## MyFarm Financial Scorecard

Year:			Name:	
Liquidity	This Year	5-Year Ave	Strong	Vulnerable
Current ratio			1.7	1.1
Working capital				
Working cap to gross revenue			25%	10%
Solvency (market)	Note: These solvenc	y ratios include defer	red liabilities 30%	60%
Farm debt/asset ratio				
Farm equity/asset ratio			70%	40%
		<u> </u>	0.43	1.50
Farm debt/equity ratio			0.45	1.50
Profitability (Cost)				
			8%	4%
Rate of return on farm assets				
Rate of return on farm equity			10%	3%
Rate of fetuni on familequity			25%	15%
Operating profit margin			2570	1370
Net farm income				
EBITDA				
Repayment Capacity (Accrual)				
Capital debt repay capacity				
Capital debt repay margin				
Replacement margin			1.50	1.20
Term-debt coverage ratio				
Replacement margin ratio			1.40	1.10
Financial Efficiency				
Asset-turnover rate (market)			45%	30%
			60%	80%
Operating-expense ratio				
			5%	15%
Depreciation-expense ratio		 		
Interest-expense ratio			5%	10%
merest-expense rano			20%	10%
Net farm income ratio			2070	1070

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