

Supports for farmers



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This leaflet is published by Teagasc and the Citizens Information Board.



Teagasc – the Agriculture and Food Development Authority – is the national body providing integrated research, advisory and training services to the agriculture and food industry and rural communities.



The Citizens Information Board provides independent information advice and advocacy on public and social services through **citizensinformation.ie**, the Citizens Information Phone Service and the network of Citizens Information Services. It is responsible for the Money Advice and Budgeting Service and provides advocacy services for people with disabilities.

How to use this booklet

This booklet provides an overview of entitlements for farmers, so that you can get to know the range of services and supports that are available.

When you see text printed in **bold in this leaflet**, you can go to the online guide to find out more:
citizensinformation.ie/guides



You can also get information about supports for farmers from the network of Citizens Information Centres and from the national Citizens Information Phone Service on 0761 07 4000.

The objective of this publication is to provide up-to-date information to help improve the situation of farmers in rural Ireland. It is intended to provide up-to-date information to help improve the situation of farmers and people involved in providing services to the farming community and is based on our understanding of current regulation and practice. The information in this guide is intended as a general guide only and is not a legal interpretation.

Introduction

Members of the farming community know that they can depend on Citizens Information to provide information and advice on a broad range of public and social services. Teagasc is pleased to partner with Citizens Information in providing information on public services and entitlements. Working together represents the best approach for the future.

Farming has been challenging recently and the fallout from low commodity prices and extreme weather events has taken its toll. Not only have business and household bank balances been hit but these events have also put a huge strain on relationships as well as people's physical and mental health.

Teagasc is aware of the problems, and is working hard trying to support families who are under extreme pressure and no longer coping well. But challenges can bring opportunity and farm businesses should take a fresh look at diversification opportunities because there is still room for alternative options, particularly in agri-tourism.

The Irish Government and EU supports, through the Common Agricultural Policy, provide a number of measures to assist farm families, farm businesses and rural communities to prepare for, and get through difficult times. This publication brings together practical information on a broad range of supports and presents them in a direct accessible manner.

Great care has been taken to ensure that all the information in this booklet is correct and presented in a form that is practical and useful at the time of publication. The aim is to provide you with introductory information and to guide you towards more detailed sources if you wish to learn more.

Access to good quality and trustworthy information can make all the difference when making decisions and considering options. I hope you find this booklet helpful.

A handwritten signature in black ink, reading 'G. E. Boyle'.

Professor Gerry Boyle
Director of Teagasc

Introduction (cont.)

We are delighted to partner with Teagasc on this publication *Supports for farmers*. In 2016, there were 137,500 farms in Ireland (CSO 2016). Almost all of these (137,100) were family farms and nearly 12% were owned by women. However, just over half of farmers (53%) view farming as a sole occupation – showing that many farmers cannot rely on income from farming to support themselves and their families. Many work off-farm, some need social welfare income support and some are looking for opportunities to diversify into other areas to supplement their income.

Teagasc understands farmers' issues and provides a huge range of supports and training to agricultural and rural communities. Citizens Information, with offices all over Ireland, serves rural communities in almost 300 locations around Ireland and we know the questions that farm families have. They have asked and our services have answered – questions about social welfare supports for farmers, pensions for farming families (in 30% of farms the farmer was aged 65 or more) and taxation of farm income.

This booklet signposts the entitlements and supports available for farming families including direct payments, Farm Assist and the Rural Social Scheme. If you have questions about any of the information in this booklet, you can find out more online at **citizensinformation.ie**, by dropping into the network of Citizens Information Centres around Ireland or by calling the Citizens Information Phone Service on 0761 07 4000. MABS, the Money Advice and Budgeting Service can help if you have questions about managing your finances.

With best wishes



Angela Black

CEO, Citizens Information Board

Farming grants and schemes



Farming grants and schemes

Farmers can apply for a number of farm schemes and direct payments, funded through the **EU Common Agricultural Policy (CAP)** funding and national exchequer funding. The CAP is a common policy for EU countries that aims to protect the viable production of food, manage natural resources sustainably and support rural viability. It provides direct payments to stabilise farm revenues and finances rural development programmes. The CAP consists of two pillars.

CAP – Pillar I schemes

Pillar I includes direct annual payments to farmers to help stabilise farm revenues (in the face of volatile market prices and weather conditions) and market measures (to tackle specific market situations and to support trade promotion).

Direct payments

Under the Direct Payment system, a farmer's payment can be a combination of payments under four separate schemes.

- Basic Payment Scheme
- Greening Payment
- Young Farmer Scheme
- Protein Aid Scheme

Basic Payment Scheme

The Basic Payment Scheme (BPS) is the main EU support for farmers (it replaced the Single Payment System in 2015). You must apply for your Basic Payment online each year, usually by 15 May.

You must apply online at the Department of Agriculture and Food website, **agfood.ie**

Services available on Agfood.ie

Farmers registered on Agfood.ie can use the following supports:

- Complete your Basic Payment Scheme application
- Edit maps relating to your land parcels
- Upload correspondence
- TAMS application
- Organic Farming Scheme
- Cattle herd register facility
- Online movement notification
- Calf birth registration facility
- Forestry services
- Financial self-services
- Nitrogen and Phosphorous statements

For registration and more information, see **agfood.ie** or call 0761 064424. The Department also provides clinics to help farmers with their applications before the deadline date.

Greening Payment

If you are eligible for the BPS, you will also get a **Greening Payment** (which is approximately 44% of the total value of entitlements). You must implement three environmentally friendly farming practices: crop diversification, maintaining permanent grassland and conserving areas of ecological interest. Your greening obligations apply to all hectares on your farm and not just the eligible hectares. Payment is made with your BPS.

National Reserve and Young Farmers Scheme

If you are a 'young farmer' you can get an extra payment with your BPS. To qualify as a 'young farmer' you must be:

- Participating in the Basic Payment Scheme in the year that you apply
- Aged 40 or under during that calendar year

- Setting up an agricultural holding for the first time, or have set up such a holding during the 5 years before your first BPS application

For further information see **agriculture.gov.ie**

Protein Aid Scheme

You can get a payment for growing protein crops or nitrogen-fixing crops (beans, peas and lupins). The maximum rate of aid payable is €250 per hectare (although this can be reduced on a pro-rata basis if the amount of aid claimed is more than the ceiling of €3 million in a year). Payment is made from 1 December each year.

For further information see **agriculture.gov.ie**

CAP – Pillar II Schemes


The second pillar of the CAP budget is financed under the European Agricultural Fund for Rural Development (EAFRD). The EAFRD aims to develop rural economies across the EU in a balanced way and to sustain a farming sector that is environmentally sound as well as competitive and innovative.

Areas of Natural Constraint Scheme

If you farm land in a disadvantaged area, you could be eligible for the **Areas of Natural Constraint Scheme (ANC)**. ANCs are divided into: mountain areas, severely handicapped areas, and less severely handicapped areas. The Scheme provides payments on a per-hectare basis for people farming these areas. You can get more information from **agriculture.gov.ie**

Targeted Agricultural Modernisation Scheme

You can get grant aid from the **Targeted Agricultural**



Modernisation Scheme (TAMS) for certain on-farm capital investments. The Scheme offers grant aid of 40% towards the cost of certain investments (and offers 60% for young farmers).

Seven TAMS schemes are currently in operation:

- Young Farmers' Capital Investment Scheme
- Dairy Equipment Scheme
- Low Emission Slurry Spreading Scheme
- Animal Welfare, Safety and Nutrient Storage Scheme
- Pig & Poultry Investment Scheme
- Organic Capital Investment Scheme
- Tillage Capital Investment Scheme

You can apply online for TAMS on **agriculture.gov.ie**

Collaborative Farming Grant Scheme

The **Collaborative Farming Grant Scheme** provides a grant to cover part of the legal, advisory and financial services costs incurred in the drawing-up of partnership agreements between farmers.

The main collaborative arrangements being encouraged in Ireland are:

- **Registered Farm Partnerships**
- **Share Farming** (mainly suitable for the Crops sector)
- **Contract Rearing of Replacement Heifers**

You can find out more on **teagasc.ie**

Forestry supports

The **Forestry programme 2014-2020** has been recently revised to improve the uptake of forestry into Irish farming systems. There are various grants and premium categories.

For more information on forestry supports, visit forestry at **teagasc.ie**.

TB compensation scheme

If you cannot sell your animals due to a TB breakout, you may be entitled to compensation from the Department of Agriculture, Food and the Marine. The following supports are available:

- **Income supplement** – paid when more than 10% of the cow herd is removed and where depopulation is not appropriate
- **Hardship grant** – paid between 1 November and 30 April towards fodder when you have to feed animals whose movement has been restricted

Closed schemes

Several schemes are no longer open to new applicants: the Green Low-Carbon Agri-Environment Scheme (GLAS), the Beef Data and Genomics Programme, the Organic Farming Scheme and the Knowledge Transfer Scheme. You can get information about these schemes on **agriculture.gov.ie**

Social welfare supports



18 - 66



Social welfare supports

Farm Assist

Farm Assist is a means-tested social welfare payment for farmers aged between 18 and 66. It is paid by the Department of Employment Affairs and Social Protection (DEASP). To qualify, you must satisfy a means test. You do not need to be available for work to qualify.

To qualify for Farm Assist, you must show that your means are below a certain level. Your means include:

- Any income you and your spouse/partner have (including income from farming, other forms of self-employment and from schemes)
- Property which you and your spouse/partner have (except your home)
- Other assets which could provide you with an income

Different assessment rules apply to different types of income.

For farm income, 70% is assessed but there is an annual disregard of €254 for the first two dependent children and €381 for the third and other children. (The disregards for your children are applied first and 70% of the balance is assessed.)

When you apply for Farm Assist, a social welfare officer will visit you to carry out the means test.

Your means from all sources are added together to get a total assessed weekly means. You will be paid the difference between your total weekly means and the maximum rate of Farm Assist that you could get if you had no means (including increases for adult and child dependants).

You can apply by filling out the **form Farm 1**, which you can download on **welfare.ie** or pick up at your local Intreo Centre or Social Welfare Branch Office. You return this form to your **local Intreo Centre or Social Welfare Branch Office**.

Who is defined as a farmer?

The definition of a farmer can be different for social welfare payments, VAT, tax and EU payments – so you should always check the definitions before assuming you are eligible.

For Farm Assist, you are considered a farmer if you farm land that you own or lease and that you use for the purpose of *husbandry*. Husbandry means working the land with the objective of taking produce from the land.

To show that you are a farmer for the Rural Social Scheme, you must provide confirmation of your application for the Basic Payment Scheme for the current year, including a valid herd number.

Online calculator for Farm Assist

The IFA have an **online calculator** to help you work out whether you are eligible for Farm Assist. You can access the calculator on **ifa.ie**



Other benefits

If you are getting Farm Assist, you may be entitled to:

- **Fuel Allowance** – a payment to help with the cost of heating your home during the winter
- A **medical card** – many farmers qualify for medical cards even if they are not getting a social welfare payment (apply to your HSE Local Health Office or apply online at **medicalcard.ie**)
- **Back to School Clothing and Footwear Allowance**
- **Rent Supplement** or the **Housing Assistance Payment (HAP)**
- The **Rural Social Scheme** and **Community Employment Programmes**

Jobseeker's Benefit and Jobseeker's Allowance

If you have been employed, but are now out of work, you may be eligible for Jobseeker's Benefit if you have paid enough PRSI contributions. If you are entitled to both **Jobseeker's Benefit** and Farm Assist, you can choose the more favourable payment.

There are differences in the extra benefits available with the two payments. Jobseeker's Benefit is taxable and Farm Assist is not. If you are receiving Jobseeker's Benefit, you must also be available for and actively seeking work.

You may be eligible for **Jobseeker's Allowance** if you do not qualify for Jobseeker's Benefit and if you pass the means test. Again, you must be actively seeking work. If you are eligible for both Jobseeker's Allowance and Farm Assist, you may choose whichever suits you better – and for most farmers, Farm Assist is more favourable.

Rural Social Scheme

The **Rural Social Scheme** is aimed at low-income farmers and fishermen/women. In the Scheme, you get a 'top-up' payment in addition to your social welfare payment in return for providing services to the community.

Work under the Scheme could include maintaining walking routes and bog roads, social care and care of older people, community care for pre-school and after-school groups, caretaking of community and sporting facilities, or community administration work.

You work 19.5 hours per week. These hours are based on a farmer-friendly schedule so participation on the Scheme does not affect your farming activities.

To qualify for the Rural Social Scheme, you must either be getting Farm Assist or be actively farming and getting another social welfare payment, such as Jobseeker's Allowance or Disability Benefit. To prove you are actively farming, you must provide confirmation of your application for the Basic Payments Scheme for the current year and a valid herd number.

To apply for the Rural Social Scheme, you should contact your **local RSS implementing body** for an application form.

You can find more information about the Rural Social Scheme on **citizensinformation.ie** and in the Department of Employment Affairs and Social Protection's **Guide to the Rural Social Scheme**

Tús

Tús is a community work placement scheme that works in a similar way to the Rural Social scheme, but you do not have to be farming or fishing to qualify. You do work that benefits the community in return for a top-up to your regular social welfare payment.

There is no application process. If you are eligible to take part, you will be selected and contacted by your Intreo Centre or local Social Welfare Branch Office.

Getting sick

If you get sick, you may be able to apply for a social welfare payment from the DEASP to help support you and your dependants. To qualify for a social welfare payment because you are sick or have a disability, you must be certified as sick or disabled by a doctor.

You may get **Illness Benefit** if you cannot work because you are sick or ill. You must be aged under 66 and satisfy the PRSI conditions. If you are self-employed and pay Class S PRSI contributions, you do not qualify for Illness Benefit.

You may get **Invalidity Pension** if you cannot work because of a long-term illness or disability and are covered by **social insurance (PRSI)**. Since 2017, self-employed people who have paid sufficient class S PRSI contributions can get Invalidity Pension.

You may get **Disability Allowance** if you become disabled. The disablement is expected to last at least one year and substantially restricts you from working. Disability Allowance is a means-tested payment.

If you become sick and do not qualify for any payment you may be eligible for **Supplementary Welfare Allowance**. This is a weekly allowance paid to people who do not have enough income to meet their basic needs and those of their families.

Employing agricultural workers



Employing agricultural workers

If you are employing people to work on the farm, you must ensure that they are paid the **statutory minimum wage** rate and that you are aware of your employees' basic **employment rights** (such as a written statement of terms and conditions of employment, breaks, rest periods, annual leave and notice period).

You must keep records (of wages paid, working hours and other information) and you must retain these records for 3 years. If you need advice and support on any employment matters, you should contact the **Workplace Relations Commission**.

Before you hire anyone, you need to be clear on why you are employing them to assist you to operate your farm business. You need to be sure that your business needs additional labour and that the business can afford to pay for this labour. Teagasc have produced a guide that gives advice on the hiring process: **Teagasc Farm Labour Manual – Best Practice in Recruiting and Managing Employees**.

Employment permits for foreign workers

Since 21 May 2018, new regulations allow for a **General Employment Permit** for horticulture workers, meat-processing operatives and dairy-farm assistants. Permits available are subject to quotas. Certain criteria must be met (annual salary at least €22,000 based on 39-hour week, labour market test carried out, and access to suitable accommodation and training provided). You can get more information on the application process from the Department of Business, Enterprise and Innovation at **dbei.ie**

Taxation for farmers



Taxation for farmers

You are taxed on the profits you make from your farm business and on any other income you have. Farm profit is the income you earn from farming less your allowable farming expenses. You are responsible for keeping records and for assessing the tax due each year.

Universal Social Charge

The **Universal Social Charge** is a tax you must pay if your gross income (your income before tax) is over a certain amount per year. Farm-related capital allowances are deductible. You can find out more about the current rates of USC and exempted income on **citizensinformation.ie**.

PRSI for farmers

If you are a self-employed farmer, you pay **Class S PRSI**. When you pay PRSI, you build up entitlements to social insurance benefits.

Class S contributions only cover you for a limited number of payments. In general, they do not cover you for any short-term payments including illness and disability payments. They do not cover you for Jobseeker's Benefit. If you satisfy all the other conditions, Class S contributions can entitle you to:

- **Maternity Benefit**
- **Adoptive Benefit**
- **Paternity Benefit**
- **Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension**
- **State Pension (Contributory)**
- **Treatment Benefit Scheme**
- **Invalidity Pension**

When you take up self-employment, you should inform Revenue that you are now self-employed and you wish to

register for self-assessment. You can register online with Revenue as self-employed. When you register for self-assessment with Revenue, you will automatically become registered for PRSI purposes. When you submit your annual returns, Revenue will let you know if you have to pay PRSI. If you do not have to pay PRSI, you may be able to pay voluntary contributions to maintain your social insurance record.

You can read more about the current rules and rates for Class S PRSI on **citizensinformation.ie** or in the DEASP's leaflet, **PRSI for the Self-Employed**.

If you are unclear on whether or not you or your spouse are liable to pay PRSI, you should contact the Scope section of the DEASP.

Tax reliefs and allowances

There are many farmer-specific tax reliefs and allowances which may help to reduce the amount of tax you pay.

Income from long-term leasing

If you lease land on a long-term lease, the income you get from this may be exempt from tax up to certain thresholds. Leases between close relatives do not qualify and a lease of farm land must be in writing and for a definite term of 5 years or more. For more information, see **revenue.ie**

The Succession Farm Partnership Scheme

The Succession Farm Partnership Scheme provides a tax incentive where you and your successor enter an approved partnership which culminates in the transfer of at least 80%

of the farm assets to the successor. For more information, see teagasc.ie

Capital Acquisitions Tax Agricultural relief

Agricultural property that is given as a gift or inherited can have its market value reduced by 90% for tax calculation purposes. The person receiving the property must either be an active farmer or someone who is leasing out the property on a long-term basis for agricultural use to active farmers.

Forestry tax exemption

Income, including grants and premiums, from commercial forestry is exempt from income tax but not from PRSI or Universal Social Charge. The IFA have produced a **useful fact sheet** on profits from the occupation of woodlands.

Further information

The Department of Agriculture, Food and the Marine have published a **Schemes and Services booklet** which lists the main reliefs. You can also get more information from the Revenue Commissioners at revenue.ie

Pensions and farm partnerships



Pensions and farm partnerships

If you have paid Class S PRSI contributions for most of your working life, you will probably be eligible for a **State Pension (Contributory)** when you reach 66. If you have not made enough PRSI contributions, you can apply for a **State Pension (Non-Contributory)**, which is means-tested.

You may also be entitled to **Free Travel** and to the **Household Benefits Package**.

You can claim for your spouse or partner as a qualified adult on your pension. Any income they have will be taken into account.

Your spouse or partner may qualify for a non means-tested contributory State Pension in their own right, if they have paid enough PRSI contributions. Relatives of self-employed people who help out in the running of the business, but who are not active business partners, do not pay PRSI. These people are called prescribed relatives. They include spouses and civil partners.

In general, your spouse pays PRSI in three scenarios:

1. They are actively engaged in a commercial partnership. This means that they are treated as an individual self-employed contributor and are liable for social insurance contributions. These contributions (at Class S PRSI) allow them to build up an insurance record in their own right and to receive related benefits. The main benefit is a State Pension (Contributory).
2. If a family business is incorporated as a limited company, then spouses or other relatives involved in the business can establish a social insurance record as either employees or as self-employed contributors.
3. Farming spouses can build up a social insurance record on the basis of their off-farm earnings. Also, farming spouses who were previously employed can maintain their social insurance coverage in the long-term by paying voluntary PRSI contributions.

Social welfare cover for spouses and civil partners

Employment arrangement	Social welfare cover for spouse or civil partner
You are a sole trader and employ your spouse or civil partner	None
You are self-employed and your spouse or civil partner assists you, but is not a partner in the business	None
Your spouse or civil partner works as an employee for a partnership in which you are a partner	They will be covered under Class A PRSI. This is because their employment relationship is with the partnership as a business
Your spouse or civil partner provides a service as a self-employed person to a partnership in which you are a partner	They will be covered under Class S PRSI. This is because they are self-employed
Your spouse or civil partner works as an employee for a limited company in which you are a shareholder	They will be covered under Class A PRSI. This is because their employment relationship is with the limited company
Your spouse or civil partner provides a service as a self-employed person to a limited company in which you are a shareholder	They will be covered under Class S PRSI. This is because their relationship is with the limited company as a business.

What is a partnership?

A partnership is the relationship that exists between people carrying on a business in common with a view to making a profit. For your spouse or partner to be considered an active partner in your farming business, they must meet certain criteria. The fact that you and your spouse or partner co-own a farm does not in itself create a partnership.

When you work with your spouse or partner in a business partnership, you must make tax returns under the Revenue self-assessment system (for self-employed people). These tax returns must show the partnership income of each person so that PRSI contributions can be calculated accurately. Teagasc have published **Guidelines on forming a farm partnership**.

When deciding whether a partnership exists, or has existed in the past, the Department of Employment Affairs and Social Protection (DEASP) and the Revenue Commissioners examine your situation to see if some or all of the following apply:

- There is a written partnership agreement (although this is not legally required)
- Each of you writes cheques on the business accounts in your own right
- There is a joint business account
- It is apparent to those doing business with the partnership that a partnership exists
- Each partner makes a significant contribution to the running of the business
- The business is owned jointly by the partnership
- The profits and losses of the partnership are shared by each partner

If some or all of these do exist, then the arrangement is likely to be regarded as a partnership.

Claiming partnership status retrospectively

If you and your spouse were farming in a partnership but did not claim to be in a partnership when you were making tax and PRSI returns, you can claim partnership status retrospectively.

Each case is investigated by the DEASP under the spouses' partnership criteria. If you wish to claim partnership retrospectively, you must have supporting documentation for the relevant years.

If a social welfare inspector from the DEASP decides that a partnership existed your spouse can pay Class S contributions retrospectively. The contributions due are worked out by splitting the income from the partnership (for each year the partnership existed) between you and your spouse. The PRSI liabilities are then recalculated. Any additional PRSI contributions due can then be collected from your spouse.

If the deciding officer decides that a partnership did not exist, you may appeal the decision to the Social Welfare Appeals Office. It is important to remember that even if a partnership existed and your spouse pays any outstanding social insurance contributions, this does not entitle them to a pension at age 66 unless they meet all the other criteria.

You should check the full eligibility conditions for benefits and pensions before deciding whether to apply for retrospective partnership status. Your local Citizens Information Centre can help you work out whether you may qualify for a pension.

The Nursing Homes Support Scheme



The Nursing Homes Support Scheme

The **Nursing Homes Support Scheme** – also known as the 'Fair Deal Scheme' – provides financial support to people who are **ordinarily resident** in the State and need long-term nursing home care.

Under this Scheme, you make a contribution towards the cost of your care and the State pays the balance. The Scheme covers approved private nursing homes, voluntary nursing homes and public nursing homes. You can get the list of approved nursing homes from the HSE.

When you apply for the Scheme, your care needs are assessed to confirm that long-term nursing home care is the most appropriate option for you. Your financial situation is also assessed to see how much you will have to contribute towards your nursing home fees. If your contribution is less than the amount of the fees, the HSE pays the rest.

Assets, such as savings and property, are taken into account when assessing your financial situation. You contribute 7.5% of the value of your assets each year towards the cost of your care. However, your principal residence will only be included in the financial assessment for the first 3 years of your time in care. This is known as the 22.5% or 'three-year cap'. It means that you will pay a 7.5% contribution based on your principal residence for a maximum of 3 years regardless of the length of time you spend in nursing home care.

You can apply for a Nursing Home Loan if you want to defer making the part of your contribution that is based on your home or other property.

Farms and the Fair Deal Scheme

If you own a farm or business, the 'three-year cap' also applies if all the following apply:

- You have suffered a sudden illness or disability which means you need long-term care
- You or your partner ran the farm or business up until the time of the sudden illness or disability
- A family successor certifies that he or she will continue the management of the farm or business

This is to make sure family farms and businesses can continue in business if you suffer a sudden illness.

For further information on the **Nursing Homes Support Scheme** see **citizensinformation.ie**

Farm succession and inheritance

Teagasc offers specialist advice on succession and a related service to support collaborative farming.

The Department of Agriculture, Food and the Marine have established an Inheritance Enquiry Unit (IEU) to help the representatives of the deceased to administer the estate. The IEU will liaise with the various sections of the DAFM to make administration of the deceased person's estate as streamlined as possible.

You can get a workbook, that guides families through **succession and farm transfer** from Teagasc.

Education and training



Education and training

Teagasc provide further education in agriculture, food, horticulture, forestry and equine studies. They deliver further education courses at their colleges and local centres. Higher level courses are delivered in partnership with third-level colleges. Adult courses and food industry development training take place at centres throughout the country.

Teagasc have their own **student maintenance grant schemes** which are means-tested. You can get information about **courses available, Teagasc colleges and local education centres** on teagasc.ie.

Self-employment and the student maintenance grant

Student Universal Support Ireland (SUSI) is Ireland's single national awarding authority for higher and further education grants. Check susi.ie for information on the grants process and to access their on-line eligibility reckoner.

You can check the current family income limits for eligibility for a maintenance grant on citizensinformation.ie

Information on courses and events

Opt-In.ie Training Resources Portal is a website that lists courses and events aimed at helping rural dwellers to upskill and increase their income-generating options. You can be notified via social media, email or text when a course you have expressed an interest in is taking place. Visit **opt-in.ie** to find out more.

Supports for rural businesses and farm diversification



Supports for rural businesses and farm diversification

LEADER programme

If you run a project or business in a rural community, you could get grant aid through the **LEADER programme**. Grants fall under three themes:

- Economic Development, Enterprise Development and Job Creation
- Social Inclusion
- Rural Environment

The LEADER Programme is administered by Local Action Groups (LAGs) who are responsible for selecting and approving projects in accordance with local area development strategies. If you are interested in grant assistance under the LEADER programme, you should submit an Expression of Interest to your LAG. You can get contact details for all LAGs from **ildn.ie**.

Local Enterprise Offices

Local Enterprise Offices (LEOs) provide advice, information and support to people starting up a business or growing their business. There are 31 dedicated teams across the Local Authority networks in Ireland. For further information, visit **localenterprise.ie**

Microfinance Ireland

Microfinance Ireland provide loans of €2,000 to €25,000 to newly established and growing micro-enterprises that do not meet the conventional risk criteria applied by banks. If your credit application is denied by a commercial bank, you can apply to Microfinance Ireland for a loan. Microfinance Ireland works in partnership with the Local Enterprise Offices, who can help you to prepare your business plan. For further information, visit **microfinanceireland.ie**

Diversifying your farm

You can get information on potential extra income sources for farm families from Teagasc. Teagasc Rural Development have published a **series of factsheets** that cover a range of areas such as tourism, poultry, horticulture and food. Each factsheet gives a general introduction to the topic and outlines the market, some important requirements and a basic costing scenario.

There is also a section on teagasc.ie dedicated to **diversification**.

Public Participation Networks (PPNs)

Public Participation Networks (PPNs) are new structures for public engagement and participation in local government in each local authority area. The main role of the PPN is to bring together community and voluntary groups, social inclusion groups, and environmental interest groups to have a say on issues that concern them. Information is shared and people can work together on policy matters.

The PPN provides regular updates, information on funding opportunities and promotes local events.

You can get more information and find your local PPN on **dcrd.gov.ie**

Wellbeing supports

Minding your mental health

Teagasc and Mental Health Ireland have developed a booklet called *Coping with The Pressures of Farming*. Financial stresses, farm labour challenges, isolation and habitual causes of stress (such as animal mortality) are part of many farm family lives. It is very important that we have conversations about these stresses and how they can be addressed. For further information visit **teagasc.ie** or **mhi.ie**

The booklet has information about a range of topics including financial and business planning and how to look after your mental health.

If you have concerns about your wellbeing or that of another person you should contact your family doctor or phone the Samaritans on 116 123.

Men's Sheds

Men's Sheds offer a safe, comfortable and inclusive environment where men of all ages can share skills, work on meaningful projects and connect with their communities. There are approximately 350 Men's Sheds groups which are affiliated to the Irish Men's Sheds Association. Members of Men's Sheds can come from all walks of life – the bond that unites them is that they are men with time on their hands and they would like something meaningful to do with that time. If you want more information on setting up your own shed or information regarding an existing shed, visit **menssheds.ie** or call (01) 8916150.

Further information



Further information

Online

You can get more information on many of the topics covered in this booklet on **citizensinformation.ie** and **teagasc.ie**

Citizens Information Phone Service

If you have questions about any of the information covered in this booklet you can contact the Citizens Information Phone Service on 0761 07 4000, Monday to Friday, 9.00am to 8.00pm.

Teagasc

Please contact Head Office if you have any comments or suggestions about the topics covered in this publication.

Tel: 059 917 0200

Email: info@teagasc.ie

teagasc.ie

Citizens Information Centres

You can visit your local Citizens Information Centre for information and advice. Find your nearest centre at **centres.citizensinformation.ie**

Money Advice and Budgeting Service (MABS)

The Money Advice and Budgeting Service is a free, confidential service for people in debt or who are at risk of getting into debt. You can visit your local MABS office, contact the MABS Helpline on 0761 07 2000, Monday to Friday, 9am to 8pm or visit **mabs.ie**

Useful addresses

Social Welfare Appeals Office

D'Olier House

D'Olier Street

Dublin 2

Phone: 01 673 2800

Website: socialwelfareappeals.ie

Department of Employment Affairs and Social Protection

Áras Mhic Dhiarmada

Store Street

Dublin 1

Lo-call: 1890 66 22 44

The Revenue Commissioners

Website: revenue.ie

The Department of Agriculture, Food and the Marine

Agriculture House

Kildare St

Dublin 2

Lo-call: 0761 064400

Phone: 01 607 2000

Website: agriculture.gov.ie

The Irish Farmers Association

Irish Farm Centre

Bluebell

Dublin 12

Phone: 01 450 0266

Website: ifa.ie



Teagasc

Teagasc Head Office

Oak Park

Carlow

Email: info@teagasc.ie

Phone: 059 9170200

Website: **teagasc.ie**

Citizens Information Board

Head Office

Ground Floor

George's Quay House

43 Townsend Street

Dublin 2

Phone: 0761 07 9000

Email: info@ciboard.ie

Website: **citizensinformationboard.ie**