

# My Financial Scorecard

	2021 Average of SD Farms	Your Farm 2021	Strong	Vulnerable
<b>Liquidity</b>				
Current Ratio	1.69		1.7	1.1
Working Capital	\$ 457,659			
Working Cap to Gross Revenue	28.80%		25%	10%
<b>Solvency (Market)</b>				
Farm Debt/Asset Ratio	40%		30%	60%
Farm Equity/Asset Ratio	60%		70%	40%
Farm Debt/Equity Ratio	0.66		0.43	1.5
<b>Profitability (Cost)</b>				
Rate of Return on Farm Assets	7.40%		8%	4%
Rate of Return on Farm Equity	10.80%		10%	3%
Operating Profit Margin	23.90%		25%	15%
Net Farm Income	\$ 337,005			
EBITDA	\$ 483,348			
<b>Repayment Capacity (Accrual)</b>				
Capital Debt Repay Capacity	\$ 426,232			
Capital Debt Repay Margin	\$ 300,747			
Replacement Margin	\$ 258,174			
Term-Debt Coverage Ratio	3.4		1.5	1.2
Replacement Margin Coverage Ratio	2.54		1.4	1.1
<b>Financial Efficiency</b>				
Asset Turnover Ratio (Cost)	31.20%		45%	30%
Operating Expense Ratio	69.60%		60%	80%
Depreciation Expense Ratio	5.60%		5%	15%
Interest Expense Ratio	4.10%		5%	10%
Net Farm Income Ratio	20.70%		20%	10%