Northern Ireland Rural Development Programme 2014-2020

Farm Business Improvement Scheme - Capital (FBIS-C) - Tier 2 Tranche 2 - DRAFT

Business Plan Narrative Template - EQUIPMENT ONLY

Guidance notes are available to assist with completion of this narrative section of the business plan. The Guidance Notes can be viewed, downloaded and or printed from the DAERA website - https://www.daera-ni.gov.uk/TO BE PROVIDED Your business plan is an important source of information about the proposed project and this template is designed to cover specific information required for the assessment and scoring of applications. Your plan should be clear, concise and complete. Additional information supplied in all documents (financial, technical and environmental) regarding your baseline and projected proposals must be consistent as inaccuracies or information gaps will delay the assessment of your application. The completed business plan will form part of your overall FBIS-C application and should be uploaded as part of your online application on the www.eugrantfundingni.org website. It must be accompanied by cash flow projections for 5 years. No additional information will be accepted after the application is submitted but DAERA staff may seek clarity on the information supplied as part of the assessment process. All information will be treated in confidence.

Section 1: Background to farm business

Q1. Location, busin	ness id number etc.					
First name	First name and surname: C Farmer			Mobile Telephone No:	07123456789	
Farm business addre	ess line 1:	123 New Farm Ro	bad	County:	Armagh	
Farm business addre	ess line 2:			Town:	Loughgall	
Postcode:	BT2399Z		Email:	<u>c.farmer@farm.com</u>		
6 Digit Category 1 Farm Business ID Number: (required)				612349		
Expression of I	nterest Ref Number:	ANON-RTZ9 - 812A - E				

Q2. Provide an overview of the farm business - include details of the current level of production of all enterprises on the farm, land owned and land taken in conacre, main commodities farmed, labour, succession plan (if in place), whether the business is part of a co-operative, quality assurance scheme etc. (<250 words).

My current farm business has an arable cropping area of 150 ha, 80ha of which are owned. I grow a range of combinable crops including Winter Wheat, Winter Barley, Winter Oats, Winter Oilseed Rape, and Spring Barley. The gross margins for these crops for the 2020 harvest year are Winter Wheat: £1190.50, Winter Barley: £1160.20, Winter Oilseed Rape: £1267.30, Winter Oats: £1172.20 and Spring Barley: £807.33. Fertiliser costs are kept to a minimum by using excess manure from local livestock farmers. Currently there is one farm worker employed on the farm. My daughter is currently studying a Foundation Agricultural Degree at CAFRE Greenmount, her intentions are to return home after completing studies to join the farm business. The farm supplies Whites Oats with milling oats, and is a member of the Northern Ireland Farm Quality Assured Cereals Scheme.

Q3. Explain the business objectives and the barriers to achieving them.

The objective of my business is to improve resilience through reducing the cost of inputs by more targeted use. My aim is to maintain or improve yield per hectare while making more efficient use of inputs. Overlaps when applying chemical fertiliser and sprays can be as high as 10% which results in inefficient use of inputs. The small field structure in Northern Ireland magnifies this problem. Improving timeliness of application of inputs will also help improve efficient use of inputs, but the capacity of the current equipment is a barrier to achieving accurate timing given the limited weather windows in our climate.

Q4. List the performance indicators for the farm business as outlined in the accompanying guidance notes. These should be for the most recent 12 month period. Please state the year that they refer to. An example is provided.

	Performance Indicator	Year ending
	Example - Dairy Farm - Whole farm stocking rate 1.88CE/Ha.	Mar-22
1	Winter Wheat Gross Margin: £1190.50/ha	Dec-20
2	Winter Wheat Yield: 10.9t/ha	Dec-20
3	Winter Barley Gross Margin: £1160.20	Dec-20
4	Winter Barley Yield: 7.8t/ha	Dec-20
5	Winter Oilseed Rape Gross Margin: £1267.30	Dec-20
6	Winter Oilseed Rape Yield: 4.3t/ha	Dec-20
7	Spring Barley Gross Margin: £807/ha	Dec-20
8	Spring Barley Yield: 4.9t/ha	Dec-20
9	Winter Oats Gross Margin: £1170.20	Dec-20
10	Winter Oats Yield: 7.3t/ha	Dec-20
11		
12		

Section 2: The Project

Project description

Q5. Describe the proposed project using the following headings.

Q5a. Project Title (e.g. New pig house, crop store, glasshouse, parlour building, slurry tank etc.)

Installation of GPS equipment on tractors and combine, purchase of GPS compatible 24m Fertiliser Spreader and Sprayer.

Q5b. Bearing in mind the main objectives of the business, and barriers identified in question 3, summarise the nature and purpose of the proposed project.

Currently the farm is running a 1000 litre 15 metre sprayer and 1000kg capacity fertiliser sower. The proposal is to upgrade these pieces of equipment to larger, more efficient machines. To improve the efficiency of use of inputs, it is intended to purchase machines that are able to use GPS signal for precision application of inputs. The machines will also be 24 metre bout width which will reduce soil compaction, reduce wheelings in the crops, and improve work rates leading to more timely application of inputs. For the tractors to be compatible with the new fertiliser spreader and sprayer, these will need to be fitted with GPS equipment. Having this fitted will also lead to more accurate sowing of cereals and spreading of organic manures. It is also intended to install Yield Mapping Equipment to our combine which will provide Yield Maps to allow for more targeted application of P & K fertilisers based on off-takes. This software and equipment will provide better information for more targeted agronomy.

Q5c. Are you seeking grant funding for the: (Tick all that apply)

Upgrade of an existing enterprise	Ø
Creation of a new additional enterprise	
Creation of a new replacement enterprise	

Q5d. Other than the proposed project what other options have you considered, why did you rule them out and why was the proposed project your preferred option?

The first option is to do nothing and continue with existing equipment. This has been ruled out as this equipment is near the end of it's useful life, maintenance costs are rising and increased downtime for repairs in increasing inefficiency while reducing accuracy of applications and impacting on timeliness. Other options would be to replace with similar equipment to the existing machines but this would not improve the timing of application of inputs or accuracy. To up scale the application machines without including the GPS control would be a missed opportunity as it would be more expensive to retro fit at a later date. Also increasing the working width will result in more overlap at headlands if GPS section control is not included.

Project Objectives

Q6. What do you expect to achieve from the project and how will progress be measured. Ideally, the objectives of the project investment should be Specific, Measurable, Achievable, Relevant and Time bound (SMART) and align with the objectives of the business noted in Q3. These may be used to evaluate the success of the project.

By purchasing this equipment we plan to be able to reduce variable inputs to the crops. Research has shown that overlap of inputs can be reduced by 5-10% by use of GPS guidance. In addition the use of GPS section control on Sprayers and fertiliser spreaders can reduce overlap at headlands by up to 9%. By having GPS enabled application equipment we plan to be able to immediately reduce our variable costs by 10%. Variable costs currently account for about 40% of the total growing cost so a 10% saving would result in a reduction of 4% in growing costs. The project will also result in labour saving through more efficient application of inputs and result in an environmental benefit. In the longer term within 4 years we aim to use the yield data from the Combine, combined with soil mapping for P and K to improve the targeting of fertiliser applications to where the most need is and avoid excess being applied where it is not.

Q7. Permissions and environmental considerations

Are all of the required permissions in place to start the project? For projects involving installation of equipment in an existing building - you must have planning permission/Certificate of Lawfulness in place by the Tier 2 Tranche 2 closing date. A copy of the planning approval documentation must be uploaded as part of your on line application on the <u>www.eugrantfundingni.org</u> website.

Even if you have planning permission or a Certificate of Lawful Development, it is important that an environmental assessment has been completed as part of this. DAERA may seek this separately.

Q7a. For grant funded equipment to be installed in a new construction (for which grant is not being sought) / or within an existing building constructed within the last 5 years :

Proposed purpose/description				
Area of proposed construction(s) (m2)				
Planning permission been granted?	Yes	No	N/A	Ø

Application number

LA

A Certificate of Lawfulness been granted?	Yes	□ No		N/A	Ø
IPPC been obtained (pigs and poultry)	Yes	□ No	۰	N/A	Ø
Consent to discharge been granted?	Yes	□ No	٥	N/A	Ø
An engineer's certificate been obtained?	Yes	□ No		N/A	Ø

LA			

Q7b. For grant funded equipment to be installed in within an existing building constructed over 5 years :

Current purpose/description				
Has engineers certificate been obtained?	Yes	No	N/A	Z

Q8. Estimated Project Costs (The Scheme's minimum project spend is £30,001 (net of VAT).

You must provide 2 quotes for each item of proposed expenditure for all questions. Record the lowest cost for each section cheapest overall component quote in the boxes below.

EQUIPMENT

Q8a. Equipment - 2 quotes required if claiming grant						
Enter Equipment Item Description	Quantity	Lowest Quote provider	Cost exc VAT (£)	VAT (£)	Total Cost (inc VAT) (£)	Claim for grant Y/N
GPS equipment for the tractor	2	2	29840.00	5968.00	35808.00	Y
GPS equipment for the combine and adaption to be able to yield map	1	2	16845.00	2269.00	19114.00	Y
Trailed crop sprayer, 4000l, 24m boom GPS enabled	1	4	89750.00	17950.00	107700.00	Y
Fertiliser sower 24m spread width, GPS enabled	1	4	26500.00	5300.00	31800.00	Y
Equipmo	ent Items To	tal	£162,935.00	£31,487.00	£194,422.00	

Q8b. Professional Expertise - Post application (Engineering and CDM) - 2 quotes required if claiming grant

Description	Lowest Quote provider	Cost exc VAT (£)	VAT (£)	Total Cost (inc VAT) (£)	Claim for grant Y/N

Professional Expertise Total		£0.00	£0.00	£0.00	

Total estimated project cost (ex-VAT)	£162,935.00	Estimated grant requirement (cannot exceed £250,000)	£65,174.00
Estimated professional costs (ex-VAT)	£0.00		
Estimated equipment costs (ex-VAT)	£162,935.00		

Q8c. Financing the project - How will you fund the overall project? Applicants must provide written evidence that sufficient funds are, or will be, available to complete the project. For the purpose of the Scheme applicants must provide an 'indication of support' letter as explained in the FBIS-C Tier 2, Tranche 2 Explanatory Booklet.

FBIS-C Grant (£)	£65,174.00
Own resources (i.e. own money) (£)	£47,761.00
Bank loan (£)	£50,000.00
Other - please state: (£)	
Other - please state: (£)	
Total Project Funding	£162,935.00

Q9 Livestock and nutrient management . If you will not have livestock or slurry/manure on your farm after you project please proceed to Question 10 NUTRIENT MANAGEMENT It is important your Nutrient Management meets and where possible exceeds statutory loading and storage requirements currently and for that proposed. Interactive calculators are available from the DAERA website - https://www.daera-ni.gov.uk/services/daera-online-services. A Government Gateway ID will be required to access the calculators. Guidance on how to apply for a Gateway ID is provided on the DAERA website. Calculation reports for both livestock and nutrient storage (baseline and projected) must be uploaded to the EU Grants website on www.eugrantfundingni.org.

Q9a. Is you farm currently operating under a nitrates directive derogation? Yes ¤

Q9b. Does your project result in a change in the average number of days including Yes 🛛 No 🛛 partial days) that cattle will be kept at grass?

If yes, please estimate the number of animals of each type and the average days at grass before and after your project. If no, please move to Q9c

		At Grass Before Project		At Grass After Project	
		Number of animals	Days at grass	Number of animals	Days at grass
Cattle (Dairy / Beef)	Number of dairy cows				
	Cattle over 2 years old				
	Cattle between 1-2 years old				
	Cattle between 0-1 years old				

If you are proposing a type of project which <u>could</u> result in a decrease	in the average number of days at grass	, but you state above that it won't,	please indicate how this
will be verified			

Q9c. If your project involves cattle, will there be a change in the number of days they are housed? Yes No

If yes, please estimate the number of cattle of each type and the average days housed before and after your project. If no, please move to Q9d.

	Housed Be	fore Project	Housed After Project		
	Number of animals	Days Housed	Number of animals	Days Housed	
Number of dairy cows					
Cattle over 2 years old					
Cattle between 1-2 years old					

Cattle (Dairy / Beef)

Cattle over 2 year

No 🛛

Cattle between 0-1 years old		

Q9d. If increasing cattle, pigs or poultry numbers, how many additional numbers of animals will you be on your farm after your project?

		Numbers Before Project	Numbers After project
Cattle (Dairy / Beef)	Number of dairy cows		
	Cattle over 2 years old		
	Cattle between 1-2 years old		
	Cattle between 0-1 years old		
Pigs	Sows		
	Farrowers		
	Weaners		
	Growers		
	Finishers		

Poultry	Layers	
	Free range poultry	
	Broiler poultry	

Q9e. Nitrate Loading - If increasing livestock numbers, how do you propose to manage the nitrate loading in the future? DAERA will check departmental and NIEA records to verify your base nitrogen loading.

Ø						
	NIEA notified?	Yes		No		
		■ INIEA notified? INIEA notif	□ NIEA notified? Yes □ □ □ □ □ □ □ □ □ □ □ □ □ □	□ NIEA notified? Yes □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	∞ NIEA notified? Yes □ No □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	□ NIEA notified? Yes □ No □ □

Other (Specify) Boars

Explain in more detail how you will manage nitrate loading including details of additional land you intend to have access to and names and addresses of land owners. Applicants who are increasing livestock as part of their project must provide nitrates calculations for before and after the project as part of their overall application.

Q9f. Slurry storage - how will you **store the slurry** produced on your farm in future. Please choose the options that apply. ** It is important livestock numbers in baseline and projections are accurate and consistent across all documents submitted.

Not applicable

Slurry/manure exported to other farms	
Slurry tank rental agreement signed	
New above ground slurry store with cover erected	•
New below ground slurry storage installed	•
New covered midden	•
Uncovered midden	

Q9g. If applicable, how will you spread **slurry** on your land after your project Please choose the options that apply. ** It is important livestock numbers in baseline and projections are accurate and consistent across all documents submitted.

	Not applicable	Ø
	Splash plate	
	Dribble bar	
	Trailing Shoe	
	Direct or shallow injection	
Other		
(Specify)		

Explain in more detail how you will manage slurry produced on the farm in future including slurry spreading systems, nutrient management planning, slurry capacity, greenhouse gas and ammonia mitigation measures etc. All applicants must provide slurry capacity calculations for before and after the project as part of their overall application. Use the Manure Storage Calculator tool for calculating weekly slurry, dirty water, manure production and current storage capacity for a farm and checks if it has the required 22 or 26 weeks capacity.

Click here to access DAERA on-line services

FBIS-C Themes

Q10. Explain how the proposed capital expenditure outlined at Q9 will enable the farm business to meet its objectives and deliver benefits in line with the key themes of the FBIS-C.

Improved productivity and resource efficiency

e.g. Improve annual yield by 10% on current level in the year following completion of the project.

Aim to reduce variable inputs by 10% while maintaining or improving yields.

Contribution to sustainable growth in farm output

e.g. The project will increase farm output by 25% in the year following completion of the project - to be consistent with cash flow calculators

Having higher capacity equipment will lead to better timing of inputs which should lead to higher yield potential. Also having this machinery available would position the business well to take on additional acres should extra conacre or contract farming agreements become available in the future.

Describe how your project will improve the environmental performance of your farm business, in terms of air quality, water quality, soil health and biodiversity

e.g. alternative slurry spreading techniques, improvements to reduce water use, precision technology to reduce pesticides, GPS guided application to reduce soil compaction. Include actions that go further than minimum statutory requirements.

There is an immediate environmental benefit to using this equipment due to more accurate placement of fertiliser and sprays, this will have a direct positive impact on water and air quality as a result. Soil health also benefits due to the reduction in compaction, and input overlaps. GPS application and section control will also allow for easier adherence to buffer zones helping reduce environmental pollution. More accurate placement of P fertiliser according to off-takes based on yield maps and GPS soil sampling maps will result less Phosphate loss to the environment.

Describe how your project will work towards reducing carbon / GHG emissions

e.g. extended grazing for livestock, use of precision technology (to reduce energy, waste,), improvements in livestock breeding, diet and health, improved animal performance with reduced days to slaughter / calving, low energy automated or vertical production systems for horticulture Include actions that go further than minimum statutory requirements.

As fertiliser is one of the major contributors to GHG emissions (around 70%), making sure it is used efficiently is a massive step in reducing the carbon footprint of combinable crop production. Better timing of all inputs will increase yields and prevent wastage. Fewer passes required in the completion of operations will reduce fuel consumption. Moving from 15m to 24m sprayer will require 37.5% less distance travelled to complete spraying. On 150Ha of crops, assuming 4 passes during the year, would be a reduction from 400km to 250km. Travelling time for refilling, will also be decreased with a larger capacity machine.

Improved animal and plant health

e.g. Cow mattresses used in cubicles to improve animal welfare.

Include actions that go further than minimum statutory requirements.

Accurately placing of fertiliser and spray have a major obvious benefit to plant health (e.g.. ensuring no untreated areas when turning off at headlands, and avoiding overlaps of fertiliser resulting in lodging and subsequent reduction in crop quality). Being able to increase timeliness of application of products to plants reduces the crops vulnerability to under/over nutrition, and yield suppression from weeds and disease.

Health and safety

e.g. The new building will have a cattle handling crush incorporated into it to allow safer handling of animals. Include actions that go beyond minimum statutory

The new sprayer will be fitted with an induction hopper for adding chemical, this will improve the level of operator protection compared to the old machine which lacked this feature.

Skills

Q11. Explain what skills and expertise you will use to successfully manage and complete the project? Please indicate if the expertise is internal or external to the business, relevant qualifications and or experience of all involved etc.

Full training will be provided by the equipment supplier. My daughter has gained experience of working with this type of equipment whilst completing her placement year on an English arable farm. GPS soil mapping and variable rate application maps will be created by a specialist company.

Risks

Q12. List the main risks to the success of the business and project, for example, increased input costs, animal disease outbreak, extreme weather, succession issues, Basic Payment Scheme (BPS), reduction in price output, delays in obtaining construction materials and/or equipment. Importantly, explain how you plan to minimise the likelihood of them occurring and their potential impact.

Risk		How the risk will be managed		
Fluctuation in grain price	I have avai types to he	led of fixed price grain contracts to Whites Oats, and grow a range of crop Ip spread risk of price fluctuations.		
Poor weather conditions	By increasi weather wi	ng capacity of the equipment, we can make the best use of available ndows to complete crop husbandry tasks at key timings.		
Rising input costs	Adopting the exposure to	his technology will make most efficient use of inputs helping to reduce o rising costs. This should boost the competitive advantage of the business.		

Management Information System

Q13. What information management facilities (including information technology) will be used to manage the business to monitor and measure the success of the project.

The yield mapping capability of the Combine will be incorporated into existing management packages which will enable identification of underperforming areas of the fields, which can be identified for changes in management practices. The success of these changes can be monitored over time, and decisions can be made to take unprofitable areas of fields out of crop production. These areas can then be utilised for alternative uses such as forestry, wild bird cover or pollen & nectar mixes, to improve farm bio-diversity. The success of the change will also be monitored through participation in CAFRE financial and carbon benchmarking

Evidence of Supply Chain Integration

Q14. What are the current and planned market outlets for the main commodities produced on the farm? Indicate what they are, whether they are existing and or new customers etc. Importantly, highlight areas of supply chain integration. Provide any relevant ant supporting evidence you have, for example, farm's main customers and their requirements (e.g. quality standards), letters of interest from existing and or potential purchasers / processors, contracts secured and or any market research carried out. Provide details of the amount of produce covered, any price guarantee etc. You should submit this evidence (if you have it) as part of your overall application. Applicants applying on line via the <u>www.eugrantfundingni.org</u> website will be prompted to upload any supporting evidence.

We are currently a contracted supplier of grain to Whites Oats, and have been for the past three years. White's are looking to expand the contracted tonnage of grain, so there is opportunity to continue this link and increase output. We also supply grain to a local pig producer, excess slurry from this enterprise is used on our arable unit.

Production

Q15. How will the level of production change on farm as a result of the project?

Production increased

Production unchanged but costs reduced

Production unchanged but quality improved

Production decreased but efficiency improved

Production decreased but labour saved

Other (Specify)

Explain in more detail the expected change in the level of production post project completion including the time to reach full production capacity. If applicable provide an explanation for any delay.

We intend to see an immediate reduction in variable input costs of 10%. Over time the variable application of inputs will lead to more uniform crops, increased yield, and quality.

Financials

Q16. At what output price for the <u>main</u> commodity produced on the farm does the project breakeven in cash flow terms over the 5 year period of the financial projections? This will be the minimum price you need for your produce to allow a steady cash flow to be maintained. This should be consistent with figures in your completed Farm Business Planner/business plan Cash flow Calculator.

Based on farm average Winte	r Wheat yield of 8t/H	a and projected project cost	ts, breakeven commodi	ty (Wheat) price is £158/t
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Q17. What information did you use to base your baseline projections on? Applicants must provide one of these documents to prove the baseline position via the <u>www.eugrantfundingni.org</u> website. Applicants will be prompted to upload this as part of their overall application.

CAFRE benchmarking

Management accounts Accountants report

Figures prepared by a consultant

Other (Specify) Q18. What key assumptions did you use to compile your cash flow estimates for the project and what information were these based on?

	Figure used and rationale for using
Output prices	We have assumed that grain prices will remain similar to what they have been trading at based on previous 4 years.
Input costs	Accumed fartilizer cente will be 20% bigher, in 2022 then provide years
	Assumed refuilser costs will be 20% higher, in 2022 than previous years.
Technical performance levels	
	Similar yields have been assumed, based on farm averages for the last 4 years.

Q19. Need for grant - Funding must only be directed to those projects that require it to proceed. Explain why funding is needed for the project and outline the implications for the business and project if grant is not received. For example, the project would not proceed at all, the project would proceed but over a longer timeframe or smaller scale, missed opportunities, slower growth of business etc... Explain what other sources of funding (other than the grant) have been considered and ruled out.

Due to the high capital cost, payback of this equipment would not be feasible without grant assistance. This would result in none of the environmental benefits of accurate application technology. The business would also be more exposed to rising costs going forward decreasing resilience.

Section 3: Declaration

Required for all applications: In submitting this business plan to DAERA, I, the applicant:

confirm that I have read and understood all related guidance including the FBIS-C Tier 2 Explanatory Booklet.

confirm that the information in the business plan (including all documents or associated materials) is accurate and true to the best of my knowledge.

accept that making a false or misleading statement or a fraudulent claim could lead to grant being refused or recovered and or prosecution.

allow access to the land and buildings to any authorised person for the purpose of carrying out an inspection in order to confirm the accuracy of the information.

will provide any further information as required including cooperating fully with monitoring and Post Project Evaluation procedures.

am aged 18 years or over.

accept that I must not start the project for which I am seeking grant prior to receipt of written approval from DAERA and any costs incurred outside of written approval from DAERA in a Letter of Offer, will not be eligible for funding.

accept that only viable projects that meet the eligibility criteria for the Scheme will be considered by DAERA.

confirm that only one application for the farm business will be submitted.

accept that the completion of an application (including business plan) does not mean that project will receive funding.

accept that mistakes, inconsistencies or incomplete information could render my application ineligible or delay assessment.

Business plan completed by:	C Farmer
Date:	21/10/2021
Signature (applicant)	C Farmer
Please tick what assistance you had with comp	leting application (e.g. agent, accountant, engineer etc)

Agricultural consultant / Agent		
Accountant		
Financial adviser		
Engineer		
Architect	D	
Other		

DAERA FRAUD HOTLINE: FREEPHONE 0808 1002716. Any person who knowingly or recklessly makes a false statement for the purposes of obtaining grant under this Scheme or assisting another to obtain grant may be prosecuted.

Part or all of the information you provide will be held on computer by DAERA. The information will be used for the administration of applications and monitoring and evaluation purposes. DAERA has the right to share information with other departments, agencies, and implementing bodies for the purposes of processing applications, preventing fraudulent applications, for detecting crime and to co-ordinate processing of complementary applications. The Department may also use it for other legitimate purposes in line with the Data Protection Act 1998 and Freedom of Information legislation.

FBIS-C is part of the overarching FBIS and is one of a number of schemes included within the Northern Ireland Rural Development Programme 2014 – 2020. It is funded by the EU and the Department of Agriculture, Environment and Rural Affairs (DAERA) and is administered directly by DAERA.







'The European Agricultural Fund for Rural Development: Europe investing in rural areas'.