



BUSINESS PLAN · INDIA

Customs House Agent / CHA

Import-export customs clearance, documentation & trade compliance

LOGISTICS

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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 a **Customs House Agent (CHA) / Customs Broker Business** in India — a licensed firm that handles customs clearance for importers and exporters: documentation, duty assessment, filing bills of entry/shipping bills, coordination with customs and port/airport authorities, compliance, and cargo release. Revenue comes from clearance/agency fees per shipment plus advisory and value-added trade services.

India's import-export trade requires customs clearance for every consignment, and the process is complex, documentation-heavy and compliance-critical. Importers/exporters rely on licensed CHAs for accurate, fast clearance. A well-run CHA with expertise, relationships and reliability earns recurring per-shipment revenue with sticky trade clients.

The promoter — a licensed customs broker (or working under a licensed CHA toward licence) — seeks total funding of **₹6.0 lakh** (₹2.5 lakh promoter + ₹3.5 lakh term loan; note some duty/charge advances may need working capital), targeting **₹30 lakh** revenue in Year 1 and **₹78 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: A reliable customs-clearance partner that gets clients' cargo cleared fast and compliantly — handling documentation, duty and coordination end-to-end.

Vision: To be a trusted customs broker for importers/exporters at the region's ports/airports.

Mission: Clear every consignment accurately, compliantly and quickly, minimising delays and demurrage.

Legal structure options

- **Proprietorship / LLP / Pvt Ltd** — CHA licence is held per Customs Broker Licensing Regulations; entity form per those rules.

Regulatory anchor: customs brokering requires a Customs Broker Licence under the Customs Broker Licensing Regulations (CBLR), with qualified persons, exams, and a security deposit. The broker is responsible for accurate declarations and compliance; errors carry penalties. Absent a licence, one operates under a licensed CHA while qualifying.

3. Promoter & Ownership

Led by a promoter who is (or is qualifying as) a licensed customs broker with clearance experience and port/customs relationships. Delivery uses documentation staff, field/clearance agents (G-card/H-card holders), and CHA operations. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

India's trade volumes are large and growing, with government export/manufacturing push. Every import/export consignment needs customs clearance, and complexity (classification, duty, compliance, faceless assessment) sustains demand for expert brokers. SME importers/exporters especially need reliable hand-holding, a steady, recurring market.

Demand drivers

- **Trade growth** (imports & exports).

- **Mandatory customs clearance** per consignment.
- **Complexity** (classification, duty, compliance, faceless).
- **SME exporters/importers** needing support.
- **E-commerce & cross-border** growth.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Customs-clearance demand for India trade	Very large
SAM	Reachable importers/exporters at the port/airport	Large
SOM (Yr 1-3)	Clearances handled per year	1,200 → 3,000

Target segments

- SME importers & exporters.
- Manufacturers & traders.
- Freight forwarders needing clearance.
- E-commerce cross-border sellers.

5. Competition & Competitive Advantage

Landscape: other CHAs, large logistics firms with in-house clearance, and freight forwarders. The firm competes on expertise, accuracy, speed (minimising demurrage), relationships and service.

The firm's edge

- **Clearance expertise & accuracy.**
- **Speed** — minimising delays/demurrage.
- **Compliance & classification knowledge.**
- **Port/customs relationships.**
- **Service & hand-holding** for SMEs.

6. Services & Pricing

Service	Income model	Basis
Import clearance (bill of entry)	Per shipment	Agency fee
Export clearance (shipping bill)	Per shipment	Agency fee
Documentation & classification	Included / fee	Per shipment
Duty/charge facilitation	Service (advance mgmt)	Value
Trade compliance advisory	Project/retainer	Engagement
Value-added (DGFT, licences)	Per service	Add-on

Per-clearance agency fees drive recurring revenue with shipment volume; advisory, DGFT and value-added services add income. Speed and accuracy drive repeat business.

7. Go-to-Market — Marketing & Sales

- **Importer/exporter BD** at the port/airport and trade hubs.
- **Freight-forwarder & logistics tie-ups.**
- **Referrals & reputation** for speed/accuracy.
- **Trade-body networks.**
- **Advisory & value-added** to deepen relationships.

Sales approach

Win clearances → deliver fast, accurate, compliant service → earn regular-client relationships. Volume and repeat trade drive the recurring book.

8. Operations Plan

- **Location:** an office near the port/airport/customs.
- **Process:** document collection → classification & duty → filing (bill of entry/shipping bill) → assessment & examination → duty payment → release & delivery coordination → records.
- **Technology:** customs EDI/ICEGATE filing, documentation tools, and a shipment tracker.
- **Compliance & accuracy:** correct classification/valuation, CBLR obligations, and record-keeping.
- **Capacity:** documentation + field/clearance staff handle shipment volume; scale by adding staff.

Clearance workflow

Stage	Activity	Output
Documentation	Collect & verify	Docs
Classification	HS code, duty	Assessment
Filing	BOE/shipping bill	Filed
Assessment/exam	Customs process	Cleared
Release	Duty & delivery	Delivered

9. Regulatory, Licences & Compliance (India)

- **Customs Broker Licence (CBLR):** qualified persons, exam, security deposit; G-card/H-card staff; or operate under a licensed CHA while qualifying.
- **Business registration:** proprietorship/LLP/Pvt Ltd; PAN/TAN; GST; IEC where relevant.
- **Compliance:** accurate declarations, valuation/classification, KYC of clients, and record-keeping per customs law.
- **Data protection** aligned to the DPDP Act; secure handling of trade/client data.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Licensed Broker	1	1	1
Documentation & Filing	2	4	5
Field / Clearance (G/H-card)	1	3	4
Sales / Admin	1	2	2
Total	5	10	12

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-2	Licence/tie-up, office, EDI, staff, first clients
Launch	Month 2-4	First clearances; speed & accuracy set
Traction	Month 4-10	Regular clients; volume; break-even nears
Scale	Year 2	More clients; advisory & value-added
Growth	Year 3	3,000 clearances; recurring trade book

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. Duty/charges are client-funded pass-through. They are not projections of guaranteed results.

12.1 Project cost & means of finance

Capital requirement	₹
Office & fit-out	90,000
Computers & IT (4)	1,50,000
EDI/filing software & tools	60,000
Licence security deposit & setup	1,50,000
Branding, BD & pre-operative	50,000
Working-capital buffer	1,00,000
Total project cost	6,00,000
Promoter contribution	2,50,000
Term loan (Mudra / CGTMSE)	3,50,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Import-clearance fees	14,00,000	26,00,000	36,00,000
Export-clearance fees	10,00,000	20,00,000	28,00,000
Advisory, DGFT & value-added	6,00,000	12,00,000	14,00,000
Total revenue	30,00,000	58,00,000	78,00,000
Salaries & wages	14,40,000	27,00,000	34,00,000
Rent & utilities	2,40,000	3,00,000	3,60,000
EDI, software & IT	1,60,000	2,40,000	3,00,000
Marketing & BD	1,60,000	2,40,000	3,00,000
Field, travel & misc	2,40,000	3,40,000	4,40,000
Interest on term loan	38,000	28,000	16,000
Total expenses	22,78,000	38,48,000	48,16,000
Net profit (before tax)	7,22,000	19,52,000	29,84,000
Net margin	24.1%	33.7%	38.3%

12.3 Unit economics & break-even

- **Per clearance:** agency fee above documentation/field cost; advisory adds higher-margin income.
- **Volume & repeat** trade clients drive economics; speed avoids demurrage (client value).
- **Break-even:** a steady clearance volume — reached around month 7–9.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	1,00,000	75,000	1,20,000	2,15,000
Collections	5,20,000	7,00,000	8,60,000	9,20,000
Operating outflows	5,25,000	6,25,000	7,35,000	8,05,000
Loan EMI	20,000	30,000	30,000	30,000
Closing balance	75,000	1,20,000	2,15,000	3,00,000

Clearance fees flow with shipment volume; duty pass-through is client-funded. The buffer covers the licence/setup ramp and any charge advances.

12.5 Key Performance Indicators to Monitor

- **Volume:** clearances/month; regular clients.
- **Speed & accuracy:** clearance TAT; demurrage avoided; error/query rate.
- **Economics:** fee per clearance; advisory share; utilisation.

- **Compliance:** declaration accuracy; CBLR compliance.

13. Funding Requirement & Bankability

Total ask: **₹3.5 lakh term loan** against ₹2.5 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹7.22 lakh against annual debt service of ~₹1.2 lakh gives a **DSCR above 3.0** — comfortably bankable, strengthening with volume.

13.1 Funding utilisation

Use of funds	₹	% of total
IT, EDI & software	2,10,000	35%
Licence deposit, office & setup	2,40,000	40%
Branding & business development	50,000	8%
Working-capital buffer	1,00,000	17%
Total	6,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Declaration error / penalty	Accurate classification/valuation; checks; expertise; CBLR compliance
Licence/qualification dependence	Qualified broker; operate under CHA while qualifying
Client concentration	Diversify importers/exporters & sectors
Trade-cycle downturns	Advisory & value-added; diversified clients
Charge advances / receivables	Client funding; terms; buffer

15. SWOT Analysis

Strengths Mandatory, recurring demand; high margins; sticky trade clients; low capital.	Weaknesses Licence/qualification; compliance-liability; trade-cycle sensitivity.
Opportunities Trade & export growth; e-com cross-border; advisory/DGFT; forwarder tie-ups.	Threats Large logistics in-house clearance; fee pressure; regulatory change.

16. Recommended AiSevak Tools for This Business

This firm would use AiSevak's Logistics vertical tools in delivery:

- **Customs & trade:** HS-classification, duty-calculation, documentation and compliance tools; DGFT/IEC support.

- **Finance:** Unit-Economics and Working-Capital tools for charge advances.
- **Practice:** Business Plan and Break-even tools to model the CHA.

17. Key Assumptions & Notes

- Promoter is (or is qualifying as) a licensed customs broker; G/H-card staff support.
- ~1,200 clearances in Year 1 growing to ~3,000 by Year 3, plus advisory/value-added.
- Duty/charges are client-funded pass-through; term-loan interest ~11% p.a., 5-year tenure.
- Declaration accuracy and CBLR compliance are foundational; figures exclude GST where applicable.

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