

Table 1: 2016 cashflow plan for Eoin's drystock farm

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Cattle sales	0	€12,600	0	0	0	€10,500	0	0	€5,250	€3,300	€3,300	0
Ewe and ram sales	0	0	0	€500	0	0	€2,200	0	0	0	0	0
Lamb sales	0	0	0	0	0	€3,800	€4,750	€900	0	0	0	0
Wool sales	0	0	0	0	0	0	€400	0	0	0	0	0
Basic Payment Scheme	0	0	€600	0	0	0	0	0	0	€6,000	0	€6,000
REPS / AEOS payment	0	0	0	0	0	0	0	0	0	0	0	€4,800
Comp allowances (headage)	0	0	0	0	0	0	0	0	€2,880	0	0	0
Premia (cattle)	0	0	0	0	0	0	0	0	0	0	0	€1,625
Total receipts	0	€12,600	€600	€500	0	€14,300	€7,350	€900	€8,130	€9,300	€7,200	€12,425

PAYMENTS

Cattle feed	€400	€376.375	0	0	0	0	0	0	0	0	0	0
Calf feed	0	€580	€480	€560	€620	€560	€280	€280	€330	€700	€500	€200
Sheep feed	0	€220	0	€190.5	€175	0	0	0	0	0	0	0
Fertiliser and lime (stock)	0	0	0	€1,800	€860	€2,300	0	€1,650	0	0	0	0
Vet (cattle)	€30	0	0	0	0	€185	0	€55	€160	€480	€210	0
Vet (sheep)	€80	€300	0	0	€90	0	0	€175	€130	0	0	0
Contractor (stock)	0	€520	0	0	€2,900	€1,630	0	0	0	0	0	0
Seed and spray (stock)	0	0	0	0	€64	€55	0	0	0	€55	0	0
Polythene and additive	0	0	0	0	0	€1,330	0	0	0	0	0	0
Levies and transport (drystock)	0	€24	0	0	0	50	€50	€50	0	€40	0	0
Straw	0	0	0	0	0	0	0	0	€1792	0	0	0
Sundry vs costs (stock)	€45	0			€45	0	€45	0	0	€45	0	0
Machinery (running)	0	0	€435	0	0	€445	0	0	€600	0	€250	€440
Car	€70	€70	€83	€620	€92	€70	€70	€97	€91	€178	€125	€30
Electricity	0	€140	0	€140	0	€140	0	€140	0	€140	0	€140
Phone	€55	€55	€55	€55	€55	€55	€55	€55	€55	€55	€55	€55
Repairs and maintenance	0	€200	0	0	0	€200	0	0	0	€200	0	0
Insurance	€290	€290	€290	€290	€290	€290	€290	€290	€290	€290	€290	€290
Professional fees	0	0	0	0	0	0	0	€920	0	0	€400	0
Total	€970	€2,775.375	€1,343	€3,655.5	€5,191	€7,310	€790	€3,712	€3,448	€2,183	€1,830	€1,155

STOCK PURCHASES / INVESTMENTS

Purchased cattle	0	0	0	€2,580	0	0	0	0	0	0	0	0
Total	0	0	0	€2,580	0	0	0	0	0	0	0	0

BANK /LOAN REPAYMENTS

Loan repayments (existing loan)	€565	€565	€565	€565	€565	€565	€565	€565	€565	€565	€565	€565
Loan repayments (new loan)	€125	€125	€125	€125	€125	€125	€125	€125	€125	€125	€125	€125
Total	€690	€690	€690	€690	€690	€690	€690	€690	€690	€690	€690	€690

PERSONAL/ NON-FARM

Drawings (living expenses)	€780	€780	€780	€780	€780	€780	€780	€780	€780	€780	€780	€780
Health insurance (VHI, BUPA)	€1,000	0	0	0	0	0	0	0	0	0	0	0
Taxation	0	0	0	0	0	0	0	0	0	€100	0	0
Total	€1,780	€780	€780	€780	€780	€780	€780	€780	€780	€880	€780	€780
Total expenditure	€3,440	€4,245.375	€2,813	€7,705.5	€6,661	€8,780	€2,260	€5,182	€4,918	€3,753	€3,300	€2,625
Net cashflow	€-3,440	€8,354.625	€-2,213	€-7,205.5	€-6,661	€5,520	€5,090	€-4,282	€3,212	€5,547	€3,900	€9,800
Current account balance	€-3,440	€4,914.625	€2,701.625	€-4,503.875	€-11,164.875	€-5,644.875	€-554.875	€-4,836.875	€-1,624.875	€3,922.125	€7,822.125	€17,622.125