

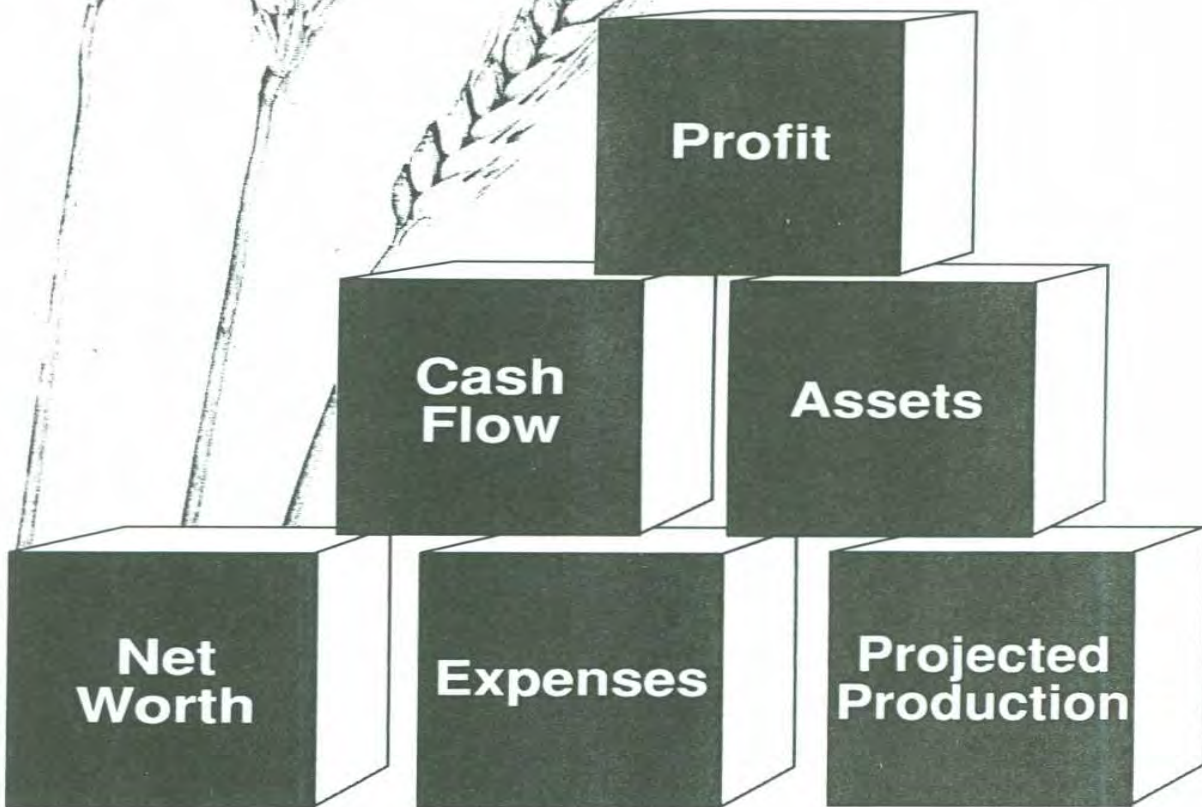


# COMPREHENSIVE GUIDE TO FARM FINANCIAL MANAGEMENT

## Farm Business Planner

[www.saskatchewan.ca/agriculture](http://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			Principal Due This Year - Intermediate		
Market Livestock F			- Long Term		
Personal and Other Assets L					
			Accrued Interest - Intermediate Loans		
			- Long Term Loans		
			- New Loans		
<b>SUBTOTAL CURRENT</b>			<b>SUBTOTAL CURRENT</b>		
<b>INTERMEDIATE</b>			<b>INTERMEDIATE*</b>		
Breeding Livestock			Breeding Livestock		
Machinery and Equipment			Machinery and Equipment		
Personal and Other Assets			Other		
<b>SUBTOTAL INTERMEDIATE</b>			<b>SUBTOTAL INTERMEDIATE</b>		
<b>LONG TERM</b>			<b>LONG TERM*</b>		
Land			Land		
Buildings and Improvements			Buildings and Improvements		
Personal and Other Assets			Other		
<b>SUBTOTAL LONG TERM</b>			<b>SUBTOTAL LONG TERM</b>		
<b>TOTAL ASSETS OWNED<sup>1</sup></b>			<b>TOTAL LIABILITIES<sup>2</sup></b>		
			<b>NET WORTH (1-2)</b>		

\*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
<b>TOTAL</b>			

**C. Supplies Inventory**

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

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

Description	Grade	Quantity	Unit Price	Value
<b>TOTAL</b>				

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

Description	Grade	Quantity	Unit Price	Value
<b>TOTAL</b>				

**F. Market Livestock**

Description	Quantity	Present Weight	Est. Date of Sale	Unit Price	Value
<b>TOTAL</b>					

**G. Breeding Livestock**

Description	Quantity	Age	Unit Price	Value
<b>TOTAL</b>				

## 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													
Swathers							Trucks						
Seeding and Tillage													
Spray Equipment							Tools and Shop 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						
TOTAL												

TOTAL/CULTIVATED ACRES OPERATED  
(Owned and Rented)

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## 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
<b>TOTAL</b>						

## 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				
<b>INCOME (Obtain from Income Tax Form)</b>				
Crops - _____				
Subtotal Crops (1)				
Livestock - _____				
Subtotal Livestock (2)				
Livestock Products				
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)				
<b>TOTAL FARM CASH INCOME</b> 4 = (1+2+3)				
<b>ACCRUAL ADJUSTMENTS</b> (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				
<b>SUBTOTAL ACCRUAL ADJUSTMENT ±5</b>				
<b>TOTAL ACCRUED FARM INCOME</b> 6 = (4+5) <b>A</b>				

<b>NON-FARM INCOME – GROSS</b>				
- NET				

Expenses	YEAR				
Variable: Crop Expenses: Seed and Cleaning					
Fertilizer					
Chemicals					
Hail and Crop Insurance					
Custom Charges					
Other					
<b>SUBTOTAL CROP</b>	<b>(1)</b>				
Machinery Expenses: Fuel, Oil, Grease					
Repairs and Maintenance					
Equipment, Rental, Lease Payments					
Shop Supplies					
Other					
<b>SUBTOTAL MACHINERY</b>	<b>(2)</b>				
Livestock Expenses: Feeder Purchases					
Feed Purchases					
Salt, Minerals, Vitamins					
Vet Fees and Drugs					
Livestock Supplies					
Breeding Fees					
Baling Twine					
Trucking and Marketing					
Pasture Rental					
Other					
<b>SUBTOTAL LIVESTOCK</b>	<b>(3)</b>				
Interest on Operating Loans	<b>(4)</b>				
<b>TOTAL VARIABLE EXPENSES 5 = (1+2+3+4)</b>					
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					
<b>TOTAL FIXED EXPENSES</b>	<b>(6)</b>				
<b>TOTAL CASH EXPENSES</b>					
<b>(Variable and Fixed)</b>	<b>7 = (5+6)</b>				



## **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								(Should equal Total Cultivated Acres shown on page 5).				

**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	Price	Value \$		Purchased	Died	Sold		
	1		A		3	4	5		
TOTAL									

### Breeding Herd

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

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## **Cash Flow Section**

## Projected Cash Flow Statement

		1 <sup>st</sup> Quarter	2 <sup>nd</sup> Quarter	3 <sup>rd</sup> Quarter	4 <sup>th</sup> 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

[illegible]



## Projected Cash Flow Statement

TOTAL CASH INFLOW (From previous page)			1 <sup>st</sup> Quarter	2 <sup>nd</sup> Quarter	3 <sup>rd</sup> Quarter	4 <sup>th</sup> 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><b>INCOME</b></u>			<u><b>EXPENSES</b></u>		
Cash Income:			Cash Expenses:		
Crops			Variable: Crops		
Livestock			Machinery		
			Livestock		
Other Farm Income			Interest on Operating Loan		
<b>TOTAL CASH INCOME</b>	<b>A</b>		<b>TOTAL VARIABLE</b>	<b>D</b>	
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			<b>TOTAL FIXED</b>	<b>E</b>	
+ Value of Produce Used in Home			<b>TOTAL CASH EXPENSES</b>	<b>F</b>	
			(F = D + E)		
<b>TOTAL ACCRUAL ADJUSTMENTS</b>	<b>B</b>		Accrual Adjustments:		
			- Ending Supplies Inventory (i.e. prepaid expenses)		
<b>ACCRUED FARM INCOME</b>	<b>C</b>		+ Beginning Supplies Inventory		
(C = A + B)			+ Ending Outstanding Accrued Interest		
			- Beginning Outstanding Accrued Interest		
			+ Allowance for Replacement (Dep.)		
			<b>TOTAL ACCRUAL ADJUSTMENTS</b>	<b>G</b>	
			<b>ACCRUED FARM EXPENSES</b>	<b>H</b>	
			(H = F ± G)		
			<b>PROJECTED NET FARM INCOME</b>	<b>I</b>	
			(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 \$
<b>TOTAL ACCRUED FARM INCOME    A</b>					
<b>EXPENSES: VARIABLE</b>					
Crop					
Machinery					
Livestock					
Interest on Operating Loans					
<b>SUBTOTAL VARIABLE EXPENSES    B</b>					
<b>EXPENSES: FIXED</b>					
Interest on Term Loans					
All Other Fixed Cash Expenses					
<b>SUBTOTAL FIXED EXPENSES        C</b>					
ACCRUAL ADJUSTMENT (Expenses) <b>D</b>					
<b>TOTAL ACCRUED FARM EXPENSES</b>					
<b>E = (B+C+D)</b>					
<b>NET FARM INCOME (LOSS) (Accrual)</b>					
<b>F = (A-E)</b>					
<b>GROSS MARGIN RATIO</b>					
<u>Accrued Income - Variable Expenses</u>					
Accrued Income					
<u>A-B</u>					
A					

### Debt Service Capacity

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

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



## Comments

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

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

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

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

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

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Projected Income Statement - Comment on how this relates to past performance, etc.

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**5. Security:** Comment on nature of security, adequacy and if inspected.

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**6. General:** Include any other comments or information to support your recommendation.

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**7. Recommendation and Conditions:** Provide recommendation together with special conditions.

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\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Loans Officer**

## 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

**F. ANTICIPATED ADDITION OR DELETION OF LEASE LAND/OR CHANGES IN CURRENT LEASE AGREEMENTS**

<b>Additions</b>
<b>Deletions</b>
<b>Changes in Lease Agreement</b>

Notes:

This image shows a single page of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

## 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