

IV. REGISTRATION REQUIREMENTS

1. Business Name Certification

Department of Trade & Industry (DTI) within NCR

- a. 12/F Trafalgar Plaza, 105 H.V. Dela Costa St., Salcedo Village, Makati City
Tel. No.: 811.8232 loc. 208
- b. 2/F Park N'Ride, Lawton, P. Burgos Ave., Dr. Basa St. Ermita, Manila
Tel. No.: 536.7153
- c. G/F Highway 54 Plaza, EDSA Mandaluyong City (across SM Megamall)
Tel. No.: 706.1767
- d. 5/F Araneta Square Mall
Monumento Circle, Caloocan City
Tel. No.: 332-0854 / 332-0829

DTI Provincial Office where the business is located or log on to www.bnrs.dti.gov.ph for online registration
Validity: 5 years

2. Mayor's Permit/Residence Certificate

Municipal or City Office where the business is located
Validity: 1 year

3. Tax Identification Number (TIN)

Bureau of Internal Revenue (BIR)
National Office, Agham Road, Diliman, Quezon City
Tel. Nos.: 929.7676 / 927.2511
Email: contact_us@cctr.bir.gov.ph
www.bir.gov.ph

4. Bureau of Food and Drugs (BFAD)

Filinvest Corporate Center, Alabang, Muntinlupa City
Tel. No. 842.5606
Fax No. 807.0751
Email: bfad@bfad.gov.ph
www.bfad.gov.ph

V. FINANCING

People's Credit and Finance Corporation (PCFC)

2/F Accelerando Building
395 Sen. Gil Puyat Avenue, Makati City
Tel. Nos. 897.8521 / 752.3745
Fax Nos. 896.1610 / 325.0449
Email: info@pcfc.ph

VI. TECHNICAL ASSISTANCE

Department of Science and Technology (DOST)

General Santos Avenue, Bicutan, Taguig City
Tel. Nos.: 837.2071 to 82
Fax No.: 837.8937
Email: efa@dost.gov.ph
www.dost.gov.ph

Technology Resource Center (TRC)

TRC Building, 103 J. Abad Santos corner Lopez Jaena Sts., Little Baguio, San Juan City
Tel. No.: 727.6205 loc. 208 / 209
www.trc.dost.gov.ph

Starting A Business



BANANA CHIPS PROCESSING



BUREAU OF MICRO, SMALL AND MEDIUM ENTERPRISE DEVELOPMENT (BMSMED)

5/F, Trade and Industry Building
361 Sen. Gil J. Puyat Ave. Makati City
Tel. Nos.: (02) 897.1693 / 897.7596 / 890.4968
Fax No.: (02) 896.7916 ♦ Email: bmsmed@dti.gov.ph
www.dti.gov.ph

Banana chips are under-ripe bananas that are cut into slices, dipped in syrup solution, dried under the sun or by artificial means, fried and eaten as snack food or dessert. These can be sold both in the local and export markets.

I. ESTIMATED INVESTMENT COSTS*

Production Cost/Capital Outlay

Particulars	Cost
100 pcs. under-ripe green bananas @ 3.50/pc.	P350.00
2 kg. brown sugar @ 30.00/kg.	60.00
1 bottle of honey	150.00
50 pcs. lemon @ 50/pc.	25.00
5 bottles cooking oil @ 15.00/bottle	75.00
50 pcs. polyethylene bags @ 2.00/pc. (for packaging)	100.00
Cooking gas	550.00
Electricity	21.10
Water	8.45
Labor cost	285.00
Transportation cost	100.00
Slicing knife	100.00
Chopping board	100.00
Plastic bucket for soaking	50.00
Plastic sieve for draining	30.00
Frying pan/wok	500.00
Frying mesh basket	100.00
Weighing scale	300.00
Bag sealer	300.00
5 pcs. drying tray (bila-o) @ 80.00/each	400.00
Estimated Total Investment Costs	P3,604.55

*Based on 2009 prices

II. PROCEDURE

1. Peel under-ripe green bananas and evenly slice crosswise into 5 mm. - 8 mm. thick. *Saba*, *latundan* or *lakatan* varieties may be used as raw material.
2. Immediately soak the sliced bananas (chips) into citric acid solution (made by mixing 1 part lemon juice with 2-3 parts water) for 3-5 minutes to prevent them from turning brown.
Note: Solution can be used twice.
3. Drain chips from the solution using plastic sieve.
4. Dip the drained chips in syrup solution (done by mixing 1 cup of sugar with 3 cups of boiling water and adding 1 cup of honey) for 3-5 minutes.
5. Drain the chips from syrup solution and place them in drying tray.
6. Let the chips dry under the sun for 2 days until texture becomes rubbery soft.
7. Heat vegetable oil in the frying pan to 180°C – 200°C degrees Celsius and dip the chips until they turn golden brown.
8. Drain the oil from the chips and allow to cool to room temperature.
9. Place the chips in moisture-proof polyethylene bags, label, and seal the bags. Place them in a cool place away from direct sunlight.
10. Banana chips are now ready for market.

Source: <http://practicalaction.org>, <http://howtopedia.org>

III. ESTIMATED COSTING AND PRICING

A. Product Costing

1) Direct Cost

Particulars	Cost
Banana, sugar, honey, lemon, cooking oil, packaging bags	P770.00
Cooking gas/day (P550 / 15 days)	36.67
Electricity (100 kwh/month)	21.10
Water (11 m ³ /month)	8.45
Total Direct Cost	P836.22

2) Indirect Cost

Particulars	Cost
Labor cost (P47.50/hr. x 2 hrs./day x 3 days) based on P380 daily wage rate	P285.00
Transportation cost	100.00
Processing implements* (knife, chopping board, bucket, sieve, frying pan, mesh basket, weighing scale, sealer, bila-o)	
*Applied cost/day (Php1,880.00 divided by 365 days)	5.15
Total Indirect Cost	P390.15

3) Production Cost

Particulars	Cost
Total Direct Cost	P836.22
Add: Total Indirect Cost	390.15
Estimated Total Production Cost	1,226.37

B. Product Pricing

Total production cost	1,226.37
Add: 10 % mark up	122.64
Total	P1,349.01

Estimated Selling Price/pack	P26.98
(Total production cost plus 10% mark up divided by 50 packs of 100 grams per pack)	

Assumption: 100 pieces bananas of about 10 kgs. can produce 5 kgs. of fried banana chips, which yield 50 packs