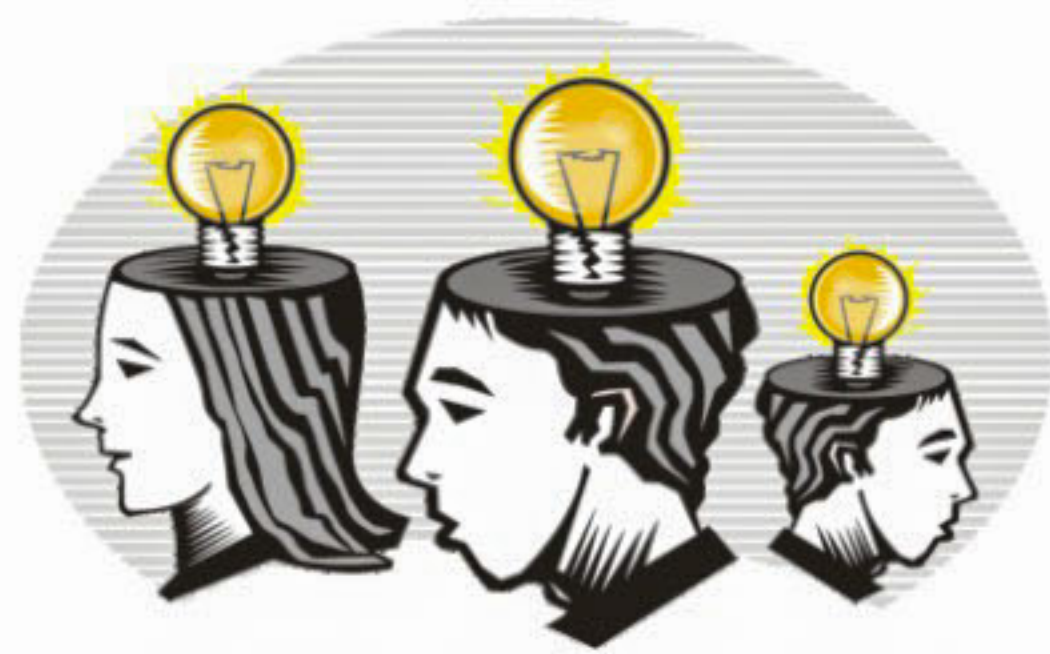


Pockets



of Change

DHAKA, TUESDAY, APRIL 19, 2011, E-MAIL: business@thedailystar.net

Small capital, big dreams

MD FAZLUR RAHMAN

STARTING a business with just Tk 2,000 might sound absurd to many. But Nasrin Hossain has proved that small capital is no problem in making one's dream come true and be self-dependent.

The middle aged woman is the owner of Labonno, a fashion house in Mohammadpur.

She setup the business when her husband was away from home for work. At the time, she was enrolled in an English language course at Bhuiyan Academy and had to do the school runs for her only daughter.

At the academy, she met a group of aspirant women entrepreneurs. She, along with four others, took admission in a course on block prints at the state-run Bangladesh Small and Cottage Industries Corporation (BSCIC) in 1998-99.

During the course, she attended a fair held on campus. "I booked a table and made block print saris at night, and participated at the fair. I got a huge response. All my saris were sold. This gave me the first encouragement."

When her husband returned, he

suggested she participate at a fair in Officer's Club.

She got a good response at the fair too, and a few customers even came home to place further orders.

This was the beginning, she said. As the number of orders started to grow, her husband bought her a new wardrobe to store more clothes.

However, a few days later, her husband was in a fatal car injury. He was bed-ridden for six months.

As the family was going through a tough time, Nasrin had to pour in all her savings to stay afloat. After her husband's recovery, he took on the reins once again, and she began expanding operations.

In 2001, she opened an outlet in her garage. Her first outdoor outlet was at Plaza AR in Dhanmondi in 2004. Two years later, she opened another outlet in Shukrabad.

One has to be honest and honour commitments to be successful, she believes. "When I went to handloom owners in Narshingdi, I had only Tk 25,000. I had to buy clothes in cash. Now they send me clothes worth Tk 6 lakh to Tk 7 lakh on credit."

Getting a loan from banks is a problem, she feels. "They do not give loans if women entrepreneurs are not self-sufficient."

"I got no backing when it came to capital. So I have to be content with only two outlets. I will increase the number of outlets, after I gain my own strength."

She set up her factory on the ground floor of the building she lives in, so that she can maintain both her family and work. "This arrangement helps me a lot, as I can work at night in the factory."

About 25 workers work on design, stitching, block, tailoring and embroidery at the factory. She outsources rest of the work.

All of her products are based on her



Nasrin Hossain

own design. "I have never copied a design."

She makes panjabis, fatuas and saris at the factory, saris sell the best. She recently began making baby dresses. Her outlets also sell domestic handicraft items.

Nasrin, a BA degree holder, said the business mainly revolves around two occasions -- Eid-ul-Fitr and Pahela Boishakh, the first day of the Bengali

New Year.

She had good sales this Pahela Boishakh as well and will be planning for next Eid in the next few months.

She wants to send out a message to women entrepreneurs around the country that even a small amount of capital can enable the start of a business.

Nasrin, a former executive member of Women Entrepreneurs Association

of Bangladesh, shares her knowledge and experience with other aspirant entrepreneurs every Wednesday and advises them on how to proceed.

She said about 80 percent of women in the country spend the peak time of their lives rearing children. But they still can groom themselves up for any kind of a venture, big or small, while running the family, if they wish, she added.

"There is no need to get depressed if somebody does not have enough money. There are many organisations that are there to help."

"We do not know who will face a difficult situation in the future. A husband can lose his job or face a debacle in business. During hard times, women can come forward and help run the family."

Nasima, who attended a number of fairs abroad, lists capital as major problem to starting a venture. She said she still faces problems in financing, which is why she cannot open more outlets. "If I had better access to finance I could have done better."

Although bank loans are available nowadays, women entrepreneurs still face problems, she said. "They still have to be accepted. Besides, the payback time on loans is too short. The instalment limit is high and as a result, most entrepreneurs cannot utilise loans from banks."

She urged the government to increase the time for payback on a loan and decrease instalment limits.

Nasrin said the 15 percent value added tax on house rent would affect their businesses.

"This should be waived for women entrepreneurs. Besides, women entrepreneurs like us who are engaged in boutiques and work with domestic handloom industry should get waiver for at least 10 years."

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"There is no need to get depressed if somebody does not have enough money. There are many organisations that are there to help"



Bed, cushion linings find a niche in market

MD FAZLUR RAHMAN

NASIMA Haque had the entrepreneurial spirit in her right from the start. She was always on the lookout for new and innovative ways of starting something new.

She first started a poultry farm in her locality; and saw success in no time. Unfortunately, she had to shut her endeavour soon enough as people in the area objected. She soon set up a boutique in Dhaka to sell dresses. But the stars were probably not in her favour as she failed to devote time to the business as her young children needed more attention at the time.

That did not put the brakes on her spirit though.

The entrepreneur in Nasima did not give up. She was not to be daunted. Once her two children grew up to be a bit more independent, she started her latest venture, Nasima's Creation. In just two years, she has established her own brand.

Essentially a home-based venture, Nasima makes bed covers, pillows and cushion covers, and dresses for women. The 42-year-old tireless businesswoman said her main focus is on bedding, as the market for this segment is dominated by imports.

She has three machines -- two for embroidery and one for making pillows and cushion covers -- in her factory, which she set up in a rented house.

"My venture is very small," she said, adding that her factory produces 110 bed covers a month. Her workers include a woman who has been working as a maidservant in her house for eight years. Nasima recruited another woman to help with work.

She uses a raft of prints, appliqué and embroidery to embellish her products, concentrating mostly on light and pastel shades and using not more than two to three colours for each design. Floral patterns and shapes also appear on her linen.

"I did not engage in any other work other than child rearing for a long time. Went they went to university, I wanted to utilise my leisure time meaningfully," said Nasima.

She decided to make bedding products before she realised that the market for women's wear was already saturated.

"I wanted to produce items essential to a household. Fashion houses are mushrooming in the city as well as across the country. But there are not many shops selling bedding items. The market is flooded with printed or imported stuff, most of which look monotonous too," she added.

She said there is a demand for quality bed covers in Bangladesh. "People have very expensive furniture in their houses, but they are compelled to use China-printed bed covers or imported ones. We do not see many bed covers being sold at local boutiques."

Nasima initiated her venture with small loans from relatives two years ago.

"When I began, I made some bed covers for my family. Everyone appreciated my work and people showed a lot of interest in my products."

She designs her own products and buys fabric from Islampur in Dhaka and Chittagong. All her clothes are also made of domestic fabric. "The items are all of export quality."

She has already developed over 300 designs for bed covers, which have been produced and sold. "I do not use

a single design on more than 15 bed covers. At most, I make five bed covers of a single design."

She washes, irons and packs the bed covers all on her own in her house. She does not have any showroom yet. Nasima supplies home textile items to two showrooms -- Tajushir Shop in Pink City, Gulshan, and ARA Centre in Dhanmondi.

She exported some items to Australia, Canada and Malaysia. She recently made duvet covers to send to England. She plans to add curtains and

table cloth to her list of products.

Nasima held a solo exhibition at DRIK Gallery in Dhaka earlier this month, and received huge and unexpected responses. "From the expo, I learnt about the huge demand for my products."

She now wants to expand her venture. "It will take a lot of cooperation from others in marketing and promoting, of course."

She wants to set up a showroom to sell her products. "People now place orders in large quantities, but I cannot

deliver those as my factory is small. Making 110 pieces of anything a month is not a big deal by any measure."

She said some buyers want 500 pieces of bed covers at a go. "It means more machines and workers."

She said the 10 percent interest rate for loans given to small and medium enterprises is still too high for newcomers like her. It is a barrier for small entrepreneurs like her.

Nasima said power cuts also hamper production.

"When I began, I made some bed covers for my family. Everyone appreciated my work and people showed a lot of interest in my products"



Nasima Haque, *left*, inspects work on a cushion cover, sitting next to a worker at her factory.

AMRAN HOSSAIN