MyFarm Financial Scorecard

Year:	•	manetal Score	Name:	
Liquidity	This Year	5-Year Ave	Strong	Vulnerable
Current ratio			2.0	1.3
Working capital				
Working cap to gross revenue			30%	10%
Solvency (market)	Note: These solven	cy ratios include defen	rred liabilities	
Farm debt/asset ratio			30%	60%
			70%	40%
Farm equity/asset ratio			7070	4070
			0.43	1.50
Farm debt/equity ratio				
Profitability (Cost)				
			8%	4%
Rate of return on farm assets				
Rate of return on farm equity			10%	3%
Rate of feturin on farm equity			25%	15%
Operating profit margin			2370	15%
Net farm income		ļ		
EBITDA		 		
Repayment Capacity (Accrual)				
Capital debt repay capacity				
Capital debt repay margin				
Replacement margin			1.75	1.25
Term-debt coverage ratio			1.75	1.25
Replacement margin ratio			1.50	1.10
Financial Efficiency			150/	2004
Asset-turnover rate (market)			45%	30%
Operating-expense ratio			60%	80%
Operating-expense ratio			5%	10%
Depreciation-expense ratio			576	10%
-			5%	10%
Interest-expense ratio				
			20%	10%
Net farm income ratio				

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