



UNDERSTANDING CASHFLOW

Agribusiness module

Use the cashflow report to answer the questions that follow.

2024/25 Actuals Sheep and Beef Demo

Revision date: End of Sep 2025, View: Cash

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	TOTAL	JUL 24	AUG 24	SEP 24	OCT 24	NOV 24	DEC 24	JAN 25	FEB 25	MAR 25	APR 25	MAY 25	JUN 25
ACTUALS													
✓ INCOME	734,797	3,383	2,000	1,600	12,533	173,390	94,679	167,720	204,780	72,280	1,600	9,233	(8,400)
➤ 🐑 Sheep (Sales)	615,496					171,390	91,296	144,180	203,180			5,450	
➤ 🐄 Beef (Sales)	69,830				9,150					70,680			(10,000)
➤ 🐑 Wool	21,540							21,540					
➤ 🌾 Other Farm Inco	27,930	3,383	2,000	1,600	3,383	2,000	3,383	2,000	1,600	1,600	1,600	3,783	1,600
✓ PURCHASES	(52,900)	(30,000)					(6,000)			(16,900)			
➤ 🐑 Sheep (Purchase)	(6,000)						(6,000)						
➤ 🐄 Beef (Purchases)	(46,900)	(30,000)								(16,900)			
NET INCOME	681,897	(26,617)	2,000	1,600	12,533	173,390	88,679	167,720	204,780	55,380	1,600	9,233	(8,400)
✓ FARM EXPENDI	(409,491)	(21,262)	(47,541)	(32,690)	(63,604)	(25,091)	(43,101)	(27,402)	(79,298)	(19,842)	(17,331)	(18,203)	(14,126)
➤ 👤 Wages	(88,530)	(6,150)	(6,150)	(6,150)	(8,950)	(9,225)	(6,150)	(9,040)	(9,040)	(6,150)	(6,150)	(9,225)	(6,150)
➤ 🏥 Animal Health	(25,671)			(3,793)	(6,757)	(6,191)	(1,523)	(1,835)	(3,961)	(499)	(1,087)	(23)	
➤ 🔄 Breeding Expens	(5,357)	(4,313)		(1,043)									
➤ 💡 Electricity	(12,138)	(1,089)	(1,123)	(1,086)	(934)	(887)	(933)	(933)	(940)	(960)	(1,030)	(1,076)	(1,149)
➤ 🍲 Feed Purchased	(9,000)								(9,000)				
➤ 🌱 Fertiliser	(98,381)		(10,839)		(38,492)				(49,050)				
➤ 🚚 Freight	(586)	(391)								(195)			
➤ 🧑 Farm Working	(5,282)	(629)	(514)	(319)	(319)	(939)	(365)	(365)	(365)	(495)	(156)	(365)	(449)
➤ ⚠ Health & Safety	(94)											(94)	
➤ 🌿 Pasture Renewa	(11,200)			(6,200)							(5,000)		
➤ 🏠 Shearing	(26,383)						(26,383)						
➤ 🌿 Weed & Pest	(12,744)			(4,522)	(3,826)			(299)		(3,652)	(445)		
➤ 🛠 Repairs & Maint	(33,513)	(4,237)	(1,338)	(4,493)	(1,118)	(977)	(5,102)	(10,133)		(2,952)	(786)	(1,863)	(516)
➤ 🚚 Vehicle Expense	(34,762)	(2,418)	(3,903)	(4,199)	(1,726)	(3,137)	(1,760)	(3,316)	(3,207)	(4,053)	(1,791)	(1,822)	(3,431)
➤ 💻 Administration	(14,510)	(2,035)	(885)	(885)	(1,482)	(885)	(885)	(1,480)	(885)	(885)	(885)	(885)	(2,433)
➤ 📄 Rates Insur ACC	(31,339)		(22,789)			(2,850)			(2,850)			(2,850)	
FARM SURPLUS	272,406	(47,880)	(45,541)	(31,090)	(51,071)	148,299	45,577	140,318	125,482	35,538	(15,731)	(8,970)	(22,526)
✓ INTEREST & RI	(329,754)	(26,762)	(27,401)	(28,088)	(28,502)	(29,245)	(28,051)	(27,914)	(27,106)	(26,215)	(26,455)	(26,846)	(27,168)
➤ 💰 Interest	(89,754)	(6,762)	(7,401)	(8,088)	(8,502)	(9,245)	(8,051)	(7,914)	(7,106)	(6,215)	(6,455)	(6,846)	(7,168)
➤ 🏠 Rent & Lease	(240,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)
OPERATING SURPLUS	(57,348)	(74,642)	(72,941)	(59,178)	(79,573)	119,054	17,526	112,404	98,375	9,322	(42,186)	(35,816)	(49,695)
✓ OTHER	(52,934)	(4,867)	(4,834)	(4,817)	(4,817)	(4,817)	(4,817)	(4,817)	(2,817)	(5,084)	(3,750)	(3,750)	(3,750)
➤ 🔄 Loan Repayment	(9,867)	(1,067)	(1,067)	(1,067)	(1,067)	(1,067)	(1,067)	(1,067)	(1,067)	(1,334)			
➤ 🧑 Personal	(45,067)	(3,800)	(3,767)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)
➤ 📄 Taxation	2,000								2,000				
FIN YEAR SURPLUS	(110,282)	(79,509)	(77,775)	(63,995)	(84,390)	114,237	12,710	107,588	95,559	4,239	(45,936)	(39,566)	(53,445)
✓ GST	(402)	(1,124)	(9,117)	11,710	(9,431)	36,646	4,587	(5,593)	17,001	(33,317)	(4,610)	(1,582)	(5,571)
➤ 📄 GST	(402)	(1,124)	(9,117)	11,710	(9,431)	36,646	4,587	(5,593)	17,001	(33,317)	(4,610)	(1,582)	(5,571)
OPENING BALANCE	(112,548)	(112,548)	(193,181)	(280,073)	(332,358)	(426,179)	(275,296)	(257,999)	(156,004)	(43,444)	(72,522)	(123,068)	(164,216)
CLOSING BALANCE	(223,232)	(193,181)	(280,073)	(332,358)	(426,179)	(275,296)	(257,999)	(156,004)	(43,444)	(72,522)	(123,068)	(164,216)	(223,232)



1. What was the opening bank balance for the business?

2. What was the total annual spend on wages?

3. Which month has the highest total income?

4. How much was spent on vehicle expenses in January?

5. How much does the farmer pay to lease the farm annually?

6. What is the total operating surplus for the year for this business?

7. What is the total annual farm expenditure as a % of the total annual income?

8. What is the peak overdraft position for the year?
