Republic of the Philippines
Leyte Normal University
P. Paterno St., Tacloban City, Leyte, Philippines
COLLEGE OF MANAGEMENT AND ENTREPRENEURSHIP

Business Plan
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FLORA BANANA CRUNCH



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Executive Summary

Flora Banana Crunch is a start-up food manufacturing business that produces crispy, flavorful crackers made from banana blossoms, an underutilized agricultural ingredient. The business aims to provide a healthy, plant-based snack alternative that appeals to health-conscious consumers, students, and individuals seeking affordable and nutritious options. By transforming banana blossoms into a delicious product, a healthier alternative to conventional snack.

The business addresses the problem of food waste and the limited variety of healthy snack options. Although banana blossoms are traditionally cooked as a vegetable in many Filipino dishes, they remain underutilized and are rarely developed into innovative snack products. This creates an opportunity to maximize their potential while reducing agricultural waste and providing a more nutritious snack alternative.

Flora Banana Crunch target market includes students, young adults, working professionals, non-working adults and social drinkers' individuals seeking convenient, innovative and health-conscious snack options. The business will be located at Tacloban City, Philippines, one of the major urban centers in Eastern Visayas, Tacloban City has a growing population and a diverse market composed of students, employees, professionals, and families who are constantly seeking convenient and budget-friendly food options. This creates an excellent opportunity to introduce a nutritious snack alternative that can meet the needs of consumers with active lifestyles. Moreover, the business will expand its reach by partnering with bars, terminals, pasalubong centers, convenience store and sarisari's stores.

The business unique value proposition lies in transforming an overlooked ingredient into a nutritious, plant-based snack that promotes digestive health, sustained energy, and eco-conscious consumption, while offering a unique taste experience. Its competitive advantage lies in its innovative use of a locally available ingredient, bridging traditional agriculture with modern snack production. Committed to quality and eco-friendly practices, Flora Banana Crunch ensures careful processing and packaging to deliver a consistent and satisfying product.

Flora Banana Crunch competitive advantage lies on its innovative use of banana blossom, a highly perishable vegetable in which we will transform it into an addicting snack. While our competitors dominate the local market with their traditional product, Flora Banana Crunch position itself by offering highly nutritious snack that has a plant-based ingredients and sustainable driven business model.

Flora Banana Crunch will generate its revenue through our selling price, which is available in two sizes. The business revenue streams will come from on-campus selling and online selling platforms. Additionally, Flora Banana Crunch plans to establish business-to-business partnership with terminals, pasalubong centers, convenient stores, sari-sari stores and bars to expand its profitability.

Furthermore, Flora Banana Crunch funding requirements is P62, 688.00 which covers the business equipment's, packaging materials, permits, transportation and contingency funds.

Overall, Flora Banana Crunch aims to provide an innovative, affordable and sustainable plant-based snack made from banana blossom. Moreover, the business is not only a food start up, but it is also committed to creating a positive environmental and social impact while providing the consumers a unique taste that could satisfy their snacking experience.

4. Company Description

4.1 Business Overview

Flora Banana Crunch is a start-up food manufacturing business that produces crispy, flavorful crackers made from banana blossoms, known as locally accessible ingredient. The business aims to provide a nutritious, plant-based snack alternative that appeals to health-conscious consumers, students, and individuals seeking affordable and nutritious options. By transforming banana blossoms into a delicious product, a nutritious alternative to conventional snack.

The business addresses the problem of banana blossom is known as highly perishable agriculture product that are traditionally cooked as a vegetable in many Filipino dishes. However, banana blossom spoil quickly when not cook immediately which could lead to unnecessary food waste. By transforming banana blossom into innovative snack products. Flora Banana Cruncher could prolong its usability trough food preservation, reduce agricultural waste and provide a more nutritious snack alternative.

Flora Banana Crunch target market includes students, young adults, social drinker's individuals, working professionals, and non-working adults seeking convenient, innovative and health-conscious snack options. The business will be located at Tacloban City, Philippines, one of the major urban centers in Eastern Visayas, Tacloban City has a growing population and a diverse market composed of students, employees, professionals, and families who are constantly seeking convenient and budget-friendly food options. This creates an excellent opportunity to introduce a nutritious snack alternative that can meet the needs of consumers with active lifestyles. Moreover, to further expand our reach, Flora Banana Crunch will also be partnering and will be available in terminals, pasalubong centers, convenience store and sari sari's stores. Flora Banana Crunch will also be distributed in bars to access wider range of customers.

The business unique value proposition lies in transforming a perishable ingredient into a nutritious, plant-based snack that promotes digestive health, sustained energy, and eco-conscious consumption, while offering a unique taste experience. Its competitive advantage lies in its innovative use of a locally available ingredient, bridging traditional agriculture with modern snack production. Committed to quality and eco-friendly practices, Flora Banana Crunch ensures careful processing and packaging to deliver a consistent and satisfying product**.**

4.2 Vision Statement

To become a leading provider of innovative snack brand in Tacloban City, recognize in producing plant based and nutritious snack that support local farmers and promotes sustainability and eco-friendly food solution.

4.3 Mission Statement

Flora Banana Crunch is committed to transforming underutilized and perishable banana blossoms into nutritious, crispy, and flavorful snack products by reducing agricultural waste while providing affordable, plant-based alternatives that satisfy the modern consumer's craving for nutritious and flavorful snacks.

4.4 Core Values

- ***Innovation*** **–** Flora Banana Crunch transform banana blossoms a highly perishable ingredient, into a unique and flavorful *kropek* or crackers. By combining local culinary tradition with creativity, the business continuously develops new ways to elevate everyday snacks.
- ***Sustainability*** **–** Flora Banana Crunch is committed to reducing food waste by utilizing banana blossoms before they spoil and transforming them into a valuable and delicious product. The business supports eco-friendly practices, responsible sourcing and contributes to a more sustainable future
- ***Health Focus*** **–** Flora Banana Crunch prioritize wellness by offering a nutritious snack alternative made from banana blossoms. The business *kropek*

provides a healthier snack option that delivers both nourishment and great taste without compromising quality and satisfaction.

- ***Customer Focus*** – Flora Banana Crunch is dedicated in delivering high-quality products and ensuring customer satisfaction. The businesses will continuously improve its offerings based on customer feedback meeting their expectations.

4.5 Business Objectives

- To stablish blossom cruncher as leading innovative snack made from banana blossom.
- To provide an innovative snack using banana blossom.
- To attract customer who wants to try an innovative snack.
- To support local farmers.

4.6 Legal Structure

For establishing the Flora Banana Crunch, this enterprise will be registered as a General Partnership. This legal structure is strategically chosen to accommodate the collective contributions of the members founding partners. Given that the venture was conceptualized and developed as a collaborative student project, a partnership provides a formal framework that recognizes the shared equity and intellectual property of all proponents.

Justification of Legal Structure

The selection of a Partnership over a Sole Proprietorship or a Corporation is based on the following strategic considerations:

Shared Capital and Resource Pooling: The partnership allows for the consolidation of financial contributions and diverse technical expertise. This is essential for funding the initial research and development of the breadnut seed prototype, as well as managing the branding and logistics required and trends to the market.

Operational Flexibility and Ease of Formation: Compared to a corporation, a partnership offers a more streamlined registration process with fewer complex administrative hurdles.

This agility is vital for us as a student-led startup aiming for a rapid market entry at Leyte Normal University.

Collaborative Governance: This structure formalizes the current team dynamic, ensuring that each partner has a fiduciary responsibility and a direct voice in the strategic direction of the business, particularly regarding the sustainable sourcing of local seeds.

Risk Assessment and Mitigation: While the partners acknowledge the risk of Unlimited Liability, where personal assets may be held liable for business obligations, the team will mitigate this through a comprehensive Partnership Agreement. This legal document will clearly define profit-sharing ratios, dispute resolution protocols.

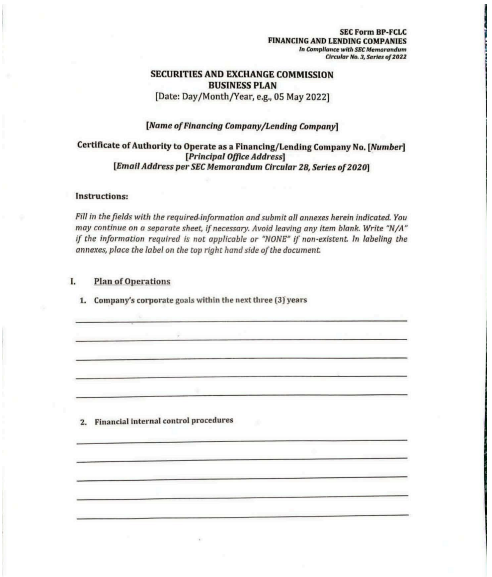
Regulatory Compliance Roadmap

To ensure that Flora Banana Crunchers operates with full legal legitimacy and maintains the highest standards of food safety, the partnership has established a phased compliance schedule. This roadmap transitions the venture from a student-led project to a fully registered enterprise within the Tacloban City economic landscape.

Phase I: Legal Consolidation and Local Integration (Month 1)

The initial stage of operations focuses on establishing the business's legal personality and its standing within the immediate community.

- Securities and Exchange Commission (SEC) Registration: As a collective of seven founding members, the enterprise will register as a General Partnership. This step is fundamental to defining the legal equity of each partner and is a prerequisite for all subsequent government permits.



SEC Form BP-FCLC
FINANCING AND LENDING COMPANIES
In Compliance with SEC Memorandum Circular No. 3, Series of 2022

SECURITIES AND EXCHANGE COMMISSION
BUSINESS PLAN
[Date: Day/Month/Year, e.g., 05 May 2022]

[Name of Financing Company/Lending Company]

Certificate of Authority to Operate as a Financing/Lending Company No. *[Number]*
[Principal Office Address]
[Email Address per SEC Memorandum Circular 28, Series of 2020]

Instructions:

Fill in the fields with the required information and submit all annexes herein indicated. You may continue on a separate sheet, if necessary. Avoid leaving any item blank. Write "N/A" if the information required is not applicable or "NONE" if non-existent. In labeling the annexes, place the label on the top right hand side of the document.

I. **Plan of Operations**

1. **Company's corporate goals within the next three (3) years**

2. **Financial internal control procedures**

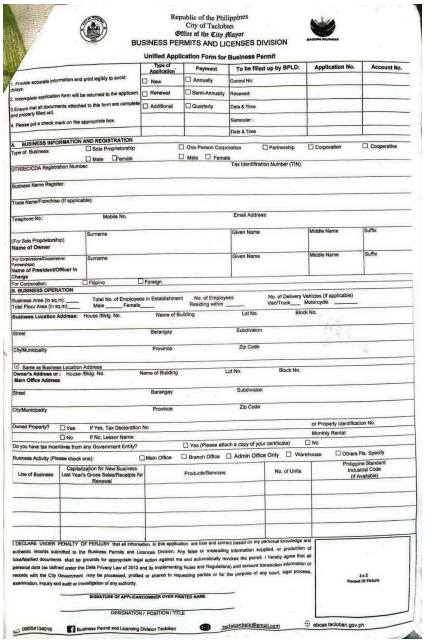
Figure 1: SEC Registration

- Barangay Business Clearance: The team will secure a clearance from the local Barangay office where the production facility is situated. This ensures the business is recognized by the local community and complies with neighborhood-level zoning and peace-and-order regulations.

Phase II: Municipal Licensing and Fiscal Responsibility (Month 2)

Upon securing its legal identity, the partnership will formalize its presence within the city's commercial and tax systems.

- Mayor's Business Permit: The application will be filed with the Tacloban City Business Permits and Licensing Division. This permit serves as the primary authorization to conduct commercial activities within the city and involves inspections regarding fire safety, sanitary conditions, and zoning.



Republic of the Philippines
City of Tacloban
Office of the City Mayor
BUSINESS PERMITS AND LICENSES DIVISION

Unified Application Form for Business Permit

Type of Application	Payment	To be filled up by BPLD:	Application No.	Account No.
☐ New	☐ Annually	Control No:		
☐ Renewal	☐ Semi-Annually	Received:		
☐ Additional	☐ Quarterly	Date & Time:		
		Surrender:		
		Date & Time		

A. BUSINESS INFORMATION AND REGISTRATION

Type of Business: ☐ Sole Proprietorship ☐ One Person Corporation ☐ Partnership ☐ Corporation ☐ Cooperative
☐ Male ☐ Female ☐ Male ☐ Female
DTI/SEC/CDA Registration Number: Tax Identification Number (TIN):
Business Name/Register:
Trade Name/Franchise (If applicable):
Telephone No: Mobile No. Email Address:

	Surname	Given Name	Middle Name	Suffix
(For Sole Proprietorship) Name of Owner				
For Corporation/Cooperative/Partnership Name of President/Officer in Charge				

For Corporation: ☐ Filipino ☐ Foreign

B. BUSINESS OPERATION

Business Area (in sq.m): Total Floor Area (in sq.m): Total No. of Employees in Establishment: Male Female No. of Employees Residing within: No. of Delivery Vehicles (If applicable): Van/Truck Motorcycle
Business Location Address: House /Bldg. No. Name of Building Lot No. Block No.
Street Barangay Subdivision
City/Municipality Province Zip Code
☐ Same as Business Location Address
Owner's Address or Main Office Address: House /Bldg. No. Name of Building Lot No. Block No.
Street Barangay Subdivision
City/Municipality Province Zip Code
Owned Property? ☐ Yes If Yes, Tax Declaration No or Property Identification No.
☐ No If No, Lessor Name: Monthly Rental:
Do you have tax incentives from any Government Entity? ☐ Yes (Please attach a copy of your certificate) ☐ No
Business Activity (Please check one): ☐ Main Office ☐ Branch Office ☐ Admin Office Only ☐ Warehouse ☐ Others Pls. Specify

Line of Business	Capitalization for New Business Last Year's Gross Sales/Receipts for Renewal	Products/Services	No. of Units	Philippine Standard Industrial Code (If Available)

I DECLARE UNDER PENALTY OF PERJURY that all information in this application are true and correct based on my personal knowledge and authentic records submitted to the Business Permits and Licenses Division. Any false or misleading information supplied, or production of falsified/altered documents shall be grounds for appropriate legal action against me and automatically revokes this permit. I hereby agree that all personal data (as defined under the Data Privacy Law of 2012 and its implementing Rules and Regulations) and relevant transaction information or records with the City Government may be processed, profiled or shared in requesting parties or for the purpose of any court, legal process, examination, inquiry and audit or investigation of any authority.

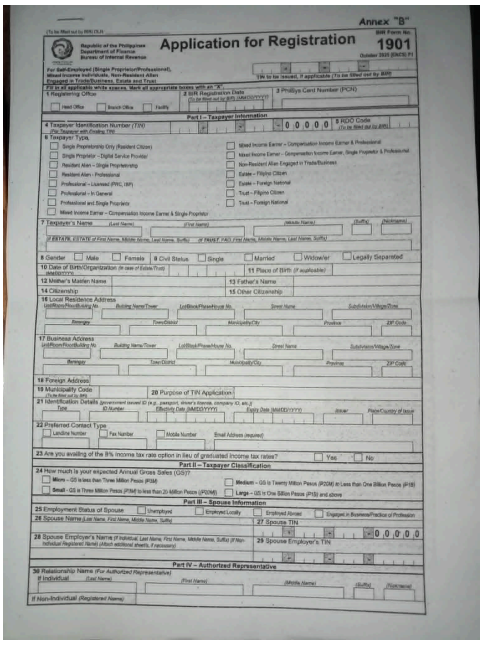
2 x 2 Recent ID Picture

SIGNATURE OF APPLICANT/OWNER OVER PRINTED NAME
DESIGNATION/ POSITION / TITLE

09054134016 Business Permit and Licensing Division Tacloban mayorbplo@gmail.com eboss.tacloban.gov.ph

Figure 2: Mayor's Business Permit

- Bureau of Internal Revenue (BIR) Registration: The business will apply for its Taxpayer Identification Number (TIN), register its official Books of Accounts, and secure the Authority to Print (ATP) for official receipts. This ensures the business can issue valid invoices to institutional clients and remains in good standing with national tax laws.


Annex "B"

Application for Registration

1901

Figure 3: BIR Registration

Phase III: Social Security and Labor Compliance (Month 3)

As a socially responsible employer, the partnership will establish its accounts with the primary national contribution systems.

- Statutory Employer Contributions: Regardless of the initial workforce size, the business will register as an employer with the Social Security System (SSS), PhilHealth, and the Pag-IBIG Fund. This infrastructure ensures that all founding members and future hires are provided with mandated health and social security protections.

Phase IV: Quality Assurance and Market Credibility (Months 4–6)

The final phase of the roadmap addresses the technical requirements specific to the food and beverage manufacturing industry.

- FDA License to Operate (LTO): Since Flora Banana Crunch produces a special Blossom Crunchers or *Kropek,* securing an LTO from the Food and Drug Administration (FDA) is the most critical milestone. This process involves a rigorous audit of production processes, facility sanitation, and product safety.

4.7 Business Location

Starting a business centered on banana blossom products goes beyond simply selling food; it is about offering something healthy, affordable, and meaningful to the community. That is why we chose Tacloban City as the ideal location for Flora Banana Crunch. As one of the major urban centers in Eastern Visayas, Tacloban City has a growing population and a diverse market composed of students, employees, professionals, and families who are constantly seeking convenient and budget-friendly food options. This creates an excellent opportunity to introduce a nutritious snack alternative that can meet the needs of consumers with active lifestyles. Since banana blossoms are naturally rich in nutrients and fiber, Flora Banana Crunch aligns with the increasing demand for nutritious food choices. The product serves as a nutritious snack option for individuals who want something satisfying while maintaining a balanced lifestyle.



Figure 4: Map of Tacloban, City, Philippines

Furthermore, Tacloban City provides a dynamic and supportive environment for business growth. Consumers today are becoming more open to trying unique and innovative food products, especially those that are plant-based and offer health benefits. This gives Flora

Banana Crunch the opportunity to introduce banana blossoms not only as an ingredient but also as a nutritious alternative to commonly consumed processed snacks. With the city's continuous economic activity, steady flow of people, and expanding consumer market, Tacloban City offers an ideal setting to establish and grow the business while promoting nutrition, sustainability, and local agricultural resources.

4.8 Ownership Structure

Flora Banana Crunch operates as a partnership business structure, where ownership is shared among the members of the group. Each partner contributes capital, skills, and effort necessary for the establishment and operation of the business. The ownership is divided proportionally based on each member's contribution, whether financial or managerial. Profits and losses are distributed fairly according to the agreed ownership percentage. Each partner is assigned specific roles and responsibilities aligned with their expertise, such as marketing, production, finance, and operations. Major decisions are made collectively to ensure transparency, accountability, and mutual agreement among all partners. This ownership structure allows Flora Banana Crunch to benefit from shared resources, reduced individual risk, and collaborative decision-making, which are essential for the growth and sustainability of the business.

STARTUP FRAMEWORKS

4.9 Business Model Description

This business focuses on developing and delivering an innovative snack made from banana blossoms. By transforming banana blossoms into a nutritious and appealing product, this venture aligns sustainability with modern consumer preference.

4.10 Business Model Canvas

Flora Banana Crunchers transforms perishable banana blossoms—an abundant agricultural product in the Philippines—into a nutritious, innovative snack. By addressing the issue of perishable banana blossoms, the venture provides a healthy alternative to conventional snacks that aligns with modern, health-conscious and eco-aware consumer

preferences. This section outlines the business model of Flora Banana Crunchers, a company that turns banana blossoms into a tasty snack called *Kropek*. Our model shows how we convert agricultural waste into valuable, eco-friendly products that meet the rising demand for sustainable snacks.

Flora Banana Crunch Business Model Canvas

Key Partners	Key Activities	Value Proposition	Customer Relationships	Customer Segments
• **Local Filipino Farmers:** The primary suppliers of raw Banana Blossoms; this partnership can help theme an extra income stream for the farmers. • **Leyte Normal University (CME-BSE):** Provides the academic framework, mentorship, and supervision for the business planning and research phase. • **Local Community & Students:** Serve as both the primary initial customer base and the focus group for market research.	• **Production:** Sourcing banana blossom and processing them into a crunchy snack. • **Problem Solving:** perishable foods from banana blossoms. • **Research & Development:** Refiring texture and flavor based on consumer feedback. • **Market Validation:** Product Testing with the customers such as students, young adults, working professionals, and non-working adults. And gathering feedback to ensure the product meets the preference. • **Branding & Marketing:** Developing, compelling packaging that communicates both taste and health benefits of the product **Key Resources** **Physical Resources** • **Raw materials:** a consistent supply of banana blossom. • **Production Equipment:** cleaning, drying, and crunching equipment. • **Packaging:** tools for the packaging and labeling. **Intellectual Resources** • **Product formulation:** The unique, innovative process of transforming an perishable banana blossom a local resource into an innovative snack **Human Resources** • **Project team:** (Bacaycay, Castillo, Lescano, Ongkit, Paga-arigon, Paris, and Quemada) • Local Farmers • Guidance from Leyte Normal University Collage of Management and Entrepreneurship • **Prototyping funds:** Capital required to develop and refine the product prototype to meet taste and texture expectations. • Funding for taste-testing sessions and gathering further customer feedback.	An innovative snack made from banana blossom, our business support local farmers and promotes sustainability.	• **Co-creation:** Actively using customer survey data (e.g., preference for creaminess) to refine the product prototype. • **Community Engagement:** Promoting local culture and supporting the livelihoods of local farmers. • **Feedback:** Ongoing taste testing and feedback collection to improve flavor, texture and presentation **Channels** • **Awareness & Evaluation:** Market research and surveys conducted via Google Forms. • **Product Distribution:** Locally sourced and distributed to nearby residents and the community. • **Branding & Packaging:** Focus on compelling packaging to communicate health benefits and sensory qualities. • **Direct Interaction:** Taste testing sessions with the target market for feedback and refinement.	Healthy conscious customers aged 10 years old and above, such as students, young adults, working professional, and non-working adults. Who wants a innovative snack made from banana blossom.

Cost Structure	Revenue Streams
• **Business Orientation:** Value Driven. The model focuses on creating a gourmet and health-conscious premium product rather than strictly competing on the lowest possible price. • **Most Expensive Key Resources:** High-quality packaging materials and the intellectual/labor effort required for product R&D. • **Most Expensive Key Activities:** Product refinement and taste-testing sessions, as well as the initial branding and marketing push. **Cost Characteristics** • **Variable Costs:** procurements of raw Banana blossom and production of packaging. • **Fixed Costs:** Cost associated with processing equipment and initial marketing assets.	• **Direct Sales:** Online and physical sales of Flora Banana Bites. • B2B such as local sari-sari store, big store, pasalubong center, and terminals. • **Retail Expansion:** Future partnerships with supermarkets.

Table 1: *Business Model Canvas*

Key Partners

- **Local Filipino Farmers:** The primary suppliers of raw Banana Blossom; this partnership can help theme an extra income stream for the farmers.
- **Leyte Normal University (CME-BSE):** Provides the academic framework, mentorship, and supervision for the business planning and research phase.
- **Local Community & Students:** Serve as both the primary initial customer base and the focus group for market research.

Key Activities

- **Production:** Sourcing banana blossom and processing them into a crunchy snack.
- **Problem Solving:** Perishable foods from banana blossoms.
- **Research & Development:** Refiring texture and flavor based on consumer feedback.
- **Market Validation:** Product Testing with the customers such as students, young adults, working professionals, and non-working adults. And gathering feedback to ensure the product meets the preference.
- **Branding & Marketing:** Developing, compelling packaging that communicates both taste and health benefits of the product.

Key Resources

Physical resources

• Raw material: a consistent supply of banana blossom.
• Production Equipment: cleaning, drying, and crunching equipment.
• Packaging: tools for the packaging and labeling.

Intellectual Resources

• Product formulation: The unique, innovative process of transforming a perishable banana blossoms a local resource into an innovative snack.

Human Resources

• Project team: (Bacaycay, Castillo, Lescano, Ongkit, Paga-arigon, Paris, and Quemada).
• Local Farmers
• Guidance from Leyte Normal University Collage of Management and Entrepreneurship
• Prototyping funds: Capital required to develop and refine the product prototype to meet taste and texture expectations.

• Funding for taste-testing sessions and gathering further customer feedback.

Value Proposition

An innovative snack made from banana blossom, our business support local farmers and promotes sustainability.

Customer Relationships

• Co-creation: Actively using customer survey data (e.g., preference for creaminess) to refine the product prototype.
• Community Engagement: Promoting local culture and supporting the livelihoods of local farmers.
• Feedback: Ongoing taste testing and feedback collection to improve flavor, texture and presentation.

Channels

• Awareness & Evaluation: Market research and surveys conducted via
Google Forms.
• Product Distribution. Locally sourced and distributed to nearby residents and the community.
• Branding & Packaging: Focus on compelling packaging to communicate health benefits and sensory qualities.
• Direct Interaction: Taste testing sessions with the target market for feedback and refinement.

Customer Segments

Healthy conscious costumers aged 10+ and above, such as students, young adults, working professional, and non-working adults. Who wants a innovative snack made from banana blossom.

Cost Structure

• Business Orientation: Value Driven. The model focuses on creating a gourmet and health-conscious premium product rather than strictly competing on the lowest possible price.
• Most Expensive Key Resources: High-quality packaging materials and the intellectual/labor effort required for product R&D.
• Most Expensive Key Activities: Product refinement and taste-testing sessions, as well as the initial branding and marketing push.

Cost Characteristics

• Variable Costs: procurements of raw Banana blossom and production of packaging.
• Fixed Costs: Cost associated with processing equipment and initial marketing assets.

Revenue Streams

• Direct Sales: Online and physical sales of Flora Banana Bites.
• B2B such as local sari-sari store, big store, pasalubong center, and terminals.
• Retail Expansion: Future partnerships with supermarkets.

4.11 Lean Canvas

This section outlines the strategic framework of the business and its mission to transform perishable banana blossom into a sustainable, nutritious snack. It explains how Flora Banana Crunchers converts banana blossoms, an abundant agricultural resource often discarded due to their perishable nature, into a sustainable, crispy snack called *Kropek.* Through innovative processing methods, the venture reduces food waste while meeting consumer demand for nutritious, eco-friendly snacks.

Flora Banana Crunch Business LEAN Canvas

PROBLEM	SOLUTION	UNIQUE VALUE PROPOSITION	UNFAIR ADVANTAGE	CUSTOMER SEGMENTS
A significant portion of banana blossoms goes unused despite their high nutritional value. This results in economic losses for farmers and environmental strain from unprocessed byproducts, while consumers have limited access to affordable, sustainable snacks made from this perishable resource.	Flora Banana Crunchers transforms perishable banana blossoms into an innovative, crispy snack using a sustainable processing method. By repurposing this surplus agricultural resource into a value-added product, the venture reduces post-harvest losses and supports local farmers.	Blossom cruncher is the first innovative crispy snack made from banana blossom.	• Blossom cruncher holds an exclusive unfair advantage through its proprietary processing method that transform banana blossom into a unique innovative crispy snack. • Combined with direct local partnership with local farmers ensuring consistent supply of waste banana blossom creating a sustainable model that competitors cannot easily replicate.	Students, young adults, working professionals, and non-working adults age 10 years old and above seeking innovative snack made from banana blossom. This includes health-conscious individuals, those with sensitive stomachs.
	KEY METRICS • Customer Acquisition Cost (CAC): Tracking expenses to attract new customers. • Social Media Engagement Rate: Measuring audience interaction and brand awareness. • Repeat Purchase Rate: Assessing customer loyalty and product satisfaction		**CHANNELS** • Social media: TikTok/Instagram/Facebook for targeted marketing and community building. • Local Markets: Farmers' markets for direct consumer engagement. • Partnerships: Collaborations with local stores for wider distribution.	

COST STRUCTURE	REVENUE STREAMS
• **Raw material:** a consistent supply of banana blossom. • **Production Equipment:** cleaning, drying, and crunching equipment. • **Packaging:** tools for the packaging and labeling	• **Direct Sales:** Online and physical sales of Flora Banana Bites. • B2B: Bulk sales department store,public markets, local sari-sari store, big store, pasalubong center, and terminals. • **Retail Expansion:** Future partnerships with supermarkets.

Table 2: *Lean Canvas*

Problem

A significant portion of banana blossoms goes unused despite their high nutritional value. This results in economic losses for farmers and environmental strain from unprocessed byproducts, while consumers have limited access to affordable, sustainable snacks made from this perishable resource.

Solution

Flora Banana Crunchers transforms perishable banana blossoms into an innovative, crispy snack using a sustainable processing method. By repurposing this surplus agricultural resource into a value-added product, the venture reduces post-harvest losses and supports local farmers.

Key Metrics

- Customer Acquisition Cost (CAC): Tracking expenses to attract new customers.
- Social Media Engagement Rate: Measuring audience interaction and brand awareness.
- Repeat Purchase Rate: Assessing customer loyalty and product satisfaction.

Unique Value Proposition

Blossom cruncher is the first innovative crispy snack made from banana blossom.

Unfair Advantage

- Blossom cruncher holds an exclusive unfair advantage through its proprietary processing method that transform banana blossom into a unique innovative crispy snack.
- Combined with direct local partnership with local farmers ensuring consistent supply of waste banana blossom creating a sustainable model that competitors cannot easily replicate.

Channels

- Social media: TikTok/Instagram/Facebook for targeted marketing and community building.
- Local Markets: Farmers' markets for direct consumer engagement.
- Partnerships: Collaborations with local stores for wider distribution.

Customer Segments

Students, young adults, working professionals, and non-working adults age 10+ and above seeking innovative snack made from banana blossom. This includes health-conscious individuals, those with sensitive stomachs.

Cost Structure

- Raw material: a consistent supply of banana blossom.
- Production Equipment: cleaning, drying, and crunching equipment.
- Packaging: tools for the packaging and labeling.

Revenue Streams

- Direct Sales: Online and physical sales of Flora Banana blossoms.
- B2B: Bulk sales department store, public markets, and sari-sari store, pasalubong center, and terminals.
- Retail Expansion: Future partnerships with supermarkets and specialty stores.

PRODUCT/ SERVICE

5. Product Description

Blossom Cruncher is a nutritious, eco-friendly snack crafted from banana blossoms a locally abundant yet often unused agricultural resource in the Philippines. By transforming this into an innovative flavored snack (*kropek*), this snack is a good alternative to conventional treats.

5.1 Product Concept

Banana blossom is an abundant vegetable in the Philippines and we're turning it into and healthy innovative crispy snack (*kropek*), addressing food waste while offering a gut-friendly alternative to conventional snacks. It's ideal for students, young adults, working professionals, and non-working adults seeking innovative snacks made from banana blossoms, this innovative snack offers a unique taste.

5.2 Product Features

Made entirely from banana blossoms, an agricultural product that largely goes unused, Blossom Crunchers are high in fiber and iron and naturally low in acidity. They're prepared through a traditional drying and crisping process that preserves both texture and nutrients. With an earthy, subtly sweet flavor, they suit savory or lightly seasoned preferences while supporting local farmers and eco-conscious consumers.

5.3 Customer Benefits

This innovative snack supports digestion and provides sustained energy without causing acidity-related discomfort. It's convenient for on-the-go snacking and offers a cultural connection to Filipino culinary traditions.

The product champions sustainability by making use of surplus banana blossoms and supporting local agriculture, while delivering a unique, healthy snack that isn't widely available in the market. It's ideal for anyone looking for a nutritious and distinctive snack option.

5.4 Innovation or Uniqueness

Flora Banana Crunch's innovation and uniqueness lie in transforming a perishable agricultural ingredient, banana blossoms, into a crispy and flavorful snack in the form of *kropek* or crackers. This innovative approach not only introduces a new snack option to the market but also demonstrates how local resources can be utilized in creative and practical ways. Unlike traditional snacks made from common local ingredients, Flora Banana Crunch offers a plant-based alternative that is naturally rich in nutrients and fiber.

In addition, it provides significant health benefits, such as improved digestive health, regulated blood sugar levels, and reduced risk of anemia, while still maintaining a satisfying crunch and savory flavor. These qualities serve as a key advantage, making Flora Banana Crunch competitive in the market and positioning it as an ideal snack choice for health-conscious consumers.

5.5 Product Development Stage

Stage	Key Activities	Deliverable	Owner	Time Frame	Success Metric
Idea Screening	Assess if the product, blossom crunch is feasible. It will be analyzed based on banana blossom availability, cost, nutritional value, competitor gaps and demand for sustainable, eco-friendly snacks.	The product ideas are approved and feasible.	Whole Team	1-2 weeks	The idea was meet since the demand of the product was visible and raw materials are locally available.
Concept Development and Testing	Developed and tested the concept through flavor variations, surveys, and taste testing to gather customer feedback and improve the product.	Develop the final product and collect customers' feedback for improvement.	Whole Team	1-2 weeks	Positive feedback from customers' food taste testers since tastes are being adjusted depending on their likes.
Prototype Development	Produced and refined Flora Blossom Crunch prototypes through multiple formulations, preparation processes, and initial packaging size testing.	Produce prototype samples for Flora Banana Crunch.	Whole Team	1 week	Flora Banana Crunch achieves its desired taste consistency, crunch, and acceptable longlines.

Testing and Refinement 1-2 weeks	Conducted feedback, taste tests, and observations to refine flavor, texture, health aspects, packaging, and ensure food safety compliance.	Refined the product and packaging.	Whole Team	1 week	Flora Blossom Crunch will comply with food safety standards and improve its taste.
Commercialization	Prepared for production and launch through supplier agreements, quality control, pricing strategy, branding, and distribution setup.	Preparation and finalization of mass production, suppliers, pricing, branding, and distribution channels.	Whole Team	1 week	Flora Banana Crunch will price the product competitively and ensure that the production of the product is set as well as distribution channels.
Post Launching	Flora Blossom Crunch will price the product competitively and ensure that the production of the product is set as well as distribution channels.	Product improvement if needed and collect customers' feedback.	Whole Team	Ongoing (First 1-4 weeks)	Flora Banana Crunch will ensure that distribution of the product is secured and the pricing is improved strategically.

Table 3: Product Development Stage

5.6 Packaging or Design



Figure 5: Flora Banana Crunch Packaging/ Design

Flora Banana Crunch uses practical, convenient and customer-friendly packaging designed for ready-to-eat Blossom Crunchers (*kropek*). The packaging is designed to maintain and preserve Blossom Crunchers freshness, ensure safe handling and provide ease of use for customers while also maintaining an attractive and eco-friendly design. The business chooses that design of packaging to give the customers a choice to whatever they prefer to have. That packaging types are created to be functional, visually appealing and aligned with the preferences of our consumers, ensuring satisfying and convenient snacking experience.

5.7 Prototype or Product Mockup



Figure 6: Flora Banana Crunch Product Mockup or Prototype

The product prototype of Flora Banana Crunch features a sustainable, stand-up kraft paper pouch with a resealable zip-lock, specifically designed for convenient and on-the-go consumption. A transparent window on the packaging showcases the thin, golden and crispy crackers with flavorful spices of Blossom Crunchers, emphasizing the perishable vegetable *(puso ng saging)* turning it into a healthier snack. This mockup is developed to accommodate ready-to-eat blossom crunchers, with the same design of packaging designed to preserve the maximum freshness of Blossom Crunchers and ensure safe handling. The functional design offers customers a choice in how they enjoy their snack, this is ideal for the customers who cannot easily finished their snack in one go, they could seal again the packaging as for its functional design. The packaging in this prototype includes a simple logo, nutritional information, and a clean, modern layout to appeal to health-conscious consumers.

MARKET ANALYSIS

6. Industry and Environmental Analysis

The Philippine snack food industry is growing rapidly due to the high demand for convenient, affordable, and ready-to-eat snacks. Many small businesses are entering the food processing sector, especially those using local agricultural products like bananas. At the same time, consumers are becoming more interested in nutritional, plant-based, and eco-friendly food options. Trends such as sustainability, social media marketing, and the use of local ingredients create strong opportunities for innovative products like banana blossom snacks, making the industry a promising market for new food businesses.

6.1 Industry Overview

The Philippine snack food industry is a rapidly growing segment within the food manufacturing sector. According to the Philippine Statistics Authority, food manufacturing consistently accounts for one of the largest shares of the country's manufacturing output, with snack products being a key contributor due to strong consumer demand for convenient and affordable food options.

Additionally, reports from the Department of Trade and Industry highlight the increasing number of micro, small, and medium enterprises (MSMEs) entering the food processing industry, particularly in value-added agricultural products such as banana-based snacks. The Philippines, being one of the top banana-producing countries, creates a strong supply base for innovative products like banana blossom (*puso ng saging*) snacks. The rise of plant-based and locally sourced food products further supports the potential of Flora Banana Crunch in the Philippine market.

6.2 Industry Trends

The Philippine snack industry is currently shaped by several emerging trends that influence consumer preferences and purchasing behavior. One of the most significant trends is the increasing demand for health-conscious food options. Many consumers, particularly students and young professionals, are becoming more mindful of their diets and are actively seeking snacks that are low in fat, plant-based, and made from natural ingredients. This shift reflects a broader movement toward healthier lifestyles.

Another important trend is the growing interest in sustainability and eco-friendly products. Consumers are becoming more aware of environmental issues and are more likely to support brands that promote responsible sourcing and food waste reduction. Flora Banana Crunch aligns with this trend by transforming banana blossoms, a highly perishable ingredient, into a valuable and delicious snack product, helping minimize spoilage and support sustainable practices.

In addition, social media platforms such as Instagram and TikTok play a crucial role in influencing consumer behavior. Visually appealing snacks and attractive packaging often gain attention online, especially among younger audiences. Lastly, there is a growing appreciation for local and indigenous ingredients, as consumers become more interested in products that showcase Filipino identity while offering modern flavors and presentation.

6.3 Market Growth

The snack food market in the Philippines continues to experience steady growth due to several contributing factors. Increasing urbanization and fast-paced lifestyles have led to a higher demand for ready-to-eat food products that offer convenience without compromising taste. Additionally, the expansion of online selling platforms has made it easier for small businesses to reach a wider audience, further boosting industry growth.

According to the Philippine Chamber of Commerce and Industry, the processed food sector is expected to grow continuously as businesses introduce innovative and nutritional-oriented products. This trend opens opportunities for new entrants like Flora Banana Crunch to capture a niche market focused on plant-based and sustainable snacks. As more consumers prioritize both health and environmental impact, the demand for such products is likely to increase in the coming years.

6.4 PESTLE Analysis

PESTEL Factor	Trend/change	Evidence source	Opportunity or threat	Impact on your venture	Strategic response (what you will do)	Time horizon
Political	Changing of Government policies for business, for instance food regulation policies.	Local government policies and regulation.	Threat if it changes	If the government enforces strict food regulation policies the business will necessarily must acquire to new equipment or certifications.	The business should improve its production process and secure the required certificate if the government strengthen its policies and regulation.	Short
Economic	If inflation occur it may affect the spending of consumer. This may result to people might limit themselves to spend on non-essential items such as snacks.	Consumer Price Index	Threat	People might buy less to our product and will prioritize essential things.	The business should adjust the pricing strategically.	Short
Social	Consumer may shift towards heal alternative for snacks and might consider plant-based snack.	Consumer behavior trends	Opportunity	More consumer for Flora Blossom Crunch because consumer might take the risk to try our brand and this may result to higher sales potential.	The business will position itself as healthy alternative for snacks that promotes sustainability and zero-waste.	Long
Techno-logical	Advancement in food processing such as innovation in processing and extraction techniques allowing business to reduce waste and enhance product quality.	Industry innovation	Opportunity	The business will have better product and quality.	The business will invest in processing equipment to improve its production speed.	Long

Legal	Requirements needed in business regulation	Government policies	Threat	It might delay the operation of business.	The business will properly comply the needed requirements to the government such as Mayors permit and Barangay clearance.	Long
Environ-mental	Since consumer are becoming more aware of environmental responsibility there are increase of sustainable practices.	Environ-mental awareness campaign.	Opportunity	The business positioned itself as zero waste that is eco-friendly and promote sustainability.	Flora Banana Crunch will focus on promoting sustainability.	Long

Table 4: PESTLE Analysis of Flora Banana Crunch

7. Market Analysis

Flora Banana Crunch examines the needs, preferences and behavior of its target customers to better understand the market environment. This helps the business identify opportunities, evaluates demand and assess competition in the snack industry.

7.1 Target Market Description

Flora Banana Crunch targets individuals aged 10 years old and above who are interested in nutritious and more sustainable snack options. The primary target market includes students, young adults, working professionals, and non-working individuals especially drinkers who regularly consume snack products. The business specifically appeals to nutrition-conscious consumers who seek natural, nutrient-rich alternatives and are open to trying innovative food products. Additionally, environmentally aware individuals who support eco-friendly and sustainable products are a key segment of the market. By offering Blossom Crunchers, a nutritious and affordable snack made from banana blossoms, the business aims to meet the needs of consumers who value wellness, sustainability, and unique taste experiences.

7.2 Market Segmentation

To effectively reach its target customers, Flora Banana Crunch applies the following market segmentation:

- **Demographic:** The product is intended for individuals aged 10 years old and above, regardless of gender. It primarily targets students, working professionals and non-professional adults (especially drinkers), most of whom belong to low to middle-income groups. These consumers are looking for affordable, convenient, and nutritious snack options that fit within their daily budget.

- **Geographic:** The business focuses in Tacloban City as its primary market area. This location is strategic due to the high concentration of its potential customers. In the future, the business may expand to nearby communities and other urban areas in the Philippines where there is a growing demand for nutrition-oriented and innovative snack products.

- **Psychographic:** Flora Banana Crunch targets individuals within Tacloban City who are health-conscious, environmentally aware, and value sustainable living. These consumers prefer natural, plant-based snacks and are open to trying unique and innovative products aligned with their lifestyle.

- **Behavioral:** The product is aimed at regular snack consumers within Tacloban City, particularly students, working professional adults and non-working professional adults (especially drinkers), who frequently purchase ready-to-eat food. It also targets individuals looking for nutritious alternatives, affordable snack options, and eco-friendly products.

7.3 Customer Persona

The ideal customers of Flora Banana Crunch are health-conscious individuals who are looking for affordable and nutritious snack alternative to traditional snacks that are made with common ingredients. They are specifically individuals who ages 10 years old and above,

most typically individuals who seeks and prefer convenient, ready-to-eat products that fit their healthy lifestyle.

To better understand the business target market, Flora Banana Crunch developed a sample customer persona that represents its ideal consumer. This persona highlights the preferences, lifestyle and buying behavior of individuals who are most likely to purchase and enjoy Blossom Crunchers.

"The Mindful Snacker"

Demographics

-19 years old female college student

Lifestyle

-active, social and health conscious.



Personality Traits

-not strictly vegan but she enjoys trying plant-based alternative snacks that are nutritious and environmentally friendly.

Ashley Reyes

- "I want snacks that are tasty and have nutritional benefits and it's even better if they're naturally and locally made."

Pin Points

-junk food is convenient but it makes her feel guilty

-limited availability of innovative plant-based snacks locally

Behavior

-usually buy snacks from every store she went through

-likely to try new products especially if they are marketed as "nutritious" or "natural" and affordable for a student budget.

The Mindful Snacker, Ashley Reyes is a 19-year-old college student who is active, social, and health-conscious. She enjoys trying plant-based snacks that are both nutritious and environmentally friendly, even if she is not strictly vegan. She looks for snacks that are tasty, affordable, and locally made. Although she often buys convenient junk food, she feels guilty about it and prefers nutritious alternatives. Ashley is open to trying new products, especially those marketed as natural and budget-friendly, but finds that innovative plant-based snacks are still limited in local stores.

This customer persona reflects the needs and preferences of the business target market, guiding Flora Banana Crunch in developing products that are nutritious, affordable, and appealing. By understanding the business target customers like Ashley, the business can better tailor its offerings, product development in meeting and exceeding customer expectations and encourage everyone for a healthier snack option.

7.4 Market Size

This section outlines the estimated market size for Flora Banana Crunch; an innovative snack made from banana blossoms (*puso ng saging*). The analysis follows the TAM, SAM, and SOM framework to evaluate the business potential from both a national and a localized perspective within Tacloban City.

- **Total Addressable Market (TAM) -** Worldwide: The TAM represents the worldwide demand for savory, plant-based snacks. As of July 1, 2026, the global population is estimated to reach approximately 8.3 billion people. This global shift toward sustainable and "better-for-you" snack alternatives includes all individuals seeking innovative vegetable-based products.

- **Serviceable Available Market (SAM)** - Philippines: The SAM focuses on the Philippine population, which is estimated at approximately 117.7 million people as of 2026. With 98% of Filipinos consuming at least one snack per day and a high cultural affinity for indigenous ingredients like banana blossoms, the domestic market serves as the primary reachable segment.

- **Serviceable Obtainable Market (SOM)** - Tacloban City: The Serviceable Obtainable Market reflects the portion of the SAM that the business can capture given its current start-up scale and location. Initially, Flora Banana Crunch will operate through a strategic stall located in Tacloban City, the regional hub of Eastern Visayas.

Tacloban City has an estimated population of over 285,000 residents in 2026. Within this population, the primary target market—students, professionals, and non-professionals—drinkers make up roughly 65% of the city's demographic. Narrowing this

down to those specifically looking for healthy or eco-friendly snack alternatives (estimated at 25% of that group), the SOM for Tacloban City is approximately 25,000–30,000 potential customers. The Daily Target is 200 customers. Therefore, the Monthly Reach is 3,000 to 6,000 transactions. This represents a capture rate of approximately 0.80% from the potential customers in Tacloban City. This target is considered realistic for a startup focusing on business-to-consumer sales.

7.5 Customer Needs / Problem Identification

A lot of people want to eat nutritious food, but they don't always have easy access to affordable and nutritious food. Most of the time, students and young adults choose fast food or instant meals because they are cheap and convenient, even if they are not good for their health. There is a need for food that is both nutritious and budget-friendly.

On top of that many people are not aware of banana blossoms and their benefits. Even though they are nutritious, they are not commonly used or are often ignored. At the same time, more people are becoming interested in plant-based and sustainable food options. Hence, this creates an opportunity to offer something different; something nutritious, natural, and eco-friendly. That's where our business comes in; we aim to meet this need by turning banana blossoms into simple, tasty, and accessible food that people can enjoy every day.

COMPETITIVE STRATEGY

8. Competitive Analysis

Flora Banana Crunch operates in a competitive snack market with both direct and indirect competitors. Direct competitors include local producers of banana chips and *kropek*, which are already popular and affordable among Filipino consumers. Indirect competitors include large snack brands and other processed snack products that have strong brand recognition and wide distribution. However, Flora Banana Crunch can differentiate itself by offering a unique banana blossom-based snack that is plant-based, eco-friendly, and focused on and sustainability, giving it a competitive edge in the market.

8.1 Identification of Competitors

Flora Banana Crunch operates in a competitive market that includes both direct and indirect competitors. Direct competitors consist of local producers of *kropek* and banana chips, which are already well-established and widely consumed in the Philippines. These products are known for their affordability and familiarity, making them strong competitors in terms of accessibility and consumer preference.

Indirect competitors include large snack companies such as Oishi which dominate the market through extensive distribution networks and strong brand recognition. Additionally, street food vendors and imported snack brands also compete for consumer attention. While these competitors offer a variety of snack options, many of them focus on highly processed products and do not emphasize health or sustainability, which creates an opportunity for differentiation.

8.2 Competitor Comparison Table

Competitor	Strengths	Weaknesses	Price	Market Position
Prawn Crackers	Crispy and flavorful snack, popular seafood taste, affordable, widely available in stores.	High in sodium/oil, common product with many competitors, limited health appeal	₱89	Established seafood snack product in the local market
Squid Flakes	Unique savory flavor, rich in protein, popular as a snack or viand, strong local demand	Strong smell may not appeal to all consumers, can be expensive, limited shelf life	₱98	Well-known Filipino seafood snack and pasalubong product
Flora Banana Crunch (Blossom Crunchers)	Innovative ingredients, (Banana Blossoms), eco-friendly, plant based affordable	New product, low awareness and limited production.		Emerging sustainable snack brand

Table 5: Competitor Comparison Table

Established products like Prawn Crackers and Squid Flakes are popular seafood snacks in the local market because of their crispy texture, savory flavor, and strong consumer demand. They are widely known and affordable, with prices around ₱89–₱98. However, these snacks can be high in sodium and oil, while squid flakes may not appeal to everyone because of their strong smell and higher price. Flora Banana Crunch is different because it uses banana blossom as an innovative, plant-based, and eco-friendly ingredient. It offers a nutritious and more sustainable snack option, although it is still new in the market and has lower consumer awareness compared to established seafood snack brands.

8.3 Competitive Advantage

Flora Banana Crunch's competitive advantage lies in its ability to innovate using a perishable ingredient while addressing current consumer demands. Its unique selling proposition (USP) is its identity as a crispy, flavorful kropek snack made from banana blossom, offering a new and nutritious alternative to conventional snacks. This uniqueness allows the product to stand out in a crowded market.

Its unique value proposition (UVP) focuses on delivering an affordable, plant-based, and eco-friendly snack that supports sustainability and local agriculture. By sourcing banana blossoms from local farmers and promoting zero-waste practices, the business not only meets consumer needs but also contributes to environmental preservation. This combination of innovation, nutrition, and sustainability gives Flora Banana Crunch a strong competitive edge.

8.4 SWOT Analysis

STRENGTHS

- Unique and innovative product
- Strong sustainability concept
- Affordable pricing
- Locally sourced raw materials

WEAKNESSES

- Limited production capacity (startup stage)
- Limited consumer awareness of banana blossom as a snack
- Possible hesitation in taste acceptance among new customers
- Limited marketing reach compared to established brands

OPPORTUNITIES

- Growing demand for nutritious snacks
- Expansion through online platforms
- Partnerships with schools and local stores
- Potential for product line expansion (new flavors)

THREATS

- Strong competition from established snack brands
- Price sensitivity of target market
- Supply fluctuations of banana blossoms

BUSINESS STRATEGY

9. Marketing Plan

The marketing plan of the business will focus on innovation to keep the product standing out in the market and with the customer. By introducing blossom cruncher, we are offering a unique product since banana blossom is underutilized and being wasted. Moreover, the business is also focusing on being customer-intensive to adapt to the changing customer preferences, particularly the demand for sustainable and healthier alternatives. By focusing on this marketing principle, the business can deliver satisfaction and achieve long-term competitiveness.

9.1 Marketing Strategy

Flora Blossom Crunch will use a 4P’s framework to effectively market the product.

Product: Blossom Cruncher is a flavorful *kropek* snack made from banana blossom. It is a plant-based snack that offers a nutritious alternative to a traditional snack. Moreover, the product is suitable to health-conscious consumers, students, and flavor-seekers who want the satisfying crunch of a snack without the guilt. The product also promotes sustainability and reducing wastes by focusing on transforming a perishable banana blossom into a crispy and flavorful snack.

Price: The business will set an affordable price to ensure that we are attracting our target customers while also maintaining profitability. Moreover, Flora Blossom Crunch will adapt penetration pricing as a pricing strategy, aiming to attract new customers in Tacloban City and having a competitive price point. The business will also offer discounts, bundle deals, and promotions so that the business will build a brand and customer loyalty while also generating sales.

Place: The business will set up pop-up stalls on the campus to ensure that the target market is being reached, also, to make sure the convenience and availability of the product. We will also be partnering with terminals, pasalubong centers, convenient store, sari-sari stores and bars to expand our market reach. Additionally, the business will utilize direct sales through online platforms like Facebook, Instagram, and TikTok to making it convenient to the customers and reach wider audience. By using this place strategy, the business ensure that the product is available to its target market.

Promotion: The business will use the combination of digital and word-of-mouth marketing. Social media platforms such as Facebook, TikTok, and Instagram are utilized to post engaging campaigns such as content of the benefits of Flora Blossom Crunch and post updates about daily offerings of the business and its discounts. Moreover, the business will also include word-of-mouth marketing as a promotion to build a strong brand reputation with our customers and gain customer loyalty.

9.2 Marketing Objectives

- To introduce Flora Blossom Crunch as a plant-based snack in Tacloban City and build brand awareness over 1-4 months, emphasizing its sustainability and support for local farmers.

- To achieve monthly sales growth by implementing competitive pricing strategy and bundled offers to encourage repeating customers.

- To establish a strong relationship with the customers by promoting a positive product image and positioning Flora Blossom Crunch as eco-friendly and sustainable within the local community.

- To enhance customers' engagement on online platforms through interactive campaigns and feedback channels to generate sales.

9.3 Branding Strategy

The branding strategy of the business will be positioned as sustainable, eco-friendly and plant-based snack that is innovative. The brand will emphasize a unique identity that highlights local product. Moreover, the brand is appealing to consumers that are environmentally aware individuals and customers who wants a nutritious snack. Additionally, the business will use white and brown colors to emphasize earthy, plant-based, and eco-friendly origins. The logo will focus on simplicity and sustainability to appeal to environmental responsibility. Furthermore, for social media branding, the business will maintain a consistent tone across all platforms and will focus on posting educational content and the benefits of banana blossom to build customers' trust.

9.4 Pricing Strategy

The business will be utilizing cost-based pricing as a pricing strategy to attract consumers. This business will set its price based on the cost of the production while also ensuring it's a consistent profit margin. This approach minimizes the risk of underpricing, ensuring that every unit sold contributes to covering costs and generating profit. Also, it is suitable for the business since it is a startup.

9.5 Distribution Channels

Flora Blossom Crunch will utilize direct and indirect distribution channels to ensure market accessibility and market reach. The business will focus on engaging in direct selling by installing stalls on campus. The business will also participate in events and fairs to gather customers' feedback and build customers' relationships. Moreover, Flora Blossom Crunch will also use online distribution to expand its market reach by promoting and accepting orders through platforms such as Messenger, Facebook, Instagram, and TikTok for customers to reach the business conveniently. Additionally, the product will be available through retail partnerships, we will be distributing our products in terminals, pasalubong centers, convenient store, sari-sari stores and bars to reach more audience. Also, if possible, the business will offer delivery options through in-house services in the local area to enhance customer's reach.

9.6 Promotion Strategy

Flora Blossom Crunch will use social media marketing and word of mouth as promotional strategy to increase brand awareness and attract new customers. The business will utilize social media marketing on platforms such as Facebook, Instagram, and TikTok to share engaging content and product updates to create a strong online presence. Moreover, word of mouth marketing will be used by offering discounts and free samples at events on campus to make the brand more visible to the target market.

9.7 Digital Marketing Strategy

Flora Blossom Crunch digital marketing strategy will focus on utilizing online channels to build brand awareness and engage customers. Social media platforms such as Facebook, Instagram, and TikTok will be used to share engaging content, health benefits, and customer testimonials. Also, interactive campaigns such as giveaways will be encouraged.

Moreover, online selling platforms such as Lazada, Shopee, and TikTok Shop will be used to make our product accessible, emphasizing key features such as how the snack is plant based and sustainable to gain more repeating customers. Furthermore, for influencer marketing, the business will be partnering with micro-influencers to create taste-testing and review videos.

OPERATIONS

10. Operations Plan

Flora Blossom Crunch will follow a simple procedure from gathering raw materials to delivering them to the client. The operation process will prioritize efficiency, quality, and sustainability by supporting local farmers and minimizing waste. Furthermore, processing, packaging, and distribution will be included in daily operations. Also, a proper inventory and workflow system will be ensured so that operations run smoothly.

10.1 Production Process

Step 1: First, we will start by acquiring banana blossoms from local farmers.

Step 2: The banana blossoms will be peeled, washed, and sliced thinly with a knife.

Step 3: The sliced banana blossom will be soaked with salt to reduce the water and bitterness.

Step 4: The soaked banana blossom will be placed in the blender to blend it and break it down to make a smooth mixture.

Step 5: It will be mixed with rice flour and other ingredients.

Step 6: The prepared mixture will be steamed and proceed in a drying process that will typically take 1-2 days.

Step 7: Once it's done with the process, the banana blossom will be fried until crispy and will be drained to reduce the excess oil.

Step 8: Finally, the finished product will be packed, labeled for the packaging and will be prepared for sale.

10.2 Supply Chain

Raw material will be acquired and other ingredients will be acquired directly from local farmers and local wholesalers. It will be delivered to the production site to process. The finished product will be distributed through direct selling channels. (LNU campus, Terminals, Pasalubong Centers, Convenience Store, Sari-Sari Store, Bars)

10.3 Suppliers

The business will be partnering with local suppliers, specifically farmers who cultivate banana tree and local wholesalers who sell cooking oil. Moreover, Flora Banana Crunch will establish a long-term agreement with local farmers to support local agriculture. Furthermore, materials such as packaging will be sourced from eco-friendly suppliers that provide recyclable options.

10.4 Equipment and Facilities

Flora Banana Crunch will be operating using basic but efficient equipment. The equipment includes knives, chopping boards, blender, frying pans or deep fryers, chiller, stoves, oil strainers, drying racks and weighing scale. Additionally, to ensure the freshness of the product, sealing machines will be included. Moreover, the facility will be cleaned and will ensure to comply with the food safety standards. Furthermore, proper sanitation and hygiene will be maintained to ensure that the product is safe.

10.5 Inventory Management

Flora Banana Crunch will utilize First In, First Out (FIFO) as a method for inventory management to track raw materials and finished goods. This method is suitable for the

business, ensuring that older stocks are being used before newer stocks. Moreover, this could prevent spoilage for the stocks, allowing for the business to reduce waste. Also, regular inventory will be checked to ensure that daily production is smooth and efficient.

10.6 Workflow Process

Flora Banana Crunch workflow process is designed to ensure efficiency, starting with acquiring raw materials, followed by washing and preparation, slicing, cooking, draining and cooling. If the processes are done, the product will be moved to packaging. Once it's packed, it will either be stored or distributed immediately. This workflow process will help to improve the consistency of the product and lessen delays.

MANAGEMENT

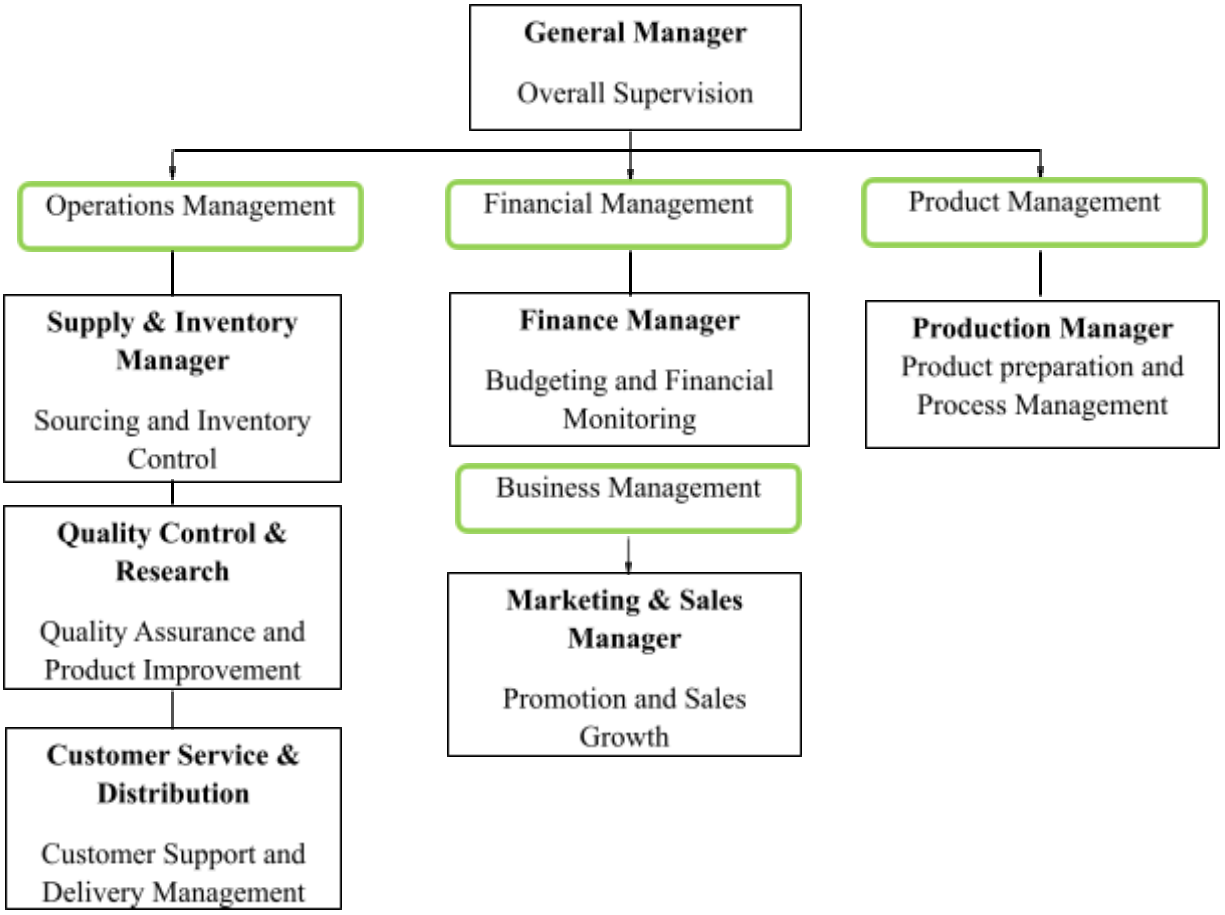
11. Organizational and Management Plan

The management of Flora Banana Crunch is designed to ensure a streamlined flow of operations, from the sourcing of raw banana blossoms to the final delivery of our nutritious *kropek* snacks. The business's structure is built on clear accountability and specialized roles to maintain high product quality and steady business growth.

11.1 Organizational Structure

BIENES DE CATAÑAS

Organizational Structure



The organizational structure of Flora Banana Crunch follows a functional structure, where roles are grouped based on specialized functions. This structure allows the business to operate efficiently by clearly defining responsibilities, improving coordination, and ensuring accountability in all areas of the business. The organization emphasizes collaboration

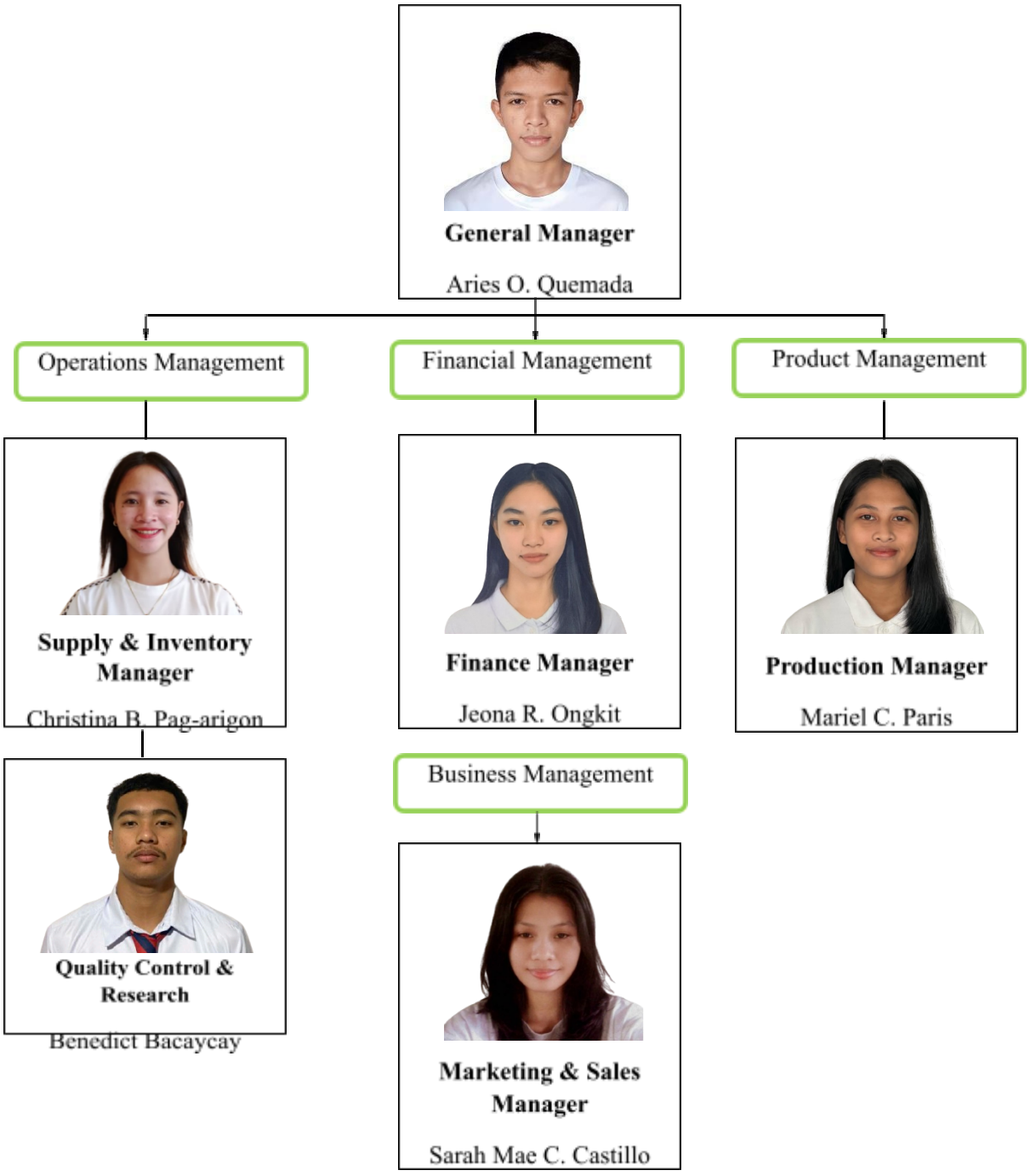
between, production, financial, marketing and operations to maintain product quality and meet customer demand.

The business is led by General manager who oversees overall operations and oversees its key managements, from Operations, Financial, Production and Marketing Managements. This structure ensures that each management focuses on its expertise while working together to achieve the company's mission of delivering healthy, innovative snack alternative.

11.2 Organizational Chart

BIENES DE CATAÑAS

Organizational Chart





Customer Service & Distribution

Jin Paul Lescano

The organizational chart of Flora Banana Crunch adopts hierarchical structure defining the flow of authority, responsibility, and communication within the business. At the top of the structure is the General Manager, who holds the highest level of authority, responsible for decision making, overall operations and business direction. Under the General Manager are the key functional areas, Operations, Financing, Marketing and Production. Each of those aforementioned members plays a vital role in ensuring the success of the business and the efficient production of Blossom Crunch. This organizational chart promotes efficiency, accountability, and effective communication, allowing the business to operate smoothly while supporting and achieving its goals in providing innovative and nutritional snack alternative to its target consumers.

11.3 Key Personnel

Position	Name	Responsibilities
General Manager	Aries O. Quemada	Oversees overall business operations and makes key decisions and ensures goals are met.
Production Manager	Mariel C. Paris	Handles preparation and production of Blossom Crunch and ensures product quality and consistency.
Supply and Inventory Manager	Christina Mae B. Pag-arigon	Sources banana blossoms and other ingredients of our Blossom Crunch, manages stock and supplier relationships.
Finance Manager	Jeona R. Ongkit	Handles budgeting, expenses, and financial records. Monitors profit and cash flows.
Marketing and Sales Manager	Sarah C. Castillo	Promotes the product in social media or local selling and develops strategies to attract customers.

Customer Service and Distribution	Lescano, Jin Paul L.	Handles orders and customer inquiries and manages delivery or distribution.
Quality Control and Research	Bacaycay, Benedict Q.	Ensures product safety and standards. Works on product improvements and innovation.

Table 6: Key Personnel of Flora Banana Crunch

11.4 Human Resource Plan

- **Staffing –** Flora Banana Crunch is composed of seven partners who will actively manage and operate the business. Additional staff will be hired in the future as the business expands.

- **Roles –** Each partner will have its specific role and responsibility to ensure smooth operations. It may help the business during decision making, may reduce overlap of tasks, and ensures all of the key aspects of the business are properly managed.

- **Compensation –** Since this is partnership, compensation will be based on profit sharing scheme among the seven owners. A portion of the profits will be reinvested into the business for growth and sustainability.

FINANCIAL FEASIBILITY

12. Financial Plan

This Financial Plan outlines the fiscal structure, revenue potential, and operational sustainability of Flora Banana Crunch. The following sections detail the capital requirements, sales projections, and long-term profitability of the venture.

12.1 Startup Costs

Categories	Items	Estimated Costs
Capital Expenditure (One Time Investment)		

Cooking Equipment	Pan	₱250.00
	Tray	₱135.00
	Bowl	₱70.00
	Processor	₱250.00
	Gas Stove	₱700.00
	Tongs	₱50.00
	Knife	₱100.00
	Chopping board	₱50.00
	Wisk	₱50.00
	Measuring Cups	₱150.00
Total Capital Expenditure: ₱1,805.00		
Operating Expenses (Monthly Expenses)		
	Item	**Estimated Cost**
Ingredients	Banana Blossom	₱12,375.00
	Cooking Oil	₱240.00
	Flour	₱12,375.00
	Onion	₱4,488.00
	Garlic	₱4,224.00
	Pepper	₱643.00
	Salt	₱198.00
	All-in-One Seasoning	₱465.00
	Water	₱515.00
Utilities	Electricity	₱500.00
	Gas	₱825.00
	Rent	₱2,500.00
	Hygiene	₱300.00
	Water	₱500.00
Total Operating Expenses: ₱39,550.00		
Taxes & Licenses		
	Bureau of Internal Revenue	₱500.00
	Security and Exchange Commission	₱1,500.00

	Mayor's Permit	₱2,000.00
	Barangay Clearance	₱500.00
	Sanitary Permit	₱300.00
Total Taxes &Licenses: ₱4,800.00		
Marketing & Advertising Expense		
	Packaging	₱12,518.00
	Labels (sticker)	₱315.00
	Banner	₱250.00
	Fliers	₱100.00
	Stall	₱500.00
	Standee	₱550.00
Total Marketing & Advertising Expense: ₱14,233.00		
Transportation Expense		
	Transportation	₱500.00
Total Transportation & Maintenance Expense: ₱2,000.00		
Contingency Fund	For sudden fluctuation of material and ingredients.	₱3,000.00
Total Start-up Cost:		**₱62,688.00**

Table 7: Startup Costs.

12.2 Sales Forecast (3 years)

Product	Price per Unit	Target Daily Sold/Unit	Daily Sales	Monthly Sales	Annual Sales
Small - 30g	₱35.00	100	₱3,500.00	₱105,000.00	₱1,260,000.00
Large - 60g	₱55.00	100	₱5,500.00	₱165,000.00	₱1,980,000.00
Total		**200**	**₱9,000.00**	**₱270,000.00**	**₱3,240,000.00**
FORECAST (3 years)					
Year			**Sales Forecast**		
Year 1			₱3,240,000.00		
Year 2 (25% increase)			₱4,050,000.00		
Year 3 (50% increase)			₱4,860,000.00		

Table 8: Sales Forecast.

12.3 Projected Income Statement

Particulars	Annually
REVENUE (Total Sales)	₱3,240,000.00
COST OF GOODS SOLD (COGS)	
Raw Material	₱422,700.00
Packaging & Labels	₱153,996.00
Total Production Costs	(₱576,696.00)
GROSS PROFIT	₱2,663,304.00
OPERATING EXPENSES	
Salary Expense	₱735,546.00
Utilities Expense	₱57,305.00
Marketing & Launch Expense	₱1,400.00
Transportation Expense	₱6,000.00
Legal & Permit	₱4,800.00
Total Operating Costs	(₱804,051.00)
Total Cost	**(**₱1,381,747.00)
NET INCOME BEFORE TAX	₱1,858,253.00
Income Tax (Approx. 12%)	(₱222,990.36)
NET INCOME (ANNUAL PROFIT)	₱1,635,262.64

Table 9: Projected Income Statement.

12.4 Cash Flow Projection

Cash Flow Items	Annually
CASH INFLOW	
Opening Cash Balance	₱0.00
Partner Equity (₱10,261.71/7)	₱62,188.00

Cash Flow Items	Annually
Cash Sales Revenue	₱3,240,000.00
Total Cash Inflow	**₱3,302,188.00**
CASH OUTFLOW	
Startup/Capital Expenditures	
Kitchen Equipment &Tools	₱1,805.00
Legal & Startup Permits	₱4,800.00
Operating Disbursements	
Salary Expense	₱735,546.00
Raw Materials	₱422,700.00
Packaging & Labels	₱153,996.00
Utilities Expense	₱55,500.00
Marketing & Launch Expense	₱1,400.00
Transportation Expense	₱6,000.00
Taxes	₱222,990.36
Total Cash Outflow	**(₱1,611,342.36)**
NET CASH FLOW	**₱1,690,845.64**
ENDING CASH BALANCE	₱1,690,845.64

Table 10: Cash Flow Projection.

12.5 Break-even Analysis

Variable Category	Amount (30g)	Amount (60g)
Weighted Average Price	₱35	₱55
Variable Cost per Unit	₱10.45	₱15.68
Contribution Margin	₱24.55	₱39.33
Daily Break-even Unit	100 Units	100 Units

Variable Category	Amount (30g)	Amount (60g)
Monthly Break-even Unit	3,000 Units	3,000 Units
Annual Break-even Unit	36,000 Units	36,000 Units
Total Annual Costs	₱1,455,681.08	

Table 11: Break-even Analysis.

12.6 Funding Requirements

Funding Source	Amount	Equity %
Partner Contributions (7 Members)	₱62,688.00	100%
Individual Partner Investment	₱8,955.43	14.28%
External Financing (Loans/Grants)	₱0.00	0%
TOTAL FUNDING	**₱62,688.00**	**100%**

Table 12: Funding Requirements.

RISK MANAGEMENT

13. Risk Analysis

Flora Banana Crunch identifies potential risks that may affect the success and stability of the business. This will help the business prepare for possible challenges and create an effective solution to handle its impact. The following are the key risks, their likelihood and impact, along with the corresponding mitigation measures:

Risk	Likelihood	Impact	Mitigation
Supply Chain Disruption	Medium	High	We will build relationships with multiple suppliers and keep extra stocks when supplies are available.

Limited Public Awareness Regarding Banana Blossom as Food Resources	High	High	Introduce Flora Banana Bites through free taste samples, promos and social media contents.
Strong Competition	High	Medium	We will focus on emphasizing what makes our product different like its health benefits, plant-based and unique compared to other food choices
Regulatory Changes	Medium	High	We will ensure compliance with all business regulations and food safety standards, regularly monitor the updates and changes in policies and adjust everything as needed.

Table 13: Risk Analysis

SOCIAL AND ENVIRONMENTAL IMPACT

14. Sustainability and Social Impact

Flora Banana Crunch is committed to promoting sustainability and making a positive impact on society. The business focuses on responsible use of resources, and supporting local community while encouraging a nutritious and eco-friendly choices among consumers.

Environmental Sustainability

Flora Banana Crunch promotes environmental sustainability by perishable banana blossoms, which are often unused. By transforming these into Blossom Crunchers, the business reduces environmental impact and supports the local farmers. The production process is designed to minimize environmental harm by adopting eco-friendly practices such as efficient resource use and sustainable sourcing from local farmers.

Perishable Loss Reduction

The business implements a strategy to reduce losses from perishable banana blossoms. Rather than leaving them unused, the blossoms are repurposed into a nutritious snack product. Additional efforts include streamlining production processes to minimize excess materials and using recyclable or reusable packaging.

Community Impact

Flora Banana Crunch contributes positively to the community by supporting local farmers who supply banana blossoms, thereby helping increase their income and livelihood opportunities. The business also creates potential employment opportunities in production and distribution while promoting awareness of healthy and sustainable living among consumers.

SDG 2: Improved Nutrition

Banana blossoms are a nutrient-dense yet often unused food source. By incorporating them into Blossom Crunchers, Flora Banana Crunch maximizes the use of this resource and contributes to improved nutrition. The product provides essential nutrients such as iron for blood health, fiber for digestion, and vitamins for immune support, making it a valuable addition to the diet, especially for communities with limited access to diverse food sources. This initiative supports food sustainability by turning overlooked agricultural materials into accessible and nutritious food products.

SDG 3: Good Nutrition and Well-being

Flora Banana Crunch is committed to supporting sustainable development by practicing responsible production, and helping improve community livelihoods. Flora Banana Crunch aligns its business practices with the following. Flora Banana Crunch promotes overall well-being through its product, Blossom Crunchers, which are made from nutrient-rich banana blossoms. Banana blossoms are high in dietary fiber, which improves digestive

function by preventing constipation and supporting better gut function. Their ability to help regulate blood sugar levels makes them beneficial for individuals managing diabetes or reducing sugar intake. In addition, banana blossoms are rich in iron, which helps boost hemoglobin levels and reduce the risk of anemia. They also contain potassium and antioxidants that support heart function by helping regulate blood pressure and cholesterol levels. The presence of magnesium contributes to improved mood and reduced anxiety, while traditional uses suggest benefits for menstrual health and lactation. These combined benefits make Blossom Crunchers a functional, nutritious snack that supports both physical and mental well.

SDG 8: Decent Work and Economic Growth

Flora Banana Crunch contributes to inclusive economic growth by sourcing banana blossoms from local farmers. Since banana blossoms are often unused, their commercialization creates an additional income stream for agricultural producers. The business also generates employment opportunities in areas such as production, packaging, marketing, and distribution. By promoting local sourcing and small-scale enterprise development, the business supports sustainable livelihoods and strengthens the local economy.

SDG 11: Sustainable Cities and Communities

Flora Banana Crunch contribute to building sustainable communities by promoting locally sourced, plant-based products that support the environment. By encouraging the use of often unused resources like banana blossoms and supporting local farmers, the business strengthens community resilience. It also promotes awareness of sustainable living and responsible consumption among consumers, particularly within the university setting.

SDG 12: Responsible Consumption and Production

Banana blossoms are commonly often unused despite their high nutritional value. Flora Banana Crunch addresses this issue by transforming them into Blossom Crunchers and promoting efficient use of natural resources. The product also encourages consumers to shift toward nutritious and more sustainable food choices. With its rich content of vitamins (A, C,

and E), minerals (iron, potassium, magnesium), and antioxidants (flavonoids, tannins, and saponins), banana blossoms provide a nutritious alternative to highly processed snacks. In addition, the business promotes eco-friendly production practices and aims to use packaging, further supporting responsible consumption.

SDG 13: Emissions Reduction and Sustainable Consumption

By repurposing perishable banana blossoms that would otherwise go unused, Flora Banana Crunch reduces organic matter that contributes to greenhouse gas emissions during decomposition. Furthermore, sourcing raw materials locally lowers transportation needs and cuts carbon emissions. The promotion of plant-based products like Blossom Crunchers also supports environmentally friendly consumption patterns, which have a lower environmental impact than heavily processed or animal-based alternatives.

SUPPORTING DOCUMENTS

15. Appendices

Appendix A – Survey Questionnaires

Flora Banana Crunch – Blossom Crunchers Survey Questionnaire

Name (Optional): _____

Age: _____

Employment Status

- Student
- Employed Full Time
- Employed Part Time
- Unemployed

How often do you eat snacks?

- Daily
- 3-5 times a week
- 1-2 times a week
- Rarely
- Never

What kind of snacks do you usually eat?

- Chips
- Biscuits
- Candies
- Fast Food Snacks

Others: _____

Do you prefer healthy snacks?

- Yes
- No
- Sometimes

What do you usually look in a snack?

- Healthy
- Delicious
- Affordable
- Natural Ingredients

Others_____

Are you open to trying new types of snacks made from natural ingredients?

- Yes
- No
- Maybe

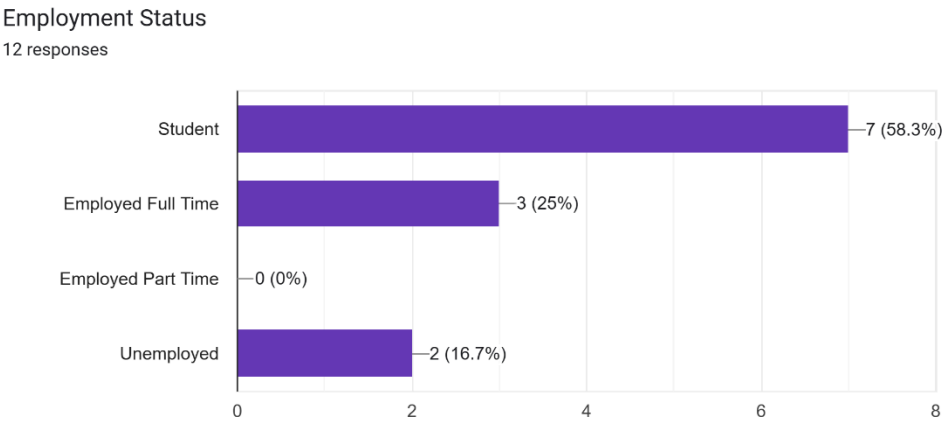
Have you tried snacks made from plant-based ingredients (ex. Vegetables or Banana Blossoms)?

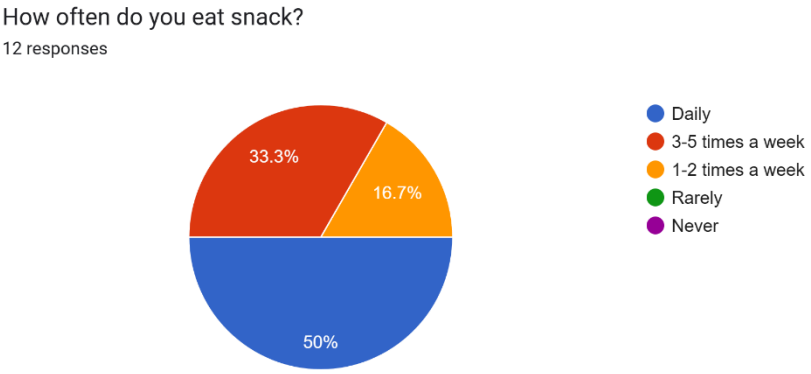
- Yes
- No

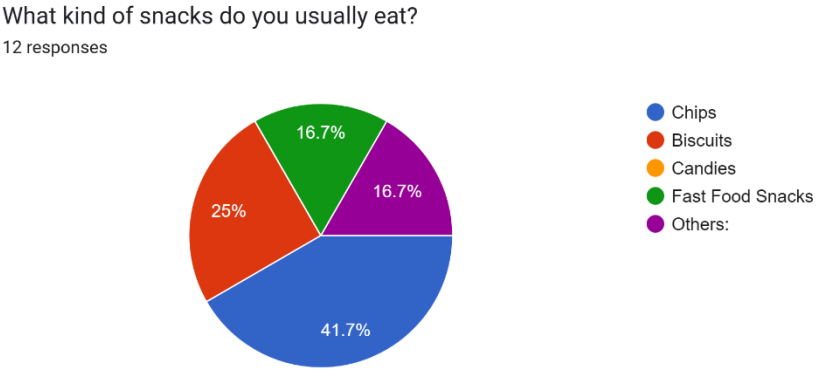
If a new healthy and crunchy snack is introduced, how likely are you to purchase and try it?

- Most likely
- Likely
- Unlikely

Appendix B – Market Research Data

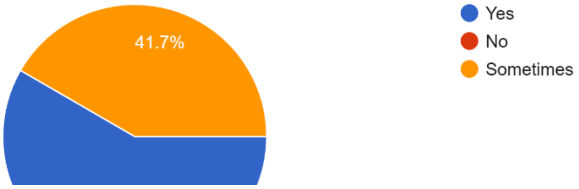






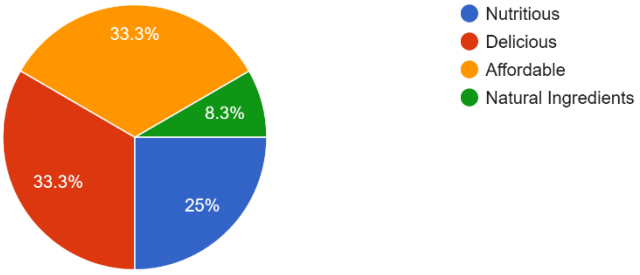
Do you prefer healthy snacks?

12 responses



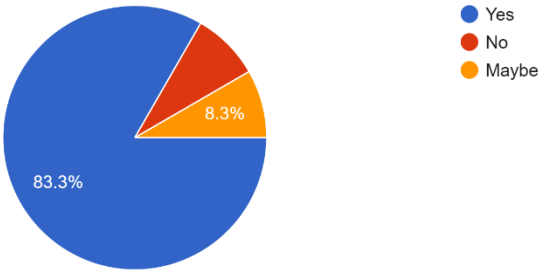
What do you usually look in a snack?

12 responses



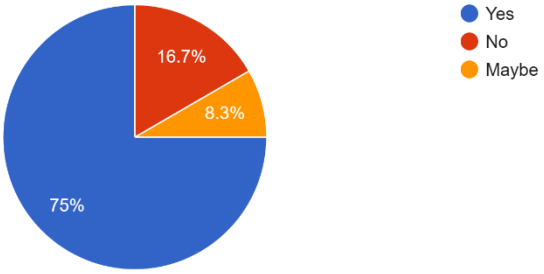
Are you open to trying new types of snacks made from natural ingredients (ex. puso ng saging)?

12 responses



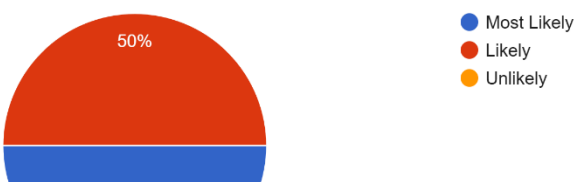
Have you tried snacks made from plant-based ingredients (ex. Vegetables or Banana Blossoms)?

12 responses



If a new healthy and crunchy snack is introduced, how likely are you to purchase and try it?

12 responses

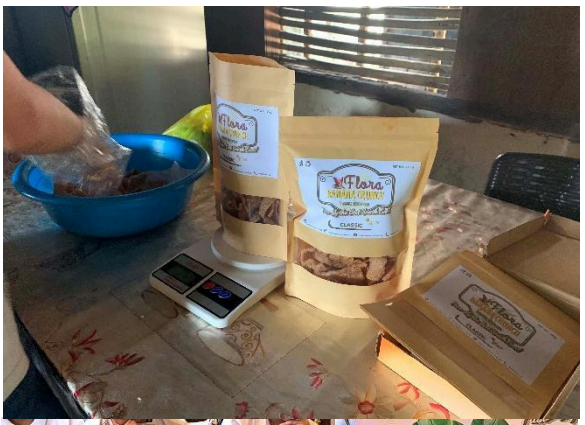


Appendix C – Product Photos













Appendix D – Financial Spreadsheet

FLORA BANANA CRUNCH

Startup Capital & Initial Investment Requirements

1. Capital Expenditure (One-Time Investment)

Category	Item	Estimated Cost
Cooking Equipment	Pan	₱250.00
Cooking Equipment	Tray	₱135.00
Cooking Equipment	Bowl	₱70.00
Cooking Equipment	Processor	₱250.00
Cooking Equipment	Gas Stove	₱700.00
Cooking Equipment	Tongs	₱50.00
Cooking Equipment	Knife	₱100.00
Cooking Equipment	Chopping board	₱50.00
Cooking Equipment	Wisk	₱50.00
Cooking Equipment	Measuring Cups	₱150.00
Total Capital Expenditure		**₱1,805.00**

2. Operating Expenses (Monthly Baseline)

Category	Item	Estimated Cost
Ingredients	Banana Blossom	₱12,375.00
Ingredients	Cooking Oil	₱240.00
Ingredients	Flour	₱12,375.00
Ingredients	Onion	₱4,488.00
Ingredients	Garlic	₱4,224.00
Ingredients	Pepper	₱643.00
Ingredients	Salt	₱198.00
Ingredients	All-in-One Seasoning	₱465.00
Ingredients	Water (Production)	₱515.00
Utilities	Electricity	₱500.00
Utilities	Gas	₱825.00
Rent	Monthly Stall Rent	₱2,500.00
Hygiene	Sanitation Supplies	₱300.00
Utilities	Water (Operational)	₱500.00
Total Operating Expenses		**₱40,148.00**

3. Capital Requirements, Legal, Marketing & Reserves

Category	Item	Estimated Cost
Taxes & Licenses	Bureau of Internal Revenue	₱500.00
Taxes & Licenses	Securities and Exchange Commission	₱1,500.00
Taxes & Licenses	Mayor's Permit	₱2,000.00
Taxes & Licenses	Barangay Clearance	₱500.00
Taxes & Licenses	Sanitary Permit	₱300.00
Marketing & Advertising	Packaging	₱12,518.00
Marketing & Advertising	Labels (sticker)	₱315.00
Marketing & Advertising	Banner	₱250.00
Marketing & Advertising	Fliers	₱100.00
Marketing & Advertising	Stall Setup	₱500.00
Marketing & Advertising	Standee	₱550.00
Transportation Expense	Initial Transport Allocation	₱500.00
Contingency Fund	Material Price Fluctuation Buffer	₱3,000.00
TOTAL INITIAL STARTUP COST CAPITALIZATION		**₱62,688.00**

FLORA BANANA CRUNCH

Sales Model, 3-Year Projections & Break-Even Metrics

1. Daily & Monthly Sales Baseline Model

Product Variant	Price per Unit	Target Daily Volume
Small - 30g	₱30.00	100
Large - 60g	₱50.00	100
Total Baseline Baseline		**200**

2. Three-Year Growth Projections

Year	Sales Forecast Milestone
Year 1	₱2,112,000.00
Year 2 (+25% growth)	₱2,640,000.00
Year 3 (+50% growth over Y1)	₱3,168,000.00

3. Structural Break-Even Target Analysis

Variable/Fixed Threshold Metrics	Assigned Financial Value
Weighted Average Price	₱40.00
Variable Cost per Unit	₱10.45
Contribution Margin per Unit	₱34.67
Total Annual Fixed Costs Structure	₱422,700.00
Daily Break-even Sales Volume Thresho	**200 Units**
Monthly Break-even Sales Volume Thres	**4,400 Units**
Annual Break-even Sales Volume Thresh	**52,800 Units**

FLORA BANANA CRUNCH

Projected Pro Forma Income Statement (Annualized)

Particulars / Line Item	Annual Performance (Year 1)
REVENUE (Gross Sales Target)	**₱2,112,000.00**
Cost of Goods Sold (COGS)	
Raw Materials / Production Stock	₱422,700.00
Packaging & Branded Labels	₱153,996.00
Total Cost of Goods Sold	**₱576,696.00**
GROSS TRADING PROFIT	**₱1,535,304.00**
Operating Expenses (OPEX)	
Salary & Distributed Compensation	₱794,640.00
Utilities Expense (Power/Water Breakdown)	₱57,305.00
Marketing, Brand Launch & Advertising	₱1,400.00
Logistics & Transportation Allocation	₱6,000.00
Legal Framework, Fees & Statutory Permits	₱4,800.00
Total Operating Expenses	**₱864,145.00**
NET INCOME BEFORE TAXATION	**₱671,159.00**
Income Corporate Tax Provision (Approx. 12%)	₱80,539.08
NET NET PROFIT (ANNUAL SUP	₱590,619.92

FLORA BANANA CRUNCH

Annual Pro Forma Cash Flow Statement

Cash Flow Statement Metrics	Annual Liquidity Matrix
CASH INFLOWS	
Opening Operational Cash Balance	₱0.00
Initial Capitalization (7 Partners Core Equity Contribut	₱62,188.00
Gross Cash Sales Operations Revenue	₱2,112,000.00
Total Consolidated Cash Inflow	**₱2,174,188.00**
CASH OUTFLOWS	
Initial Capital Outlay: Kitchen Tools & Equipment Set	₱1,805.00
Corporate Setup: Legal & Initial Startup Permits	₱4,800.00
Operational Salaries & Compensation Disbursements	₱794,640.00
Inventory Strategy: Raw Materials Stock Sourcing	₱422,700.00
Supply Line Logistics: Packaging & Branded Labels	₱153,996.00
Infrastructure Maintenance: Utilities Expense Allocatic	₱55,500.00
Go-To-Market Execution: Marketing & Launch Expens	₱1,400.00
Operational Transit: Transportation Expense	₱6,000.00
Fiscal Responsibility: National & Local Taxation	₱80,539.08
Total Consolidated Cash Outflow Matrix	**₱1,521,380.08**
NET INCREASE IN CASH RESERVE POSITION	**₱652,807.92**
ENDING LIQUID CASH POSITION	₱652,807.92

FLORA BANANA CRUNCH

Partner General Equity Capital Structure & Ratios

Funding Sourcing Entity Matrix	Capital Contribution	Equity Percentage (%)
Partner Corporate Contributions (7 Members)	₱2,069.00	100.00%
Individual Single Partner Capital Position	₱293.43	14.26%
External Funding Vectors (Debt / Grants / Pool)	₱0.00	0.00%
TOTAL CONSOLIDATED SEED RUN CAPITALIZ	₱2,069.00	100.00%

Appendix E – Startup Pitch Deck

Description	Amount
Total Costs	209.53
Total Sales	540







THE PROBLEM

- Consumption of unhealthy snack foods is rising.
- 60-80% of the banana plant becomes waste after harvest.
- Lost income opportunities for farmers.
- Lack of sustainable and healthy snack options.

THE SOLUTION

Flora
BANANA CRUNCH
BLOSSOM CRUNCHERS



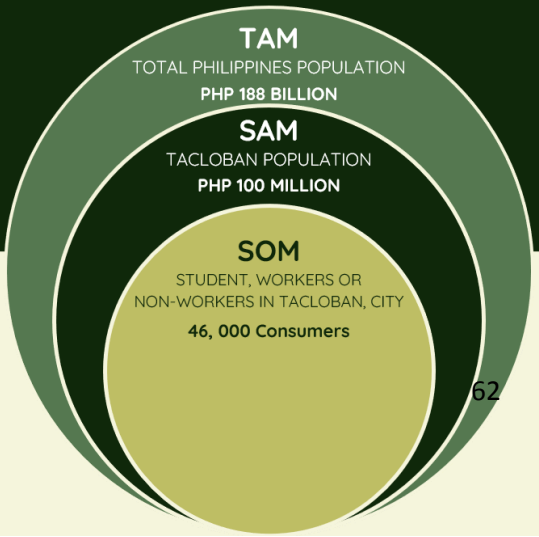
A healthy, nutritious and affordable snack

TARGET MARKET

- **Primary Target Market:** Students, Workers and Non-Workers (10 yrs. old and above)
- Health-Conscious Individuals
- Snackers and Foodies



MARKET OPPORTUNITY



TAM
(Total Addressable Market)

SAM
(Serviceable Available Market)

SOM
(Serviceable Obtainable Market)

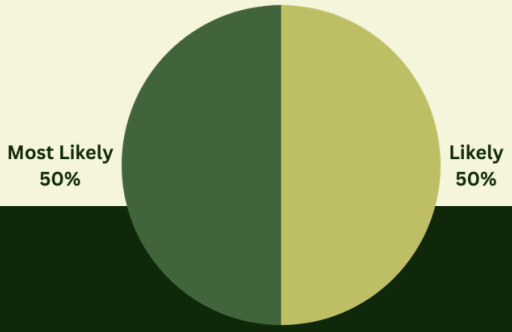
: Target 200

BUSINESS MODEL

Selling Price: ₱30 for 30g and;
₱50 for 60g
Estimated Cost: 5.53
Profit: 34.7
(**Margin:** 86.68%)

Channels
Direct Distribution Channel

TRACTION AND VALIDATION



- 50% most likely to purchase
- 50% likely

100% interested

COMPETITION

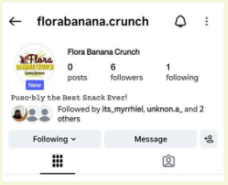
COMPETITORS	VS.	FLORA BANANA CRUNCH
PRAWN CRACKERS • Strong brand reputation • Positioned as Junk Snack • ₱89		• Innovative Product • Affordable • Plant Based Product • Emerging Sustainable Snack Brand
SQUID FLAKES • Affordable • Familiar but outdated • ₱98		

MARKETING STRATEGY

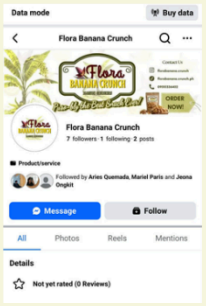
Pricing Strategy
- Cost Based Pricing

Distribution
- Direct and Online

Promotion
- Facebook, Instagram and TikTok







OPERATIONAL PLAN

Production Process
- Peel, wash, slice thinly, soaked, steam dry and fry.

Supply Chain

Banana Blossom and other ingredients ⟶ Local farmers and; Direct Selling Channels ⟵ Production Process ⟵ Local Wholesalers

Suppliers
- Local Farmers and Local Wholesalers

Inventory
- First In First Out



TEAM

FLORA BANANA CRUNCH
Organizational Chart



General Manager
Aries O. Quemada



Supply & Inventory Manager
Christina Pagarigon



Marketing & Sales Manager
Sarah Castillo



Production Manager
Mariel Paris



Finance Manager
Jeona Ongkit



Customer Service & Distribution
Jin Paul Lescano



Quality Control & Research
Benedict Bacaycay

FINANCIALS

Initial Capital
- ₱62, 688

Pricing
- ₱30 per 30g
- ₱50 per 60g

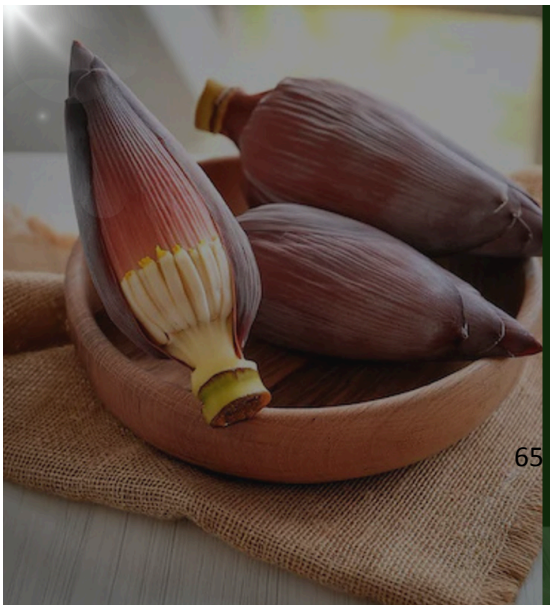
Production Capacity
- 100 packs for 30g

Target Monthly Revenue
- ₱176,000

Profit Margin
- Projected at 86.68%

BREAK-EVEN POINT

Description	Amount
Selling Price Per Unit	₱40
Variable Cost per Unit	₱5.33
Contribution Margin	**₱34.67**
Total Fixed Costs	₱642, 901
Break-Even Units Sold	**18, 543 Units**



FUNDING ASK

Seeking: 30, 000 additional capital

- Equipment
- Expansion
- Sustainability



FLORA BANANA CRUNCH
BLOSSOM CRUNCHERS
12-Months Promotional Calendar

Month	Campaign Theme	Promotional Strategy	Sample Activity
January	New Year! A Bold Step for a New Crunch	Sales Marketing	Flash Sales Offer
February	Crunch with Love with Flora Banana Crunch	Emotional Marketing	Anonymous Snack Gift Sending within and outside the Campus
March	Empowered Women, Empowered Crunch!	Content Marketing	Empowering Content Messaging for Women Behind the Crunch
April	No Joke Sale! Crunching ain't Fooling!	Discounts	Buy 1 Get 1 April Fools Bundle for Blossom Crunch
May	"Mom deserve the Best Crunch" A Mother's Day Campaign	Social Media Campaigns	Social Media Hashtags Moments of Grateful Crunch for Mom
June	Mid-Year Blossom Crunch Craze Sale	Teaser Campaign	Mystery Tease on What's Coming New for Blossom Crunchers

July	Comfort Mode Season	Promo Offer	Stay-at-home Comfort Snack Bundles
August	Normalista's Balik Eskwela with Blossom Crunchers	Advertising	Ads featuring Student Normalista Studying While Enjoying Blossom Crunch as the Snack
September	Christmas Season: Taste and Test Season	Experimental Marketing	Holiday Promo: New Flavor Taste Testing and Customer Feedback
October	October Appreciation Month	Loyalty Program Marketing	"Crunch VIP": a punch-card system where the 10th snack purchase is free
November	Trick or Crunch Halloween Special	Influencer Marketing	Sharing of Halloween "Trick or Crunch Challenge"
December	Season of Sharing: Crunch for Giving	PR/Storytelling	"Every Bite Becomes a Gift." Campaign