AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

Desiccated Coconut Powder

Installed capacity 2,800 kg per day
Sector Fruit and vegetable processing
Total project cost ₹488.87 lakh

Illustrative sample
Figures are representative

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Project at a glance

Desiccated Coconut Powder
2,800 kg per day

Product	**Desiccated Coconut Powder**	Sector	**Fruit and vegetable processing**
Installed capacity	**2,800 kg per day**	Annual capacity	**7,56,000 kg per year**
Selling price (ex-GST)	**₹177 per kg**	Working days	**270 a year**
Manpower	**48 people**	Plant and machinery	**₹230.82 lakh**
Total project cost	**₹488.87 lakh**	Promoter's contribution	**₹122.22 lakh (25%)**
Term loan	**₹366.65 lakh (75%)**	Cash credit limit	**₹79.59 lakh**
Revenue, Year 3	**₹936.68 lakh at 70%**	Net profit, Year 3	**₹82.88 lakh**
Return on investment	**16.9% a year**	Break-even, Year 3	**45.4% of capacity**
Average DSCR	**1.56**	Payback period	**4.1 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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Illustrative sample

1 Introduction

This sample report sets out the techno-economic case for a unit making desiccated coconut powder. The model plant has an installed capacity of 2,800 kg per day, which works out to 7,56,000 kg per year over 270 working days. Its applications range from confectionery and biscuit makers to export.

The projections cover the first five years of operation, starting FY 2027-28. By Year 3 the plant runs at 70% of capacity, with revenue of ₹936.68 lakh and a net profit of ₹82.88 lakh.

2 Uses and applications

The main applications and markets for the product are:

- Confectionery and biscuit makers
- Sweet makers
- Food processors
- Export

3 Market potential

Demand comes mainly from biscuit, confectionery, sweet and bakery makers who buy fine and medium grades in bulk bags, and from households in states where fresh coconut is costly or hard to find. Units are best set up close to coconut-growing areas, where mature nuts can be bought fresh every day, because opened kernel spoils quickly. Margins move with the farm price of coconuts, so steady nut buying and the sale of parings oil, shells and coconut water decide how well a unit does.

The usual customers for a unit of this kind are biscuit and confectionery manufacturers, sweet and mithai makers, bakeries and ice cream makers, ready-mix and spice brands, wholesale and retail grocery trade, and exporters of coconut products.

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

Illustrative sample

4 Manufacturing process

The manufacturing process runs in five stages. Each stage is described below, and the flow chart shows the sequence.



Process flow for desiccated coconut powder

1. **Deshelling.** Coconuts are dehusked and the shell removed.
2. **Paring.** The brown skin is pared off the kernel.
3. **Grinding.** White kernel is ground.
4. **Drying.** Ground kernel is dried to low moisture.
5. **Grading and packing.** Powder is graded and packed.

5 Raw materials

Raw materials account for 44.9% of sales at Year 3 volumes, a total of ₹420.62 lakh, with fresh coconuts the biggest item in the mix.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Fresh coconuts	90.0%	378.56
Consumables	10.0%	42.06
Total raw materials	**100.0%**	**420.62**

Illustrative sample

6 Plant and machinery

Plant and machinery accounts for ₹230.82 lakh of the project cost. The belt dryer takes the largest share, and the other items and their indicative costs are listed below.

Machinery and equipment	Indicative cost (₹ lakh)
Dehusking and deshelling machines	34.63
Paring machines	23.08
Wet grinder	34.62
Belt dryer	80.79
Sifter and grader	23.08
Packing machine	34.62
Total plant and machinery	**230.82**

7 Land, building and utilities

Land and site development is taken at ₹45.15 lakh and building and civil works at ₹125.33 lakh. Other fixed assets, including electrification, furniture, testing equipment and power backup, add ₹31.95 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 ₹54.41 lakh for power and fuel, or 5.8% of sales. The plant also needs a reliable water supply for cleaning and domestic use, and for the process where required.

8 Manpower

Staffing for the model unit is 48 people, at a Year 1 cost of ₹89.04 lakh. Wages are escalated by 5% each year in the projections.

Category	Number	Monthly wage (₹)	Annual cost (₹ lakh)
Management, supervision and administration	7	27,000	22.68
Skilled workers and operators	17	17,000	34.68
Semi-skilled and unskilled workers	24	11,000	31.68
Total (Year 1)	**48**		**89.04**

Illustrative sampl

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
- FSSAI licence, with the tier set by production capacity
- Compliance with the FSSAI product standard for desiccated coconut
- IS 966 specification for desiccated coconut (BIS standard used as the quality reference)
- Legal Metrology registration for retail packs

10 Project cost and means of finance

Setting up the unit costs ₹488.87 lakh in all, of which plant and machinery is ₹230.82 lakh. The estimate includes a 5% contingency on building and machinery, pre-operative expenses and the margin money needed to start working capital.

Cost of project	₹ lakh
Land and site development	45.15
Building and civil works	125.33
Plant and machinery	230.82
Other fixed assets (electrification, furniture, lab equipment, DG set)	31.95
Contingencies	17.81
Preliminary and pre-operative expenses	11.28
Margin money for working capital	26.53
Total cost of project	**488.87**

Illustrative sample

Means of finance

Funding follows a 75:25 split between bank loan and promoter's contribution, with a term loan of ₹366.65 lakh and promoter funds of ₹122.22 lakh. The bank also provides a cash credit limit of ₹79.59 lakh for working capital.

Source of funds	₹ lakh
Promoter's contribution (25%)	122.22
Term loan from bank (75%)	366.65
Total means of finance	**488.87**
Cash credit limit for working capital (separate)	*79.59*

11 Working capital

Working capital is worked out from holding periods: 30 days of raw material, 20 days of finished goods and 30 days of credit to customers, less 20 days of credit from suppliers. In Year 1 the requirement is ₹106.12 lakh. The bank funds ₹79.59 lakh through cash credit and the promoter's margin covers ₹26.53 lakh.

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)	29.63	32.10	34.57	37.04	39.51
Work in progress (2 days)	2.72	2.93	3.14	3.35	3.57
Finished goods (20 days)	32.38	34.90	37.43	39.98	42.54
Trade receivables (30 days)	65.99	71.49	76.99	82.49	87.99
Total current assets	**130.72**	**141.42**	**152.13**	**162.86**	**173.61**
Less: trade creditors (20 days)	24.60	26.65	28.70	30.75	32.80
Working capital requirement	**106.12**	**114.77**	**123.43**	**132.11**	**140.81**

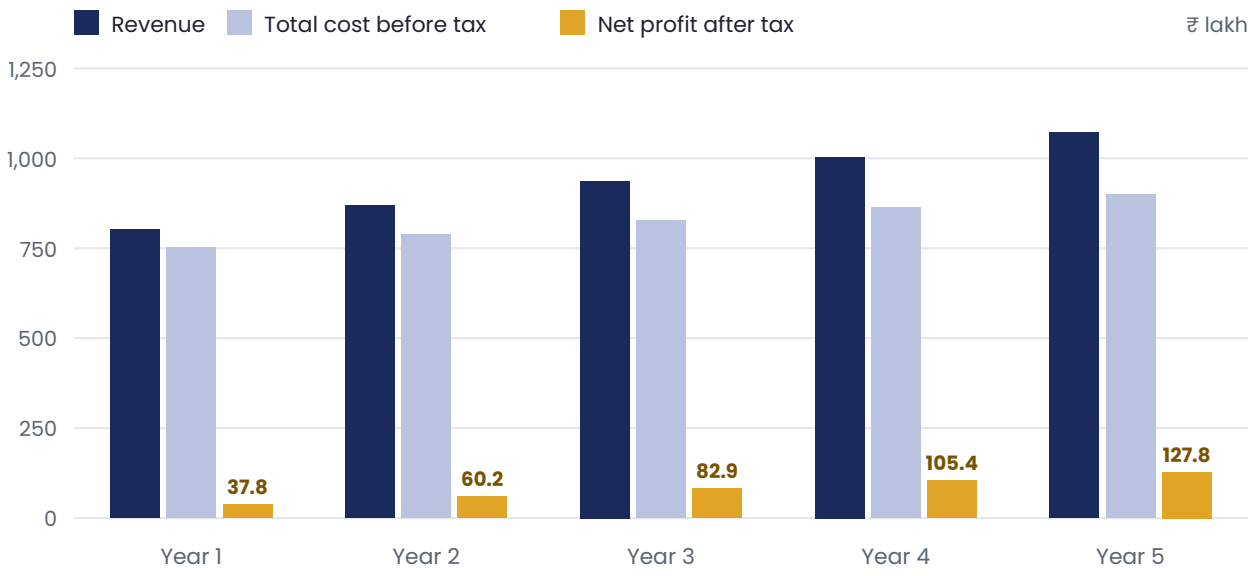
Illustrative sample

12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹802.87 lakh to ₹1,070.50 lakh. Operating profit in Year 3 is ₹184.93 lakh, a margin of 19.7%, and net profit after tax grows from ₹37.82 lakh in Year 1 to ₹127.80 lakh in Year 5.

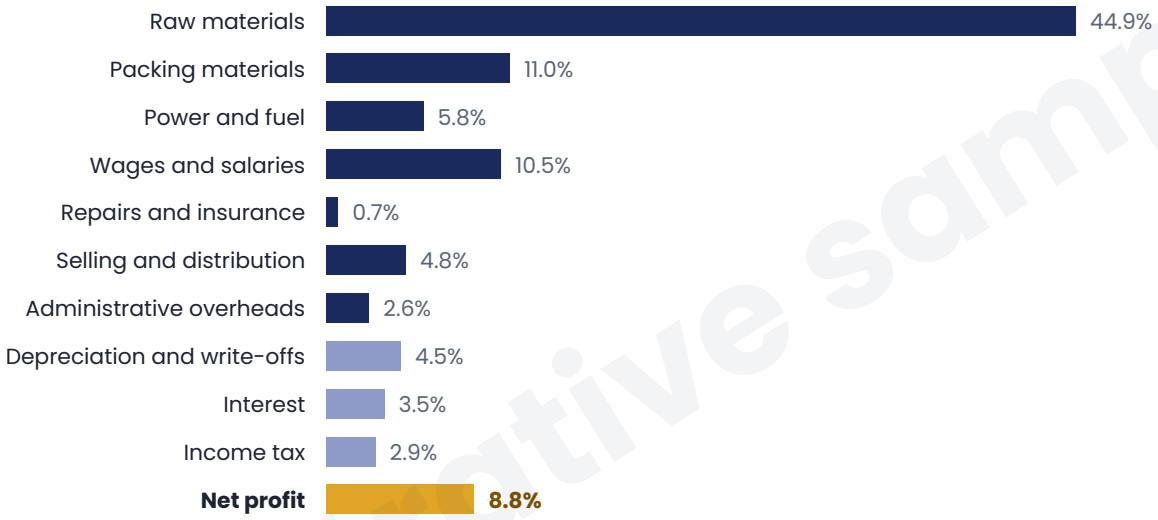
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	*60%*	*65%*	*70%*	*75%*	*80%*
Revenue from operations	**802.87**	**869.78**	**936.68**	**1,003.59**	**1,070.50**
Raw materials consumed	360.53	390.57	420.62	450.66	480.71
Packing materials	88.44	95.81	103.18	110.56	117.93
Power and fuel	46.64	50.53	54.41	58.30	62.19
Wages and salaries	89.04	93.49	98.17	103.07	108.23
Repairs and maintenance	4.62	4.85	5.09	5.34	5.61
Insurance	1.62	1.62	1.62	1.62	1.62
Cost of production	**590.89**	**636.87**	**683.09**	**729.55**	**776.29**
Gross profit	**211.98**	**232.91**	**253.59**	**274.04**	**294.21**
Selling and distribution expenses	38.26	41.45	44.64	47.83	51.02
Administrative overheads	21.78	22.87	24.02	25.22	26.48
Operating profit (EBITDA)	**151.94**	**168.59**	**184.93**	**200.99**	**216.71**
Depreciation	52.71	45.62	39.52	34.25	29.72
Preliminary expenses written off	2.26	2.26	2.26	2.26	2.24
Interest on term loan	37.79	31.71	23.90	15.23	5.60
Interest on cash credit	8.75	8.75	8.75	8.75	8.75
Profit before tax	**50.43**	**80.25**	**110.50**	**140.50**	**170.40**
Income tax	12.61	20.06	27.62	35.12	42.60
Profit after tax	**37.82**	**60.19**	**82.88**	**105.38**	**127.80**

Illustrative sample



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

Illustrative sampl

13 Cash flow statement

Cash generated from profit and depreciation covers the term loan repayments in every year. The closing cash balance builds up to ₹225.83 lakh by the end of Year 5.

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	122.22	–	–	–	–
Term loan from bank	366.65	–	–	–	–
Cash credit (working capital) from bank	79.59	–	–	–	–
Net profit after tax	37.82	60.19	82.88	105.38	127.80
Depreciation	52.71	45.62	39.52	34.25	29.72
Preliminary expenses written off	2.26	2.26	2.26	2.26	2.24
Increase in trade creditors	24.60	2.05	2.05	2.05	2.05
Total sources	**685.85**	**110.12**	**126.71**	**143.94**	**161.81**
Application of funds					
Fixed assets	451.06	–	–	–	–
Preliminary and pre-operative expenses	11.28	–	–	–	–
Increase in inventories	64.73	5.20	5.21	5.23	5.25
Increase in trade receivables	65.99	5.50	5.50	5.50	5.50
Repayment of term loan	32.75	70.88	78.68	87.36	96.98
Drawings	–	–	–	–	–
Total application	**625.81**	**81.58**	**89.39**	**98.09**	**107.73**
Net cash flow	**60.04**	**28.54**	**37.32**	**45.85**	**54.08**
Opening cash balance	–	60.04	88.58	125.90	171.75
Closing cash balance	**60.04**	**88.58**	**125.90**	**171.75**	**225.83**

Illustrative sample

14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹151.02 lakh at the end of Year 1 to ₹536.29 lakh at the end of Year 5, while the term loan outstanding falls from ₹333.90 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	122.22	122.22	122.22	122.22	122.22
Reserves and surplus	37.82	98.01	180.89	286.27	414.07
Term loan	333.90	263.02	184.34	96.98	–
Cash credit from bank	79.59	79.59	79.59	79.59	79.59
Trade creditors	24.60	26.65	28.70	30.75	32.80
Total liabilities	**598.13**	**589.49**	**595.74**	**615.81**	**648.68**
Assets					
Gross fixed assets	451.06	451.06	451.06	451.06	451.06
Less: accumulated depreciation	(52.71)	(98.33)	(137.85)	(172.10)	(201.82)
Net fixed assets	**398.35**	**352.73**	**313.21**	**278.96**	**249.24**
Preliminary expenses not written off	9.02	6.76	4.50	2.24	–
Inventories	64.73	69.93	75.14	80.37	85.62
Trade receivables	65.99	71.49	76.99	82.49	87.99
Cash and bank balance	60.04	88.58	125.90	171.75	225.83
Total assets	**598.13**	**589.49**	**595.74**	**615.81**	**648.68**

Illustrative sample

15 Depreciation

Depreciation is charged on the written-down value method at Income Tax Act rates: 10% on building, 15% on plant and machinery and 10% on other fixed assets. Land is not depreciated, and preliminary expenses are written off 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 ₹131.60 lakh, 10% WDV)					
Opening written-down value	131.60	118.44	106.60	95.94	86.35
Depreciation	13.16	11.84	10.66	9.59	8.64
Closing written-down value	**118.44**	**106.60**	**95.94**	**86.35**	**77.71**
Plant and machinery (cost ₹242.36 lakh, 15% WDV)					
Opening written-down value	242.36	206.01	175.11	148.84	126.51
Depreciation	36.35	30.90	26.27	22.33	18.98
Closing written-down value	**206.01**	**175.11**	**148.84**	**126.51**	**107.53**
Other fixed assets (cost ₹31.95 lakh, 10% WDV)					
Opening written-down value	31.95	28.75	25.87	23.28	20.95
Depreciation	3.20	2.88	2.59	2.33	2.10
Closing written-down value	**28.75**	**25.87**	**23.28**	**20.95**	**18.85**
Total depreciation	**52.71**	**45.62**	**39.52**	**34.25**	**29.72**
Preliminary expenses written off	2.26	2.26	2.26	2.26	2.24

16 Term loan repayment

Repayment of the ₹366.65 lakh term loan starts after a moratorium of 6 months, during which interest at 10.5% is serviced. The loan is then cleared in 54 EMIs of ₹8,54,888 each, and the annexure gives the monthly schedule.

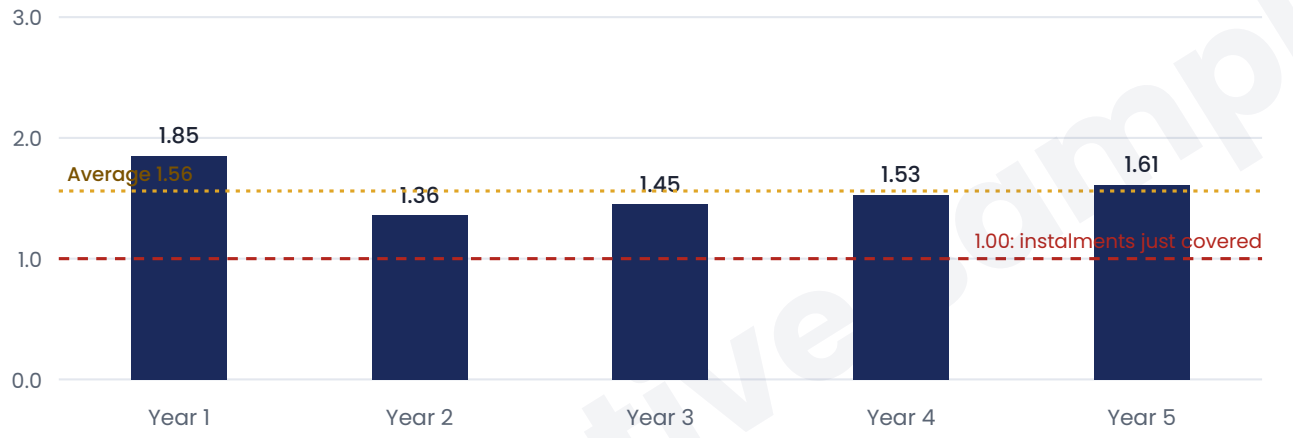
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Opening balance	366.65	333.90	263.02	184.34	96.98
Interest	37.79	31.71	23.90	15.23	5.60
Principal repaid	32.75	70.88	78.68	87.36	96.98
Closing balance	**333.90**	**263.02**	**184.34**	**96.98**	**–**

Illustrative sample

17 Debt service coverage

Cash available for debt service covers the term loan instalments 1.56 times on average, and never less than 1.36 times (Year 2).

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	37.82	60.19	82.88	105.38	127.80
Depreciation and write-offs	54.97	47.88	41.78	36.51	31.96
Interest on term loan	37.79	31.71	23.90	15.23	5.60
Total available for debt service (A)	**130.58**	**139.78**	**148.56**	**157.12**	**165.36**
Principal repayment	32.75	70.88	78.68	87.36	96.98
Interest on term loan	37.79	31.71	23.90	15.23	5.60
Total debt service (B)	**70.54**	**102.59**	**102.58**	**102.59**	**102.58**
DSCR (A / B)	1.85	1.36	1.45	1.53	1.61



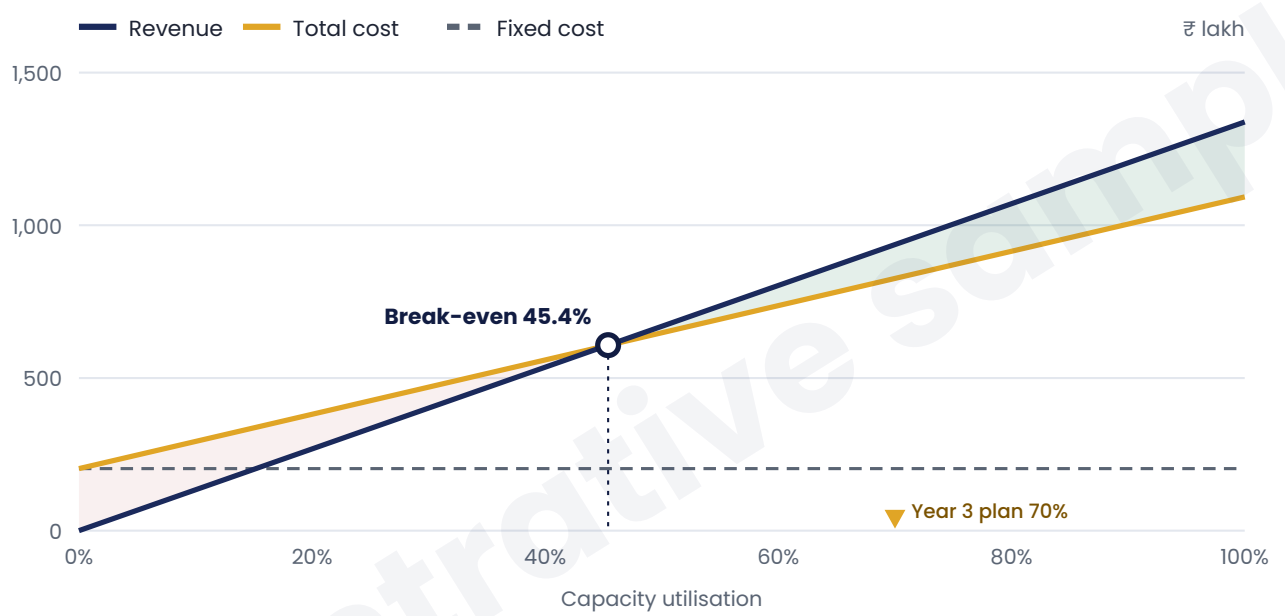
DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

18 Break-even analysis

The unit needs to run at 45.4% of capacity to break even in Year 3, well below the 70% assumed for that year. Cash break-even, which excludes depreciation and write-offs, is 36%.

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	802.87	869.78	936.68	1,003.59	1,070.50
Variable costs	533.87	578.36	622.85	667.35	711.85
Contribution	**269.00**	**291.42**	**313.83**	**336.24**	**358.65**
Fixed costs (incl. depreciation and interest)	218.57	211.17	203.33	195.74	188.25
Break-even as % of installed capacity	48.8	47.1	45.4	43.7	42.0
Cash break-even as % of installed capacity	36.5	36.4	36.0	35.5	34.9
Break-even sales	652.35	630.26	606.87	584.23	561.89



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

Illustrative sample

19 Financial ratios

Liquidity and leverage improve over the projection. The current ratio stays at or above 1.83, while debt-equity drops from 2.21 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	1.83	2.16	2.57	3.03	3.55
Quick ratio	1.21	1.51	1.87	2.30	2.79
Debt-equity ratio (term loan / net worth)	2.21	1.23	0.62	0.24	0.00
Total outside liabilities / net worth	2.90	1.73	0.98	0.51	0.21
Interest coverage ratio	2.08	2.98	4.38	6.86	12.87
DSCR	1.85	1.36	1.45	1.53	1.61
Gross profit margin (%)	26.4	26.8	27.1	27.3	27.5
Operating profit (EBITDA) margin (%)	18.9	19.4	19.7	20.0	20.2
Net profit margin (%)	4.7	6.9	8.8	10.5	11.9
Return on capital employed (%)	17.2	21.7	25.4	28.2	30.0
Break-even (% of installed capacity)	48.8	47.1	45.4	43.7	42.0

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 270 working days a year.
- Selling price of ₹177 per kg, excluding GST, held constant through the projection.
- Raw materials at 44.9% of sales, packing materials at 11%, power and fuel at 5.8%, and selling and distribution at 4.8%.
- 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, 20 days of finished goods and 30 days of receivables, less 20 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.

Illustrative sample

21 Conclusion

On these illustrative assumptions, a desiccated coconut powder unit of 2,800 kg per day costs ₹488.87 lakh to set up, earns an average return of 16.9% on that investment and pays back in about 4.1 years. An average DSCR of 1.56 and break-even at 45.4% of capacity point to a project that can carry its bank debt. Actual figures depend on the location, the machinery chosen, input prices and the promoter's plans, which is why a full report is prepared for each project.

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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.

Illustrative sample

A Annexure: monthly loan repayment schedule

Term loan of ₹366.65 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	366.65	3.21	–	3.21	366.65
2	May 2027	366.65	3.21	–	3.21	366.65
3	Jun 2027	366.65	3.21	–	3.21	366.65
4	Jul 2027	366.65	3.21	–	3.21	366.65
5	Aug 2027	366.65	3.21	–	3.21	366.65
6	Sep 2027	366.65	3.21	–	3.21	366.65
7	Oct 2027	366.65	3.21	5.34	8.55	361.31
8	Nov 2027	361.31	3.16	5.39	8.55	355.92
9	Dec 2027	355.92	3.11	5.43	8.55	350.49
10	Jan 2028	350.49	3.07	5.48	8.55	345.01
11	Feb 2028	345.01	3.02	5.53	8.55	339.48
12	Mar 2028	339.48	2.97	5.58	8.55	333.90
13	Apr 2028	333.90	2.92	5.63	8.55	328.27
14	May 2028	328.27	2.87	5.68	8.55	322.59
15	Jun 2028	322.59	2.82	5.73	8.55	316.87
16	Jul 2028	316.87	2.77	5.78	8.55	311.09
17	Aug 2028	311.09	2.72	5.83	8.55	305.26
18	Sep 2028	305.26	2.67	5.88	8.55	299.39
19	Oct 2028	299.39	2.62	5.93	8.55	293.46
20	Nov 2028	293.46	2.57	5.98	8.55	287.48
21	Dec 2028	287.48	2.52	6.03	8.55	281.44
22	Jan 2029	281.44	2.46	6.09	8.55	275.36
23	Feb 2029	275.36	2.41	6.14	8.55	269.22
24	Mar 2029	269.22	2.36	6.19	8.55	263.02
25	Apr 2029	263.02	2.30	6.25	8.55	256.78
26	May 2029	256.78	2.25	6.30	8.55	250.47
27	Jun 2029	250.47	2.19	6.36	8.55	244.12
28	Jul 2029	244.12	2.14	6.41	8.55	237.70
29	Aug 2029	237.70	2.08	6.47	8.55	231.23
30	Sep 2029	231.23	2.02	6.53	8.55	224.71
31	Oct 2029	224.71	1.97	6.58	8.55	218.13
32	Nov 2029	218.13	1.91	6.64	8.55	211.49
33	Dec 2029	211.49	1.85	6.70	8.55	204.79
34	Jan 2030	204.79	1.79	6.76	8.55	198.03
35	Feb 2030	198.03	1.73	6.82	8.55	191.21
36	Mar 2030	191.21	1.67	6.88	8.55	184.34
37	Apr 2030	184.34	1.61	6.94	8.55	177.40
38	May 2030	177.40	1.55	7.00	8.55	170.41
39	Jun 2030	170.41	1.49	7.06	8.55	163.35

Illustrative sample

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	163.35	1.43	7.12	8.55	156.23
41	Aug 2030	156.23	1.37	7.18	8.55	149.05
42	Sep 2030	149.05	1.30	7.24	8.55	141.80
43	Oct 2030	141.80	1.24	7.31	8.55	134.49
44	Nov 2030	134.49	1.18	7.37	8.55	127.12
45	Dec 2030	127.12	1.11	7.44	8.55	119.69
46	Jan 2031	119.69	1.05	7.50	8.55	112.18
47	Feb 2031	112.18	0.98	7.57	8.55	104.62
48	Mar 2031	104.62	0.92	7.63	8.55	96.98
49	Apr 2031	96.98	0.85	7.70	8.55	89.28
50	May 2031	89.28	0.78	7.77	8.55	81.51
51	Jun 2031	81.51	0.71	7.84	8.55	73.68
52	Jul 2031	73.68	0.64	7.90	8.55	65.77
53	Aug 2031	65.77	0.58	7.97	8.55	57.80
54	Sep 2031	57.80	0.51	8.04	8.55	49.76
55	Oct 2031	49.76	0.44	8.11	8.55	41.64
56	Nov 2031	41.64	0.36	8.18	8.55	33.46
57	Dec 2031	33.46	0.29	8.26	8.55	25.20
58	Jan 2032	25.20	0.22	8.33	8.55	16.88
59	Feb 2032	16.88	0.15	8.40	8.55	8.47
60	Mar 2032	8.47	0.07	8.47	8.55	–

Illustrative sample