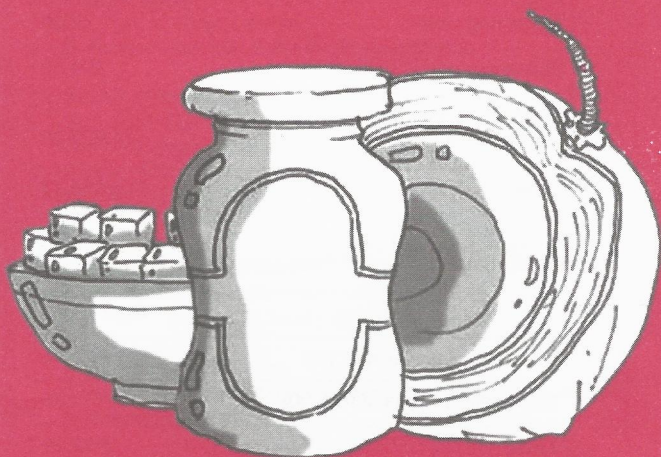


# Starting A Business



**HOW TO MAKE  
NATA DE COCO**

# Starting a Business

**Nata de Coco** is the Spanish word for “Cream of Coconut”. It is a chewy, translucent, jelly-like food product produced by the bacterial fermentation of coconut water. It is highly regarded for its high dietary fiber, zero fat, and cholesterol content.

## I. ESTIMATED INVESTMENT COSTS

### A. Estimated Cost of Utensils

| Utensil  | Cost              |
|--|-------------------|
| Weighing scale   | P199.75           |
| 1 straining cloth  | 25.00             |
| Stainless/enamel kettle                                      | 800.00            |
| Fermenting basin or jar<br>(@Php61.75/basin x 30/hr x 8 hrs) | 14,820.00         |
| <b>Total</b>   | <b>P15,844.75</b> |

### B. Estimated Cost of Packaging Materials

| Item                          | Cost          |
|-------------------------------|---------------|
| Sterilized glass jar with cap | P12.94        |
| Cap sealer (100 pcs/.P25.00)  | .25           |
| <b>Total</b>                  | <b>P13.19</b> |

### C. Estimated Cost of Raw Materials/Ingredients

#### C.1 Nata de Coco grower

| Particulars                                  | Cost           |
|--|----------------|
| 1 kilo fresh coconut, grated                 | P 51.00        |
| 400 ml of glacial acetic acid                | 108.00         |
| 2 kgs. of refined sugar                      | 71.50          |
| 24 liters tap water                          | -              |
| 2 liters nata starter                        | 41.67          |
| <b>TOTAL<br/>for 1 kilo raw nata de coco</b> | <b>P272.17</b> |

## C.2 In Heavy Syrup

| Particulars  | Cost          |
|--|---------------|
| 3/4 kg. refined sugar                              | P26.81        |
| 0.1% citric acid                                   | .99           |
| <b>TOTAL</b><br><b>For 1 kilo raw nata de coco</b> | <b>P27.80</b> |

## II. PROCEDURE

### Nata de Coco grower:

1. Mix grated coconut with water. Extract milk thru straining cloth.
2. Dissolve sugar and add the rest of the ingredients and mix thoroughly.
3. Pour 4 cups of mixture into clean sterile fermenting basins or jars (2 inches depth).
4. Cover with manila paper and set aside undisturbed for 8-10 days.
5. Harvest nata (approximately a minimum of 15 kilos and maximum of 30 kilos) and wash.

Note: Always use clean and potable water and sterilize utensils and plastic containers.

### Nata de Coco in Heavy Syrup:

1. Nata used for processing should be smooth, white in color, firm in texture and preferably 1 to 1.5 cm. in thickness.
2. Soak newly harvested nata in water to facilitate removal of scum. Scrape off the milky curd. Wash thoroughly.
3. Cut the nata de coco uniformly into desired size, preferably 1 1/2 x 1 1/2 inch.
4. Remove the sour taste and odor completely by soaking in water for 2 days in several changes of water until acidic taste or smell is completely removed.
5. Boil in water. Drain. Weigh. For 1 kg. of nata de coco, add 3/4 kg. of refined sugar. Mix thoroughly and let it stand overnight.
6. Boil for 10-15 minutes or until nata becomes transparent. Desired flavoring may be added. Drain, set aside the syrup.
7. Prepare syrup by boiling 2 parts water and one part sugar. Combine with syrup from the drained nata. Add 0.1% citric acid for every 1000 ml of syrup.
8. Pack nata in dry, sterilized glass jars. Pour hot syrup.
9. Remove air bubbles. Cover tightly.
10. Sterilize for 30 minutes.
11. Cool, label, and store.

# HOW TO MAKE NATA DE COCO

## III. ESTIMATED COSTING AND PRICING

Assumptions:

- For every 10 days, the average harvest of Nata de Coco is 20 kilos.
- Nata de Coco production is twice a month, totaling 4 working days/month for the production of Nata de Coco grower (2 working days) and Nata de Coco in heavy syrup (2 working days).

### A. Product Costing

#### A.1 Direct Cost

| Particulars  | Cost              |
|--|-------------------|
| Raw materials/Ingredients (P272.17+27.80 x 8 hour-work x 2 production) | P4,799.52         |
| Packaging material (P13.19 x 469 bottles x 2 production)               | 12,372.22         |
| Labor cost (P382/day x 4 days)   | 1,528.00          |
| <b>Total Direct Cost</b>   | <b>P18,699.74</b> |

#### A.2 Indirect Cost

| Particulars                               | Cost             |
|---|------------------|
| Water (P220 consumption/22 days x 4 days) | P40.00           |
| LPG (P500/22 days x 4 days)               | 90.92            |
| Contingency cost (10% of Direct Cost)     | 1,476.41         |
| <b>Total Indirect Direct Cost</b>         | <b>P1,607.33</b> |

#### A.3 Production Cost

| Particulars   | Cost              |
|---|-------------------|
| Total Direct Cost                                   | Php18,699.74      |
| Total Indirect Cost                                 | 1,607.33          |
| <b>Production Cost of Approximately 938 Bottles</b> | <b>P20,307.07</b> |

### B. Product Pricing

| Particulars                        | Cost          |
|------------------------------------|---------------|
| Production cost per 12 oz. bottle  | P21.65        |
| 20% mark-up of the Production Cost | 4.33          |
| <b>Suggested Market Price</b>      | <b>P25.98</b> |

**Market Price per 12 oz. bottle: from P28.75 to P36 (as of March 2009)**

Figures used in this computation are based on March 2009 National Capital Region (NCR) prices and may vary from actual operation of the business.

## **V. REGISTRATION REQUIREMENTS**

### **Business Name Registration**

Department of Trade and Industry (DTI)

Contact the DTI Office in the province where the business is located or log on to [www.bnrs.dti.gov.ph](http://www.bnrs.dti.gov.ph) for online registration.

Validity: 5 years

For National Capital Region (NCR):

Area 1 Office-Manila, Pasay, Paranaque  
2/F, Atrium of Makati Bldg. Makati Avenue  
corner Paseo de Roxas St., Makati City  
Tel. No. (632) 864.0847 / 501.5135

Area 2 Office-Makati, Las Piñas, Muntinlupa, Pateros,  
Pasig, Taguig  
2/F Park N' Ride, Lawton  
P. Burgos Ave., Dr. Basa St. Ermita, Manila

Area 3 Office-Mandaluyong, Quezon City,  
San Juan, Marikina  
G/F Highway 54 Plaza  
EDSA, Mandaluyong City  
Tel. No.: (632) 706.1767

Area 4 Office-Caloocan, Malabon, Navotas, Valenzuela  
5/F Araneta Square Mall  
Monumento Circle, Kalookan City  
Tel. Nos.: (032) 332.0854 / 332.0829

### **Mayor's Permit**

Contact the Municipality or City Hall in the area where the business is located.

### **Tax Identification Number**

Bureau of Internal Revenue (BIR)

Contact the BIR in the region or district where the business is located.

### **Bureau of Food and Drugs (BFAD)**

Civic Drive, Filinvest Corporate City

Alabang, Muntinlupa City

Tel. Nos.: (632) 807.0721 / 842.5606

Email: [bfad@bfad.gov.ph](mailto:bfad@bfad.gov.ph)

Website: [www.bfad.gov.ph](http://www.bfad.gov.ph)

Contact the regional office where the business is located.

## **VI. FINANCING**

### **People's Credit and Finance Corporation (PCFC)**

(through its Program Partners or Micro Finance Institutions)

2/F, Accelerando Building

395 Sen. Gil J. Puyat Avenue, Makati City

Tel. No.: (632) 897.8521 / 752.3745

Fax No.: (632) 325.0444/48

[www.pcfc.gov.ph](http://www.pcfc.gov.ph)

## VII. TECHNICAL ASSISTANCE

### **Technology Resource Center**

TLRC Building, 103 J. Abad Santos corner  
Lopez Jaena Streets, Little Baguio, San Juan, Metro Manila  
Tel. No.: (632) 727.6205 loc. 200  
Fax No.: (632) 721.0063  
[www.trc.gov.ph](http://www.trc.gov.ph)

### **Department of Agriculture-Bureau of Plant Industry Laboratory Services Division, Food Processing Section**

692 San Andres Street, Malate, Manila  
Tel. Nos.: (632) 524.0779 / 525.7909 / 525.7658 / 521.9291  
Fax No.: (632) 521.7650  
Email Address: [cu.bpi@da.gov.ph](mailto:cu.bpi@da.gov.ph)

### **Department of Trade and Industry - Philippine Trade Training Center (DTI-PTTC)**

International Trade Center Complex  
PTTC Building, Roxas Boulevard  
corner Sen. Gil J. Puyat Avenue, Pasay City  
Hotline No.: (632) 468.8969  
Fax No.: (632) 834.1343  
Email Address: [info@pttc.gov.ph](mailto:info@pttc.gov.ph)  
<http://www.pttc.gov.ph/home.php>

### **Department of Trade and Industry - Product Development and Design Center of the Philippines**

PDDCP Building, CCP Complex  
Roxas Boulevard, Pasay City  
Tel. Nos.: (632) 832.1112 to 19  
Fax No.: (632) 832.3649  
Email Address: [pddcp@mozcom.com](mailto:pddcp@mozcom.com)/[pddcp@dti.gov.ph](mailto:pddcp@dti.gov.ph)  
<http://www.info.com.ph/%7Epddcp/>

### **Department of Science and Technology - The Packaging R & D Center**

DOST Compound, General Santos Avenue  
Bicutan, Taguig City  
Tel. Nos.: (632) 837.2071 to 82 local 2271  
TeleFax No.: (632) 837.7530  
Email Address: [packaging@dost.gov.ph](mailto:packaging@dost.gov.ph)  
<http://itdi.dost.gov.ph/>

### **Source of Packaging Materials**

#### **Synergos Management, Inc.**

Union Welcome Rotonda Service Center  
33 Quezon Avenue, Brgy. Lourdes, Quezon City  
Tel. No.: (632) 712.7030  
Telefax: (632) 711.0257



### **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)