



AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report

Sample edition

Projections from FY 2027-28

Project report

Bleaching Powder

Installed capacity 12 MT per day

Sector Inorganic chemicals

Total project cost ₹257.71 lakh

Illustrative sample
Figures are representative

Project at a glance

Bleaching Powder
12 MT per day

Product	Bleaching Powder	Sector	Inorganic chemicals
Installed capacity	12 MT per day	Annual capacity	3,960 MT per year
Selling price (ex-GST)	₹20,400 per MT	Working days	330 a year
Manpower	17 people	Plant and machinery	₹134.73 lakh
Total project cost	₹257.71 lakh	Promoter's contribution	₹64.43 lakh (25%)
Term loan	₹193.28 lakh (75%)	Cash credit limit	₹56.03 lakh
Revenue, Year 3	₹565.49 lakh at 70%	Net profit, Year 3	₹54.55 lakh
Return on investment	21.1% a year	Break-even, Year 3	41.5% of capacity
Average DSCR	1.79	Payback period	3.6 years

This is an illustrative sample. Its figures are generated from industry-typical ratios to show the format and depth of an NPCS project report. They are not taken from any NPCS report or any real project, and should not be used for investment or lending decisions.

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1 Introduction

This sample report sets out the techno-economic case for a unit making bleaching powder. The model plant has an installed capacity of 12 MT per day, which works out to 3,960 MT per year over 330 working days. Its applications range from disinfection of drinking water and swimming pools to treatment of effluent and sewage.

Each section follows the layout of a bank-format project report: project cost, means of finance, working capital, profitability, cash flow, balance sheet, debt service and break-even. In Year 3, running at 70% of capacity, the model unit sells ₹565.49 lakh worth of bleaching powder and keeps ₹54.55 lakh as net profit.

2 Uses and applications

The product is bought for these main uses:

- Disinfection of drinking water and swimming pools
- Bleaching of textiles, paper and pulp
- Sanitation of hospitals and public places
- Treatment of effluent and sewage

3 Market potential

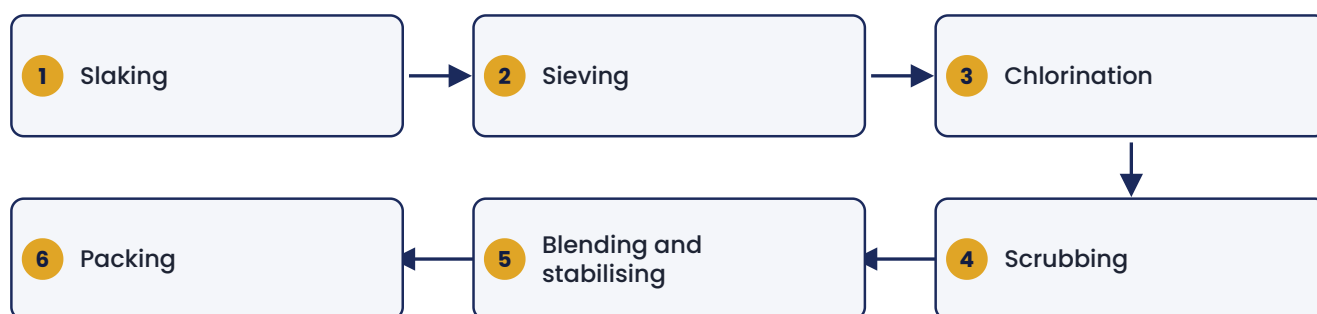
Demand for bleaching powder comes mainly from municipal water supply, public health departments and sanitation drives, which buy stable grades through tenders, with steady use in textiles, paper, swimming pools and institutional cleaning. Buyers check available chlorine on arrival, because the product slowly loses strength in heat and damp storage, so fresh supply and moisture-proof packing win repeat orders. Freight and shelf life favour plants near their users, and a unit with an assured chlorine supply from a nearby chlor-alkali plant has a clear cost edge.

The usual customers for a unit of this kind are municipal corporations and water supply boards, state public health and rural water departments, hospitals and health departments, textile processing and paper mills, swimming pool and institutional cleaning contractors, and chemical traders and tender suppliers.

For a real project, the market survey is redone for the chosen location, covering present demand, expected growth and the existing manufacturers nearby.

4 Manufacturing process

The plant converts raw materials into finished bleaching powder in six steps, shown in the flow chart and described below.



Process flow for bleaching powder

- 1 Slaking.** Quicklime is slaked with a controlled quantity of water to give dry hydrated lime.
- 2 Sieving.** The hydrated lime is screened to a uniform fine powder.
- 3 Chlorination.** Chlorine gas from tonners is passed over the hydrated lime in chlorination chambers at controlled temperature.
- 4 Scrubbing.** Unreacted chlorine is captured in an alkali scrubber before venting.
- 5 Blending and stabilising.** The product is blended and stabilised to the target available chlorine.
- 6 Packing.** The powder is packed in moisture-proof HDPE bags and stored in a cool, dry place.

5 Raw materials

Raw materials account for 53.3% of sales at Year 3 volumes, a total of ₹301.17 lakh, with liquid chlorine the biggest item in the mix.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Liquid chlorine	58.0%	174.68
Quicklime	38.0%	114.44
Stabilising additives	4.0%	12.05
Total raw materials	100.0%	301.17

6 Plant and machinery

The machinery list below covers the main production equipment, costed at ₹134.73 lakh in total. Prices are indicative. A full report gives specifications and supplier names, and a bank-format DPR uses the quotations you obtain.

Machinery and equipment	Indicative cost (₹ lakh)
Lime slaker and hydrator	16.17
Chlorination chambers	40.42
Chlorine tonner handling and evaporator system	18.86
Scrubber and effluent treatment system	18.86
Ribbon blender	10.78
Vibrating sieve and grinder	10.78
Bag filling and stitching machine	8.08
Material handling conveyors	10.78
Total plant and machinery	134.73

7 Land, building and utilities

Land and site development is taken at ₹13.63 lakh and building and civil works at ₹51.30 lakh. Other fixed assets, including electrification, furniture, testing equipment and power backup, add ₹24.24 lakh. Land rates vary widely by location, so these are the figures most likely to change in a real project.

Utilities in Year 3 cost ₹42.93 lakh for power and fuel, or 7.6% of sales. The plant also needs a reliable water supply for cleaning and domestic use, and for the process where required.

8 Manpower

The unit employs 17 people. Wages and salaries come to ₹39.42 lakh in Year 1 and are assumed to rise by 5% a year.

Category	Number	Monthly wage (₹)	Annual cost (₹ lakh)
Management, supervision and administration	3	32,500	11.70
Skilled workers and operators	6	20,500	14.76
Semi-skilled and unskilled workers	8	13,500	12.96
Total (Year 1)	17		39.42

9 Licences and approvals

A unit of this kind typically needs the following registrations and approvals. Requirements vary by state and by the exact product, so confirm them with the local authorities before applying.

- Udyam (MSME) registration
- GST registration
- Consent to establish and consent to operate from the State Pollution Control Board
- Factory licence or registration under the applicable labour law, where the workforce threshold applies
- Fire safety NOC, where required
- Trade licence from the local body
- BIS licence to IS 1065 (Part 1 or Part 2) where buyers or tenders require ISI-marked stable bleaching powder
- PESO licence under the Gas Cylinders Rules 2016 for storing chlorine tonners above the exempt quantity
- Compliance with the Manufacture, Storage and Import of Hazardous Chemical Rules 1989 for chlorine storage

10 Project cost and means of finance

Project cost is estimated at ₹257.71 lakh, including fixed assets of ₹233.20 lakh and margin money for working capital of ₹18.68 lakh.

Cost of project	₹ lakh
Land and site development	13.63
Building and civil works	51.30
Plant and machinery	134.73
Other fixed assets (electrification, furniture, lab equipment, DG set)	24.24
Contingencies	9.30
Preliminary and pre-operative expenses	5.83
Margin money for working capital	18.68
Total cost of project	257.71

Means of finance

The promoter contributes ₹64.43 lakh (25% of project cost) and a term loan funds the remaining ₹193.28 lakh. Working capital is supported by a cash credit limit of ₹56.03 lakh.

Source of funds	₹ lakh
Promoter's contribution (25%)	64.43
Term loan from bank (75%)	193.28
Total means of finance	257.71
<i>Cash credit limit for working capital (separate)</i>	<i>56.03</i>

11 Working capital

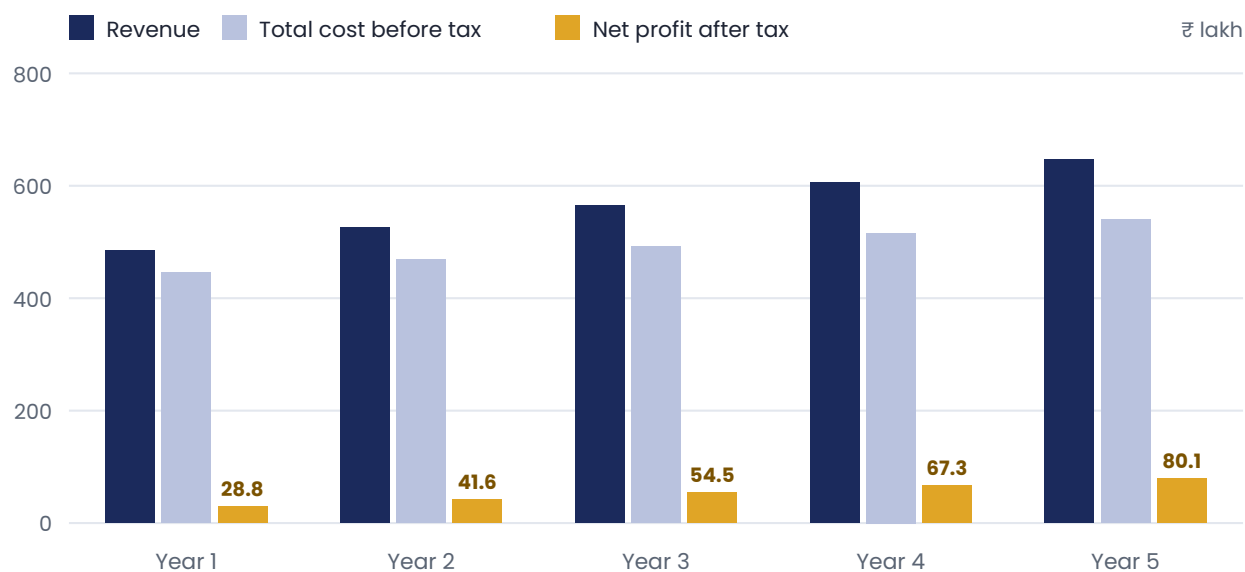
The unit needs ₹74.71 lakh of working capital in Year 1, based on 30 days of raw material stock, 15 days of finished goods and 45 days of customer credit, net of 30 days of supplier credit. Of this, ₹56.03 lakh comes from the bank and ₹18.68 lakh from the promoter.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Raw material stock (30 days)	21.22	22.99	24.75	26.52	28.29
Work in progress (2 days)	1.83	1.98	2.12	2.27	2.42
Finished goods (15 days)	14.67	15.83	16.99	18.16	19.34
Trade receivables (45 days)	59.76	64.74	69.72	74.70	79.68
Total current assets	97.48	105.54	113.58	121.65	129.73
Less: trade creditors (30 days)	22.77	24.67	26.57	28.47	30.36
Working capital requirement	74.71	80.87	87.01	93.18	99.37

12 Projected profitability

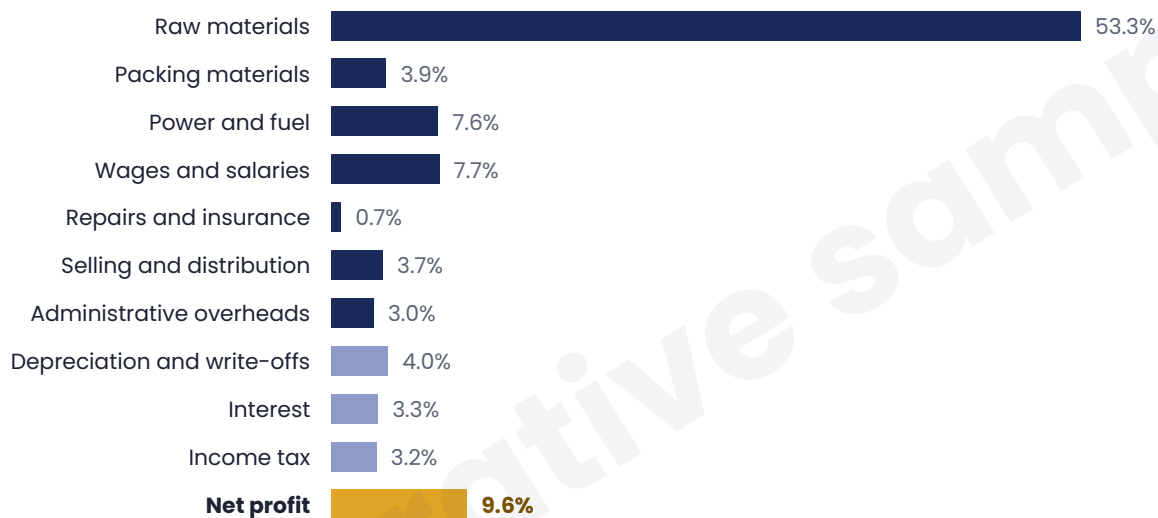
Revenue grows from ₹484.70 lakh in Year 1, at 60% utilisation, to ₹646.27 lakh in Year 5 at 80%. Net profit rises from ₹28.80 lakh to ₹80.14 lakh over the same period, an average net margin of 9.4%.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	60%	65%	70%	75%	80%
Revenue from operations	484.70	525.10	565.49	605.88	646.27
Raw materials consumed	258.15	279.66	301.17	322.69	344.20
Packing materials	18.92	20.49	22.07	23.65	25.22
Power and fuel	36.79	39.86	42.93	45.99	49.06
Wages and salaries	39.42	41.39	43.46	45.63	47.92
Repairs and maintenance	2.69	2.83	2.97	3.12	3.28
Insurance	0.88	0.88	0.88	0.88	0.88
Cost of production	356.85	385.11	413.48	441.96	470.56
Gross profit	127.85	139.99	152.01	163.92	175.71
Selling and distribution expenses	17.73	19.20	20.68	22.16	23.63
Administrative overheads	15.44	16.21	17.02	17.87	18.76
Operating profit (EBITDA)	94.68	104.58	114.31	123.89	133.32
Depreciation	29.03	25.07	21.65	18.73	16.20
Preliminary expenses written off	1.17	1.17	1.17	1.17	1.15
Interest on term loan	19.92	16.72	12.60	8.03	2.95
Interest on cash credit	6.16	6.16	6.16	6.16	6.16
Profit before tax	38.40	55.46	72.73	89.80	106.86
Income tax	9.60	13.86	18.18	22.45	26.72
Profit after tax	28.80	41.60	54.55	67.35	80.14



Revenue, total cost before tax and net profit after tax, ₹ lakh

Where each rupee of sales goes in Year 3



Each cost head as a percentage of Year 3 sales

13 Cash flow statement

The cash flow statement sets out the sources and uses of funds year by year. The unit stays cash positive throughout and closes Year 5 with a cash balance of ₹171.01 lakh after meeting the loan repayments due.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Sources of funds					
Promoter's contribution	64.43	–	–	–	–
Term loan from bank	193.28	–	–	–	–
Cash credit (working capital) from bank	56.03	–	–	–	–
Net profit after tax	28.80	41.60	54.55	67.35	80.14
Depreciation	29.03	25.07	21.65	18.73	16.20
Preliminary expenses written off	1.17	1.17	1.17	1.17	1.15
Increase in trade creditors	22.77	1.90	1.90	1.90	1.89
Total sources	395.51	69.74	79.27	89.15	99.38
Application of funds					
Fixed assets	233.20	–	–	–	–
Preliminary and pre-operative expenses	5.83	–	–	–	–
Increase in inventories	37.72	3.08	3.06	3.09	3.10
Increase in trade receivables	59.76	4.98	4.98	4.98	4.98
Repayment of term loan	17.27	37.36	41.48	46.05	51.12
Drawings	–	–	–	–	–
Total application	353.78	45.42	49.52	54.12	59.20
Net cash flow	41.73	24.32	29.75	35.03	40.18
Opening cash balance	–	41.73	66.05	95.80	130.83
Closing cash balance	41.73	66.05	95.80	130.83	171.01

14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹88.57 lakh at the end of Year 1 to ₹336.87 lakh at the end of Year 5, while the term loan outstanding falls from ₹176.01 lakh to nil.

As at year end (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Liabilities					
Promoter's capital	64.43	64.43	64.43	64.43	64.43
Reserves and surplus	28.80	70.40	124.95	192.30	272.44
Term loan	176.01	138.65	97.17	51.12	–
Cash credit from bank	56.03	56.03	56.03	56.03	56.03
Trade creditors	22.77	24.67	26.57	28.47	30.36
Total liabilities	348.04	354.18	369.15	392.35	423.26
Assets					
Gross fixed assets	233.20	233.20	233.20	233.20	233.20
Less: accumulated depreciation	(29.03)	(54.10)	(75.75)	(94.48)	(110.68)
Net fixed assets	204.17	179.10	157.45	138.72	122.52
Preliminary expenses not written off	4.66	3.49	2.32	1.15	–
Inventories	37.72	40.80	43.86	46.95	50.05
Trade receivables	59.76	64.74	69.72	74.70	79.68
Cash and bank balance	41.73	66.05	95.80	130.83	171.01
Total assets	348.04	354.18	369.15	392.35	423.26

15 Depreciation

Fixed assets are depreciated on the written-down value method, at 15% a year for plant and machinery, 10% for building and 10% for other assets. Land carries no depreciation.

Preliminary and pre-operative expenses are written off in equal parts over five years.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Building and civil works (cost ₹53.86 lakh, 10% WDV)					
Opening written-down value	53.86	48.47	43.62	39.26	35.33
Depreciation	5.39	4.85	4.36	3.93	3.53
Closing written-down value	48.47	43.62	39.26	35.33	31.80
Plant and machinery (cost ₹141.47 lakh, 15% WDV)					
Opening written-down value	141.47	120.25	102.21	86.88	73.85
Depreciation	21.22	18.04	15.33	13.03	11.08
Closing written-down value	120.25	102.21	86.88	73.85	62.77
Other fixed assets (cost ₹24.24 lakh, 10% WDV)					
Opening written-down value	24.24	21.82	19.64	17.68	15.91
Depreciation	2.42	2.18	1.96	1.77	1.59
Closing written-down value	21.82	19.64	17.68	15.91	14.32
Total depreciation	29.03	25.07	21.65	18.73	16.20
Preliminary expenses written off	1.17	1.17	1.17	1.17	1.15

16 Term loan repayment

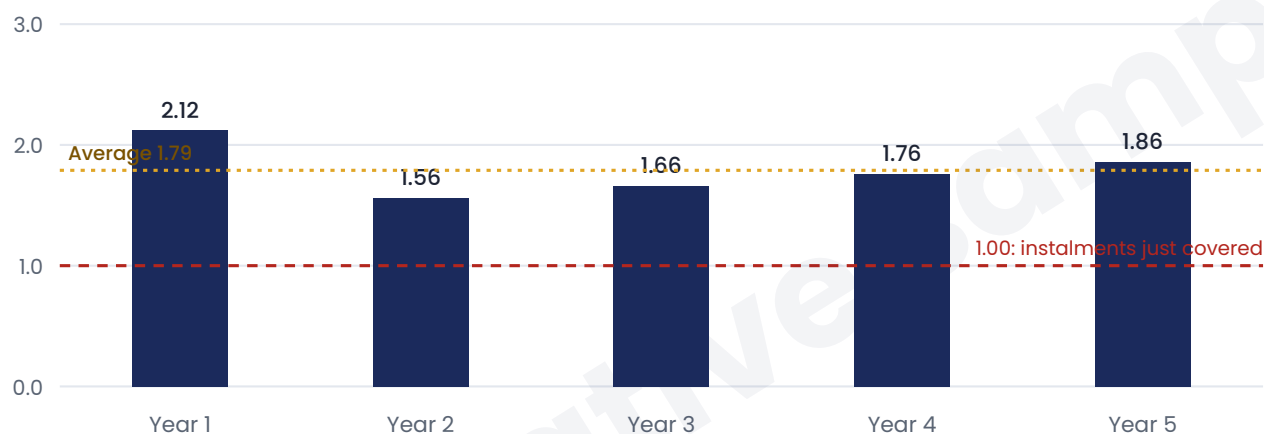
The term loan of ₹193.28 lakh carries interest at 10.5% a year. Only interest is paid during the 6-month moratorium, after which the loan is repaid in 54 equal monthly instalments of ₹4,50,655. The month-by-month schedule is in the annexure.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Opening balance	193.28	176.01	138.65	97.17	51.12
Interest	19.92	16.72	12.60	8.03	2.95
Principal repaid	17.27	37.36	41.48	46.05	51.12
Closing balance	176.01	138.65	97.17	51.12	—

17 Debt service coverage

The debt service coverage ratio averages 1.79 over the repayment years, with a low of 1.56 in Year 2. A DSCR above 1 means the unit earns enough to meet its loan instalments, and the model keeps a margin above that in every year.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Net profit after tax	28.80	41.60	54.55	67.35	80.14
Depreciation and write-offs	30.20	26.24	22.82	19.90	17.35
Interest on term loan	19.92	16.72	12.60	8.03	2.95
Total available for debt service (A)	78.92	84.56	89.97	95.28	100.44
Principal repayment	17.27	37.36	41.48	46.05	51.12
Interest on term loan	19.92	16.72	12.60	8.03	2.95
Total debt service (B)	37.19	54.08	54.08	54.08	54.07
DSCR (A / B)	2.12	1.56	1.66	1.76	1.86

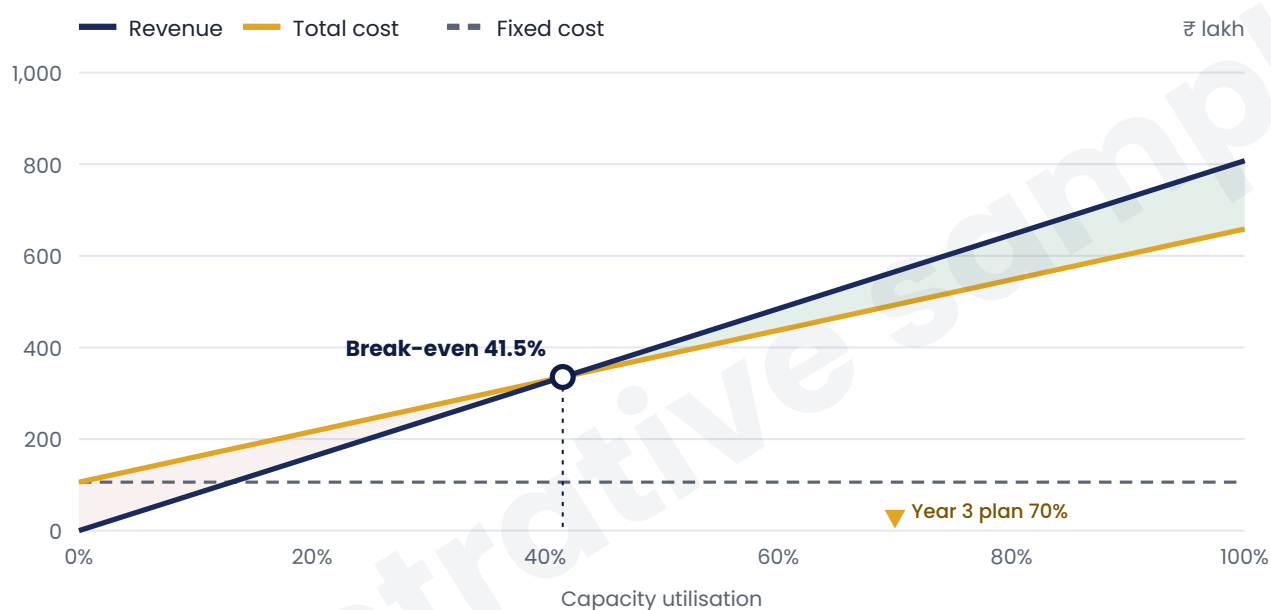


DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

18 Break-even analysis

The break-even point in Year 3 is 41.5% of installed capacity. Below that level the unit would not cover its fixed costs, interest and depreciation; above it, each additional unit sold adds to profit. Cash break-even is lower, at 32.6%.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Revenue from operations	484.70	525.10	565.49	605.88	646.27
Variable costs	331.59	359.21	386.85	414.49	442.11
Contribution	153.11	165.89	178.64	191.39	204.16
Fixed costs (incl. depreciation and interest)	114.71	110.43	105.91	101.59	97.30
Break-even as % of installed capacity	45.0	43.3	41.5	39.8	38.1
Cash break-even as % of installed capacity	33.1	33.0	32.6	32.0	31.3
Break-even sales	363.14	349.55	335.26	321.60	308.00



Break-even chart at Year 3 prices and costs, scaled to full capacity. Shaded areas show the loss zone (left) and profit zone (right).

19 Financial ratios

Liquidity and leverage improve over the projection. The current ratio stays at or above 1.77, while debt-equity drops from 1.99 to zero as the term loan is repaid.

Ratio	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Current ratio	1.77	2.13	2.53	2.99	3.48
Quick ratio	1.29	1.62	2.00	2.43	2.90
Debt-equity ratio (term loan / net worth)	1.99	1.06	0.52	0.20	0.00
Total outside liabilities / net worth	2.88	1.67	0.96	0.53	0.26
Interest coverage ratio	2.47	3.42	4.88	7.33	12.73
DSCR	2.12	1.56	1.66	1.76	1.86
Gross profit margin (%)	26.4	26.7	26.9	27.1	27.2
Operating profit (EBITDA) margin (%)	19.5	19.9	20.2	20.4	20.6
Net profit margin (%)	5.9	7.9	9.6	11.1	12.4
Return on capital employed (%)	20.1	24.0	26.9	28.7	29.5
Break-even (% of installed capacity)	45.0	43.3	41.5	39.8	38.1

20 Key assumptions

- Commercial production starts in April 2027, and all assets are in use from the first year.
- Capacity utilisation of 60% in Year 1, rising to 80% by Year 5, over 330 working days a year.
- Selling price of ₹20,400 per MT, excluding GST, held constant through the projection.
- Raw materials at 53.3% of sales, packing materials at 3.9%, power and fuel at 7.6%, and selling and distribution at 3.7%.
- Wages and salaries rise by 5% a year; repairs and administrative overheads rise by 5% a year.
- Working capital based on 30 days of raw material, 2 days of work in progress, 15 days of finished goods and 45 days of receivables, less 30 days of creditors.
- Term loan at 10.5% interest with a 6-month moratorium and 54 monthly instalments; cash credit at 11% on 75% of the working capital requirement.
- Depreciation on the written-down value method at Income Tax Act rates; income tax at a flat 25% of profit for simplicity.
- Contingency of 5% on building and machinery; preliminary and pre-operative expenses written off over five years.
- All amounts in ₹ lakh unless stated otherwise, excluding GST.

21 Conclusion

The model shows that a bleaching powder unit sized at 12 MT per day can be financed 75:25 by a bank and its promoter, service its loan with an average DSCR of 1.79, and return about 21.1% a year on a project cost of ₹257.71 lakh. These are sample figures. A real project needs a report built on its own site, quotations and market.

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This document is a computer-generated illustrative sample. The capacity, prices, costs and projections are representative assumptions for a typical small-scale unit and are not based on any specific project, location or quotation. Statutory requirements change and vary by state. Niir Project Consultancy Services accepts no liability for decisions taken on the basis of this sample.

A Annexure: monthly loan repayment schedule

Term loan of ₹193.28 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	193.28	1.69	–	1.69	193.28
2	May 2027	193.28	1.69	–	1.69	193.28
3	Jun 2027	193.28	1.69	–	1.69	193.28
4	Jul 2027	193.28	1.69	–	1.69	193.28
5	Aug 2027	193.28	1.69	–	1.69	193.28
6	Sep 2027	193.28	1.69	–	1.69	193.28
7	Oct 2027	193.28	1.69	2.82	4.51	190.46
8	Nov 2027	190.46	1.67	2.84	4.51	187.62
9	Dec 2027	187.62	1.64	2.86	4.51	184.76
10	Jan 2028	184.76	1.62	2.89	4.51	181.87
11	Feb 2028	181.87	1.59	2.92	4.51	178.95
12	Mar 2028	178.95	1.57	2.94	4.51	176.01
13	Apr 2028	176.01	1.54	2.97	4.51	173.05
14	May 2028	173.05	1.51	2.99	4.51	170.06
15	Jun 2028	170.06	1.49	3.02	4.51	167.04
16	Jul 2028	167.04	1.46	3.04	4.51	163.99
17	Aug 2028	163.99	1.43	3.07	4.51	160.92
18	Sep 2028	160.92	1.41	3.10	4.51	157.82
19	Oct 2028	157.82	1.38	3.13	4.51	154.70
20	Nov 2028	154.70	1.35	3.15	4.51	151.54
21	Dec 2028	151.54	1.33	3.18	4.51	148.36
22	Jan 2029	148.36	1.30	3.21	4.51	145.15
23	Feb 2029	145.15	1.27	3.24	4.51	141.92
24	Mar 2029	141.92	1.24	3.26	4.51	138.65
25	Apr 2029	138.65	1.21	3.29	4.51	135.36
26	May 2029	135.36	1.18	3.32	4.51	132.04
27	Jun 2029	132.04	1.16	3.35	4.51	128.69
28	Jul 2029	128.69	1.13	3.38	4.51	125.31
29	Aug 2029	125.31	1.10	3.41	4.51	121.90
30	Sep 2029	121.90	1.07	3.44	4.51	118.46
31	Oct 2029	118.46	1.04	3.47	4.51	114.99
32	Nov 2029	114.99	1.01	3.50	4.51	111.48
33	Dec 2029	111.48	0.98	3.53	4.51	107.95
34	Jan 2030	107.95	0.94	3.56	4.51	104.39
35	Feb 2030	104.39	0.91	3.59	4.51	100.80
36	Mar 2030	100.80	0.88	3.62	4.51	97.17
37	Apr 2030	97.17	0.85	3.66	4.51	93.52
38	May 2030	93.52	0.82	3.69	4.51	89.83
39	Jun 2030	89.83	0.79	3.72	4.51	86.11

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	86.11	0.75	3.75	4.51	82.36
41	Aug 2030	82.36	0.72	3.79	4.51	78.57
42	Sep 2030	78.57	0.69	3.82	4.51	74.75
43	Oct 2030	74.75	0.65	3.85	4.51	70.90
44	Nov 2030	70.90	0.62	3.89	4.51	67.01
45	Dec 2030	67.01	0.59	3.92	4.51	63.09
46	Jan 2031	63.09	0.55	3.95	4.51	59.14
47	Feb 2031	59.14	0.52	3.99	4.51	55.15
48	Mar 2031	55.15	0.48	4.02	4.51	51.12
49	Apr 2031	51.12	0.45	4.06	4.51	47.07
50	May 2031	47.07	0.41	4.09	4.51	42.97
51	Jun 2031	42.97	0.38	4.13	4.51	38.84
52	Jul 2031	38.84	0.34	4.17	4.51	34.67
53	Aug 2031	34.67	0.30	4.20	4.51	30.47
54	Sep 2031	30.47	0.27	4.24	4.51	26.23
55	Oct 2031	26.23	0.23	4.28	4.51	21.95
56	Nov 2031	21.95	0.19	4.31	4.51	17.64
57	Dec 2031	17.64	0.15	4.35	4.51	13.29
58	Jan 2032	13.29	0.12	4.39	4.51	8.90
59	Feb 2032	8.90	0.08	4.43	4.51	4.47
60	Mar 2032	4.47	0.04	4.47	4.51	–