



Agribusiness in schools

WORKSHEET TWO : CASHFLOW FORECAST EXERCISE QUESTIONS



Use the Cashflow provided on page 3

1

What is this farm's opening bank balance for the year?

2

What is this farm's total income for the year?

3

How much income does this farm have from House Rental in January?

4

How much income is earned from this farm's sheep sales in total?

5

\$50,000 is to be repaid on this farm's loan. Is this an actual transaction or planned item?

6

How much income is earned from this farm's beef sales in total?

7

In which month is the highest single monthly income recorded, and what is the amount?

8

What is the total amount spent on this farm's expenses for the year?

9

Which months will this farm receive GST refunds?



10

In which month is the business first at peak overdraft?

11

Which expense category has the highest total cost for the year?

12

In which months is income for Sale Lambs received?

13

What is the farm surplus for the year?

14

What is the operating surplus for the year after interest and rent?

15

At the end of June 2026 what is the closing balance predicted to be and is the business in overdraft?



Cashflow forecast exercise



Revision date: End of Feb 2026, View: Cash

30 Mar 2026 10:06

	TOTAL	JUL 25	AUG 25	SEP 25	OCT 25	NOV 25	DEC 25	JAN 26	FEB 26	MAR 26	APR 26	MAY 26	JUN 26
		ACTUALS											
✓ INCOME	1,131,308	3,383	2,000	1,600	11,717	1,600	223,600	264,475	233,600	193,750	3,383	190,600	1,600
✓ Sheep (Sales)	810,100						222,000	239,200	232,000	116,900			
MA Ewes	79,200							79,200					
Sale Lambs	730,900						222,000	160,000	232,000	116,900			
✓ Beef (Sales)	275,750				11,500					75,250		189,000	
Mixed Age Cows	11,500				11,500								
Heifer Calves	33,250									33,250			
Steer Calves	42,000									42,000			
MA Bulls	189,000											189,000	
✓ Wool	21,540							21,540					
Main Shear	19,790							19,790					
Hoggets	1,178							1,178					
Skins & Dags	572							572					
✓ Other Farm Inco	23,918	3,383	2,000	1,600	217	1,600	1,600	3,735	1,600	1,600	3,383	1,600	1,600
House Rental	20,400	1,600	2,000	1,600	2,000	1,600	1,600	2,000	1,600	1,600	1,600	1,600	1,600
Honey Income	3,518	1,783			(1,783)			1,735			1,783		
✓ PURCHASES	(19,386)						(4,986)			(14,400)			
✓ Sheep (Purchase)	(4,986)						(4,986)						
Sires	(4,986)						(4,986)						
✓ Beef (Purchases)	(14,400)									(14,400)			
Mixed Age Cows	(14,400)									(14,400)			
NET INCOME	1,111,922	3,383	2,000	1,600	11,717	1,600	218,614	264,475	233,600	179,350	3,383	190,600	1,600
✓ FARM EXPENDI	(419,478)	(17,857)	(47,940)	(29,492)	(71,358)	(22,057)	(43,415)	(28,483)	(91,101)	(19,630)	(17,943)	(16,157)	(14,044)



	TOTAL	JUL 25	AUG 25	SEP 25	OCT 25	NOV 25	DEC 25	JAN 26	FEB 26	MAR 26	APR 26	MAY 26	JUN 26
		ACTUALS											
✓ Wages	(86,579)	(6,150)	(6,150)	(6,150)	(12,025)	(6,150)	(6,150)	(9,040)	(9,040)	(6,150)	(6,525)	(6,525)	(6,525)
Permanent	(77,999)	(6,150)	(6,150)	(6,150)	(9,225)	(6,150)	(6,150)	(6,150)	(6,150)	(6,150)	(6,525)	(6,525)	(6,525)
Casual	(8,580)				(2,800)		(2,890)	(2,890)	(2,890)				
✓ Animal Health	(27,407)			(3,793)	(6,757)	(6,191)	(1,461)	(2,050)	(3,965)	(499)	(1,176)	(1,515)	
General	(1,987)			(472)								(1,515)	
Drench	(17,707)			(1,944)	(4,375)	(6,191)	(1,461)	(380)	(2,286)		(1,070)		
Vaccines	(3,631)			(1,377)				(1,670)	(584)				
Vet	(910)								(910)				
Minerals	(499)									(499)			
Dipping	(2,673)				(2,383)				(184)		(106)		
✓ Breeding Expens	(5,357)	(4,313)		(1,043)									
Scan & PD	(5,357)	(4,313)		(1,043)									
✓ Electricity	(12,571)	(1,149)	(1,184)	(1,146)	(983)	(928)	(972)	(970)	(974)	(960)	(1,102)	(1,102)	(1,102)
House	(924)	(101)	(103)	(101)	(83)	(68)	(65)	(62)	(57)	(52)	(78)	(78)	(78)
House Personal	(4,109)	(464)	(475)	(464)	(383)	(313)	(298)	(283)	(261)	(238)	(310)	(310)	(310)
Farm	(7,539)	(585)	(606)	(581)	(517)	(547)	(609)	(625)	(656)	(671)	(714)	(714)	(714)
✓ Feed Purchased	(17,300)								(16,800)			(500)	
General	(500)											(500)	
Baleage	(16,800)								(16,800)				
✓ Fertiliser	(108,266)		(12,309)		(42,947)				(53,010)				
Nitrogen	(31,647)				(31,647)								
Phosphate/Super	(56,289)		(10,479)						(45,810)				
Cartage	(6,200)		(700)	(3,500)					(2,000)				
Spreading	(14,130)		(1,130)	(7,800)					(5,200)				
✓ Freight	(195)									(195)			
Stock	(195)									(195)			
✓ Farm Working	(5,590)	(643)	(498)	(320)	(319)	(939)	(322)	(365)	(366)	(495)	(441)	(441)	(441)



	TOTAL	JUL 25	AUG 25	SEP 25	OCT 25	NOV 25	DEC 25	JAN 26	FEB 26	MAR 26	APR 26	MAY 26	JUN 26
		ACTUALS											
Subscriptions	(2,299)	(1,299)											(1,000)
Telephone & Internet	(1,813)	(150)	(150)	(150)	(150)	(150)	(150)	(163)	(150)	(150)	(150)	(150)	(150)
Telephone & Interne...	(2,087)	(173)	(173)	(173)	(173)	(173)	(173)	(188)	(173)	(173)	(173)	(173)	(173)
Rates Insur ACC	(31,345)		(22,789)			(2,850)			(2,850)			(2,856)	
Insurance	(19,939)		(19,939)										
Rates	(11,406)		(2,850)			(2,850)			(2,850)			(2,856)	
FARM SURPLUS	692,444	(14,474)	(45,940)	(27,892)	(59,640)	(20,457)	175,199	235,992	142,499	159,720	(14,560)	174,443	(12,444)
INTEREST & RI	(331,387)	(27,614)	(27,991)	(29,048)	(29,428)	(29,867)	(30,412)	(28,718)	(27,635)	(25,278)	(24,956)	(25,482)	(24,956)
Interest	(91,387)	(7,614)	(7,991)	(9,048)	(9,428)	(9,867)	(10,412)	(8,718)	(7,635)	(5,278)	(4,956)	(5,482)	(4,956)
Overdraft Interest	(24,592)	(1,743)	(2,120)	(3,177)	(3,557)	(3,996)	(4,541)	(2,847)	(1,764)	(322)			(525)
Loan Interest	(66,795)	(5,871)	(5,871)	(5,871)	(5,871)	(5,871)	(5,871)	(5,871)	(5,871)	(4,956)	(4,956)	(4,956)	(4,956)
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)
Land Rent	(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	361,057	(42,089)	(73,931)	(56,940)	(89,068)	(50,324)	144,787	207,274	114,864	134,442	(39,517)	148,961	(37,401)
OTHER	(123,000)	(6,750)	(3,750)	(3,750)	(3,750)	(6,750)	(3,750)	(3,750)	(1,750)	(56,750)	(24,750)	(3,750)	(3,750)
Asset Purch or S	(21,000)										(21,000)		
Vehicles	(21,000)										(21,000)		
Loan Repayment	(50,000)									(50,000)			
Loan Repaid	(50,000)									(50,000)			
Personal	(45,000)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)
Drawings	(45,000)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)	(3,750)
Taxation	(7,000)	(3,000)				(3,000)			2,000	(3,000)			
Refunds	2,000								2,000				
Company Tax	(9,000)	(3,000)				(3,000)				(3,000)			
FIN YEAR SURPLUS	238,057	(48,839)	(77,681)	(60,690)	(92,818)	(57,074)	141,037	203,524	113,114	77,692	(64,267)	145,211	(41,151)
GST	28,657	4,296	(9,169)	7,238	(10,309)	11,321	24,035	15,027	19,558	(31,605)	(7,522)	9,798	(4,010)
GST	28,657	4,296	(9,169)	7,238	(10,309)	11,321	24,035	15,027	19,558	(31,605)	(7,522)	9,798	(4,010)



	TOTAL	JUL 25	AUG 25	SEP 25	OCT 25	NOV 25	DEC 25	JAN 26	FEB 26	MAR 26	APR 26	MAY 26	JUN 26
		ACTUALS											
<input checked="" type="checkbox"/> GST Refund/Payment	(47,333)	8,687		13,561		16,632		(18,724)		(53,308)		(14,182)	
<input checked="" type="checkbox"/> GST Component	75,990	(4,391)	(9,169)	(6,323)	(10,309)	(5,311)	24,035	33,750	19,558	21,703	(7,522)	23,980	(4,010)
OPENING BALANCE	(223,232)	(223,232)	(267,774)	(354,625)	(408,077)	(511,205)	(556,959)	(391,887)	(173,336)	(40,664)	5,423	(66,365)	88,644
CLOSING BALANCE	43,484	(267,774)	(354,625)	(408,077)	(511,205)	(556,959)	(391,887)	(173,336)	(40,664)	5,423	(66,365)	88,644	43,484



WORKSHEET TWO : ANSWERS

- Q1.** -\$223,232
- Q2.** \$1,131,308
- Q3.** \$2000
- Q4.** \$810,100
- Q5.** Planned item
- Q6.** \$275,750
- Q7.** January, about \$264,475
- Q8.** \$419,478
- Q9.** July 25, Sept 25, Nov 25
- Q10.** Nov 25
- Q11.** Fertiliser, about \$108,266
- Q12.** Dec 25, Jan 26, Feb 26
- Q13.** \$692,444
- Q14.** \$361,057
- Q15.** \$43,484 and no