

## ACTIVITY EXAMPLE



Matamata  
College

## KEY WORDS

Numeracy | percentages | decimals | ratios | numbers |  
valuations | calculations | banking | finance | mortgages | loans |  
financial literacy | algebra

## ALSO USEFUL FOR

Business studies | Economics | Accounting | Finance | Agriculture | Agribusiness

## PROGRAMME OUTLINE

### 3 POINTS OF CONTACT

- Bank staff come into classroom (x2)
- Workplace visit (x1)

## EXAMPLE

1. Bank staff come into classroom, introduce themselves, background to banking, their careers and how maths is used in the industry.
2. Workplace visit includes tour of bank branch, meeting staff and hearing about different careers. Seeing banking 'behind the scenes'.
3. Bank staff come into classroom. **Student activity:** Calculating farm value



**DISCLAIMER:** SSEP Activity examples have been created by the school and employer accredited to fit the curriculum and student body of a particular cohort. The purpose of the SSEP activity example is not to be prescriptive, but to provide and share ideas between SSEP schools and employer partners. Any SSEP activities should be designed or adapted according to the individual requirements and capabilities of the teacher, employer and student participants. Smart Waikato Trust has made every effort to ensure information in this document is correct at time of publishing. Neither Smart Waikato Trust nor the creators of this example assume liability and hereby disclaim any liability to any party for any disruption, loss or injury caused by errors or omissions. © Smart Waikato Trust

For more on SSEP see:  
[www.smartnz.nz](http://www.smartnz.nz)

## ACTIVITY EXAMPLE

# BNZ

## Dairy Farm

- **Back Ground**
- Size- 100ha
- Cows- 320 MA cows and 24% replacements
- Production- 115,000 kg
- Total Farm working expenses- \$437,000
- Total Stock income- \$48,300
- Milk Price- \$6.50 kg
- Total amount of Fonterra Shares- 115,000



**DISCLAIMER:** SSEP Activity examples have been created by the school and employer accredited to fit the curriculum and student body of a particular cohort. The purpose of the SSEP activity example is not to be prescriptive, but to provide and share ideas between SSEP schools and employer partners. Any SSEP activities should be designed or adapted according to the individual requirements and capabilities of the teacher, employer and student participants. Smart Waikato Trust has made every effort to ensure information in this document is correct at time of publishing. Neither Smart Waikato Trust nor the creators of this example assume liability and hereby disclaim any liability to any party for any disruption, loss or injury caused by errors or omissions. © Smart Waikato Trust

For more on SSEP see:  
[www.smartnz.nz](http://www.smartnz.nz)

ACTIVITY EXAMPLE

## ACTIVITY EXAMPLE

1- If the farm is valued at \$60,000 per Ha what is the total value of the Land component of the farm?

- **Back Ground**

- Size- 100ha
- Cows- 320 MA cows and 24% replacements
- Production- 115,000 kg
- Total Farm working expenses- \$437,000
- Total Stock income- \$48,300
- Milk Price- \$6.50kg
- Total amount of Fonterra Shares- 115,000

2- If the clients had \$640,000 worth of stock and Fonterra shares are worth \$5.00 what is the total asset base of the farm including the land?

- **Back Ground**

- Size- 100ha
- Cows- 320 MA cows and 24% replacements
- Production- 115,000 kg
- Total Farm working expenses- \$437,000
- Total Stock income- \$48,300
- Milk Price- \$6.50kg
- Total amount of Fonterra Shares- 115,000



bnz

## ACTIVITY EXAMPLE

3- If the Clients had \$2.00m of debt, how much equity do they have as a \$ amount and a %?

### • Back Ground

- Size- 100ha
- Cows- 320 MA cows and 24% replacements
- Production- 115,000 kg
- Total Farm working expenses- \$437,000
- Total Stock income- \$48,300
- Milk Price- \$6.50kg
- Total amount of Fonterra Shares- 115,000

4 - How many Milk solids does the farm Produce per ha?

### • Back Ground

- Size- 100ha
- Cows- 320 MA cows and 24% replacements
- Production- 115,000 kg
- Total Farm working expenses- \$437,000
- Total Stock income- \$48,300
- Milk Price- \$6.50kg
- Total amount of Fonterra Shares- 115,000



bnz

**DISCLAIMER:** SSEP Activity examples have been created by the school and employer accredited to fit the curriculum and student body of a particular cohort. The purpose of the SSEP activity example is not to be prescriptive, but to provide and share ideas between SSEP schools and employer partners. Any SSEP activities should be designed or adapted according to the individual requirements and capabilities of the teacher, employer and student participants. Smart Waikato Trust has made every effort to ensure information in this document is correct at time of publishing. Neither Smart Waikato Trust nor the creators of this example assume liability and hereby disclaim any liability to any party for any disruption, loss or injury caused by errors or omissions. © Smart Waikato Trust

For more on SSEP see:  
[www.smartnz.nz](http://www.smartnz.nz)

ACTIVITY EXAMPLE

## ACTIVITY EXAMPLE

5- How many Milk solids does the farm Produce per MA Cow?

- **Back Ground**
- Size- 100ha
- Cows- 320 MA cows and 24% replacements
- Production- 115,000 kg
- Total Farm working expenses- \$437,000
- Total Stock income- \$48,300
- Milk Price- \$6.50kg
- Total amount of Fonterra Shares- 115,000

6- What is the total income including milk and livestock sales?

- **Back Ground**
- Size- 100ha
- Cows- 320 MA cows and 24% replacements
- Production- 115,000 kg
- Total Farm working expenses- \$437,000
- Total Stock income- \$48,300
- Milk Price- \$6.50kg
- Total amount of Fonterra Shares- 115,000



bnz

**DISCLAIMER:** SSEP Activity examples have been created by the school and employer accredited to fit the curriculum and student body of a particular cohort. The purpose of the SSEP activity example is not to be prescriptive, but to provide and share ideas between SSEP schools and employer partners. Any SSEP activities should be designed or adapted according to the individual requirements and capabilities of the teacher, employer and student participants. Smart Waikato Trust has made every effort to ensure information in this document is correct at time of publishing. Neither Smart Waikato Trust nor the creators of this example assume liability and hereby disclaim any liability to any party for any disruption, loss or injury caused by errors or omissions. © Smart Waikato Trust

For more on SSEP see:  
[www.smartnz.nz](http://www.smartnz.nz)

ACTIVITY EXAMPLE

## ACTIVITY EXAMPLE

7- What is the livestock sales as a proportion of milk production?

- **Back Ground**
- Size- 100ha
- Cows- 320 MA cows and 24% replacements
- Production- 115,000 kg
- Total Farm working expenses- \$437,000
- Total Stock income- \$48,300
- Milk Price- \$6.50kg
- Total amount of Fonterra Shares- 115,000

8- What is the total debt per ha on this farm?

- **Back Ground**
- Size- 100ha
- Cows- 320 MA cows and 24% replacements
- Production- 115,000 kg
- Total Farm working expenses- \$437,000
- Total Stock income- \$48,300
- Milk Price- \$6.50kg
- Total amount of Fonterra Shares- 115,000



bnz

**DISCLAIMER:** SSEP Activity examples have been created by the school and employer accredited to fit the curriculum and student body of a particular cohort. The purpose of the SSEP activity example is not to be prescriptive, but to provide and share ideas between SSEP schools and employer partners. Any SSEP activities should be designed or adapted according to the individual requirements and capabilities of the teacher, employer and student participants. Smart Waikato Trust has made every effort to ensure information in this document is correct at time of publishing. Neither Smart Waikato Trust nor the creators of this example assume liability and hereby disclaim any liability to any party for any disruption, loss or injury caused by errors or omissions. © Smart Waikato Trust

For more on SSEP see:  
[www.smartnz.nz](http://www.smartnz.nz)

ACTIVITY EXAMPLE

## ACTIVITY EXAMPLE

### Dry Stock

- **Back Ground**
- Size- 350ha
- Stock units- 10/ha
- Cattle Stock units- 5/ head
- Sheep stock units- 1/ head
- Calving %- 95%
- Lambing %- 140%

1- How many stock units does the total farm have?

- **Back Ground**
- Size- 350ha
- Stock units- 10/ha
- Cattle Stock units- 5/ head
- Sheep stock units- 1/ head
- Calving %- 95%
- Lambing %- 140%



bnz

**DISCLAIMER:** SSEP Activity examples have been created by the school and employer accredited to fit the curriculum and student body of a particular cohort. The purpose of the SSEP activity example is not to be prescriptive, but to provide and share ideas between SSEP schools and employer partners. Any SSEP activities should be designed or adapted according to the individual requirements and capabilities of the teacher, employer and student participants. Smart Waikato Trust has made every effort to ensure information in this document is correct at time of publishing. Neither Smart Waikato Trust nor the creators of this example assume liability and hereby disclaim any liability to any party for any disruption, loss or injury caused by errors or omissions. © Smart Waikato Trust

For more on SSEP see:  
[www.smartnz.nz](http://www.smartnz.nz)

ACTIVITY EXAMPLE

## ACTIVITY EXAMPLE

2- If you were to only have cattle how many could you have on the farm?

- **Back Ground**
- Size- 350ha
- Stock units- 10/ha
- Cattle Stock units- 5/ head
- Sheep stock units- 1/ head
- Calving %- 95%
- Lambing %- 140%

3- If you only had sheep how many could you have?

- **Back Ground**
- Size- 350ha
- Stock units- 10/ha
- Cattle Stock units- 5/ head
- Sheep stock units- 1/ head
- Calving %- 95%
- Lambing %- 140%



bnz

**DISCLAIMER:** SSEP Activity examples have been created by the school and employer accredited to fit the curriculum and student body of a particular cohort. The purpose of the SSEP activity example is not to be prescriptive, but to provide and share ideas between SSEP schools and employer partners. Any SSEP activities should be designed or adapted according to the individual requirements and capabilities of the teacher, employer and student participants. Smart Waikato Trust has made every effort to ensure information in this document is correct at time of publishing. Neither Smart Waikato Trust nor the creators of this example assume liability and hereby disclaim any liability to any party for any disruption, loss or injury caused by errors or omissions. © Smart Waikato Trust

For more on SSEP see:  
[www.smartnz.nz](http://www.smartnz.nz)

ACTIVITY EXAMPLE



## ACTIVITY EXAMPLE

4- If you had 300 cattle how many sheep would you need?

- **Back Ground**
- Size- 350ha
- Stock units- 10/ha
- Cattle Stock units- 5/ head
- Sheep stock units- 1/ head
- Calving %- 95%
- Lambing %- 140%

5- For your above answer how many calves and lambs could you expect to have every year?

- **Back Ground**
- Size- 350ha
- Stock units- 10/ha
- Cattle Stock units- 5/ head
- Sheep stock units- 1/ head
- Calving %- 95%
- Lambing %- 140%



bnz

**DISCLAIMER:** SSEP Activity examples have been created by the school and employer accredited to fit the curriculum and student body of a particular cohort. The purpose of the SSEP activity example is not to be prescriptive, but to provide and share ideas between SSEP schools and employer partners. Any SSEP activities should be designed or adapted according to the individual requirements and capabilities of the teacher, employer and student participants. Smart Waikato Trust has made every effort to ensure information in this document is correct at time of publishing. Neither Smart Waikato Trust nor the creators of this example assume liability and hereby disclaim any liability to any party for any disruption, loss or injury caused by errors or omissions. © Smart Waikato Trust

For more on SSEP see:  
[www.smartnz.nz](http://www.smartnz.nz)

ACTIVITY EXAMPLE

## ACTIVITY EXAMPLE

6- If you earn \$120/year / stock unit what would your income be?

- **Back Ground**
- Size- 350ha
- Stock units- 10/ha
- Cattle Stock units- 5/ head
- Sheep stock units- 1/ head
- Calving %- 95%
- Lambing %- 140%

7- If your farm working expenses are 44% of your income what are your expenses?

- **Back Ground**
- Size- 350ha
- Stock units- 10/ha
- Cattle Stock units- 5/ head
- Sheep stock units- 1/ head
- Calving %- 95%
- Lambing %- 140%



bnz

**DISCLAIMER:** SSEP Activity examples have been created by the school and employer accredited to fit the curriculum and student body of a particular cohort. The purpose of the SSEP activity example is not to be prescriptive, but to provide and share ideas between SSEP schools and employer partners. Any SSEP activities should be designed or adapted according to the individual requirements and capabilities of the teacher, employer and student participants. Smart Waikato Trust has made every effort to ensure information in this document is correct at time of publishing. Neither Smart Waikato Trust nor the creators of this example assume liability and hereby disclaim any liability to any party for any disruption, loss or injury caused by errors or omissions. © Smart Waikato Trust

For more on SSEP see:  
[www.smartnz.nz](http://www.smartnz.nz)

ACTIVITY EXAMPLE

## ACTIVITY EXAMPLE

8- If your farm is worth \$1,100 a stock unit and you have 68% equity, how much equity do you have?

### • Back Ground

- Size- 350ha
- Stock units- 10/ha
- Cattle Stock units- 5/ head
- Sheep stock units- 1/ head
- Calving %- 95%
- Lambing %- 140%

ACTIVITY EXAMPLE



bnz

**DISCLAIMER:** SSEP Activity examples have been created by the school and employer accredited to fit the curriculum and student body of a particular cohort. The purpose of the SSEP activity example is not to be prescriptive, but to provide and share ideas between SSEP schools and employer partners. Any SSEP activities should be designed or adapted according to the individual requirements and capabilities of the teacher, employer and student participants. Smart Waikato Trust has made every effort to ensure information in this document is correct at time of publishing. Neither Smart Waikato Trust nor the creators of this example assume liability and hereby disclaim any liability to any party for any disruption, loss or injury caused by errors or omissions. © Smart Waikato Trust

For more on SSEP see:  
[www.smartnz.nz](http://www.smartnz.nz)