

VI - FINANCING FACILITY

4. **SSS Special Financing Program - Wholesale Lending**
(Retail Lending is through conduit banks)
2. **Small and Medium Enterprise Credit - Wholesale Lending**
(Retail Lending is through conduit banks)
3. **People's Credit Finance Corporation - Wholesale Lending**
(Retail Lending is through conduit banks)
4. **TEKTON Micro Finance**

VII - TRAINING INSTITUTIONS

- Department of Science and Technology - Science and Technology Information Institute (DOST-STII)
- Technology and Livelihood resource Center (TLRC)



START A HOME BAKESHOP

Pandesal



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Enterprise Development

Source: DTI-BSMED, Business Starter Kit
Start a Home Bakeshop
Pandesal

PANDESAL

I - PRODUCT

Pandesal is a favorite breakfast and merienda of Filipinos. This can be a good business because no bread is wasted. Unsold, stale, and leftover bread can always be recycled into delicious puddings which can be sold to customers.

II - INVESTMENT REQUIREMENTS

A Cost of Utensils

Utensil	Cost (Php)
Measuring cup/spoon for solid and cup for liquid (made of plastic or stainless)	120.00
Spatula	48.00
Stainless Bowl #32 (2pcs.)	336.00
Dough Cutter	42.00
Plancha	51.00
Damp Cheesecloth	20.00
Subtotal	Php 617.00

B Equipment

Equipments	Cost (Php)
Weighing scale for spices (0-1 kg)	263.00
Dough Kneader	66,000.00
Oven (8planza-thermostat)	36,000.00
Working Table	12,000.00
Subtotal	Php 114,263.00

C Raw Materials/Ingredients

Item	Baker's (%)	Kg	Cost (Php)
Bread Flour	100%	50kgs.	1,080.00
Water	55%	27.5kgs.	.00
Refined Sugar	18%	9.0kgs.	302.00
Vegetable Shortening	5%	2.5kgs.	123.00
Salt	1.7%	.86kgs.	7.00
Instant Yeast	19%	.38kgs.	105.00
Subtotal			Php 1,617.00

III - PRODUCT PROCEDURES

One of the methods in bread making is the straight dough method. The procedures are simple and can be done in your own home.

- Mix all ingredients until fully developed.
- Round up the dough, place in a bowl, cover with damp cloth and ferment for two hours.
- Punch dough to remove gas.
- Divide the dough into 16 equal portions (about .550 grams per piece).
- Form each dough piece into a baston with approximate length of 30 inches and roll in breadcrumbs.
- Rest dough for 45 minutes.
- Cut dough into 20 equal portions (about 27.5 grams per piece).
- Roll in breadcrumbs and arrange on baking trays in cut side up manner.
- Proof until double in size in warm and moist proofing cabinet (about 32-34°C with 85% relative humidity).
- Bake in preheated oven at 175°C (-350°C) for 12-15 minutes or until golden brown.

IV - PRODUCT PROCEDURES

A. Product Costing

a.1. Direct Cost

Raw Material (50kgs. Flour)	Php 1,080.00
Ingredients used for 50 Kgs.	537.00

Total Direct Cost per kg. Php 1,617.00

a.2. Indirect Cost

Labor Cost (P300/day min. Wage)	Php 300.00
Transportation Cost	120.00
Water & Electricity (P50/daily)	50.00
Contingency Cost (10% of Direct Cost)	161.70

Total Indirect Cost per kg. Php 631.70

- Average produce of pandesal for 50kgs. is

3,260 pcs.

a.3. Production Cost

Total Direct Cost	Php 1,617.00
Add: Total Indirect Cost	631.70
Total over the 3,260 pcs yield	2,248.70/ 3,260

Production Cost per kg. Php .69

- Finished product will result to 3,260 pieces of pandesal.

B. Product Pricing

Production cost per kg.	Php .69
Add: 10% - 20% mark-up of the production cost	.14

Selling Price per kilogram Php .83

Market Price per piece Php 1.00

The higher the volume of production per day (i.e. more than 3,260 pcs.), the lower the production cost, thus increasing the mark-up to more than 50%.

** If price per kg. is lower compared with the existing market price, increase the mark-up to 30% or more.

V - REGISTRATION REQUIREMENTS

1. Business Name Registration

From the Dept. of Trade and Industry

2. BFAD Certificate

From the Bureau of Food and Drugs

3. Mayor's Permit/Residence Certificate & Sanitary Permit

From the local municipality where the business is located.

4. Tax identification Number (TIN)

From the Bureau of Internal Revenue