

REHANA KASHEM - 2001



Proprietor of
Saatrang

A self-made entrepreneur, Rehana Kasheem is among the very few successful women in the country who not only built her own enterprise but also has been able to attract her family members to help her to grow the company.

As a typical housewife, she loved to make handicrafts like cushion covers, napkins, tea-pot covers, table mats, and bedlinen in her spare time. Her neighbours liked her work and often requested her to copy the designs for them.

Appreciation from others inspired Rehana to think a bit bigger. She started her venture in 1983 with a capital of only Tk 6,000. Her sales ranged between Tk 5,000 and Tk 7,000 per month on an average at this stage. As demand for her products grew, she employed around 12 women.

The year 1990 was a milestone for Rehana. Because it was then that she expanded her area of work and gave her efforts a commercial face. Apart from retail selling from her house, she started to supply products to different popular boutiques in Dhaka. Saatrang's turnover soon rose to around Tk 30,000 per month.

The first contract she received was from the well-known shop "Bhushon" at Adel Plaza Lalmatia. Impressed by her works, the owner of Bhushon placed orders for punjabi. That was the beginning. Later, many shops in the city including "Bunon" got in touch with her. From household products, she moved to dresses.

By then, it was getting extremely difficult for Rehana to cope up with the rising demand. Her husband Md Abul Kashed

Khan, an employee of a private company, always extended a helping hand to his wife. But now, he resigned from his job and devoted full time to run the business.

Khan took the responsibilities of maintaining accounts, procuring raw materials, and also helping Rehana in designs and business supervision. Rehana, who completed junior high school education, has a very supportive family that helps her with the numerous responsibilities of running a rapidly growing business.

Her two daughters-in-law, Shamima Khan and Najma Karim, helped her with designing and supervision. She also

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completed a training course on marketing in 1990 and a business management course in 1994 from the Bangladesh Small and Cottage Industries Corporation (BSCIC). Another milestone for Saatrang came in 1993, when it started producing "three-piece" dresses for ladies and her sales multiplied shortly.

Rehana believes that sincerity, hard work, and business sense are some of the must have qualities for success in any endeavour in this age of tough competition. I keep my product prices reasonable and very much within the limit of the middle-class buyers," Rehana said.

"But plagiarism is so rampant these days and others often copy my products. That posed a new challenge and we have to work hard for newer designs and quality products."

She feels that keeping prices within her target group and producing quality products for them were the main reasons for which she did not face much competition from others.

Rehana also took part in local fairs and meenabazars just to promote Saatrang. She participated in a fair at Shaheen School in 1992. "My products were so popular that I sold apparels worth Tk 60,000 on a single day," she recalled.

She contacted Micro Industries Development Assistance and Services (MIDAS) and after evaluating her business, the organisation granted her Tk 2 lakh loan without collateral. Thanks to the loan, Rehana increased the number of sewing machines from 18 to 37. The amount of loan without collateral now rose to Tk 5 lakh. She did not face any problem in repaying her loan to MIDAS and is quite confident that if she applies for a bigger loan next time, she will not be refused.

The number of workers in Rehana's Dhaka factory is now around 50. There are four sections in the factory that includes embroidery, tailoring, block print, and dye. Basically, Saatrang specialises in all types of contemporary fashion trends like block print, tie and dye, applique, and both hand and machine embroidery.

Retail selling from her house is still continuing and Rehana's major production goes to some 20 wholesale buyers in Dhaka, Chattogram, Sylhet, Rangpur, and Moulvibazar. Rehana feels there are lots of scopes to expand her business and she has many things to do.

"In the early days, I used to produce different dresses and other handicraft items and most of them had good demand in the market. But things are changing very rapidly. People have become more fashion conscious. Now I produce different items keeping in mind buyers' demand."

Besides retailing and wholesale from her house-cum-factory at Adabar, Shaymoli, Rehana is one of the leading sellers of MIDAS Mini Mart at Dhanmondi and Bailey Road in the city.

"There is always a very good demand for my products," she said.

"A major part of my buyers includes foreigners and Bangladeshis living abroad are also in the list of my buyers."

She started producing handmade quilt last year. "I think handmade products always have very good demand in the market," she added.

SALINA AKHTER - 2000



Proprietor of Aakor

Salina Akhter represents the indefatigable spirit of an entrepreneur. Defying all types of family engagements a woman can have, she runs a profitable organisation which supplies high-quality handicrafts to different brand shops in the city.

Business is surely in her blood. When Salina Akhter was a student of class seven in 1980, she first dreamt of becoming an entrepreneur.

medicines, food, and also market for the eggs. On top of everything, her college exams were knocking on the door. So, with a heavy heart, Salina had to liquidate her business.

The next three years, she was busy with her studies. After completing her education, she started thinking of doing something productive, that at the same time would give her the scope to earn her livelihood and benefit the society.

Salina started her entrepreneurship afresh after going through a training course at MIDAS. Under partnership with another lady, she started handicraft business in 1995 with some financial assistance from her uncle.

Salina opted for starting handicraft business as she thought this is one of the areas where she could apply her creativity and innovative ideas. Today, she makes a good business, supplying products to different renowned boutiques in the country.

As her uncle's money proved


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She started a poultry farm at her residence in Dhaka. It was a very small endeavour, totally insignificant no doubt with only four chicks in a cage. But Salina had a big dream and with her relentless effort and hard work, she managed to succeed in flourishing her business into a 1,500-chick poultry farm by 1992.

But then she was faced with a number of family difficulties. Her father died, her child was going to school, and she had to give more time to the family. It became quite difficult for her to manage

too little to make a big push, Salina applied for financial assistance from MIDAS and received a Tk 1,50,000 loan for her venture Aakor, which she has already paid back. Now she has applied for another loan from MIDAS and is also planning to take a loan from Karmasangsthan Bank to expand her business. Now her own capital has reached Tk 10,00,000.

Aakor produces quilt cushion cover curtain, bed cover and sheets, saree, dress, and punjabi. The company's total sales in 2000 was Tk 15,00,000, which is Tk 4,00,000 up from the 1999 sales-figure




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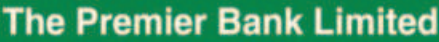
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