AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

Ginger Oil

Installed capacity 39 kg per day
Sector Essential oils and extracts
Total project cost ₹303.66 lakh

Illustrative sample
Figures are representative

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Project at a glance

Ginger Oil
39 kg per day

Product	**Ginger Oil**	Sector	**Essential oils and extracts**
Installed capacity	**39 kg per day**	Annual capacity	**11,700 kg per year**
Selling price (ex-GST)	**₹5,960 per kg**	Working days	**300 a year**
Manpower	**19 people**	Plant and machinery	**₹160.19 lakh**
Total project cost	**₹303.66 lakh**	Promoter's contribution	**₹75.92 lakh (25%)**
Term loan	**₹227.74 lakh (75%)**	Cash credit limit	**₹63.92 lakh**
Revenue, Year 3	**₹488.12 lakh at 70%**	Net profit, Year 3	**₹52.52 lakh**
Return on investment	**17.3% a year**	Break-even, Year 3	**43.1% of capacity**
Average DSCR	**1.59**	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

The product covered in this sample is ginger oil, made in a plant sized at 39 kg per day (11,700 kg per year at full capacity). The unit is costed as a complete project, from land and building through to working capital, and its applications range from flavouring of soft drinks and confectionery to aromatherapy blends.

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 ₹488.12 lakh worth of ginger oil and keeps ₹52.52 lakh as net profit.

2 Uses and applications

Demand for the product comes mainly from the following uses:

- Flavouring of soft drinks and confectionery
- Perfumes, soaps and personal care products
- Ayurvedic and herbal formulations
- Aromatherapy blends

3 Market potential

Ginger oil is bought mainly for its warm, spicy aroma by flavour and fragrance houses, beverage and confectionery makers, and ayurvedic and personal care brands. Karnataka and Kerala are the largest ginger growing states, so units near these belts buy dry ginger at lower freight. Buyers judge suppliers on aroma, physical constants and batch-to-batch consistency, and ask for a test report with every lot.

The usual customers for a unit of this kind are flavour and fragrance houses, soft drink and confectionery makers, ayurvedic and herbal medicine makers, aromatherapy and personal care brands, and essential oil 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

Production of ginger oil follows six main steps, from cleaning and sorting to testing and packing. The flow chart shows how material moves through the plant.



Process flow for ginger oil

1. **Cleaning and sorting.** Dry ginger is sieved to remove dust, stones and mouldy pieces.
2. **Coarse grinding.** The rhizomes are ground to a coarse powder so steam can reach the oil cells.
3. **Steam distillation.** Steam is passed through the packed powder for several hours and carries the oil vapour out.
4. **Condensing and separation.** The vapour is cooled in a condenser and the oil floats off the water in a separator.
5. **Drying and filtering.** Traces of water are removed with anhydrous sodium sulphate and the oil is filtered.
6. **Testing and packing.** Each batch is checked for aroma and physical constants and packed in aluminium or HDPE containers.

5 Raw materials

The plant uses dried ginger and consumables. Raw material purchases in Year 3 are estimated at ₹241.61 lakh, which is 49.5% of sales. The split by material is shown below.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Dried ginger	88.0%	212.62
Consumables	12.0%	28.99
Total raw materials	**100.0%**	**241.61**

Illustrative sample

6 Plant and machinery

Plant and machinery for the model unit is estimated at ₹160.19 lakh, before the contingency allowance. The steam distillation units is the largest single item. A full NPCS report adds specifications and supplier names for each machine.

Machinery and equipment	Indicative cost (₹ lakh)
Ginger crusher	19.22
Steam distillation units	64.08
Boiler	32.04
Condensers and oil separators	24.03
Filtration and storage	12.81
Lab equipment	8.01
Total plant and machinery	**160.19**

7 Land, building and utilities

Land and site development is taken at ₹21.08 lakh and building and civil works at ₹56.26 lakh. Other fixed assets, including electrification, furniture, testing equipment and power backup, add ₹27.12 lakh. Land rates vary widely by location, so these are the figures most likely to change in a real project.

Power and fuel cost ₹29.98 lakh in Year 3, about 6.1% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

8 Manpower

The unit employs 19 people. Wages and salaries come to ₹41.40 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	30,500	10.98
Skilled workers and operators	7	19,500	16.38
Semi-skilled and unskilled workers	9	13,000	14.04
Total (Year 1)	**19**		**41.40**

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
- FSSAI licence when sold as a natural food flavouring
- Spices Board registration (CRES) for export of spice products
- Boiler registration with the state boiler inspectorate

10 Project cost and means of finance

Setting up the unit costs ₹303.66 lakh in all, of which plant and machinery is ₹160.19 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	21.08
Building and civil works	56.26
Plant and machinery	160.19
Other fixed assets (electrification, furniture, lab equipment, DG set)	27.12
Contingencies	10.82
Preliminary and pre-operative expenses	6.89
Margin money for working capital	21.30
Total cost of project	**303.66**

Illustrative sampl

Means of finance

Funding follows a 75:25 split between bank loan and promoter's contribution, with a term loan of ₹227.74 lakh and promoter funds of ₹75.92 lakh. The bank also provides a cash credit limit of ₹63.92 lakh for working capital.

Source of funds	₹ lakh
Promoter's contribution (25%)	75.92
Term loan from bank (75%)	227.74
Total means of finance	**303.66**
Cash credit limit for working capital (separate)	*63.92*

11 Working capital

Working capital is worked out from holding periods: 45 days of raw material, 30 days of finished goods and 45 days of credit to customers, less 30 days of credit from suppliers. In Year 1 the requirement is ₹85.22 lakh. The bank funds ₹63.92 lakh through cash credit and the promoter's margin covers ₹21.30 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 (45 days)	25.53	27.66	29.79	31.92	34.04
Work in progress (3 days)	2.25	2.43	2.61	2.79	2.96
Finished goods (30 days)	24.20	26.09	27.98	29.89	31.81
Trade receivables (45 days)	51.58	55.88	60.18	64.48	68.78
Total current assets	**103.56**	**112.06**	**120.56**	**129.08**	**137.59**
Less: trade creditors (30 days)	18.34	19.87	21.39	22.92	24.45
Working capital requirement	**85.22**	**92.19**	**99.17**	**106.16**	**113.14**

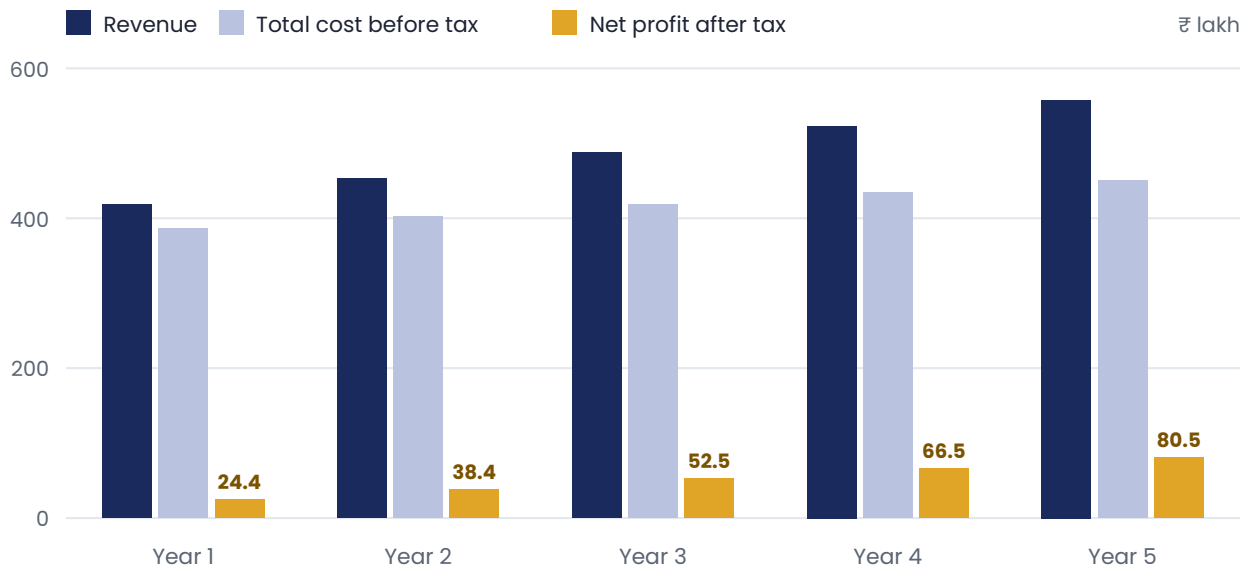
Illustrative sample

12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹418.39 lakh to ₹557.86 lakh. Operating profit in Year 3 is ₹118.50 lakh, a margin of 24.3%, and net profit after tax grows from ₹24.44 lakh in Year 1 to ₹80.54 lakh in Year 5.

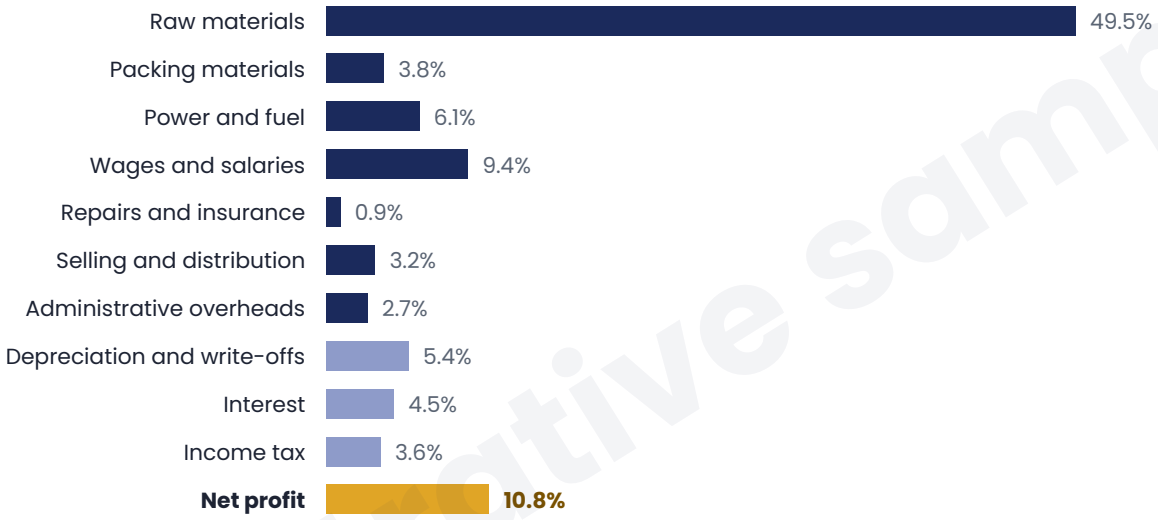
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	*60%*	*65%*	*70%*	*75%*	*80%*
Revenue from operations	**418.39**	**453.26**	**488.12**	**522.99**	**557.86**
Raw materials consumed	207.10	224.36	241.61	258.87	276.14
Packing materials	16.02	17.36	18.69	20.03	21.36
Power and fuel	25.69	27.83	29.98	32.12	34.26
Wages and salaries	41.40	43.47	45.64	47.93	50.32
Repairs and maintenance	3.20	3.36	3.53	3.71	3.89
Insurance	1.02	1.02	1.02	1.02	1.02
Cost of production	**294.43**	**317.40**	**340.47**	**363.68**	**386.99**
Gross profit	**123.96**	**135.86**	**147.65**	**159.31**	**170.87**
Selling and distribution expenses	13.52	14.65	15.78	16.90	18.03
Administrative overheads	12.13	12.73	13.37	14.04	14.74
Operating profit (EBITDA)	**98.31**	**108.48**	**118.50**	**128.37**	**138.10**
Depreciation	33.85	29.21	25.21	21.78	18.83
Preliminary expenses written off	1.38	1.38	1.38	1.38	1.37
Interest on term loan	23.47	19.70	14.85	9.46	3.48
Interest on cash credit	7.03	7.03	7.03	7.03	7.03
Profit before tax	**32.58**	**51.16**	**70.03**	**88.72**	**107.39**
Income tax	8.14	12.79	17.51	22.18	26.85
Profit after tax	**24.44**	**38.37**	**52.52**	**66.54**	**80.54**

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

Cash generated from profit and depreciation covers the term loan repayments in every year. The closing cash balance builds up to ₹142.52 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	75.92	–	–	–	–
Term loan from bank	227.74	–	–	–	–
Cash credit (working capital) from bank	63.92	–	–	–	–
Net profit after tax	24.44	38.37	52.52	66.54	80.54
Depreciation	33.85	29.21	25.21	21.78	18.83
Preliminary expenses written off	1.38	1.38	1.38	1.38	1.37
Increase in trade creditors	18.34	1.53	1.52	1.53	1.53
Total sources	**445.59**	**70.49**	**80.63**	**91.23**	**102.27**
Application of funds					
Fixed assets	275.47	–	–	–	–
Preliminary and pre-operative expenses	6.89	–	–	–	–
Increase in inventories	51.98	4.20	4.20	4.22	4.21
Increase in trade receivables	51.58	4.30	4.30	4.30	4.30
Repayment of term loan	20.34	44.03	48.87	54.26	60.24
Drawings	–	–	–	–	–
Total application	406.26	52.53	57.37	62.78	68.75
Net cash flow	**39.33**	**17.96**	**23.26**	**28.45**	**33.52**
Opening cash balance	–	39.33	57.29	80.55	109.00
Closing cash balance	**39.33**	**57.29**	**80.55**	**109.00**	**142.52**

Illustrative sample

14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹94.85 lakh to ₹338.33 lakh, and the term loan reduces from ₹207.40 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	75.92	75.92	75.92	75.92	75.92
Reserves and surplus	24.44	62.81	115.33	181.87	262.41
Term loan	207.40	163.37	114.50	60.24	–
Cash credit from bank	63.92	63.92	63.92	63.92	63.92
Trade creditors	18.34	19.87	21.39	22.92	24.45
Total liabilities	**390.02**	**385.89**	**391.06**	**404.87**	**426.70**
Assets					
Gross fixed assets	275.47	275.47	275.47	275.47	275.47
Less: accumulated depreciation	(33.85)	(63.06)	(88.27)	(110.05)	(128.88)
Net fixed assets	**241.62**	**212.41**	**187.20**	**165.42**	**146.59**
Preliminary expenses not written off	5.51	4.13	2.75	1.37	–
Inventories	51.98	56.18	60.38	64.60	68.81
Trade receivables	51.58	55.88	60.18	64.48	68.78
Cash and bank balance	39.33	57.29	80.55	109.00	142.52
Total assets	**390.02**	**385.89**	**391.06**	**404.87**	**426.70**

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 ₹59.07 lakh, 10% WDV)					
Opening written-down value	59.07	53.16	47.84	43.06	38.75
Depreciation	5.91	5.32	4.78	4.31	3.88
Closing written-down value	**53.16**	**47.84**	**43.06**	**38.75**	**34.87**
Plant and machinery (cost ₹168.20 lakh, 15% WDV)					
Opening written-down value	168.20	142.97	121.52	103.29	87.80
Depreciation	25.23	21.45	18.23	15.49	13.17
Closing written-down value	**142.97**	**121.52**	**103.29**	**87.80**	**74.63**
Other fixed assets (cost ₹27.12 lakh, 10% WDV)					
Opening written-down value	27.12	24.41	21.97	19.77	17.79
Depreciation	2.71	2.44	2.20	1.98	1.78
Closing written-down value	**24.41**	**21.97**	**19.77**	**17.79**	**16.01**
Total depreciation	**33.85**	**29.21**	**25.21**	**21.78**	**18.83**
Preliminary expenses written off	1.38	1.38	1.38	1.38	1.37

16 Term loan repayment

Repayment of the ₹227.74 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 ₹5,31,003 each, and the annexure gives the monthly schedule.

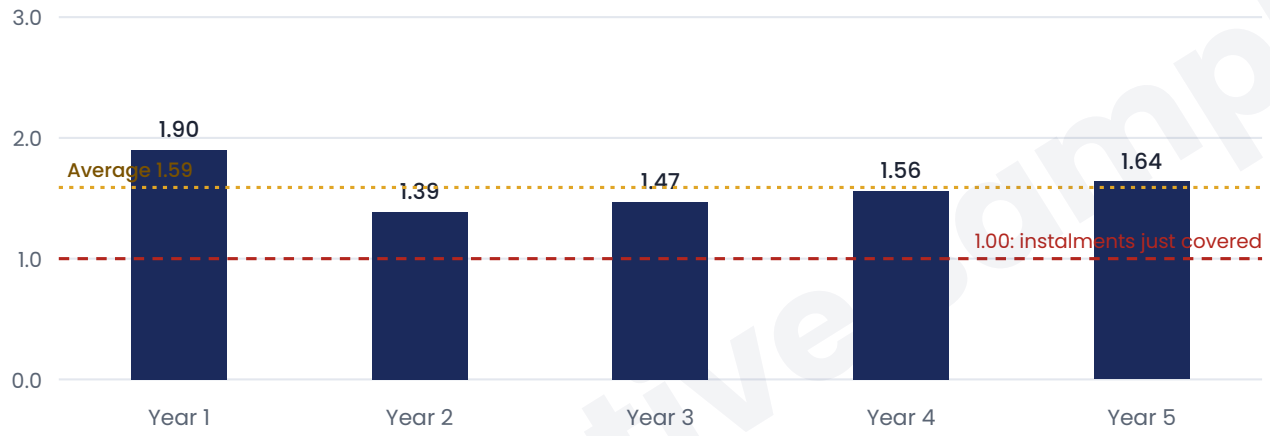
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Opening balance	227.74	207.40	163.37	114.50	60.24
Interest	23.47	19.70	14.85	9.46	3.48
Principal repaid	20.34	44.03	48.87	54.26	60.24
Closing balance	**207.40**	**163.37**	**114.50**	**60.24**	**–**

Illustrative sample

17 Debt service coverage

Cash available for debt service covers the term loan instalments 1.59 times on average, and never less than 1.39 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	24.44	38.37	52.52	66.54	80.54
Depreciation and write-offs	35.23	30.59	26.59	23.16	20.20
Interest on term loan	23.47	19.70	14.85	9.46	3.48
Total available for debt service (A)	**83.14**	**88.66**	**93.96**	**99.16**	**104.22**
Principal repayment	20.34	44.03	48.87	54.26	60.24
Interest on term loan	23.47	19.70	14.85	9.46	3.48
Total debt service (B)	**43.81**	**63.73**	**63.72**	**63.72**	**63.72**
DSCR (A / B)	1.90	1.39	1.47	1.56	1.64



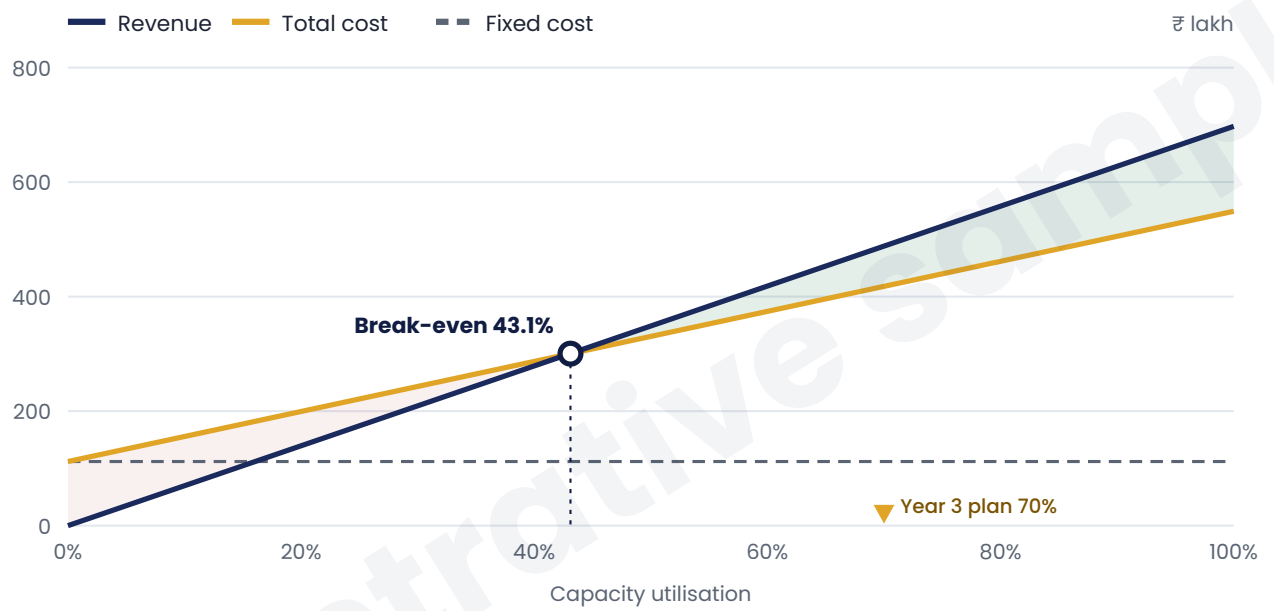
DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

18 Break-even analysis

The unit needs to run at 43.1% 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 32.9%.

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	418.39	453.26	488.12	522.99	557.86
Variable costs	262.33	284.20	306.06	327.92	349.79
Contribution	**156.06**	**169.06**	**182.06**	**195.07**	**208.07**
Fixed costs (incl. depreciation and interest)	123.48	117.90	112.03	106.35	100.68
Break-even as % of installed capacity	47.5	45.3	43.1	40.9	38.7
Cash break-even as % of installed capacity	33.9	33.6	32.9	32.0	30.9
Break-even sales	331.04	316.10	300.36	285.13	269.93



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 1.74, while debt-equity drops from 2.19 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	1.74	2.02	2.36	2.74	3.17
Quick ratio	1.11	1.35	1.65	2.00	2.39
Debt-equity ratio (term loan / net worth)	2.19	1.21	0.61	0.23	0.00
Total outside liabilities / net worth	3.05	1.84	1.06	0.57	0.26
Interest coverage ratio	2.07	2.91	4.20	6.38	11.22
DSCR	1.90	1.39	1.47	1.56	1.64
Gross profit margin (%)	29.6	30.0	30.2	30.5	30.6
Operating profit (EBITDA) margin (%)	23.5	23.9	24.3	24.5	24.8
Net profit margin (%)	5.8	8.5	10.8	12.7	14.4
Return on capital employed (%)	17.2	21.5	25.0	27.6	29.3
Break-even (% of installed capacity)	47.5	45.3	43.1	40.9	38.7

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 ₹5,960 per kg, excluding GST, held constant through the projection.
- Raw materials at 49.5% of sales, packing materials at 3.8%, power and fuel at 6.1%, and selling and distribution at 3.2%.
- Wages and salaries rise by 5% a year; repairs and administrative overheads rise by 5% a year.
- Working capital based on 45 days of raw material, 3 days of work in progress, 30 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 ginger oil unit sized at 39 kg per day can be financed 75:25 by a bank and its promoter, service its loan with an average DSCR of 1.59, and return about 17.3% a year on a project cost of ₹303.66 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.

Illustrative sample

A Annexure: monthly loan repayment schedule

Term loan of ₹227.74 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	227.74	1.99	–	1.99	227.74
2	May 2027	227.74	1.99	–	1.99	227.74
3	Jun 2027	227.74	1.99	–	1.99	227.74
4	Jul 2027	227.74	1.99	–	1.99	227.74
5	Aug 2027	227.74	1.99	–	1.99	227.74
6	Sep 2027	227.74	1.99	–	1.99	227.74
7	Oct 2027	227.74	1.99	3.32	5.31	224.42
8	Nov 2027	224.42	1.96	3.35	5.31	221.08
9	Dec 2027	221.08	1.93	3.38	5.31	217.70
10	Jan 2028	217.70	1.90	3.41	5.31	214.30
11	Feb 2028	214.30	1.88	3.43	5.31	210.86
12	Mar 2028	210.86	1.85	3.46	5.31	207.40
13	Apr 2028	207.40	1.81	3.50	5.31	203.90
14	May 2028	203.90	1.78	3.53	5.31	200.37
15	Jun 2028	200.37	1.75	3.56	5.31	196.82
16	Jul 2028	196.82	1.72	3.59	5.31	193.23
17	Aug 2028	193.23	1.69	3.62	5.31	189.61
18	Sep 2028	189.61	1.66	3.65	5.31	185.96
19	Oct 2028	185.96	1.63	3.68	5.31	182.28
20	Nov 2028	182.28	1.59	3.72	5.31	178.56
21	Dec 2028	178.56	1.56	3.75	5.31	174.81
22	Jan 2029	174.81	1.53	3.78	5.31	171.03
23	Feb 2029	171.03	1.50	3.81	5.31	167.22
24	Mar 2029	167.22	1.46	3.85	5.31	163.37
25	Apr 2029	163.37	1.43	3.88	5.31	159.49
26	May 2029	159.49	1.40	3.91	5.31	155.58
27	Jun 2029	155.58	1.36	3.95	5.31	151.63
28	Jul 2029	151.63	1.33	3.98	5.31	147.65
29	Aug 2029	147.65	1.29	4.02	5.31	143.63
30	Sep 2029	143.63	1.26	4.05	5.31	139.57
31	Oct 2029	139.57	1.22	4.09	5.31	135.49
32	Nov 2029	135.49	1.19	4.12	5.31	131.36
33	Dec 2029	131.36	1.15	4.16	5.31	127.20
34	Jan 2030	127.20	1.11	4.20	5.31	123.00
35	Feb 2030	123.00	1.08	4.23	5.31	118.77
36	Mar 2030	118.77	1.04	4.27	5.31	114.50
37	Apr 2030	114.50	1.00	4.31	5.31	110.19
38	May 2030	110.19	0.96	4.35	5.31	105.85
39	Jun 2030	105.85	0.93	4.38	5.31	101.46

Illustrative sample

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	101.46	0.89	4.42	5.31	97.04
41	Aug 2030	97.04	0.85	4.46	5.31	92.58
42	Sep 2030	92.58	0.81	4.50	5.31	88.08
43	Oct 2030	88.08	0.77	4.54	5.31	83.54
44	Nov 2030	83.54	0.73	4.58	5.31	78.96
45	Dec 2030	78.96	0.69	4.62	5.31	74.34
46	Jan 2031	74.34	0.65	4.66	5.31	69.68
47	Feb 2031	69.68	0.61	4.70	5.31	64.98
48	Mar 2031	64.98	0.57	4.74	5.31	60.24
49	Apr 2031	60.24	0.53	4.78	5.31	55.46
50	May 2031	55.46	0.49	4.82	5.31	50.63
51	Jun 2031	50.63	0.44	4.87	5.31	45.76
52	Jul 2031	45.76	0.40	4.91	5.31	40.86
53	Aug 2031	40.86	0.36	4.95	5.31	35.90
54	Sep 2031	35.90	0.31	5.00	5.31	30.91
55	Oct 2031	30.91	0.27	5.04	5.31	25.87
56	Nov 2031	25.87	0.23	5.08	5.31	20.78
57	Dec 2031	20.78	0.18	5.13	5.31	15.66
58	Jan 2032	15.66	0.14	5.17	5.31	10.48
59	Feb 2032	10.48	0.09	5.22	5.31	5.26
60	Mar 2032	5.26	0.05	5.26	5.31	–

Illustrative sample