BUSINESS PLAN · INDIA

Industrial-Chemicals Trading & Distribution

Bulk sourcing, licensed storage, repacking and credit supply to industrial consumers

CHEMICALS

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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1. Executive Summary

This plan sets out an **Industrial-Chemicals Trading & Distribution** business in India — sourcing **bulk solvents, acids, alkalis, specialty and imported chemicals** from domestic manufacturers and overseas principals, holding licensed inventory, and supplying industrial consumers in the quantities, packs and timeframes they actually need. It buys, stores, breaks bulk, repacks, delivers and extends credit.

Chemical manufacturers sell in tanker loads on prepaid terms; a mid-sized paint, pharma, textile or engineering unit needs two hundred litres next Tuesday on thirty days' credit. That gap is the entire reason chemical distribution exists, and it is a substantial, permanent business. The distributor's product is not the molecule — **it is availability, pack size, delivery, technical support and credit**.

> **How this business differs fundamentally from chemical manufacturing — and why its financials look alarming until you read them correctly.** A specialty chemicals manufacturer earns a net margin around 12% on a capital-intensive asset base. A chemical *distributor* earns a net margin of **1–3%**, which looks like a poor business and is not. The distributor is a principal — it takes title, so revenue is gross — but it converts capital many times a year rather than earning heavily on each conversion. **Return comes from turns, not from margin.** This plan's Year-3 net margin of 3.4% translates into roughly **34% return on capital employed**, comparable to or better than the manufacturer, because ₹3.5 crore of capital supports ₹34 crore of turnover. Any distributor who chases margin at the cost of turns is destroying value while appearing to improve.

The second defining fact is that **working capital is not a supporting line item — it is the business.** Inventory and receivables absorb 73% of project cost here, against fixed assets of under ₹1 crore. This plan models an industrial-chemicals trading business requiring **₹3.5 crore** (₹1.1 crore promoter + ₹45 lakh term loan + ₹1.95 crore working-capital finance), moving from **₹16 crore revenue and a ₹9 lakh loss** in Year 1 to **₹34.3 crore revenue and ₹1.18 crore profit** by Year 3. *(Chemical distribution; volume × margin × turns, working-capital- & credit-driven, asset-light — figures illustrative.)*

2. Business Description, Vision & Legal Structure

Concept: An industrial-chemicals trading & distribution business - bulk sourcing from manufacturers and overseas principals, licensed storage, breaking bulk and repacking, delivery and credit supply to industrial consumers.

Vision: To be the supplier industrial buyers call first - in stock, on spec, delivered when promised.

Mission: Hold the right inventory, turn it fast, deliver safely, and manage credit with discipline.

Legal structure options

- **Private Limited** — recommended: working-capital facilities of this size, import letters of credit, distributorship agreements with principals and supplier credit all assess a company's balance sheet.
- **Proprietorship / LLP** — workable at a smaller regional scale, but the borrowing capacity constrains growth in a business where growth *is* borrowing capacity.

> **Regulatory anchor:** GST and trade licence; **PESO/CCOE licence for storage of flammable solvents and petroleum-class materials**, with tank and warehouse layout to approved standards; **SPCB consent** for the storage facility and **Hazardous & Other Wastes Rules authorisation** where applicable; fire NOC and approved storage segregation of incompatible chemicals; **hazardous-goods transport compliance** — correct packaging, placarding, TREM cards, trained drivers and licensed transporters; **MSDS supply and GHS-compliant labelling passed down the chain**, which is a legal

> duty of the distributor, not merely of the manufacturer. Imports add customs classification, BIS where notified, and port/CFS handling of hazardous cargo. Certain products carry specific controls — **solvents and reagents that are NDPS-listed precursors or subject to state excise (industrial alcohol) require dedicated licences and register-keeping**, and dealing in them without authorisation is a serious offence rather than a paperwork lapse.

3. Promoter & Ownership

Led by a promoter with chemical distribution, industrial sales or chemical-industry background. Two judgments determine the outcome and both are commercial rather than technical: *what to stock and how much*, and *who to give credit to and how much*. The team includes sales & technical service, warehouse & logistics, procurement & imports, safety/compliance, and accounts with a dedicated credit-control function. Supplier relationships, inventory judgment, credit discipline & delivery reliability are the differentiators. Ownership, equity & any partner are editable inputs.

4. Market Analysis — India

Demand tracks industrial output across paints, pharmaceuticals, textiles, engineering, construction, food processing, plating and cleaning — a broad base that makes chemical distribution less cyclical than any single customer industry. Demand is industrial-production-, import- & substitution-driven. The market rewards availability, delivery reliability, pack flexibility, technical support & credit terms; it is **price-transparent, working-capital-intensive & credit-competitive**.

Demand drivers

- **Industrial production growth** across a wide and diversified consuming base.
- **MSME consumption** — smaller units cannot buy tanker loads or deal directly with producers, and this is the distributor's core customer.
- **Import distribution** — overseas producers need Indian partners with storage, licences and market access.
- **Just-in-time buying** — customers reducing their own inventory and pushing holding cost onto the distributor, which is precisely the service being sold.
- **Compliance tightening** — buyers increasingly prefer licensed, documented suppliers over informal traders, which favours organised distributors.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Industrial chemical consumption in India	Very large
SAM	Regional industrial base within economical delivery radius	Serviceable
SOM (Yr 1–3)	Active customers & tonnage turned	Scaling with working capital

Target segments

- Paints, coatings, inks & adhesives manufacturers.
- Pharmaceutical, agrochemical & specialty formulators.
- Textiles, leather, plating, engineering & general industry.
- Construction chemicals, cleaning/hygiene formulators & institutional buyers.

5. Competition & Competitive Advantage

Landscape: large national chemical distributors, regional traders, manufacturers selling direct to large accounts, importers, and informal traders operating without full licensing. Prices are transparent and widely known, so **competition is on service and credit rather than on price** — a distributor cannot win durably by undercutting, only by being easier to buy from.

The business's edge

- **Availability** — stock on the shelf when the customer's line is waiting; the single most valued attribute.
- **Pack flexibility** — breaking bulk into drums, carboys and small packs that producers will not supply.
- **Delivery reliability & safe handling** — licensed transport, correct documentation, no incidents.
- **Technical service** — grade selection, substitution advice, handling guidance; the difference between a trader and a partner.
- **Considered credit** — extending terms competitors will not, to customers correctly assessed. Done well this wins business; done badly it ends the company.
- **Principal relationships** — distributorship agreements giving territory and product access.

6. Products & Revenue Model

Revenue line	Model	Basis
Bulk industrial chemicals (solvents, acids, alkalis)	Volume × price, 6–10% gross margin	Core volume
Specialty & imported chemicals (distributorship)	Volume × price, 12–20% gross margin	Margin driver
Repacked / small-pack sales	Per-pack, higher unit margin	Service premium
Blending, technical service & logistics charges	Per-job / per-delivery	Ancillary

> Revenue is **volume × price**, but profit is **gross margin × inventory turns**. The arithmetic that governs everything: a product carrying 8% margin turned twelve times a year contributes far more to return on capital than one carrying 20% margin turned twice. **Specialty and imported lines improve the margin percentage; bulk lines improve the turns** — a healthy distributor needs both, and the common failure is drifting toward high-margin slow movers because the margin column looks better while the capital quietly stops working.

7. Go-to-Market — Customers & Suppliers

This business must be built on both sides simultaneously: supply access without customers is dead stock, and customers without supply access is a broker, not a distributor.

Securing supply

- **Distributorship agreements** with domestic manufacturers and overseas principals — territory and product rights are the franchise.
- **Supplier credit** — negotiated terms directly fund the working-capital cycle and are worth as much as a bank line.
- **Multiple sources per product** to protect availability and pricing.

Winning customers

- **Direct industrial sales** with technical service — the primary channel.
- **Consumption-based account management** — knowing a customer's monthly draw and stocking against it.
- **Small-pack and JIT offering** for MSME buyers producers will not serve.
- **Compliance credentials** — licensed storage and documented transport increasingly matter to audited buyers.

Sales approach

Secure two or three genuine distributorships → build a focused stock list of fast-moving products rather than a wide slow catalogue → win industrial accounts on availability and service → layer specialty and imported lines onto the same customer base to lift blended margin → extend credit selectively and enforce it consistently. Growth here is deliberately paced to working capital: **every additional crore of turnover requires roughly a further ₹20–25 lakh of capital**, so an order book larger than the balance sheet is not an opportunity, it is a solvency risk.

8. Operations Plan (storage, handling & distribution)

- **Procurement & import:** supplier scheduling, price tracking, import documentation, customs clearance, port/CFS handling of hazardous cargo.
- **Licensed storage:** PESO-compliant solvent storage, segregation of incompatible chemicals, tank farm and drum storage, spill containment, fire systems, ventilation.
- **Inventory management:** stock levels by movement class, reorder points, ageing analysis, FIFO discipline, batch/lot traceability from supplier to customer.
- **Repacking & blending:** decanting and small-pack filling under controlled conditions, correct labelling, GHS-compliant pack marking.
- **Dispatch & transport:** licensed transporters, correct placarding & TREM cards, MSDS with every consignment, delivery scheduling.
- **Credit management:** customer credit assessment, limits, ageing review, collection discipline — a permanent core function, not an accounts task.

Trade cycle

Stage	Activity	Metric
Buy	Procurement / import against demand	Landed cost vs. market
Hold	Licensed storage & stock control	**Inventory days / turns**
Convert	Break bulk, repack, blend	Repack yield / loss
Sell	Order, credit check, invoice	Gross margin %
Deliver	Safe, documented dispatch	OTIF / zero incidents
Collect	Receivable follow-up	**Receivable days / bad debt**

> **An honest statement that belongs in every chemical trading plan: this is a position-taking business, whether the promoter admits it or not.** Buying inventory today to sell in six weeks is a bet on price. Chemical prices move with crude, freight, exchange rates and Chinese supply, and they move sharply. A falling market destroys margin on stock already bought — no amount of selling skill recovers it — while a rising market rewards the well-stocked. The discipline is not to avoid the position but to **size it consciously**: hold fast movers deeply, slow movers thinly, avoid speculative bulk buying

> on a price view, and never let inventory ageing pass unexamined. Distributors rarely fail from thin margins; they fail from stock bought well and priced badly, and from credit extended to customers who could not pay.

9. Regulatory, Licences & Compliance (India)

- **Storage: PESO/CCOE licence** for flammable and petroleum-class storage; SPCB consent for the facility; fire NOC; approved layout with segregation of incompatible classes; spill containment & emergency response.
- **Waste: Hazardous & Other Wastes Rules authorisation** for contaminated packaging, washings & residues; authorised disposal only; drum reconditioning through approved channels.
- **Transport:** hazardous-goods packaging & placarding, **TREM cards**, trained drivers, licensed transporters, insurance covering hazardous cargo.
- **Product stewardship: MSDS supplied with every consignment and GHS-compliant labelling on repacked material — a duty that sits on the distributor**; traceability from supplier lot to customer.
- **Controlled products: NDPS-listed precursor chemicals and state-excise-controlled industrial alcohol require specific licences, registers and periodic returns** — handling them without authorisation is an offence, not an irregularity.
- **Imports:** customs classification & duty, BIS registration where notified, import licences for restricted items, port handling of hazardous cargo.
- **General:** GST, trade licence, labour compliance, weights & measures certification for repacking.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / business head	1	1	2
Sales & technical service	4	8	11
Warehouse & logistics	4	7	9
Procurement & imports	2	3	4
Safety & compliance	1	2	2
Accounts, credit control & admin	3	5	6
Total	**15**	**26**	**34**

Note the separate **credit-control** function. In a business earning 3% net on turnover, a single ₹15 lakh default wipes out the profit on ₹5 crore of sales — collection discipline is not administrative housekeeping, it is margin protection.

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–4	Entity, PESO & storage licences, warehouse, vehicles, distributorships
Ramp	Month 4–12	Customer base & stock list built; ₹16cr revenue, ₹9L loss
Grow	Year 2	Specialty/import lines & turns improve; ₹25.3cr, ₹49L profit

Scale	Year 3	₹34.3cr revenue, ₹1.18cr profit; ~34% ROCE on ₹3.5cr employed

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. Revenue is gross trading turnover; the distributor takes title. ***Read this P&L on gross margin, turns and ROCE — not on net margin, which is thin by the nature of distribution.***

12.1 Project cost & means of finance

Capital requirement	₹
Working capital (inventory + receivables, net of supplier credit)	**2,55,00,000**
Warehouse/storage fit-out, tanks & handling equipment	40,00,000
Transport vehicles (tankers/trucks)	30,00,000
Office, IT, ERP & licensing	13,00,000
Repacking/blending & weighing equipment	12,00,000
Total project cost	**3,50,00,000**
Promoter contribution	1,10,00,000
Working-capital finance (CC / import LC)	1,95,00,000
Term loan (vehicles & storage)	45,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Bulk industrial chemicals (solvents, acids, alkalis)	9,50,00,000	14,50,00,000	19,00,00,000
Specialty & imported chemicals (distributorship)	4,20,00,000	7,00,00,000	10,00,00,000
Repacked / small-pack sales	1,80,00,000	3,00,00,000	4,20,00,000
Blending, technical service & logistics charges	50,00,000	80,00,000	1,10,00,000
Total revenue	**16,00,00,000**	**25,30,00,000**	**34,30,00,000**
Cost of goods sold	13,92,00,000	21,89,00,000	29,50,00,000
Gross profit	**2,08,00,000**	**3,41,00,000**	**4,80,00,000**
Freight, transport & vehicle running	45,00,000	68,00,000	88,00,000
Salaries (sales, ops, admin)	58,00,000	78,00,000	98,00,000
Warehouse, storage & handling	30,00,000	38,00,000	46,00,000
Overheads, insurance, licensing & selling	28,00,000	40,00,000	52,00,000
Bad debts & inventory write-down	18,00,000	26,00,000	34,00,000
Depreciation, interest & other	38,00,000	42,00,000	44,00,000

Total operating expenses	**2,17,00,000**	**2,92,00,000**	**3,62,00,000**
Net profit / (loss) before tax	**(9,00,000)**	**49,00,000**	**1,18,00,000**
Net margin	(0.6%)	1.9%	3.4%
Gross margin %	**13.0%**	**13.5%**	**14.0%**
Inventory turns (×/year)	**8.1x**	**9.2x**	**10.5x**
Return on capital employed (₹3.5cr)	—	14.0%	33.7%

12.3 Unit economics & break-even

- **Margin × turns is the only equation that matters:** Year-3 gross margin of 14% turned 10.5 times converts ₹3.5 crore of capital into ₹34.3 crore of turnover and ₹1.18 crore of profit. Improving turns from 8 to 10 is worth more than adding two points of margin, and is usually easier — it comes from stock-list discipline, not from negotiation.
- **Growth is capital-rationed, not demand-rationed:** at roughly ₹20–25 lakh of working capital per additional ₹1 crore of turnover, the order book can always outrun the balance sheet. Growth must be paced deliberately to available finance.
- **Bad debt is a structural cost line, not an exception:** the model carries ₹18–34 lakh, because extending credit *is* the service being sold. At a 3% net margin, a ₹15 lakh default erases the profit on ₹5 crore of sales — which is why credit limits matter more than sales targets.
- **Mix balances the two engines:** specialty and imported lines lift gross margin from 13% to 14%; bulk lines keep turns high. Drifting toward high-margin slow movers flatters the margin column while quietly stalling the capital.
- **Break-even:** essentially reached in Year 1 and cleared in Year 2 as scale absorbs a largely fixed cost base — freight, warehouse and salaries grow far more slowly than turnover, which is where the operating leverage in distribution lives.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	2,55,00,000	2,15,00,000	1,90,00,000	1,75,00,000
Collections	3,40,00,000	3,80,00,000	4,00,00,000	4,20,00,000
Purchases, freight, salaries, overheads & loan servicing	3,80,00,000	4,05,00,000	4,15,00,000	4,15,00,000
Closing balance	**2,15,00,000**	**1,90,00,000**	**1,75,00,000**	**1,80,00,000**

> **The declining Year-1 balance is the working capital doing its job — funding a growing book of stock and receivables.** Three cash disciplines govern this business. **Supplier credit is as valuable as bank credit** and should be negotiated as hard: thirty days from a principal funds a third of the cycle at no interest cost. **Receivable days must be measured per customer, not in aggregate**, because an average conceals the two accounts that are actually funding themselves at the distributor's expense. And **inventory ageing must be reviewed monthly with authority to discount** — slow stock does not improve with time, it deteriorates in both value and, for some chemicals, in specification. The facility should be a revolving cash-credit line against stock and book debts, sized to the order book and reviewed as it grows.

12.5 Key Performance Indicators to Monitor

- **Capital productivity: inventory turns**; working-capital days; ROCE; turnover per rupee of capital employed.
- **Margin:** gross margin % by product line; landed cost vs. market; specialty/import share of revenue; repack margin.

- **Credit: receivable days by customer**; overdue ageing; bad debt as % of sales; credit-limit breaches.
- **Inventory health:** stock ageing buckets; slow/non-moving stock value; stock-outs on fast movers (the hidden cost of over-controlling inventory).
- **Compliance & safety:** zero handling/transport incidents; licence currency (PESO, consent, hazardous waste); MSDS/GHS documentation completeness.

13. Funding Requirement & Bankability

Total ask: **₹1.95 crore working-capital finance plus ₹45 lakh term loan** against ₹1.1 crore promoter contribution. The structure matters more than the amount: **this is overwhelmingly a working-capital proposition**, and the appropriate instrument is a **revolving cash-credit facility secured against stock and book debts, with an import LC sub-limit** — not a term loan, which would be the wrong shape for a business whose assets turn ten times a year. Fixed assets are modest at under ₹1 crore, so the security is primarily current assets, and a lender should expect to review drawing power against stock statements and debtor ageing rather than against machinery. Fundability rests on distributorship agreements, customer quality, inventory discipline & the promoter's credit judgment. Year 1 is a marginal loss of ₹9 lakh as the customer base and stock list build, reaching ₹1.18 crore by Year 3 — but the number that should be assessed is **ROCE of ~34%, not net margin of 3.4%**. Two honest disclosures belong in the conversation: the business carries **inventory price risk** that a falling chemical market can turn into real losses; and the facility must **scale with turnover**, since growth here consumes capital rather than releasing it — an annual enhancement discussion should be anticipated rather than treated as distress.

13.1 Funding utilisation

Use of funds	₹	% of total
Working capital (inventory + receivables, net of supplier credit)	2,55,00,000	72.9%
Warehouse/storage fit-out, tanks & handling equipment	40,00,000	11.4%
Transport vehicles (tankers/trucks)	30,00,000	8.6%
Office, IT, ERP & licensing	13,00,000	3.7%
Repacking/blending & weighing equipment	12,00,000	3.4%
Total	**3,50,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Inventory price risk in a falling market	Size the position consciously — deep on fast movers, thin on slow; avoid speculative bulk buying on a price view; back-to-back purchase against confirmed orders for volatile items; monthly ageing review with authority to discount
Customer default at 3% net margin	Credit assessment & limits per customer, dedicated credit control, ageing discipline, security/PDCs where warranted, credit insurance for large exposures, diversified customer base
Working-capital constraint capping growth	Pace growth to finance; negotiate supplier credit hard; improve turns; annual facility enhancement planned in advance

Loss of a distributorship	Multiple principals & alternate sources per product; perform on volume commitments; avoid dependence on any single agency line
Storage or transport incident (fire, spill, release)	PESO-compliant storage & segregation, spill containment, fire systems, licensed transporters, TREM cards, trained handlers, adequate hazardous-cargo insurance
Licensing lapse or handling a controlled substance without authorisation	Licence calendar & renewals, register-keeping for NDPS precursors & excise-controlled alcohol, refuse business outside authorised scope
Manufacturers selling direct to large accounts	Focus on MSME & mid-size buyers producers will not serve; compete on pack size, delivery & credit rather than price
Import exposure — forex, freight & delay	Forward cover on material exposures, buffer stock on imported lines, alternate domestic sources, price-revision terms
Informal traders undercutting on price	Compete on licensing, documentation & reliability — audited buyers increasingly cannot use undocumented suppliers
Industrial slowdown reducing volumes	Diversified consuming industries; variable cost base; reduce inventory quickly as demand softens

15. SWOT Analysis

Strengths High capital velocity delivering strong ROCE despite thin margins; asset-light with modest fixed capital; diversified customer industries reduce cyclicality; distributorships create territory advantage; operating leverage as scale absorbs fixed cost; licensing is a barrier against informal competitors.	**Weaknesses** Very thin net margins leaving little error tolerance; working capital absorbs 73% of capital and caps growth; carries inventory price risk; credit exposure to industrial customers; price transparency limits pricing power; dependence on principals for product access.
Opportunities MSME demand producers will not serve; import distribution for overseas principals; value-added repacking & blending; technical-service differentiation; compliance-led shift away from informal traders; adjacent product families onto the same customer base; second depot in a new industrial cluster.	**Threats** Chemical price crashes stranding inventory; customer defaults; manufacturers disintermediating on large accounts; tightening storage & transport norms raising cost; forex and freight volatility on imports; industrial slowdown; a single storage or transport incident.

16. Recommended AiSevak Tools for This Business

This industrial-chemicals trading business would use AiSevak's Chemicals vertical tools in operations:

- **Capital productivity: inventory turns & ageing**, working-capital-days, ROCE & margin-×-turns modelling tools.
- **Credit: receivable-days-by-customer**, credit-limit & overdue ageing, bad-debt tracking tools (with Finance vertical).
- **Trading & stock:** landed-cost vs. market, gross-margin-by-line, stock-out & reorder-point tools.
- **Compliance:** PESO/consent licence currency, MSDS & GHS documentation, hazardous-transport & controlled-substance register tools.
- **Practice:** Business Plan, break-even and distribution-economics tools to model the business.

17. Key Assumptions & Notes

- Industrial-chemicals trading: asset-light DISTRIBUTION (NOT manufacturing) - bulk sourcing from manufacturers & overseas principals, licensed storage, breaking bulk/repacking, delivery & credit supply to industrial consumers. Principal (takes title) so revenue is gross — but at thin margin.
- **RETURN COMES FROM TURNS, NOT MARGIN — the single most important idea in this plan.** Net margin 3.4% by Y3 *looks* like a poor business and is not: ₹3.5cr of capital supports ₹34.3cr turnover, giving **~34% ROCE, comparable to or better than the 12%-margin specialty MANUFACTURER**. Profit = gross margin × inventory turns; 8% margin turned 12× beats 20% turned 2×. Improving turns 8→10 is worth more than +2 points of margin and is usually easier (stock-list discipline, not negotiation). **A distributor chasing margin at the cost of turns destroys value while appearing to improve.**
- **WORKING CAPITAL IS THE BUSINESS, not a supporting line** - 72.9% of project cost vs. under ₹1cr of fixed assets. Growth is CAPITAL-rationed not demand-rationed (~₹20-25L of WC per additional ₹1cr of turnover), so an order book larger than the balance sheet is a solvency risk, not an opportunity. Fund via REVOLVING cash-credit against stock & book debts + import LC sub-limit — a term loan is the wrong shape for assets that turn 10× a year.
- **It is a POSITION-TAKING business whether the promoter admits it or not** - buying stock today to sell in six weeks is a bet on price, and chemical prices move sharply with crude/freight/forex/Chinese supply. The discipline isn't to avoid the position but to SIZE it consciously. **Distributors rarely fail from thin margins; they fail from stock bought well and priced badly, and from credit extended to customers who couldn't pay.**
- **Bad debt is a STRUCTURAL cost line, not an exception** — extending credit IS the service being sold. At 3% net margin a ₹15L default erases the profit on ₹5cr of sales, which is why a dedicated CREDIT-CONTROL function exists from day one and credit limits matter more than sales targets. Measure receivable days PER CUSTOMER — an average conceals the accounts financing themselves at your expense.
- You are paid for SERVICE, not the molecule: availability, pack size (breaking bulk for MSMEs producers won't serve), JIT delivery, technical support and credit. Prices are transparent so competition is on service/credit, never durably on price.
- Compliance: **PESO/CCOE for flammable storage** + SPCB consent + fire NOC + segregation of incompatibles; Hazardous Wastes authorisation for contaminated packaging/washings; hazardous transport (placarding, TREM cards, licensed transporters); **MSDS supply & GHS labelling on repacked material is a DISTRIBUTOR'S duty, not just the manufacturer's**; and **NDPS-listed precursors & state-excise industrial alcohol need dedicated licences and registers — handling without authorisation is an offence, not an irregularity.**
- Figures illustrative, exclude GST. Assess this business on GROSS margin, TURNS and ROCE — not on net margin, which is thin by the nature of distribution.

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