with progeny sold as calves, except for replacement heifers.

Mike and Birdy have worked tirelessly together over the years, with both being very actively involved in the day-to-day work on the farm. There has been very little off farm labour employed over the years, with Mike freely admitting that this is his fault as he struggles to give instructions and has found the role of being the boss challenging. The couple have two children, Sarah who is 28 and Noel who is 26. Sarah has just returned from Australia and Noel has just departed for Australia. Both son and daughter have always helped on the farm over the years but are currently pursuing alternative career paths outside of the home farm.

Despite having no identified farming successor, Mike and Birdy have continues to invest in the infrastructure on the farm, having as recently as 2024, built an extensive new calf shed in the farmyard. The farm has a 20-unit herringbone parlour, adequate cubicles for all livestock and more than sufficient slurry accommodation to meet nitrates and derogation requirements. At the end of 2025, they both sat down and agreed the management of the farm and the farming business was getting to them. Mike has worked full time on the farm since he was 17 years old and more recently he has gradually felt his enthusiasm wane with the physical performance on the farm not being maximised as a result. While cow management was still excellent and the farmyard had received significant investment over the years, areas such as grassland management and reseeding had not received the same attention. Having previously not enjoyed the role of providing direction to staff, Mike felt that a collaborative arrangement where someone would take over the management and decision making on the farm would suit better. He was still anxious to remain involved in the workings of the farm as a

result of any potential arrangement – just without the added stress of decision making.

He had closely observed the success that Kieran Kennedy was making of the Walsh's farm next door and saw how the Walsh family have remained involved in the farming business, but he also saw how Kieran used his education and enthusiasm to change the direction of the farming business therefore ensuring its viability into the future. Kieran seemed to take the stress that can be caused by running your own business in his stride and had an easy going yet driven attitude to the dairy operation on the Walsh's Farm, thus Mike felt that he would be an ideal candidate to explore any potential collaborative arrangement with. Mike and Birdy were open to discuss how any potential arrangement could work and their easy going nature has made the negotiations much easier for all involved.

While Kieran was only getting to grips with leasing the Walsh's farm he felt that an opportunity to take on the next door farm doesn't happen very often and that it would be a pity not to explore its potential. Both Mike, Birdy and Kieran had open and honest discussions about what they would like from any potential collaborative arrangement. Mike was happy to continue milking the cows twice a day for the moment and to remain hands on but he was anxious that Kieran would manage the business and make the fundamental decisions about the farm's future. Birdy wanted to take a less active role in the farm and has had time to develop her interests outside of farming as a result. To date a final decision on the structure of the arrangement has not yet been finalised but there is genuine trust between the parties and this has lead to an excellent working relationship where both parties feel that this is going to work for them and has the potential to change and grow in the future. Clear legal structures are currently being drawn up and it is envisaged that the arrangement will initially be a share farming collaboration with the expectation that it may move to a full lease over time, allowing Mike to step back in a more gradual way of his choosing.

Key DAFM Supports for Collaborative Farming and Farm Succession

An Roinn Talmhaíochta, Bia agus Mara
Department of Agriculture, Food and the Marine

Farm Partnership Unit [1]

[1] *Department of Agriculture, Food & the Marine, Dublin*

Summary

- Registered Farm Partnerships offer tax, TAMS III and scheme benefits while improving efficiency, work-life balance and succession planning opportunities, subject to meeting partnership eligibility rules.
- Succession Farm Partnerships help transfer farms to the next generation, providing a €5,000 annual tax credit for up to five years where eligible partners commit to a structured succession plan.
- Two DAFM grants help cover professional advice costs: the Collaborative Farming Grant and the Succession Planning Advice Grant, each funding 50% of eligible costs up to €1,500 for qualifying applicants.

The Department of Agriculture, Food and the Marine has long recognised the challenge of generational renewal in Ireland. To this end, the Programme for Government prioritises "supporting inter-generational farm succession" alongside collaborative farming initiatives to ensure the viability and sustainability of agriculture in Ireland. Integral to these objectives is the promotion of two partnership initiatives:

- Registered Farm Partnerships
- Succession Farm Partnerships

To facilitate Irish farmers in implementing collaborative farming and succession planning approaches, the Department encourages applicants to seek professional advice in respect of their individual circumstances and to help mitigate risks associated with unplanned transitions.

To further support farmers in the costs incurred in so doing, the Department offers grants to qualifying applicants under the following schemes:

- Collaborative Farming Grant
- Succession Planning Advice Grant

Registered Farm Partnerships

Registered Farm Partnerships are an initiative to promote collaborative farming, benefiting scale and efficiency, improved work-life balance and positive impact on farm safety. Additional benefits include:

- maximisation of low-rate income tax
- enhanced stock relief rate of 50% for all partners and up to 100% for Young Trained Farmers
- access to a higher TAMS III ceiling of €160,000
- beneficial rates in Department schemes
- access to attractive succession options through Succession Farm Partnerships.

Registered Farm Partnership criteria

Requirements as follows:

- minimum 5 years in partnership
- partners to be engaged in the trade of farming
- partnership to comprise of between 2 and 10 partners, to include at least one Category 1 partner (farming on land for at least 2 years prior to application), PLUS a second Category 1 partner or a Category 2 partner (trained farmer with Green Certificate)
- no partner can occupy farmland outside the farm partnership at any time during the partnership period
- farmland of partners must be maximum of 75km from the farmland of another partner
- All payments to the partners from the trade of farming to be paid to the partnership

Application requirements

Applications, to include application form, signed Farm Partnership & On-Farm Agreements, bank details form, proof of education for Category 2 partners and copy of all folios and land leases, are made to the Farm Partnerships Unit, Department of Agriculture, Food & the Marine.

Further information, documentation and terms & conditions are available on the Department's website: https://www.gov.ie/en/department-of-agriculture-food-and-the-marine/services/register-a-farm-partnership/

Succession Farm Partnerships

The objective of the Succession Farm Partnership is to facilitate the transfer of farm assets to the next generation of Irish farmers while allowing transferors retain 20% of farm assets. This encourages best practice in intergenerational land transfer and addresses significant generational imbalances within farming. These partnerships, available to partners in Registered Farm Partnerships, provide an annual tax credit* of €5,000 for up to 5 years from application receipt date, split between the partners on the same ratio as that in the partnership.

Succession Farm Partnership criteria

Requirements as follows:

- minimum 2 members, each a natural person
- at least one member, the "Farmer", must have been engaged in farming on minimum 3 hectares of their owned or leased farmland, for minimum 2 years preceding partnership formation
- at least one other member, the "Successor", must have appropriate qualification in agriculture, be entitled to minimum 20% of partnership profits and under 40 years of age
- 'My Farm My Plan' booklet must be certified by Teagasc
- Succession Agreement, which must:

- commit to sale/ transfer of minimum 80% of farm assets from Farmer to Successor
- identify transfer date between 3 and 10 years after date of application
- list farm assets for transfer, including land, farm buildings, BISS Entitlements, livestock and machinery
- include details of burdens, right of residence, input of banks where securities/ guarantees/ charges exist

Application requirements:

Applications to include application form, Teagasc 'My Farm My Plan' booklet certification, Succession Agreement and successor birth certificates are made to the Farm Partnerships Unit Department of Agriculture, Food & the Marine.

* to avail of tax credit and be eligible for Young Trained stamp duty relief on date of transfer, Successor must not have reached 32nd birthday on date of registration of Succession Farm Partnership.

Further information, documentation and terms & conditions are available on the Department's website: https://www.gov.ie/en/department-of-agriculture-food-and-the-marine/services/succession-farm-partnership/

Collaborative Farming Grant

This grant supports farmers in the cost of procuring accredited professional advice for the formation of new Registered Farm Partnerships with a Young Trained Farmer via the reimbursement of 50% of vouched costs incurred subject to a maximum of €1,500.

Eligible applicants are invited to apply for this grant from 17th August to 30th September 2026.

Further information, documentation and terms & conditions are available on the Department's website: https://www.gov.ie/en/department-of-agriculture-food-and-the-marine/services/collaborative-farming-grant-scheme/

Succession Planning Advice Grant

This grant supports farmers in the cost of procuring accredited professional advice on succession planning via the reimbursement of 50% of vouched costs for farmers over 60 and actively farming at time of application and subject to a maximum €1,500.

Applications for this grant are accepted from 1st January to 30th November 2026.

Further information, documentation and terms & conditions are available on the Department's website: https://www.gov.ie/en/department-of-agriculture-food-and-the-marine/services/succession-planning-advice-grant/

Can You Afford to Step Back? Why Everyone Needs a Pension Plan

Hugh MacEneaney[1]

[1] *Teagasc, Kells Road, Kilkenny*

Summary:

- Build financial security with the right PRSI record and pension plan
- Check your PRSI and consider AVCs to boost retirement income
- Secure succession by giving the next generation confidence to take over.

Handing the reins to the next generation shouldn't mean handing over your only income. Too many farmers delay letting successors take the lead because they can't afford to cut back. A simple plan now by paying the right PRSI and having an additional pension, gives you choice, dignity and smoother succession. Without needing to look for support from the incoming generation.

Why PRSI matters; State supports are there to help, but the non-contributory payment is meanstested and designed as a last resort. Making the correct PRSI (social insurance) payments during your working life builds entitlement to the State contributory pension, this is a steadier, nonmeanstested income. Check your PRSI record today: missing years can leave permanent gaps that reduce or eliminate entitlement. You can check your record online on www.mywelfare.ie or by phoning the Department of Social Protection on 0818 690690 or 01 4715898. The Citizens Information Service can also help, www.citizensinformation.ie

If you farm part-time alongside other employment, it's easy to assume all is well. PRSI payments made via an employer covers that job, but selfemployment farm income must be properly declared and contributions made. Make sure both income streams are recorded so you don't create gaps in your record that negatively impact entitlements later.

Your accountant can help you set up a private pension. These are sometimes called AVC's. An Additional Voluntary Contribution or private pension top-up is a practical tool for farmers. Contributions qualify for immediate tax relief, reducing your current tax bill while building a pot that benefits from taxdeferred growth. For many, small regular AVCs deliver sizeable extra income over time and are more taxefficient than saving in a taxed account. That extra income can be the financial buffer that lets you step back from managing the farm without losing security.

Inadequate pension income has been shown to stall succession. When the older generation can't afford to hand over because they still require a financial income from the farm, the farm transfer is put on the long finger. That puts family relationships and farm productivity at risk. Having a reliable pension plan clears this bottleneck: it creates predictable income for the succeeding farmers and lets successors assume responsibility with confidence.

Practical steps to take now;

- Check your PRSI record and see if you can correct any gaps
- Talk to your accountant or a regulated financial adviser about AVCs and pension options suited to irregular farm income
- Start small: regular AVC contributions compounded over years are powerful and are very tax efficient
- Have an open family plan for succession once the financial picture is clearer.

You may never stop working the land, but with the right PRSI record and a pension topup you can choose when and how to step back and not be forced by financial matters. As the Irish Proverb says; "Ní hé lá na gaoithe lá na scolb." A windy day is not the day for thatching!

Supporting Farm Families Through Sudden Loss

Lisa Tierney[1]

[1] *Embrace Farm, Mountrath, Co. Laois*

Summary

- Embrace FARM supports farm families after sudden loss or serious injury.
- Services include practical advice, counselling and peer support.
- Help is available for farming families across Ireland when they need it most.

Embrace FARM is a national charity dedicated to supporting farm families and agricultural communities following a sudden loss. The organisation was founded in 2014 by the Rohan family from Co. Laois after they experienced the devastating loss of Brian Rohan's father, Liam, who was tragically killed in a farm accident on the family farm in 2012.

In the aftermath of Liam's death, Brian and Norma Rohan experienced first-hand the comfort and generosity of their family, friends and neighbours. However, they also recognised that there was very little formal support available for farm families facing such profound grief. Determined to ensure that no other farming family would have to navigate this journey alone, they established Embrace FARM.

Since then, the charity has grown from supporting one farm family to providing services for more than 700 farm families across Ireland in 2025. While the organisation has expanded significantly, its mission remains unchanged: to ensure that every farm family affected by a sudden loss has access to the practical and emotional support they need, when they need it most.

Although Embrace FARM was originally established to support families following fatal farm accidents, the charity has evolved in response to the needs of farming communities. Today, it supports families who

have experienced the sudden death of, or serious injury to, a loved one through an accident, illness or suicide, whether on or off the farm. The common thread that connects every family supported by Embrace FARM is the experience of sudden and unexpected loss.

Recognising that every family's circumstances are different, Embrace FARM provides a range of practical and emotional supports tailored to individual needs.

Practical supports include access to initial consultations with professionals in areas such as financial planning, legal matters, agricultural business and succession planning. These services help families address the many practical decisions and challenges that often arise following a sudden loss. In addition, Embrace FARM hosts information evenings in rural communities throughout the year, providing opportunities for people to learn, ask questions and connect with others in a welcoming environment.

Emotional wellbeing is equally important. Families can access counselling, peer support groups, equine-assisted learning, creative arts therapy and play therapy for children. Throughout the year, Embrace FARM also organises family residential retreats, peer support gatherings and mentoring opportunities, helping families connect with others who have shared similar experiences. The charity's annual Remembrance Service remains a cornerstone of its work, offering families a meaningful opportunity to remember loved ones together within a supportive community.

If you or someone you know is struggling following a sudden loss, Embrace FARM is here to help.

You can contact Embrace FARM by phone on **085 770 9966** or by email at **info@embracefarm.com.** To learn more about the charity and its services, visit **www.embracefarm.com** or follow **@embracefarmsupport** on social media.

Nursing Homes Support Scheme

Ultan Hynes[1]

[1] *Head of Service, Nursing Homes Support Scheme, Health Service Executive*

Summary

- Fair Deal helps pay for long-term nursing home care, with your contribution based on your income and assets and the HSE covering the balance
- Family home, farm and business protections: The value of the family home is only assessed for the first 3 years, and family farms/ businesses may also qualify for this cap if HSE conditions are met
- Nursing Home Loan: If needed, you can defer part of your contribution through the Ancillary State Support loan, which is repaid later, usually from the estate or sale of the secured property

The Nursing Homes Support Scheme (Fair Deal) is a scheme of financial support for those who need long term residential care.

Under Fair Deal, you pay a certain amount towards the cost of your care and the HSE pays the rest.

The Fair Deal scheme was introduced under the **Nursing Homes Support Scheme (NHSS) Act 2009** to make the cost of care more affordable and to ensure that the residents' contributions are based on their ability to pay. The HSE manage the application process and payments to registered nursing homes. The scheme supports 24,000 residents monthly and has an annual budget of €1.35bn.

The resident can choose their Nursing Home, assuming it has capacity to provide for their care needs.

The Application Process

The Fair Deal application form is on www.hse.ie or from your local Community Care Office or Nursing Home Support Office. It must be submitted to a **Nursing Home Support Office**.

The application process is:

- A care needs assessment, which decides whether the person requires long-term care.
- A financial assessment, which determines how much the person will pay towards their care.

Who Can Apply?

The person who needs care should apply. A **Specified Person** can apply on their behalf if they are unable to do so themselves.

Where a person cannot make decisions for themselves, and a **Specified Person** is not available, a legally appointed person may apply on their behalf, for example someone with Enduring Power of Attorney or a courtappointed Decisionmaking Representative. Such a legally appointed person may also be necessary to apply for Ancillary State Support and/or 3-year cap on family farms/businesses. Further details of who can apply are on the NHSS application form.

How the Financial Assessment Works

The financial assessment looks at income and assets to calculate a fixed weekly contribution which is paid by the resident directly to the nursing home.

For a single person:

- 80% of weekly income is included
- 7.5% per year of the value of assets is included
- The first €36,000 of assets is disregarded

For a couple where one person is in care:

- The assessment is based on combined income and assets
- 40% of combined income is included
- 3.75% per year of assets is included
- The first €72,000 of assets is disregarded

The 3-year Cap on the Family Home

A feature of Fair Deal is the 3year cap. This limits how long the family home is included in the financial assessment. After three years in care, the family home is no longer included in the assessment, even if the person remains in longterm care.

Ancillary State Support (Nursing Home Loan)

The scheme offers an optional support called Ancillary State Support, often referred to as the nursing home loan.

This allows part of the weekly contribution to be deferred and paid later. The loan is secured against property, such as the family home or farm, and does not need to be repaid immediately. Title to the applicant's property must be established & a charge is placed on property.

Repayment generally occurs following the sale of the property or the death of the person receiving care. In certain circumstances, repayment may be deferred for a surviving spouse or connected person.

The 3-year Cap on Family Farms and Businesses

Family farms and businesses may also qualify for the 3year cap benefit, provided specific conditions are met.

To qualify, the farm or business must have been actively worked for at **least three of the five years** prior to the person entering care and a **family successor** must be appointed and approved by the HSE. The list of who is eligible to be appointed a family successor, and obligations placed on them, are available on the HSE website and NHSS application form.

For further information visit the HSE website, view the NHSS application form or contact your local Nursing Home Support Office.

https://www2.hse.ie/services/schemes-allowances/fair-deal-scheme/

Passing It On: A Hand to Steer You in the Right Direction

Klara McGriskin[1]

[1] *Teagasc , Portlaoise, Co.Laois*

Summary

- Start early and start the conversation – Engage with your Teagasc adviser before making decisions to explore options and allow more time for planning.
- Take a whole-farm approach – Consider all family assets, business structures, tax, legal and retirement implications—not just the land transfer.
- Build the right support team – Work with Teagasc, solicitors, accountants, financial advisers and other services to develop a succession plan that suits your family's needs.

If there's one question I'm asked more than any other by farm families, it's, "Where do we start?"

My answer is always the same: start early. Every family is different, and no two succession plans are ever the same.

Succession isn't just about handing over the farm. It's about planning for the future of the farm business, looking after those stepping back and giving the next generation the best chance to succeed.

One mistake I see time and again is families waiting until they think they have everything worked out before looking for advice. That's exactly the time to start talking to your Teagasc adviser.

The farm may be the biggest asset, but it's rarely the only one. Co-op shares, pensions, savings, forestry, property and the financial circumstances of both generations can all shape the plan.

The good news is that you don't have to figure it out on your own. There's plenty of support available – you just need to know where to start.

Start with Your Local Teagasc Adviser

For most families, that's the best place to begin. You don't need everything worked out before making the call. Your Teagasc adviser can help you understand your options, identify the issues that need to be considered and guide you towards the right professional advice. Starting early usually gives families more options and more time to make informed decisions.

We regularly help families look at how succession fits with the future of the farm business. That may involve partnerships, long-term leasing, company structures or simply discussing where the business is heading.

We can also explain how changes in ownership, herd numbers or business structures may affect Department of Agriculture, Food and the Marine (DAFM) schemes and supports. We can also help with the practical aspects, including herd number transfers and other DAFM applications.

Education is another important part of succession. Alongside the Green Certificate and discussion groups, Teagasc offers farm business and financial management courses to help the next generation develop the skills and confidence needed to manage the business.

Building Your Support Team

No one adviser can do everything, so most families will need a team of professional advisers.

Your **solicitor** looks after the legal process, including wills, land transfers, rights of residence and the legal documentation needed to complete a transfer.

Your **accountant or tax adviser** explains the tax implications of different options. I've yet to meet anyone who wants to pay more tax than they must, so getting advice before making decisions allows families to make the best use of available tax reliefs.

A **financial adviser** can help with pensions, retirement planning and long-term financial security.

Where required, an **auctioneer or valuer** can provide independent valuations of land, forestry or other property to support succession planning, taxation or estate planning.

If **forestry** forms part of the farm, it should also form part of the succession discussion.

Mediation – Another Useful Support

People often think mediation is only for families experiencing conflict. Many families use mediation simply to help structure discussions and work towards a plan together.

A mediator doesn't replace legal or financial advice but can help families have productive conversations before decisions are made.

Looking Beyond the Farm

Succession planning is also about preparing for the unexpected.

The **Decision Support Service (DSS)** provides information on supports for adults who may need assistance with decision-making in the future, including Enduring Power of Attorney arrangements.

The Nursing Home Support Scheme (Fair Deal) is another topic that often comes up. Citizens Information is a good starting point for understanding how the scheme works, while the HSE administers applications.

The Department of Social Protection can also provide information on State pensions and retirement supports.

Life doesn't always go according to plan. Illness, serious injury or bereavement can bring important decisions forward. During these difficult times, organisations such as **Embrace FARM** provide valuable practical and emotional support to farm families.

Where to Start

If succession is something you've been thinking about, here are five simple steps:

1. Start with your local Teagasc adviser. You don't need all the answers – just start the conversation.
2. Look at the whole picture. Consider all the family's assets and future needs, not just the farm.

3. Understand your options before making decisions. Get professional advice before making any final decisions.
4. Use the supports available. Depending on your circumstances, organisations such as the DSS, Citizens Information, mediation services and Embrace FARM may all have a role to play.
5. Give yourself time. Good succession planning isn't rushed. Starting early gives families more options and less pressure.

There is no perfect succession plan – only the plan that's right for your family.

Every family's journey will be different, but getting the right advice at the right time makes the process much easier. Your local Teagasc adviser can help you take the first step, make sense of the options and connect you with the right professional support.

Starting the conversation doesn't mean having all the answers. It simply gives you more time, more options and a better chance of putting a plan in place that works for your family, your farm business and the generations that follow.

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Teagasc
Agriculture and Food Development Authority

Transferring the Family Farm Clinics

A farm succession plan is essential for the future viability of your farm business!

Scan the QR code to book a place!!

Our upcoming Transferring the Family Farm clinics are designed to help farm families through the process of and all aspects that need to be considered when transferring the family farm.

Tuesday, 6 October | 10am
Ardboyne Hotel, Dublin Road,
Navan, Co. Meath.
Eircode: C15 C9YA.

Wednesday, 7 October | 10am
Woodford Dolmen Hotel,
Kilkenny Road, Carlow.
Eircode: R93 N207.

Thursday, 8 October | 10am
Killashee Hotel, Killashee,
Naas, Co. Kildare.
Eircode: W91 DC98.

Wednesday, 14 October | 10am
Mount Errigal Hotel, Ballyraine,
Letterkenny, Co. Donegal.
Eircode: F92 FKX6.

Thursday, 15 October | 10am
Park Hotel, Kiltimagh, Corrahoor,
Kiltimagh, Co. Mayo.
Eircode: F12 NY17.

Tuesday, 20 October | 10am
Great Southern Killarney, East Avenue
Road, Town Centre, Killarney, Co. Kerry.
Eircode: V93 R866.

Wednesday, 21 October | 10am
Fermoy Mart, Corrin, Co. Cork. **Eircode: P61 EE37.**