

My Financial Scorecard

	2020 Average of SD Farms	Your Farm 2020	Strong	Vulnerable
Liquidity				
Current Ratio	1.52		1.7	1.1
Working Capital	\$ 333,889			
Working Cap to Gross Revenue	27.20%		25%	10%
Solvency (Market)				
Farm Debt/Asset Ratio	42%		30%	60%
Farm Equity/Asset Ratio	58%		70%	40%
Farm Debt/Equity Ratio	0.73		0.43	1.5
Profitability (Cost)				
Rate of Return on Farm Assets	4.00%		8%	4%
Rate of Return on Farm Equity	3.80%		10%	3%
Operating Profit Margin	13.80%		25%	15%
Net Farm Income	\$ 150,858			
EBITDA	\$ 306,550			
Repayment Capacity (Accrual)				
Capital Debt Repay Capacity	\$ 244,422			
Capital Debt Repay Margin	\$ 123,789			
Replacement Margin	\$ 87,904			
Term-Debt Coverage Ratio	2.03		1.5	1.2
Replacement Margin Coverage Ratio	1.56		1.4	1.1
Financial Efficiency				
Asset Turnover Ratio (Cost)	29.10%		45%	30%
Operating Expense Ratio	75.10%		60%	80%
Depreciation Expense Ratio	7.20%		5%	15%
Interest Expense Ratio	5.60%		5%	10%
Net Farm Income Ratio	12.30%		20%	10%