

MyFarm Financial Scorecard

Year:

Name:

	This Year	5-Year Ave	Strong	Vulnerable
Liquidity				
Current ratio	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	1.7	1.1
Working capital	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
Working cap to gross revenue	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	25%	10%
Solvency (market)	Note: These solvency ratios include deferred liabilities			
Farm debt/asset ratio	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	30%	60%
Farm equity/asset ratio	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	70%	40%
Farm debt/equity ratio	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	0.43	1.50
Profitability (Cost)				
Rate of return on farm assets	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	8%	4%
Rate of return on farm equity	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	10%	3%
Operating profit margin	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	25%	15%
Net farm income	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
EBITDA	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
Repayment Capacity (Accrual)				
Capital debt repay capacity	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
Capital debt repay margin	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
Replacement margin	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
Term-debt coverage ratio	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	1.50	1.20
Replacement margin ratio	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	1.40	1.10
Financial Efficiency				
Asset-turnover rate (market)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	45%	30%
Operating-expense ratio	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	60%	80%
Depreciation-expense ratio	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	5%	15%
Interest-expense ratio	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	5%	10%
Net farm income ratio	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	20%	10%