AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

Fullers Earth

Installed capacity 37 MT per day
Sector Industrial minerals
Total project cost ₹401.05 lakh

Illustrative sample
Figures are representative

Niir Project Consultancy Services
106-E, Kamla Nagar, New Delhi 110007, India

www.niir.org
+91 90970 75054 | npcs.india@gmail.com

Project at a glance

Fullers Earth
37 MT per day

Product	**Fullers Earth**	Sector	**Industrial minerals**
Installed capacity	**37 MT per day**	Annual capacity	**11,100 MT per year**
Selling price (ex-GST)	**₹9,000 per MT**	Working days	**300 a year**
Manpower	**22 people**	Plant and machinery	**₹189.88 lakh**
Total project cost	**₹401.05 lakh**	Promoter's contribution	**₹100.26 lakh (25%)**
Term loan	**₹300.79 lakh (75%)**	Cash credit limit	**₹65.59 lakh**
Revenue, Year 3	**₹699.30 lakh at 70%**	Net profit, Year 3	**₹106.88 lakh**
Return on investment	**26.6% a year**	Break-even, Year 3	**33.9% of capacity**
Average DSCR	**2.06**	Payback period	**3.2 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 fullers earth. The model plant has an installed capacity of 37 MT per day, which works out to 11,100 MT per year over 300 working days. Its applications range from bleaching and decolourising edible oils to cosmetic face packs sold as multani mitti.

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 ₹699.30 lakh worth of fullers earth and keeps ₹106.88 lakh as net profit.

2 Uses and applications

Demand for the product comes mainly from the following uses:

- Bleaching and decolourising edible oils
- Carriers for pesticides and fertilisers
- Cat litter and oil absorbents
- Foundry sand bonding
- Cosmetic face packs sold as multani mitti

3 Market potential

Fuller's earth is a non-swelling bleaching clay sold mainly to edible oil refiners and vanaspati makers for decolourising oil, with smaller volumes going to pesticide and fertiliser carriers, cat litter, foundries and the cosmetic trade as multani mitti. Buyers test each lot for bleaching power, moisture and mesh size, so steady clay quality matters more than price alone. Units near the clay deposits of Rajasthan and Telangana save on freight, which is a large part of the delivered cost.

Sales are typically made to edible oil refineries and vanaspati makers, pesticide and fertiliser formulators, cat litter and absorbent makers, foundries, cosmetic and ayurvedic product makers, and mineral traders and exporters.

A full NPCS report adds a market survey with present demand, expected growth and the names and addresses of existing manufacturers, worked out for the location you choose.

Illustrative sample

4 Manufacturing process

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



Process flow for fullers earth

1. **Weathering and sorting.** Mined clay lumps are spread in the yard to lose surface moisture and stones are picked out.
2. **Crushing.** A jaw crusher breaks the lumps to small pieces that the dryer can handle evenly.
3. **Drying.** A rotary dryer brings the clay down to a low and steady moisture level without overheating it.
4. **Grinding.** A pulveriser grinds the dry clay to a fine powder.
5. **Classification.** An air classifier separates the powder into the mesh grades that each buyer asks for.
6. **Testing and packing.** Each lot is checked for moisture and bleaching power and packed in HDPE bags.

5 Raw materials

The plant uses raw fullers earth clay and HDPE bags. Raw material purchases in Year 3 are estimated at ₹256.80 lakh, which is 36.7% of sales. The split by material is shown below.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Raw fullers earth clay	80.0%	205.44
HDPE bags	20.0%	51.36
Total raw materials	**100.0%**	**256.80**

Illustrative sample

6 Plant and machinery

Plant and machinery for the model unit is estimated at ₹189.88 lakh, before the contingency allowance. The pulveriser is the largest single item. A full NPCS report adds specifications and supplier names for each machine.

Machinery and equipment	Indicative cost (₹ lakh)
Jaw crusher	37.98
Rotary dryer	47.47
Pulveriser	56.96
Air classifier	28.48
Bagging and stitching machine	18.99
Total plant and machinery	**189.88**

7 Land, building and utilities

Land and site development is taken at ₹40.96 lakh and building and civil works at ₹97.98 lakh. Other fixed assets, including electrification, furniture, testing equipment and power backup, add ₹26.73 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 ₹86.05 lakh for power and fuel, or 12.3% 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 22 people. Wages and salaries come to ₹40.56 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	27,000	9.72
Skilled workers and operators	8	17,000	16.32
Semi-skilled and unskilled workers	11	11,000	14.52
Total (Year 1)	**22**		**40.56**

Illustrative sample

9 Licences and approvals

The main registrations and approvals for a unit like this are listed below. They differ from state to state, so check the current requirements with the relevant departments.

- 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
- Mineral transit pass and storage or dealer licence under state mining rules, where required
- IS 1965 for bleaching earths and IS 1035 test methods
- Cosmetic manufacturing licence in Form COS-8 if multani mitti is packed for skin care

10 Project cost and means of finance

Project cost is estimated at ₹401.05 lakh, including fixed assets of ₹369.94 lakh and margin money for working capital of ₹21.86 lakh.

Cost of project	₹ lakh
Land and site development	40.96
Building and civil works	97.98
Plant and machinery	189.88
Other fixed assets (electrification, furniture, lab equipment, DG set)	26.73
Contingencies	14.39
Preliminary and pre-operative expenses	9.25
Margin money for working capital	21.86
Total cost of project	**401.05**

Means of finance

The promoter contributes ₹100.26 lakh (25% of project cost) and a term loan funds the remaining ₹300.79 lakh. Working capital is supported by a cash credit limit of ₹65.59 lakh.

Source of funds	₹ lakh
Promoter's contribution (25%)	100.26
Term loan from bank (75%)	300.79
Total means of finance	**401.05**
Cash credit limit for working capital (separate)	*65.59*

Illustrative sample

11 Working capital

Working capital is worked out from holding periods: 30 days of raw material, 15 days of finished goods and 45 days of credit to customers, less 30 days of credit from suppliers. In Year 1 the requirement is ₹87.45 lakh. The bank funds ₹65.59 lakh through cash credit and the promoter's margin covers ₹21.86 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)	18.09	19.60	21.11	22.62	24.12
Work in progress (1 days)	0.92	0.99	1.06	1.14	1.21
Finished goods (15 days)	15.27	16.48	17.69	18.91	20.13
Trade receivables (45 days)	73.90	80.06	86.22	92.37	98.53
Total current assets	**108.18**	**117.13**	**126.08**	**135.04**	**143.99**
Less: trade creditors (30 days)	20.73	22.46	24.19	25.91	27.64
Working capital requirement	**87.45**	**94.67**	**101.89**	**109.13**	**116.35**

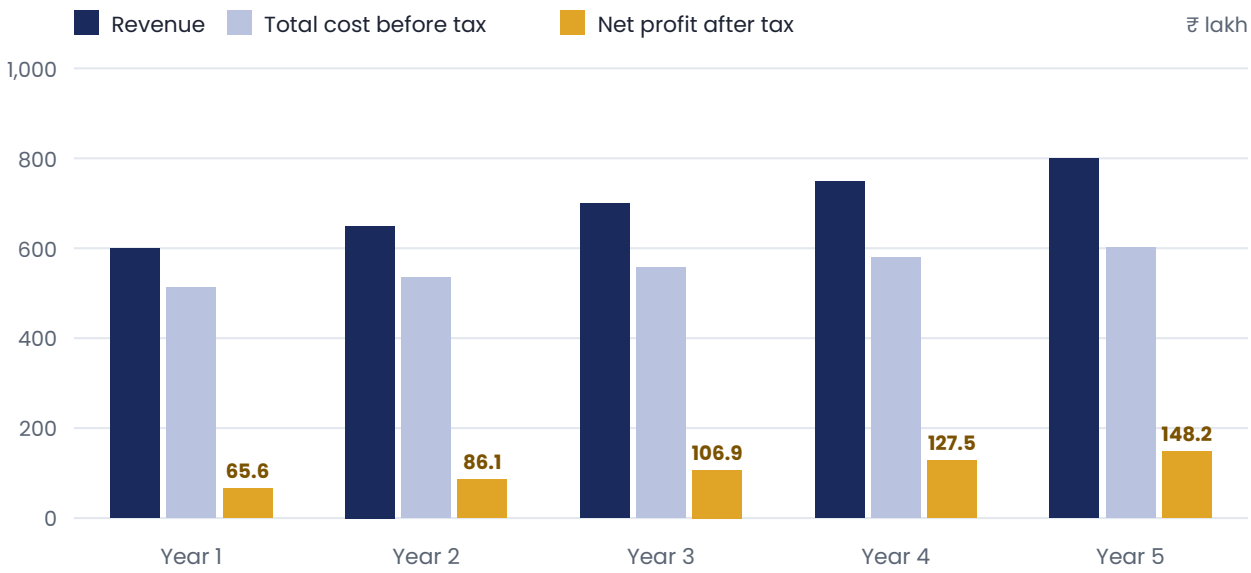
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12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹599.40 lakh to ₹799.20 lakh. Operating profit in Year 3 is ₹203.28 lakh, a margin of 29.1%, and net profit after tax grows from ₹65.64 lakh in Year 1 to ₹148.23 lakh in Year 5.

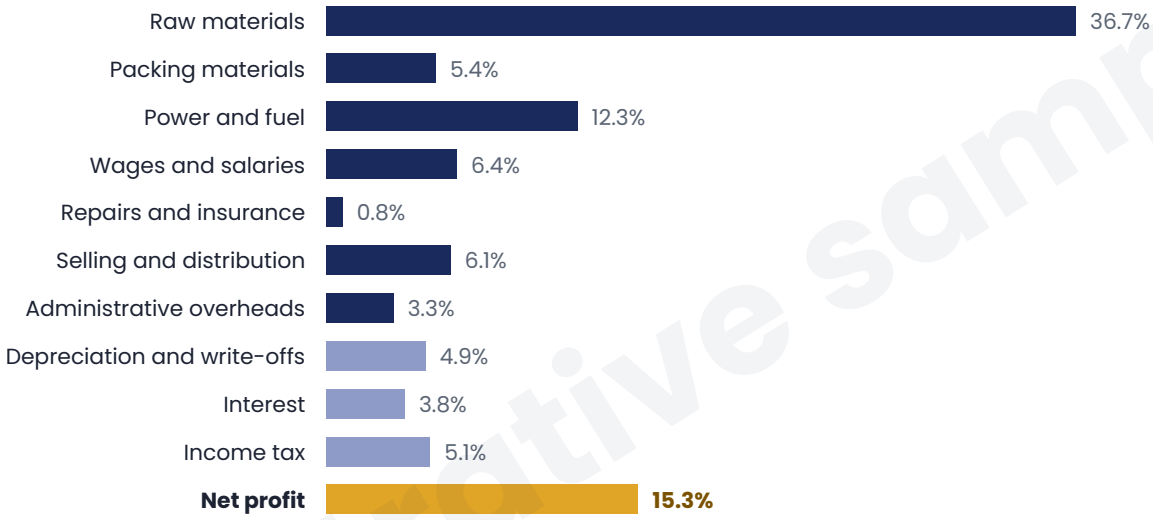
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	*60%*	*65%*	*70%*	*75%*	*80%*
Revenue from operations	**599.40**	**649.35**	**699.30**	**749.25**	**799.20**
Raw materials consumed	220.12	238.46	256.80	275.15	293.49
Packing materials	32.12	34.79	37.47	40.14	42.82
Power and fuel	73.76	79.90	86.05	92.20	98.34
Wages and salaries	40.56	42.59	44.72	46.95	49.30
Repairs and maintenance	3.80	3.99	4.19	4.40	4.62
Insurance	1.32	1.32	1.32	1.32	1.32
Cost of production	**371.68**	**401.05**	**430.55**	**460.16**	**489.89**
Gross profit	**227.72**	**248.30**	**268.75**	**289.09**	**309.31**
Selling and distribution expenses	36.46	39.49	42.53	45.57	48.61
Administrative overheads	20.81	21.85	22.94	24.09	25.29
Operating profit (EBITDA)	**170.45**	**186.96**	**203.28**	**219.43**	**235.41**
Depreciation	42.87	37.09	32.10	27.81	24.11
Preliminary expenses written off	1.85	1.85	1.85	1.85	1.85
Interest on term loan	31.00	26.02	19.61	12.50	4.60
Interest on cash credit	7.21	7.21	7.21	7.21	7.21
Profit before tax	**87.52**	**114.79**	**142.51**	**170.06**	**197.64**
Income tax	21.88	28.70	35.63	42.52	49.41
Profit after tax	**65.64**	**86.09**	**106.88**	**127.54**	**148.23**

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 sample

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 ₹377.92 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	100.26	–	–	–	–
Term loan from bank	300.79	–	–	–	–
Cash credit (working capital) from bank	65.59	–	–	–	–
Net profit after tax	65.64	86.09	106.88	127.54	148.23
Depreciation	42.87	37.09	32.10	27.81	24.11
Preliminary expenses written off	1.85	1.85	1.85	1.85	1.85
Increase in trade creditors	20.73	1.73	1.73	1.72	1.73
Total sources	**597.73**	**126.76**	**142.56**	**158.92**	**175.92**
Application of funds					
Fixed assets	369.94	–	–	–	–
Preliminary and pre-operative expenses	9.25	–	–	–	–
Increase in inventories	34.28	2.79	2.79	2.81	2.79
Increase in trade receivables	73.90	6.16	6.16	6.15	6.16
Repayment of term loan	26.87	58.14	64.55	71.67	79.56
Drawings	–	–	–	–	–
Total application	**514.24**	**67.09**	**73.50**	**80.63**	**88.51**
Net cash flow	**83.49**	**59.67**	**69.06**	**78.29**	**87.41**
Opening cash balance	–	83.49	143.16	212.22	290.51
Closing cash balance	**83.49**	**143.16**	**212.22**	**290.51**	**377.92**

Illustrative sample

14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹158.50 lakh to ₹634.64 lakh, and the term loan reduces from ₹273.92 lakh to nil as it is repaid.

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	100.26	100.26	100.26	100.26	100.26
Reserves and surplus	65.64	151.73	258.61	386.15	534.38
Term loan	273.92	215.78	151.23	79.56	–
Cash credit from bank	65.59	65.59	65.59	65.59	65.59
Trade creditors	20.73	22.46	24.19	25.91	27.64
Total liabilities	**526.14**	**555.82**	**599.88**	**657.47**	**727.87**
Assets					
Gross fixed assets	369.94	369.94	369.94	369.94	369.94
Less: accumulated depreciation	(42.87)	(79.96)	(112.06)	(139.87)	(163.98)
Net fixed assets	**327.07**	**289.98**	**257.88**	**230.07**	**205.96**
Preliminary expenses not written off	7.40	5.55	3.70	1.85	–
Inventories	34.28	37.07	39.86	42.67	45.46
Trade receivables	73.90	80.06	86.22	92.37	98.53
Cash and bank balance	83.49	143.16	212.22	290.51	377.92
Total assets	**526.14**	**555.82**	**599.88**	**657.47**	**727.87**

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 ₹102.88 lakh, 10% WDV)					
Opening written-down value	102.88	92.59	83.33	75.00	67.50
Depreciation	10.29	9.26	8.33	7.50	6.75
Closing written-down value	**92.59**	**83.33**	**75.00**	**67.50**	**60.75**
Plant and machinery (cost ₹199.37 lakh, 15% WDV)					
Opening written-down value	199.37	169.46	144.04	122.43	104.07
Depreciation	29.91	25.42	21.61	18.36	15.61
Closing written-down value	**169.46**	**144.04**	**122.43**	**104.07**	**88.46**
Other fixed assets (cost ₹26.73 lakh, 10% WDV)					
Opening written-down value	26.73	24.06	21.65	19.49	17.54
Depreciation	2.67	2.41	2.16	1.95	1.75
Closing written-down value	**24.06**	**21.65**	**19.49**	**17.54**	**15.79**
Total depreciation	**42.87**	**37.09**	**32.10**	**27.81**	**24.11**
Preliminary expenses written off	1.85	1.85	1.85	1.85	1.85

16 Term loan repayment

The term loan of ₹300.79 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 ₹7,01,328. The month-by-month schedule is in the annexure.

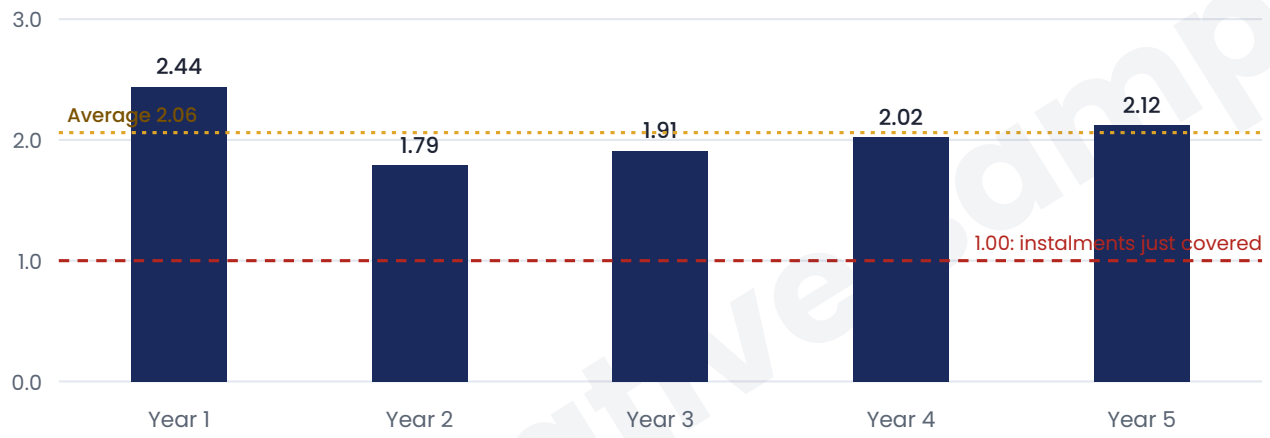
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Opening balance	300.79	273.92	215.78	151.23	79.56
Interest	31.00	26.02	19.61	12.50	4.60
Principal repaid	26.87	58.14	64.55	71.67	79.56
Closing balance	**273.92**	**215.78**	**151.23**	**79.56**	**–**

Illustrative sample

17 Debt service coverage

The debt service coverage ratio averages 2.06 over the repayment years, with a low of 1.79 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	65.64	86.09	106.88	127.54	148.23
Depreciation and write-offs	44.72	38.94	33.95	29.66	25.96
Interest on term loan	31.00	26.02	19.61	12.50	4.60
Total available for debt service (A)	**141.36**	**151.05**	**160.44**	**169.70**	**178.79**
Principal repayment	26.87	58.14	64.55	71.67	79.56
Interest on term loan	31.00	26.02	19.61	12.50	4.60
Total debt service (B)	**57.87**	**84.16**	**84.16**	**84.17**	**84.16**
DSCR (A / B)	2.44	1.79	1.91	2.02	2.12



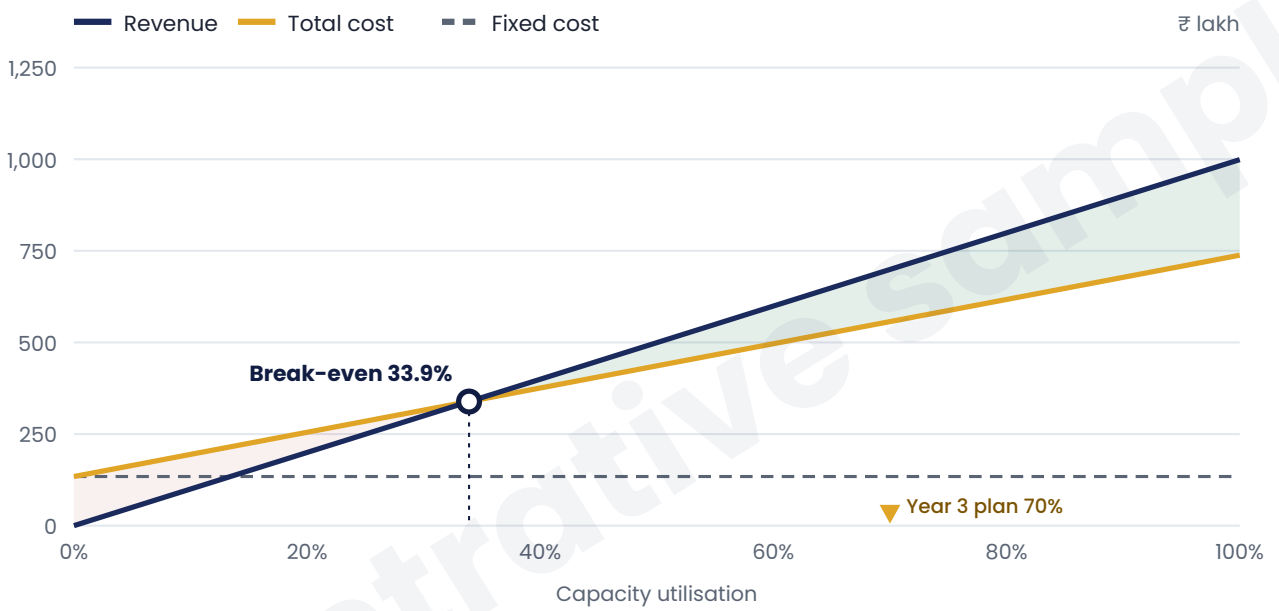
DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

18 Break-even analysis

The break-even point in Year 3 is 33.9% 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 25.3%.

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	599.40	649.35	699.30	749.25	799.20
Variable costs	362.46	392.64	422.85	453.06	483.26
Contribution	**236.94**	**256.71**	**276.45**	**296.19**	**315.94**
Fixed costs (incl. depreciation and interest)	149.42	141.92	133.94	126.13	118.30
Break-even as % of installed capacity	37.8	35.9	33.9	31.9	30.0
Cash break-even as % of installed capacity	26.5	26.1	25.3	24.4	23.4
Break-even sales	378.00	358.99	338.81	319.06	299.25



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 2.22, while debt-equity drops from 1.73 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	2.22	2.96	3.77	4.65	5.60
Quick ratio	1.82	2.54	3.32	4.18	5.11
Debt-equity ratio (term loan / net worth)	1.73	0.88	0.43	0.16	0.00
Total outside liabilities / net worth	2.27	1.23	0.68	0.35	0.15
Interest coverage ratio	3.29	4.45	6.31	9.63	17.73
DSCR	2.44	1.79	1.91	2.02	2.12
Gross profit margin (%)	38.0	38.2	38.4	38.6	38.7
Operating profit (EBITDA) margin (%)	28.4	28.8	29.1	29.3	29.5
Net profit margin (%)	11.0	13.3	15.3	17.0	18.5
Return on capital employed (%)	25.2	28.0	29.6	30.1	29.9
Break-even (% of installed capacity)	37.8	35.9	33.9	31.9	30.0

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 300 working days a year.
- Selling price of ₹9,000 per MT, excluding GST, held constant through the projection.
- Raw materials at 36.7% of sales, packing materials at 5.4%, power and fuel at 12.3%, and selling and distribution at 6.1%.
- 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, 1 day 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.

Illustrative sample

21 Conclusion

The model shows that a fullers earth unit sized at 37 MT per day can be financed 75:25 by a bank and its promoter, service its loan with an average DSCR of 2.06, and return about 26.6% a year on a project cost of ₹401.05 lakh. These are sample figures. A real project needs a report built on its own site, quotations and market.

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Call or WhatsApp
+91 90970 75054

Email
npcs.india@gmail.com

Website
www.niir.org

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 ₹300.79 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	300.79	2.63	–	2.63	300.79
2	May 2027	300.79	2.63	–	2.63	300.79
3	Jun 2027	300.79	2.63	–	2.63	300.79
4	Jul 2027	300.79	2.63	–	2.63	300.79
5	Aug 2027	300.79	2.63	–	2.63	300.79
6	Sep 2027	300.79	2.63	–	2.63	300.79
7	Oct 2027	300.79	2.63	4.38	7.01	296.41
8	Nov 2027	296.41	2.59	4.42	7.01	291.99
9	Dec 2027	291.99	2.55	4.46	7.01	287.53
10	Jan 2028	287.53	2.52	4.50	7.01	283.03
11	Feb 2028	283.03	2.48	4.54	7.01	278.50
12	Mar 2028	278.50	2.44	4.58	7.01	273.92
13	Apr 2028	273.92	2.40	4.62	7.01	269.30
14	May 2028	269.30	2.36	4.66	7.01	264.65
15	Jun 2028	264.65	2.32	4.70	7.01	259.95
16	Jul 2028	259.95	2.27	4.74	7.01	255.21
17	Aug 2028	255.21	2.23	4.78	7.01	250.43
18	Sep 2028	250.43	2.19	4.82	7.01	245.61
19	Oct 2028	245.61	2.15	4.86	7.01	240.74
20	Nov 2028	240.74	2.11	4.91	7.01	235.84
21	Dec 2028	235.84	2.06	4.95	7.01	230.89
22	Jan 2029	230.89	2.02	4.99	7.01	225.89
23	Feb 2029	225.89	1.98	5.04	7.01	220.86
24	Mar 2029	220.86	1.93	5.08	7.01	215.78
25	Apr 2029	215.78	1.89	5.13	7.01	210.65
26	May 2029	210.65	1.84	5.17	7.01	205.48
27	Jun 2029	205.48	1.80	5.22	7.01	200.27
28	Jul 2029	200.27	1.75	5.26	7.01	195.01
29	Aug 2029	195.01	1.71	5.31	7.01	189.70
30	Sep 2029	189.70	1.66	5.35	7.01	184.34
31	Oct 2029	184.34	1.61	5.40	7.01	178.94
32	Nov 2029	178.94	1.57	5.45	7.01	173.50
33	Dec 2029	173.50	1.52	5.50	7.01	168.00
34	Jan 2030	168.00	1.47	5.54	7.01	162.46
35	Feb 2030	162.46	1.42	5.59	7.01	156.87
36	Mar 2030	156.87	1.37	5.64	7.01	151.23
37	Apr 2030	151.23	1.32	5.69	7.01	145.54
38	May 2030	145.54	1.27	5.74	7.01	139.80
39	Jun 2030	139.80	1.22	5.79	7.01	134.01

Illustrative sample

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	134.01	1.17	5.84	7.01	128.17
41	Aug 2030	128.17	1.12	5.89	7.01	122.27
42	Sep 2030	122.27	1.07	5.94	7.01	116.33
43	Oct 2030	116.33	1.02	6.00	7.01	110.34
44	Nov 2030	110.34	0.97	6.05	7.01	104.29
45	Dec 2030	104.29	0.91	6.10	7.01	98.19
46	Jan 2031	98.19	0.86	6.15	7.01	92.03
47	Feb 2031	92.03	0.81	6.21	7.01	85.82
48	Mar 2031	85.82	0.75	6.26	7.01	79.56
49	Apr 2031	79.56	0.70	6.32	7.01	73.24
50	May 2031	73.24	0.64	6.37	7.01	66.87
51	Jun 2031	66.87	0.59	6.43	7.01	60.44
52	Jul 2031	60.44	0.53	6.48	7.01	53.96
53	Aug 2031	53.96	0.47	6.54	7.01	47.42
54	Sep 2031	47.42	0.41	6.60	7.01	40.82
55	Oct 2031	40.82	0.36	6.66	7.01	34.16
56	Nov 2031	34.16	0.30	6.71	7.01	27.45
57	Dec 2031	27.45	0.24	6.77	7.01	20.68
58	Jan 2032	20.68	0.18	6.83	7.01	13.84
59	Feb 2032	13.84	0.12	6.89	7.01	6.95
60	Mar 2032	6.95	0.06	6.95	7.01	–

Illustrative sample