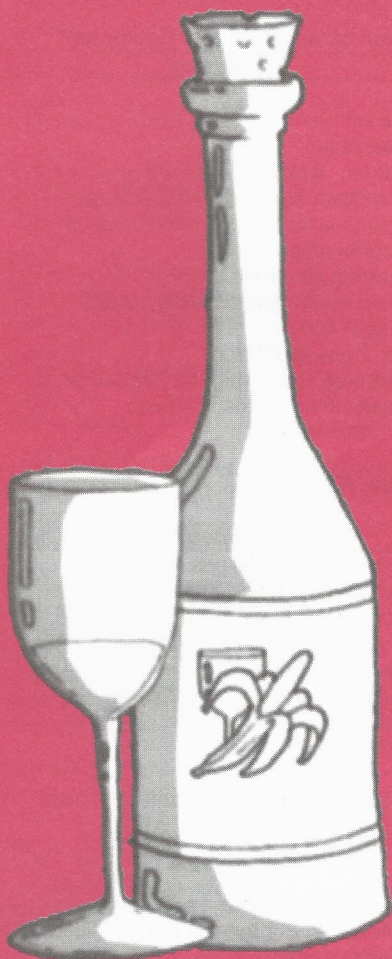


Starting A Business



**HOW TO MAKE
BANANA WINE**

Starting a Business

Banana wine is liquor made from banana fruit. It can be made dry or sweet depending upon the recipe and can be blended with other wines to add body and flavor.

I. ESTIMATED INVESTMENT COST

A. Cost of Materials and Equipment

<i>Equipment</i>	<i>Cost</i>
Stove with tank	P3,500.00
Double boiler	900.00
Colander, 2 pcs. @ P180.00	360.00
Mixing bowl, 2 pcs. @ P 180.00/pc.	360.00
Weighing scale	500.00
Measuring cups	90.00
Measuring spoons	35.00
Earthen jars (8 gal. capacity), 2 pcs. @ P 400/pc	800.00
Knife, 2 pcs @ P70/pc.	140.00
Casseroles, 2 pcs (big) @ Php220/pc.	440.00
Cheese cloth, 2 yds. P20/yard.	40.00
Subtotal	P7,165.00

B. Raw Materials

<i>Particulars</i>	<i>Cost</i>
Ripe bananas, 100 pcs @ P1/pc	P100.00
Brown sugar, 4 kls @ P35/kl	140.00
Yeast, 1 small can	35.00
Mother liquor, 4 l. @ P30/l.	120.00
Eggs, 30 pcs. @ P 5/pc.	150.00
Bottles, 3 cases @ P 400/case	1,200.00
Plastic seal, P25/100 pcs.	25.00
Subtotal	P1,770.00

Estimated Total Investment Cost

P 8,935.00

II. PROCEDURE

1. Peel ripe bananas and slice thinly.
2. Measure. For every 1 part of sliced banana, add 1 ½ parts of water.
3. Boil for 30 minutes or longer, depending upon the quantity of the pulp.
4. Strain.
5. Add sugar to the extract (one part sugar to every three parts of banana extract).
6. Boil the mixture while stirring constantly to dissolve the sugar. Sugar content should be 22-24 degrees Celsius. In temperature.
7. Allow to cool.

8. Place in a clean glass container.
9. Inoculate with yeast (1tbp. of yeast to every 40 liters of boiled sweetened juice).
10. Plug mouth of glass container with a clean piece of paper to protect from dust.
11. Ferment for a month.
12. Siphon out the clear fermented liquid.
13. Filter and transfer to a sterilized oak barrel for aging.
14. Cover hole with a wooden plug and seal with melted paraffin.
15. Age for 2 years or longer.
16. Clarify the wine by heating the aged wine in steam bath or double boiler to a temperature of 55-60 degrees celsius. While heating the wine, add well-beaten egg whites. (8 egg whites to every 30 liters of wine)
17. Stir for 15-20 minutes to maintain the temperature.
18. Cool.
19. Filter the wine and bottle by siphoning into clear and sterilized bottles.

III. ESTIMATED COSTING AND PRICING (for 1 bottle of Banana Wine)

A. Product Costing

Direct Cost

<i>Particulars</i>	<i>Cost</i>
Raw Materials	
Ripe bananas, 100 pcs @ P1/pc.	P100.00
Subtotal	P100.00
Ingredients	
Brown sugar, 4 kls @ P35/kl	140.00
Yeast 1 small can	35.00
Mother liquor 4 l. @ P30/l.	120.00
Eggs 30 pcs. @ P5/pc.	150.00
Subtotal	P445.00
Packaging Material	
Bottles 3 cases@ 400/case	1,200.00
Plastic seal @ P25/hundred	25.00
Subtotal	P1,225.00
Labor	21.22
Total Direct Cost	1,791.22

BANANA WINE

Indirect Cost

Particulars	Cost
Water (P220 consumption/36 bottles /22 days)	.28
Electricity Consumption (P750/36 bottles /22 days)	.95
Contingency Cost (10% of direct Cost - P1,791.22/36 x 10%)	4.98
Total Indirect Cost	P 6.21

Production Cost

Particulars	Cost
Total Direct Cost P1,791.22 / 36 bottles	49.76
Add: Total Indirect Cost	6.21
Production cost per bottle	P 55.97

B. Product Pricing

Particulars	Cost
Production Cost per egg	P55.97
Add : 20% Mark-up	11.19
Selling Price per bottle	P67.16

Market Price/ piece

P100.00 to P150.00

Note: The higher the volume of production per day (more than 36 bottles) the lower the production cost, thus increasing the mark-up to more than 20%.

If price per kilo is lower compared with the existing market price, increase mark-up to 20% or more.

IV. REGISTRATION REQUIREMENTS

1. Business Name Registration

Department of Trade and Industry (DTI) within NCR

- a) 2/F, Atrium of Makati Bldg. Makati Avenue
corner Paseo de Roxas St., Makati City
Tel. No. (632) 864.0847 / 501.5135
- b) 2/F, Park N' Ride, Lawton
P. Burgos Ave., Dr. Basa St. Ermita, Manila
Tel. No. (632) 536.7153
- c) G/F, Highway 54 Plaza
EDSA, Mandaluyong City (across SM Megamall)
Tel. No. (632) 706.1767
- d) 5/F, Araneta Square Mall
Monumento Circle, Kalookan City
Tel. Nos. (632) 332.0854 / 332.0829

Contact the DTI Provincial Office where the business is located.

Validity : 5 years

2. Mayor's Permit/Residence Certificate and Sanitary Permit

Contact the municipality or provincial office where the business is located.

Validity : 1 year

3. Tax Identification Number (TIN)

Bureau of Internal Revenue (BIR)
BIR National Office Bldg., Agham Road,
Diliman, Quezon City
Tel. No. 981.7000

Contact the BIR office in the region/district where the business is located.

4. BFAD Certificate

Bureau of Food and Drugs (BFAD)
Civic Drive, Filinvest Corporate City
Alabang, Muntinlupa City
Tel . No. : (632) 807.0721 /842.5606
Email : bfad@bfad.gov.ph
Website: www.bfad.gov.ph

Contact the BFAD Office in the region where the business is located.

Validity : 1 year

V. FINANCING FACILITY

People's Credit and Finance Corporation (PCFC)

2/F, Accelerando Bldg., 395 Sen. Gil Puyat Avenue
Makati City

Tel. No. (632) 752-3745 loc. 130

(Retail Lending is through partner microfinance institutions)

Email: info@pcfc.ph

Website: www.pcfc.gov.ph

VI. TRAINING INSTITUTIONS

Philippine Council for Agriculture, Forestry and Natural Resources Research and Development (PCARRD)

Paseo de Valmayos, Los Banos Laguna

Tel. Nos. : (6349) 536.0014 to 15/ 536.0017 to 20

Email : pcarrd@pcarrd.dost.gov.ph