Financial Scorecard

Liquidity Current Ratio	1.53 \$ 372,012	1.7	1.1
-		1.7	
	\$ 372.012		
Working Capital	φ 072,012	25%	100/
Working Cap to Gross Revenue	25.70%	 25%	10%
Solvency (Market)		2007	600/
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%
-	I	 10%	3%
Rate of Return on Farm Equity	-0.60%	 25%	15%
Operating Profit Margin	6.90%		1370
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%
-		 5%	15%
Depreciation Expense Ratio	6.60%	 5%	10%
Interest Expense Ratio	5.80%	 20%	10%
Net Farm Income Ratio	5.00%	20%	10%