

Financial Scorecard

	2024 Average of SD Farms	Your Farm 2024	Strong	Vulnerable
Liquidity				
Current Ratio	1.53		1.7	1.1
Working Capital	\$ 372,012			
Working Cap to Gross Revenue	25.70%		25%	10%
Solvency (Market)				
Farm Debt/Asset Ratio	45.00%		30%	60%
Farm Equity/Asset Ratio	55.00%		70%	40%
Farm Debt/Equity Ratio	0.82		0.43	1.5
Profitability (Cost)				
Rate of Return on Farm Assets	1.90%		8%	4%
Rate of Return on Farm Equity	-0.60%		10%	3%
Operating Profit Margin	6.90%		25%	15%
Net Farm Income	\$ 72,009			
Repayment Capacity (Accrual)				
Capital Debt Repay Capacity	\$ 213,121			
Capital Debt Repay Margin	\$ 25,348			
Replacement Margin	\$ (5,048)			
Term-Debt Coverage Ratio	1.17		1.5	1.2
Replacement Margin Coverage Ratio	0.98		1.4	1.1
Financial Efficiency				
Asset Turnover Ratio (Cost)	28.00%		45%	30%
Operating Expense Ratio	82.60%		60%	80%
Depreciation Expense Ratio	6.60%		5%	15%
Interest Expense Ratio	5.80%		5%	10%
Net Farm Income Ratio	5.00%		20%	10%