



Have you heard about Sheila's Beans?

Here is a case-study sent to us from the International Federation of the Red Cross Regional Office, East Africa.

Shelia is a Kenyan farmer who used our online Gross Margin Calculator to explore the profitability of the beans she had grown as an intercrop on her land. Read about her story below, and see what she discovered.....

Sheila's beans in Nakuru, Kenya

Farming is a common practice within this Rift Valley region, at both large and small scales. Some of the crops produced on a large scale include wheat and maize, which are grown on more than 5 ha. Small scale crops include beans and millet. The size of the land planted for these will range from 1 ha to 5 ha. The primary reason why most farmers farm their land every planting season is to obtain a *source of income* that can be used to pay school fees and supplement their normal income. The other reason is for social reasons; the fact that the land is available makes it socially unacceptable not to use it. They also need to ensure that they have *food to sustain themselves throughout the year* until the next harvest season. Due to the reasons stated above, I took up a beans project. The available land was 2 ha, on which we intercropped beans and maize (the maize belongs to my family). We analysed the project using AA International's TechTalk Gross Margin Calculator (available free online), wanting to know whether the bean project is actually earning money i.e. is financially viable.

Gross Margin Calculator (results for Sheila's Beans)

Size of land	2 ha
Total cost incurred (inputs and all casual labour costs)	21,850 Kes
Number of bags harvested	4 each 90 kgs
Current market price for each bag of beans	5,000 Kes
Total income	20,000 Kes
Gross Margin	Loss of 1,850 Kes

From the results of the TechTalk Gross Margin Calculator, we can see that the total money invested in the crop was more than the returns from selling the beans.

Food for thought...

Use the Gross Margin Calculator to compare profitability of different enterprises at all stages of the projects phase..... and make the right decisions for your project.

Go to www.techtalk-international.com for free use of an internationally-responsive, Gross Margin Calculator– for all crops, all countries, all currencies, all seasons.....

If you wish to register with TechTalk (it's free) as a GMC user– [follow this link](#)
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