

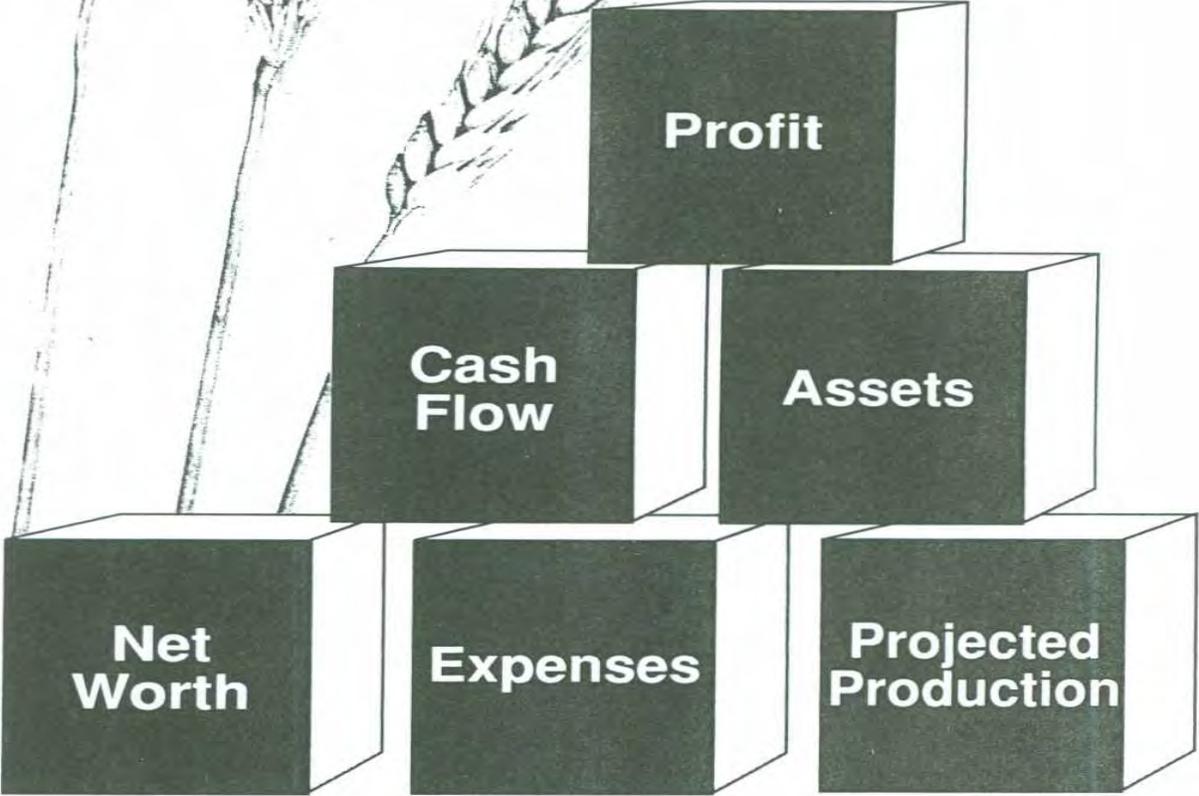


COMPREHENSIVE GUIDE TO FARM FINANCIAL MANAGEMENT

Farm Business Planner

www.saskatchewan.ca/agriculture

Farm Business Planner



Summary Net Worth Statement

This worksheet is intended to help you establish the present financial condition of the assets and liabilities of your farm. Some information will come from other statements. The following pages must be completed before you transfer the sub-totals to the summarized front page.

Name _____ Date _____

Assets			Liabilities			
Current	Beginning Value \$		Current	Beginning Value \$		
Cash A			Operating Loans			
Notes and Accounts Receivable B						
Supplies Inventory C				Farm Accounts Payable		
Seed and Feed Inventory D						
Grain and Feed for Sale E						
Market Livestock F				Principal Due This Year - Intermediate - Long Term		
Personal and Other Assets L						
			Accrued Interest - Intermediate Loans - Long Term Loans - New Loans			
SUBTOTAL CURRENT			SUBTOTAL CURRENT			
INTERMEDIATE			INTERMEDIATE*			
Breeding Livestock			Breeding Livestock			
Machinery and Equipment			Machinery and Equipment			
Personal and Other Assets			Other			
SUBTOTAL INTERMEDIATE			SUBTOTAL INTERMEDIATE			
LONG TERM			LONG TERM*			
Land			Land			
Buildings and Improvements			Buildings and Improvements			
Personal and Other Assets			Other			
SUBTOTAL LONG TERM			SUBTOTAL LONG TERM			
TOTAL ASSETS OWNED¹			TOTAL LIABILITIES²			
			NET WORTH (1-2)			

*Principal Outstanding **After** Current Portion Deducted.

Contingent Liabilities: Total _____

I HEREBY certify that the above is a true statement of my affairs, that there are no judgments or other actions outstanding against me, and that all assets are registered in my name, unless otherwise stated. I acknowledge that I understand the information contained herein is being relied on as being accurate and complete and for the purpose of obtaining credit and/or other accommodations. You are authorized to obtain any information required relative to my present or planned indebtedness from any source relative to my financial situation and each such source is hereby authorized to provide you with such information.

Signature

A. Cash On Hand**TOTAL****B. Notes and Accounts Receivable**

Description (i.e., By Whom Owed, Security, Etc.)	Expected Date of Receipt	Beginning Value	Ending Value
TOTAL			

C. Supplies Inventory

Description (i.e. Fuel, Chemicals, Fertilizer)	Beginning Value	Ending Value
Note: Value fall applications or seeded crops at cost		
TOTAL		

D. Seed and Feed Inventory For Farm Use (To Be Used in Projected Year)

Description	Grade	Quantity	Unit Price	Value
TOTAL				

E. Grain and Feed Inventory For Sale (Your Share Only)

Description	Grade	Quantity	Unit Price	Value
TOTAL				

F. Market Livestock

Description	Quantity	Present Weight	Est. Date of Sale	Unit Price	Value
TOTAL					

G. Breeding Livestock

Description	Quantity	Age	Unit Price	Value
TOTAL				

H. Machinery and Equipment

Description		Year Built	Year Purch.	Purch. Price	Present Value	Est. End of Year Value	Description		Year Built	Year Purch.	Purch. Price	Present Value	Est. End of Year Value	
Make	Model						Make	Model						
Tractor							Livestock Equipment							
Combines														
							Trucks							
Swathers														
Seeding and Tillage														
Spray Equipment														
							Misc. Farm Items							
Forage Equipment														
Augers														
SUBTOTAL							SUBTOTAL							
TOTAL											1	2		
(1-2) ESTIMATED ALLOWANCE FOR REPLACEMENT (DEPRECIATION)														

I. Land Owned

Legal Description	Registered Owners Name	Assessment	Year Purchased	Purchase Price	Total Acres	Cultivated Acres	Present Value	Encumbrances	
								Yes	No
TOTAL				TOTAL					

J. Land Rented

Legal Description	Landlord's Name	Terms of Lease					Year Acq.	Total Acres	Cult. Acres	Annual Cash Rental	Assessment	Expiry Date
		Type		Crop Share	Cash Rent							
		Verbal	Written	Desc	Dates Due	Ind. Pay Amount						
TOTAL												

**TOTAL/CULTIVATED ACRES OPERATED
(Owned and Rented)**

--	--

K. Buildings and Improvements Owned

Legal Description of Location	Description	Year Acquired	Cost	Insurance Coverage	Present Value
TOTAL					
EST. END OF YEAR VALUE					
DEPRECIATION					

L. Personal and Other Assets

Description	Value		
	Current	Intermediate	Long Term
Term Deposits			
Life Insurance (Cash Surrender Value)			
Retirement Assets: - RRSP			
- Pensions			
Marketable Securities: - Stocks			
- Bonds			
Non Farm: - Investments			
- Real Estate			
- Other			
Household and Furniture			
Recreation			
Automobiles			
Equity (Co-op, etc.)			
Market Quota			
Other			
TOTAL			

Statement of Liabilities

Current (less than one year)

Operating Loans (Revolving Line of Credit)

Creditor	Date of Origin	Interest Rate	Approved Amount	Outstanding Balance	Collateral
TOTAL					

Farm Accounts Payable (i.e. past due rent, term loans if for less than one year, tax arrears, cash advances, supplier credit, loan arrears)

Creditor/Purpose	Date of Origin	Int. Rate	Original Amount	Outstanding Balance (Prin. and Int.)	Annual Payment Amount			Individual Payment Amounts	Repayment Dates	Collateral
					Total \$	Principal	Interest			
TOTAL										

Intermediate (one to ten years)

Creditor	Purpose	Date of Origin	Interest Rate		Original Amount \$	Principal Outstanding \$	Accrued Interest \$
			Fixed	Floating			
TOTAL							

Long Term (over ten years)

Creditor	Purpose	Date of Origin	Interest Rate		Original Amount \$	A	B
			Fixed	Floating		Principal Outstanding \$	Accrued Interest \$
TOTAL							

***Note:** If the loan is in arrears, show the arrears that will be paid this year in Column "C" (next page). As the arrears amount will be made up of principal and/or interest, the appropriate amounts should be excluded from the figures shown in *Principal Outstanding* - Column "A" and *Accrued Interest* - Column "B" i.e. the amounts shown in "A" or "B" **do not** include arrears which are to be paid this year.

Arrears Due This Year	Annual Payment Amount			Individual Payment Amounts	Repayment Dates	Collateral
	Total \$	Principal Portion	Interest Portion			

C D E F

Arrears Due This Year	Annual Payment Amount			Individual Payment Amounts	Repayment Dates	Collateral
	Total \$	Principal Portion	Interest Portion			

- A.** *Principal Outstanding Shown on Summary Net Worth Statement is **after** Deducting Principal Payment (E).*
- B.** *Accrued Interest Shown As Current Liability on Net Worth Statement.*
- C.** *Arrears Due This Year Shown As Account Payable in Current Liability Section Page 7 (Do NOT include in Totals): (A or B).*
- D.** *Note: Total Payment Equals E + F.*
- E.** *Principal Shown as Current Liability on Summary Net Worth Statement.*
- F.** *Interest Shown As Expense on Projected Expenses Statement.*

Contingent Liabilities*

* These are loans that you have co-signed or guaranteed on behalf of someone else and not already shown on your debt statement (i.e. for another family member).

Creditor	Name of Primary Debtor	Relationship	Purpose	Collateral	Arrears	Outstanding Balance
TOTAL						

Accrued Interest Estimation Form (Working Form)

If you have not been given the Accrued Interest by your creditor, this worksheet can be used to estimate the interest owing to this date, as well as the interest that will be owing at the end of year.

Name of Loan YEAR START (Existing Loans)	Date of Last Payment	Principal Balance At Last Payment A	No. of Days Since Last Payment B	Interest Rate C	Estimated Accrued Interest D

YEAR END (include New Loans)					

NOTE: Floating Rate Loans will be difficult to calculate due to interest rate changes. These should be provided directly from your creditor or assumed to be at the present rate of interest for calculating interest to the end of the year.

$\frac{A \times B \times C}{365} = D$

TOTAL

--

Past Income and Expense Section

Past Income and Expense Statements

Income

	YEAR			
Cultivated Acres - Owned				
Rented				
Total				
Average Breeding Herd				
INCOME (Obtain from Income Tax Form)				
Crops - _____				
Subtotal Crops (1)				
Livestock - _____				
Subtotal Livestock (2)				
Livestock Products				
Subtotal Livestock (2)				
Custom Work				
Rent/Share Income				
Rebates				
Government Payments –				
Government Payments –				
Government Payments –				
Government Payments – Other				
Crop Insurance				
Other Farm Income				
Subtotal Other Farm Income (3)				
TOTAL FARM CASH INCOME 4 = (1+2+3)				
ACCRUAL ADJUSTMENTS (If Not Available Assume 0 Adjustments)				
+ End Accounts Receivable				
- Beginning Accounts Receivable				
+ End Feed and Seed Inventory for Farm Use				
- Beginning Feed and Seed Inventory for Farm Use				
+ End Grain Inventory for Sale				
- Beginning Grain Inventory for Sale				
+ End Market Livestock				
- Beginning Market Livestock				
+ Ending Breeding Livestock				
- Beginning Breeding Livestock				
SUBTOTAL ACCRUAL ADJUSTMENT ±5				
TOTAL ACCRUED FARM INCOME 6 = (4+5) A				
NON-FARM INCOME – GROSS				
- NET				

Expenses	YEAR				
Variable: Crop Expenses:	Seed and Cleaning				
	Fertilizer				
	Chemicals				
	Hail and Crop Insurance				
	Custom Charges				
	Other				
SUBTOTAL CROP	(1)				
Machinery Expenses:	Fuel, Oil, Grease				
	Repairs and Maintenance				
	Equipment, Rental, Lease Payments				
	Shop Supplies				
	Other				
SUBTOTAL MACHINERY	(2)				
Livestock Expenses:	Feeder Purchases				
	Feed Purchases				
	Salt, Minerals, Vitamins				
	Vet Fees and Drugs				
	Livestock Supplies				
	Breeding Fees				
	Bailing Twine				
	Trucking and Marketing				
	Pasture Rental				
	Other				
SUBTOTAL LIVESTOCK	(3)				
Interest on Operating Loans	(4)				
TOTAL VARIABLE EXPENSES	5 = (1+2+3+4)				
Fixed:	Breeding Livestock Purchased				
	Property Taxes				
	Hired Labour				
	Building and Fence Repairs				
	Utilities				
	General Insurance and Licenses				
	Accounting and Legal				
	Land Rent				
	Interest on Term Loans				
	Other				
TOTAL FIXED EXPENSES	(6)				
TOTAL CASH EXPENSES	7 = (5+6)				
(Variable and Fixed)					

Projected Planning Section

Crops

Projected Production							Projected					
Type	Beginning Inventory (from pg 2)			Sales to July 31			Acres	Yield	Quantity	Amount Used		
	Amount	Price	Value \$	Amount	Price	Value \$				Seed	Feed	Crop Share
	1		A	2		B				3	4	5
SMF												
TOTAL								<i>(Should equal Total Cultivated Acres shown on page 5).</i>				

Notes:

Projected Production - amount used for Seed and Feed should represent the amounts required to the end of the Projected Production Year only.

Cash Income reported on Cash Flow Statement.

*Inventory Change = Value Ending Inventory - Value Beginning Inventory.
This is shown on the Projected Accrued Farm Income Summary.*

Production				Ending Inventory (1-2+7-8)			Cash Income This Year \$ B + C	Inventory Change End-Beginning ± \$ D - A
Available For Sale 7 (3-4-5-6)	Sales to Dec. 31 8	Price	Value \$ C	Amount	Price	Value \$ D		
TOTAL								

Livestock

Marketing Herd

Type	Beginning Inventory			Born 2	Number			Selling Price	Total Projected Cash Income \$ B
	Number 1	Price	Value \$ A		Purchased 3	Died 4	Sold 5		
TOTAL									

Breeding Herd

Type	Beginning Inventory			Number			Selling Price	Total Projected Cash Income \$ B
	Number 1	Price	Value \$ A	Purchased 2	Died 3	Sold 4		
TOTAL								

Livestock Products

Type and Source	Quantity	Unit Price	Projected Income
TOTAL			

Value of Produce Used In Home

Description	Total Value
TOTAL	

(Total Value entered as an adjustment
In Projected Accrued Farm Income
Summary)

Class Transfers		Ending Inventory			Inventory Change	Notes
# In 6	# Out 7	Number 8	Price	Value \$ C	(End-Beginning) ± \$ C - A	
8 = 1+2+3-4-5+6-7				TOTAL		

Class Transfers		Ending Inventory			Inventory Change	Notes
# In 5	# Out 6	Number 7	Price	Value \$ C	(End-Beginning) ± \$ C - A	
7 = 1+2-3-4+5-6				TOTAL		

Other Farm Income

Description	Total
Custom Work	
Rent/Share Income	
Rebates	
Government Payments	
Other	
Miscellaneous Farm Income	
TOTAL	

Non Farm Income

Source	Gross	Net
Person 1		
Person 2		
TOTAL		

Livestock Purchases

Market Herd

Type	Number	Price	Total	Method		
				Cash	New Borrowing	Anticipated Payment and Dates
TOTAL				TOTAL		

Breeding Herd

Type	Number	Price	Total	Method		
				Cash	New Borrowing	Anticipated Payment and Dates
TOTAL				TOTAL		

Capital Sales and Purchases Planned Intermediate (i.e. Equipment)

Item	Sale Price	Purchase Price	Method		
			Cash	New Borrowing	Anticipated Payment and Dates
TOTAL					

Long Term (i.e. Land/Buildings)

Item	Sale Price	Purchase Price	Method		
			Cash	New Borrowing	Anticipated Payment and Dates
TOTAL					

NOTES:

Cash Flow Section

Projected Cash Flow Statement

		1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
CASH INFLOW	TOTAL	JANUARY	FEBRUARY	MARCH	APRIL
CASH ON HAND (From page 3)					
ACCOUNTS RECEIVABLE(From page 3)					
CASH INCOME:(From Previous Section)					
CROP SALES	Wheat				
	Barley				
	Oats				
	Canola				
	Other				
Subtotal Crops					
LIVESTOCK SALES					
LIVESTOCK PRODUCTS					
Subtotal Livestock					
CUSTOM WORK					
RENT/SHARE INC.					
REBATES					
GOVERNMENT PAYMENTS					
	Other				
MISCELLANEOUS FARM INCOME					
Subtotal Other Farm Income					
SALE OF CAPITAL ASSETS					
NEW BORROWINGS					
NON FARM INCOME (Net)					
TOTAL CASH INFLOW					

Projected Cash Flow Statement

TOTAL CASH INFLOW (From previous page)	_____	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
CASH OUTFLOW	TOTAL	JANUARY	FEBRUARY	MARCH	APRIL
VARIABLE: CROP					
Seed Cleaning					
Fertilizer					
Sprays and Insecticides					
Hail and Crop Insurance					
Custom Charges					
Other					
Subtotal Crops					
MACHINERY					
Fuel, Oil, Grease					
Repairs and Maintenance					
Equipment Rental/Lease Payments					
Shop Supplies					
Other					
Subtotal Machinery					
LIVESTOCK					
Feeder Purchases					
Feed Purchased					
Salt, Minerals and Vitamins					
Vet Fees and Drugs					
Livestock Supplies					
Breeding Charges					
Baling Twine					
Trucking and Marketing					
Pasture Rentals					
Other					
Subtotal Livestock					
FIXED					
BREEDING LIVESTOCK PURCHASED					
PROPERTY TAXES					
HIRED LABOUR					
BUILDING and FENCE REPAIRS					
UTILITIES					
GENERAL INSURANCE and LICENSES					
ACCOUNTING and LEGAL					
LAND RENTAL					
Subtotal Fixed Cash Expenses					
FAMILY LIVING ALLOWANCE					
INCOME TAX					
PURCHASE OF CAPITAL ASSETS					
DEBT PAYMENTS					
New Loans (P and I)					

Farm Analysis Section

Projected Accrued Farm Income Summary

<u>INCOME</u>				<u>EXPENSES</u>			
Cash Income:				Cash Expenses:			
Crops				Variable: Crops			
Livestock				Machinery			
				Livestock			
Other Farm Income				Interest on Operating Loan			
TOTAL CASH INCOME	A			TOTAL VARIABLE	D		
Accrual Adjustments:				Fixed: Fixed Cash Expenses			
- Beginning Feed and Seed For Farm Use				Interest: Current			
± Crop Inventory Change				Intermediate			
± Market Livestock Inventory Change				Long Term			
± Breeding Livestock Inventory Change				New Loans			
+ Ending Accounts Receivable				TOTAL FIXED	E		
+ Value of Produce Used in Home				TOTAL CASH EXPENSES	F		
				(F = D + E)			
TOTAL ACCRUAL ADJUSTMENTS	B			Accrual Adjustments:			
				- Ending Supplies Inventory (i.e. prepaid expenses)			
				+ Beginning Supplies Inventory			
				+ Ending Outstanding Accrued Interest			
				- Beginning Outstanding Accrued Interest			
				+ Allowance for Replacement (Dep.)			
				TOTAL ACCRUAL ADJUSTMENTS	G		
ACCRUED FARM INCOME	C			ACCRUED FARM EXPENSES	H		
(C = A + B)				(H = F ± G)			
				PROJECTED NET FARM INCOME	I		
				(I = C - H)			

Projected and Past Income/Expense Analysis

	Projected	Previous Years			
Year					
Cultivated Acres – Owned					
Rented					
Total					
Average Breeding Herd					
	Total \$	Total \$	Total \$	Total \$	Total \$
TOTAL ACCRUED FARM INCOME A					
EXPENSES: VARIABLE					
Crop					
Machinery					
Livestock					
Interest on Operating Loans					
SUBTOTAL VARIABLE EXPENSES B					
EXPENSES: FIXED					
Interest on Term Loans					
All Other Fixed Cash Expenses					
SUBTOTAL FIXED EXPENSES C					
ACCRUAL ADJUSTMENT (Expenses) D					
TOTAL ACCRUED FARM EXPENSES E = (B+C+D)					
NET FARM INCOME (LOSS) (Accrual) F = (A-E)					
GROSS MARGIN RATIO <u>Accrued Income - Variable Expenses</u> Accrued Income $\frac{A-B}{A}$					

Debt Service Capacity

INCOME: TOTAL PROJECTED ACCRUED INCOME	_____	
NET NON-FARM INCOME	+ _____	
TOTAL INCOME AVAILABLE FROM ALL SOURCES		A _____
EXPENSES: i.e. TOTAL PROJECTED ACCRUED EXPENSES	_____	
Less Amount Borrowed For Breeding Livestock	- _____	
Less Allowance for Replacement/Depreciation	- _____	
Less Interest - Intermediate	- _____	
Long Term	- _____	
New Loans	- _____	
ESTIMATED LIVING ALLOWANCE	+ _____	
ESTIMATED INCOME TAX (FARM ONLY)	+ _____	
TOTAL NON-DEBT REQUIREMENTS		B _____
AMOUNT AVAILABLE TO SERVICE DEBT		(A - B) = C _____
DEBT REQUIREMENTS		
Intermediate Term Debt Payments (P and I)	_____	
Long Term Debt Payments (P and I)	+ _____	
New Loan Debt Payments (P and I) Exclude Market Herd Loan Payments		
Include Breeding Herd Loan Payments	+ _____	
TOTAL DEBT REQUIREMENTS		D _____
MARGIN FOR GROWTH		(C - D) = E _____

NOTE: An allowance must be made for maintaining an adequate line of equipment. This would come from:

1. Margin for Growth; and
2. Present Loan Payments on existing equipment (i.e. as present equipment loans are paid off, new equipment loans will take its place).

Ratio Analysis

ANALYSIS	
<p>Current Debt Coverage: <u>Current Assets</u> = _____ Current Liabilities <i>(Risk increases as ratio drops. Should be greater than 1:1)</i></p>	_____
<p>Intermediate-Term Debt Coverage: <u>Intermediate - Term Assets</u> = _____ Intermediate - Term Liabilities <i>(Risk increases as ratio drops. Should be greater than 1:1)</i></p>	_____
<p>Long Term Debt Coverage: <u>Long Term Assets</u> = _____ Long Term Debt <i>(Risk increases as ratio drops. Should be greater than 1:1)</i></p>	_____
<p>Long Term Solvency: <u>Total Assets</u> = _____ Total Liabilities <i>(Risk increases as ratio drops. Less than 2.5:1 is risky)</i></p>	_____
<p>Equity To Value Ratio: <u>Net Worth</u> = _____ Total Assets <i>(Risk increases as ratio drops. Less than 65% is risky)</i></p>	_____
<p>Debt Service Ratio: <u>Debt (P and I) + Rental Payments</u> = _____ Accrued Farm Income <i>(Risk increases as percentage increases)</i></p>	_____
<p>Fixed Payment to Land Ratio: <u>Debt (P and I) + Rental Payments</u> = _____ Total Cultivated Acres Farmed <i>(Risk increases as ratio increases)</i></p>	_____
<p>Equipment Investment Ratio: <u>Value of Equipment Owned</u> = _____ Total Cultivated Acres Farmed <i>(Should not exceed \$180 - \$220/Cultivated Acre)</i></p>	_____

Comments

1. Management: Comment on experience, strengths and weaknesses.

2. History: Comment on the history of the farm and the operation. Describe education, training, etc.

3. Farm Operations: Describe present and proposed farm operation with such details as facilities, crop rotations, marketing, etc.

4. Financial: Net Worth Statement - Comment on strengths/weaknesses in this statement, credit check information, etc.

Past Income Statement - Comment on any unusual aspect of past income/expenses, i.e. crop failures, unusual expenses, etc.

Annual Farm Update

In order to help you assess your financial needs for the upcoming year, it is necessary to have an accurate financial statement as of December 31, _____. Please complete the following form and return it by _____.

NAME: _____

DATE: _____

A. GRAIN INVENTORY (all crops)

Crop Type	Grade	Amount	Price/Bushel	Estimate Current Value
TOTAL				

B. LIVESTOCK INVENTORY

1. Market Inventory

Type	Number	Current Weight and Price	Selling Weight Price and Date	Estimate Current Value
TOTAL				

2. Breeding Herd

Type	Number	Breed	Estimate Current Value
TOTAL			

C. OTHER CURRENT ASSETS (cash, receivables, term deposits, RRSPs, fertilizer, chemicals, etc.)

Type	Amount	Current Value
TOTAL		

D. LIABILITIES

(a) Current (operating loans, past due taxes or rent, cash advances, accounts payable, etc.)

Creditor	Purpose	Due Date	Amount Owning
TOTAL			

(b) Intermediate (1 – 10 years)

Creditor	Purpose	Payment/Dates	Amount Owning
TOTAL			

(c) Long Term (over 10 years)

Creditor	Purpose	Payment/Dates	Amount Owning
TOTAL			

E. CAPITAL SALES/PURCHASES

Intermediate (i.e. equipment)

Actual	Anticipated	Item	Sale Price	Purchase Price	Method		
					Cash/Trade In	New Borrowing	Anticipated Payments and Dates

Long Term (i.e. Land or Buildings)

Actual	Anticipated	Item	Sale Price	Purchase Price	Method		
					Cash/Trade In	New Borrowing	Anticipated Payments and Dates

Weights and Measures

Square Measure

1 square centimeter.....	0.1550 square inch
1 square inch.....	6.452 square centimeters
1 square decimeter.....	0.1076 square foot
1 square foot.....	9.2903 square decimeters
1 square meter.....	1.196 square yards
1 square yard.....	0.8361 square meter
1 acre.....	160 square rods
1 square rod.....	0.00625 acre
1 hectare.....	2.47 acres
1 acre.....	0.4047 hectare
1 square kilometer.....	0.386 square mile
1 square mile.....	2.59 square kilometers

Measure of Volume

1 cubic centimeter.....	0.061 cubic inch
1 cubic inch.....	16.39 cubic centimeters
1 cubic decimeter.....	0.0353 cubic foot
1 cubic foot.....	28.317 cubic decimeters
1 cubic meter.....	1.308 cubic yards
1 cubic yard.....	0.7646 cubic meter
1 stere.....	0.2759 cord
1 cord.....	3.624 steres
1 liter.....	0.908 quart dry/1.0567 quarts liquid
1 quart dry.....	1.101 liters
1 quart liquid.....	0.9463 liter
1 dekaliter.....	2.6417 gallons/1.135 pecks
1 gallon.....	0.3785 dekaliter
1 peck.....	0.881 dekaliter
1 hekoliter.....	2.8375 bushels
1 bushel.....	0.3524 hektoliter

Weight

1 gram.....	0.03527 ounce
1 ounce.....	28.35 grams
1 kilogram.....	2.2046 pounds
1 pound.....	0.4536 kilogram
1 metric ton.....	2,204.6 pounds
1 English ton.....	1.016 metric tons

Metric Equivalents (Linear Measure)

1 centimeter.....	0.3937 inch
1 inch.....	2.54 centimeters
1 decimeter.....	3.937 inches/0.328 foot
1 foot.....	3.048 decimeters
1 meter.....	39.37 inches/1.0936 yards
1 yard.....	0.9144 meter
1 dekameter.....	1.9884 rods
1 rod.....	0.5029 dekameter
1 kilometer.....	0.621 mile
1 mile.....	1.609 kilometers
1 bushel of wheat.....	60 pounds/27.216 kilograms
36.743 bushels of wheat.....	1 metric tonne
1 bushel of barley.....	48 pounds/21.733 kilograms
45.93 bushels of barley.....	1 metric tonne
1 bushel of oats.....	34 pounds/15.42 kilograms
64.84 bushels of oats.....	1 metric tonne
1 bushel of canola/mustard.....	50 pounds/22.68 kilograms
44.1 bushels of canola/mustard.....	1 metric tonne
1 bushel of flax/rye.....	56 pounds/25.40 kilograms
39.37 bushels of flax/rye.....	1 metric tonne