

## REGISTRATION REQUIREMENTS

1. Business Name Registration  
Department of Trade and Industry (DTI)  
DTI Provincial Office where the business is located  
Website: [www.bnrs.dti.gov.ph](http://www.bnrs.dti.gov.ph)  
Validity: 5 years  
  
Area 1 Office (Manila, Pasay, Parañaque)  
Mezzanine Floor, Roxas Strip Building  
Roxas Boulevard cor. Arnaiz Ave, Pasay City  
Tel. No.: (632) 659.4203 / 804.0307  
  
Area 2 Office (Makati, Las Piñas, Pasig, Muntinlupa, Pateros, Taguig)  
Unit 208, 2<sup>nd</sup> Floor Atrium of Makati  
Makati Avenue, Makati City  
Tel. No.: (632) 864.0847 / 864.0829  
  
Area 3 Office (Mandaluyong, Marikina, Quezon City, San Juan)  
Ground Floor, Highway 54 Plaza  
EDSA, Mandaluyong City  
Tel. No.: (632) 706.1767 / 706.1703  
  
Area 4 Office (Kalookan, Malabon, Navotas, Valenzuela)  
5<sup>th</sup> Floor, Araneta Square Mall  
Monumento Circle, Kalookan City  
Tel. Nos.: (632) 332.0829 / 332.0854
2. Mayor's Permit  
Municipality or city 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](mailto:contact_us@cctr.bir.gov.ph)  
Website: [www.bir.gov.ph](http://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](mailto:bfad@bfad.gov.ph)  
Website: [www.bfad.gov.ph](http://www.bfad.gov.ph)

## FINANCING

1. 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](mailto:info@pcfc.ph)

## TECHNICAL ASSISTANCE

1. Technology Resource Center (TRC)  
2/F, Jacinta II Building  
EDSA, Guadalupe, Makati City  
Trunkline: 822.9712/822.5087/822.5418 loc. 201/203  
Website: [www.trc.dost.gov.ph](http://www.trc.dost.gov.ph)
2. Department of Science and Technology (DOST)  
General Santos Avenue, Bicutan, Taguig City  
Tel. No.: 837.2071 to 82  
Fax No.: 837.8937  
Email: [efa@dost.gov.ph](mailto:efa@dost.gov.ph)  
Website: [www.dost.gov.ph](http://www.dost.gov.ph)



**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](mailto:bmsmed@dti.gov.ph)  
[www.dti.gov.ph](http://www.dti.gov.ph)

Printed July 2012

# Starting A Business



# BANANA CHIPS PROCESSING

Banana chips are under-ripe bananas which are cut into slices, dipped in syrup solution, dried under the sun or by artificial means, fried, and eaten as snack or dessert. This 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 @ P3.50/pc.	P350.00
2 kg. brown sugar @ P34.00/kg	68.00
1 bottle honey	150.00
50 pcs. lemon @ P0.50/pc.	25.00
5 bottles cooking oil @ P15.00/bottle	75.00
50 pcs. polyethylene bags @ P2.00/pc (for packaging)	100.00
1 tank cooking gas	550.00
Electricity	21.10
Water	8.45
Labor	285.00
Transportation	100.00
1 pc. Slicing knife	100.00
1 pc. chopping board	100.00
1 pc. plastic bucket for soaking	50.00
1 pc. plastic sieve for draining	30.00
1 pc. frying pan/wok	500.00
1 pc. frying mesh basket	100.00
1 pc. weighing scale	300.00
1 pc. bag sealer	300.00
5 pcs. drying tray (bila-o) @ P80.00/each	400.00
<b>Total</b>	<b>P3,612.55</b>

\*Based on February 2009 prices.

## II. PROCEDURES

1. Peel under-ripe green bananas and evenly slice crosswise 5-8mm thick (saba, latundan or lakatan variety 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 a plastic sieve.
4. Dip the drained chips in syrup solution (done by mixing 1 cup of sugar with 3 cups of boiling water and add 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 – 200 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
Materials: (banana, sugar, honey, lemon, cooking oil, packaging bags)	P768.00
Cooking gas/day (P 810/15 days)	54.00
Electricity	21.10
Water	8.45
<b>Total Direct Cost</b>	<b>P851.55</b>

### 2. Indirect Cost

Particulars	Cost
Labor (P47.50/hr. x 2 hrs./day x 3 days (based on P 380 daily wage rate)	285.00
Transportation	
Processing implements* (knife, chopping board, bucket, sieve, frying pan, mesh basket, weighing scale, sealer, bila-o)	100.00 5.15
*Applied cost/day (P1,880.00 divided by 365 days)	
<b>Total Indirect Cost</b>	<b>P390.15</b>

### 3. Production Cost

Total Direct Cost	P 851.55
Add: Total Indirect Cost	390.15
<b>Total</b>	<b>P1,241.70</b>

### B. Product Pricing

Total production cost	P1,241.70
Add: 10 % mark up	124.17
<b>Total</b>	<b>P1,365.87</b>

<b>Estimated Selling Price/pack</b> (Total production cost plus 10% mark up divided by 50 packs of 100 grams per pack.)	<b>P27.32</b>
--	---------------

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