



B U S I N E S S P L A N · I N D I A

Agri-Export House

Sourcing, certifying & exporting Indian farm produce to global buyers — APEDA & export-credit backed

AGRI-TECH

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

August 2026

This document is confidential and prepared for planning purposes. All financial figures are illustrative model assumptions for an Indian MSME context and must be validated against live quotes, local rates and professional advice before any investment or borrowing decision.

1. Executive Summary

This plan sets out an **Agri-Export House** in India — a business that sources agricultural commodities (rice, spices, fruits & vegetables, pulses, oil meals, processed foods) from farmers, FPOs, mandis and processors, ensures export-grade quality, certification and packaging, and exports them to overseas buyers, importers and distributors. It earns an export margin on the spread between landed procurement cost and FOB/CIF export price, plus value from grading, processing, certification and logistics management.

India is a major agri-exporter, and demand for Indian rice, spices, fruits/vegetables and processed foods is strong across the Middle East, Africa, Europe, Southeast Asia and beyond — with government (APEDA) actively promoting agri-exports. A well-run export house with quality assurance, certifications, buyer relationships and disciplined trade & forex management earns solid margins and builds durable international relationships.

The promoter — an export/agri-trade entrepreneur — seeks total funding of **₹60 lakh** (₹18 lakh promoter + ₹42 lakh export working-capital & term finance, with export credit/APEDA support), targeting **₹6 crore** export turnover in Year 1 and **₹15 crore** by Year 3. (*High-turnover, working-capital- & compliance-intensive international trade.*)

2. Business Description, Vision & Legal Structure

Concept: An agri-export house connecting Indian farm produce to global buyers — sourcing, quality-assuring, certifying and exporting reliably.

Vision: To be a trusted Indian agri-exporter known for quality, reliability and compliance across target markets.

Mission: Source & deliver export-grade Indian produce to global buyers — with quality, certification and reliable logistics — earning a fair trade margin.

Legal structure options

- **Private Limited** — strongly recommended for exports, finance & credibility.
- **LLP** — alternative for a smaller start.

Regulatory anchor: agri-export requires **IEC (Import-Export Code)**, **APEDA registration**, FSSAI, phytosanitary & quality certificates, export documentation (LC/BL/CoO), and compliance with destination-country food-safety & residue norms. Quality/certification, buyer relationships, forex & trade-finance discipline, and logistics reliability determine profitability and survival.

3. Promoter & Ownership

Led by a promoter with export, agri-trade or international-business experience. Delivery uses procurement & quality staff, an export-documentation & compliance team, and buyer-relationship managers, with sourcing partners & CHA/freight-forwarders. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India & Export Markets

Global demand for Indian agri-products is strong: basmati & non-basmati rice, spices, fresh & processed fruits/vegetables, pulses, and specialty foods to the Gulf, Africa, EU, SE Asia and North America. India is a top exporter in several categories, with APEDA promotion. Success depends on meeting destination quality/residue standards, certification, and reliable, competitive supply.

Demand drivers

- **Global demand** for Indian rice/spices/produce.
- **Diaspora & ethnic-food** markets.
- **Processed & value-added** food exports.
- **APEDA promotion** & trade support.
- **Quality/certification** premiums.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	India's agri-export market	Very large
SAM	Target products & destination markets	Substantial
SOM (Yr 1-3)	Export turnover / tonnes	₹6cr → ₹15cr

Target segments/markets

- Gulf/Middle East importers.
- Africa & SE Asia distributors.
- EU/North America (certified).
- Ethnic/diaspora retail.

5. Competition & Competitive Advantage

Landscape: established exporters, trading houses, and origin competitors (other countries). The firm competes on quality, certification, reliability, price, buyer relationships and compliance.

The firm's edge

- **Quality assurance & certification.**
- **Reliable, compliant** supply & documentation.
- **Buyer relationships** & repeat orders.
- **Sourcing depth** (FPO/processor).
- **Trade-finance & logistics** discipline.

6. Products & Margins

Category	Model	Margin basis
Rice (basmati/non-basmati)	FOB/CIF export	Export spread
Spices & masalas	Export (higher value)	Better margin
Fresh fruits & vegetables	Export (perishable)	Premium/risk
Pulses, oil meals & grains	Bulk export	Volume margin
Processed / value-added foods	Branded export	Highest margin

Margin = export price (FOB/CIF) – (procurement + processing + certification + logistics + finance). Value-added & certified/specialty products earn higher margins; bulk commodities give volume. Forex movement and compliance are critical swing factors.

7. Go-to-Market — Marketing & Sales

- **Buyer development:** importers, distributors, trade fairs, APEDA.
- **Certifications & samples** to win orders.
- **Diaspora & ethnic** retail channels.
- **Reliability & quality** for repeat orders.
- **Product/market** specialisation.

Sales approach

Develop overseas buyers → sample & certify → fulfil first orders reliably & compliantly → build repeat, multi-order relationships → expand products & markets. Quality, reliability and compliance drive durable export relationships.

8. Operations Plan

- **Base:** an office with sourcing, quality & documentation; tie-ups with processors, CHA & freight-forwarders.
- **Process:** buyer order → procurement & quality → processing/grading & packing → certification & documentation → shipping (CHA/freight) → payment (LC/collection).
- **Quality & compliance:** export-grade quality, residue & phytosanitary certificates, destination-country norms, traceability.
- **Trade & forex:** LC/documentation discipline, forex risk management, export credit.
- **Capacity:** volume via capital turns & buyers; scale with products, markets & finance.

Export workflow

Stage	Activity	Metric
Order	Buyer contract/LC	Orders
Source	Procure & QC	Quality
Certify	Docs & certificates	Compliance
Ship	Freight & customs	On-time
Settle	Payment (LC)	Realisation

9. Regulatory, Licences & Compliance (India & destination)

- **Export registration:** IEC (DGFT), APEDA registration, RCMC; FSSAI; export-product-specific registrations.
- **Quality & phytosanitary:** residue & quality certificates, phytosanitary (plant quarantine), destination-country food-safety norms & standards.
- **Trade documentation:** LC/BL/Certificate of Origin/packing list; customs & incoterms compliance.

- **Finance & forex:** export credit (pre/post-shipment), RBI/FEMA forex compliance, ECGC cover; GST refunds/zero-rating on exports.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Director	1	1	1
Procurement & quality	2	4	6
Export documentation & compliance	2	3	4
Buyer relations & sales	1	3	4
Accounts & admin	1	2	3
Total	7	13	18

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-2	IEC/APEDA/FSSAI, sourcing & buyer network, export credit line
Launch	Month 2-4	First export orders & shipments
Traction	Month 4-9	Repeat orders; break-even nears
Scale	Year 2	More products/markets; value-added exports
Growth	Year 3	~₹15cr turnover; established buyer base

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. They are not projections of guaranteed results. High-turnover export trade; margins thin, forex & compliance critical.

12.1 Project cost & means of finance

Capital requirement	₹
Office, quality-lab & setup	6,00,000
Packing, equipment & IT	5,00,000
Registrations, certification & pre-operative	4,00,000
Export working capital (procurement)	40,00,000
Working-capital buffer	5,00,000
Total project cost	60,00,000
Promoter contribution	18,00,000
Export credit (pre/post-shipment) + term	42,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Export turnover (FOB/CIF)	6,00,00,000	10,00,00,000	15,00,00,000
Cost of goods (procurement)	5,25,00,000	8,70,00,000	13,00,00,000
Gross export margin	75,00,000	1,30,00,000	2,00,00,000
Logistics, freight & certification	36,00,000	62,00,000	95,00,000
Salaries & staff	14,00,000	24,00,000	34,00,000
Office, overheads & marketing	9,00,000	15,00,000	22,00,000
Interest (export credit)	6,50,000	10,50,000	15,00,000
Total below-margin costs	65,50,000	1,11,50,000	1,66,00,000
Net profit (before tax)	9,50,000	18,50,000	34,00,000
Net margin (on turnover)	1.6%	1.9%	2.3%

12.3 Unit economics & break-even

- **Per shipment:** export price – (procurement + freight + certification + finance); value-added lifts the spread.
- **Capital turns & forex:** return depends on capital rotation and favourable/managed forex; hedging protects margin.
- **Break-even:** reached around month 6–9 as order volume builds; compliance & buyer trust are prerequisites.

12.4 Projected Cash Flow — Year 1 (quarterly, illustrative)

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	5,00,000	4,10,000	4,60,000	5,30,000
Export collections (LC)	1,10,00,000	1,45,00,000	1,70,00,000	1,75,00,000
Procurement & operating outflows	1,10,40,000	1,44,00,000	1,68,80,000	1,74,60,000
Interest servicing	50,000	50,000	50,000	50,000
Closing balance	4,10,000	4,60,000	5,30,000	5,20,000

Export cycles tie up capital from procurement to LC realisation; pre/post-shipment export credit funds the gap. LC-backed payment and forex hedging protect the thin margin against default & currency risk.

12.5 Key Performance Indicators to Monitor

- **Volume:** turnover; tonnes; orders; capital turns.
- **Margin:** gross export spread %; realised vs. planned; forex impact.
- **Compliance:** quality/certification pass; rejection/claim rate; on-time shipment.
- **Buyers:** repeat orders; new markets; receivable/LC days.

13. Funding Requirement & Bankability

Total ask: **₹42 lakh (export credit + term)** against ₹18 lakh promoter contribution — **pre/post-shipment export credit** (against orders/LCs) is the core need, with term finance for setup; ECGC cover & APEDA support strengthen it. LC-backed orders and repeat buyers underpin bankability; Year-3 net profit ~₹34 lakh supports the facility. Export credit typically carries concessional rates.

13.1 Funding utilisation

Use of funds	₹	% of total
Export working capital (procurement)	40,00,000	67%
Office, quality-lab & setup	6,00,000	10%
Packing, equipment & IT	5,00,000	8%
Working-capital buffer	5,00,000	8%
Registrations, certification & pre-op	4,00,000	7%
Total	60,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Buyer default / payment risk	LC-backed orders; ECGC cover; advance/credit checks
Forex volatility	Forward hedging; LC currency management; pricing bands
Quality rejection / compliance	Export-grade QC; certification; destination-norm adherence
Logistics / shipment delays	Reliable CHA/freight; buffers; incoterm clarity
Policy / export-ban risk	Product/market diversification; policy tracking

15. SWOT Analysis

Strengths Large export demand; scalable via capital; value-add options; APEDA/ECGC support.	Weaknesses Thin margins; working-capital & compliance heavy; forex & buyer-credit risk.
Opportunities New markets & products; processed/value-added; diaspora; certification premiums.	Threats Forex swings; export bans/policy; origin competition; buyer default; quality claims.

16. Recommended AiSevak Tools for This Business

This agri-export house would use AiSevak's Agri-Tech vertical tools in delivery:

- **Export ops:** procurement, order/inventory, export-documentation and shipment-tracking tools.

- **Compliance & finance:** IEC/APEDA, LC/forex, ECGC and GST-refund tools (with Finance & Legal verticals).
- **Practice:** Business Plan, export-spread & capital-turns and Break-even tools to model the trade.

17. Key Assumptions & Notes

- High-turnover export trade; gross spread ~12–13%, thin net margin on turnover; forex & compliance critical.
- Turnover ₹6cr (Yr 1) to ₹15cr (Yr 3); export credit funds the procurement-to-realisation cycle.
- Export credit at concessional rates; ECGC & forex hedging assumed; exports are GST zero-rated (refund/LUT).
- Quality/certification, buyer relationships, LC-backed payment and forex discipline are decisive; figures exclude GST.

► Use these tools now — free on AiSevak

Every tool referenced in this plan is available on aisevak.in. Open the [Agri-Tech toolkit](https://aisevak.in/verticals/agritech) to browse and use them all at <https://aisevak.in/verticals/agritech> — or go straight to any specific tool at <https://aisevak.in/service/<tool-name>>. No signup needed to explore; each tool guides you step by step.

Prepared by AiSevak.in — a product of ABL Digital Technologies. AI-powered business services for India. This is AI-assisted guidance; figures are illustrative and not a guarantee of results. Verify all numbers, licences and regulatory requirements with a qualified professional before relying on this plan for binding decisions. © 2026 ABL Digital Technologies Private Limited.