

RURAL LOAN ANALYSIS		
ACTIVITY	ASPECT	INDICATOR
Annual crops	Profitability Liquidity Solvency Repayment Risk	Return on investment Cash Flow Debt/Equity Cash Flow Breakeven Point – Price and Production levels
Perennial crops	Profitability Liquidity Solvency Repayment Risk	Return on investment Internal return on investment (for larger, long-term loans) Cash Flow Debt/Equity Cash Flow Breakeven Point – Price and Production levels
Livestock loans	Profitability Liquidity Solvency Repayment Risk	Return on partial investment Cash Flow Debt/Equity Cash Flow Breakeven Point – Price and Production levels
Micro industry – Working capital	Efficiency Solvency Repayment Risk	Working capital rotation Debt/Equity Monthly payments/Monthly sales Fixed assets ratio/Loan
Fixed assets investments	Profitability Liquidity Solvency Repayment Risk	Return on partial investment Internal return on investment (for larger, long-term loans) Operative capital ratio and Cash Flow Debt/Equity Cash Flow and Debt/Income ratio Fixed expenses breakeven point
Solidarity groups/ Community Banks	Profitability	Return on partial investment Payments/Monthly sales
Non-productive loans	Solvency Repayment	Debt/Equity Debt ratio/Income and Cash flow