

# SUCCESS STORIES

## ARZU ÇOŞKUN

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Arzu Çoşkun started her entrepreneurial dream in a room of her house and continued by taking over the stationery shop where she used to work as an employee. By taking over the stationery, Arzu named her business as Nazar Stationery and took a big step in her career. She transformed Nazar Stationery into a family business by including her husband and children in this journey that she started alone. She summarizes her success with these words;

*“This shop was my dream, now I am excited to have realized my dream.”*

Besides achieving her goals, she is looking for new ways to grow and develop her business. At that point, she decided to participate in the entrepreneurship training and benefit from resources provided by German Sparkassenstiftung (Sparkassenstiftung).

Nazar Stationery, located in Ankara's Karapürçek neighborhood, is a business that sells different products for students and their families in addition to school and stationary supplies. One of the most important features that distinguishes Nazar Kirtasiye from its competitors in the surrounding neighborhoods is its contribution to recycling by purchasing used notebooks and books. Arzu believes that this recycling practice makes a significant contribution to raising awareness of the environment, creating sustainable living spaces, and inculcating responsible consumption habits among children.

Video: [https://www.youtube.com/watch?v=\\_FnuY-dVUPk](https://www.youtube.com/watch?v=_FnuY-dVUPk)  
Photos: [shorturl.at/JLRVW](https://shorturl.at/JLRVW)

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While Arzu contributes to environmentally friendly activities she also begins to look for ways to improve her business. She decided to participate in the Micro Business Game Training developed by Sparkassenstiftung for entrepreneurs. When we asked Arzu about her thoughts in the post-training period, she said that she discovered that there could be many opportunities to improve and transform her business. She continues her words as follows;

*“The training has increased my self-confidence. In the training, I learned the importance of having multiple suppliers, healthy competition, and effective human resource management to actively apply to my business. Now, I pay myself a salary and keep a record of my inputs and outputs.”*

After participating in the Micro Business Game, Arzu had access to the financial resources she needed to expand her business as a micro-entrepreneur of the Turkish Grameen Microfinance Program (TGMP), one of the stakeholders of Sparkassenstiftung.

Arzu stated that due to the capacity development trainings offered by Sparkassenstiftung, she learned the decisive role of technology for businesses and the value of following latest technology trends. Arzu sees the different technologies used by Nazar Kirtasiye as a factor that distinguishes her business from other competitors. After the Micro Business Game Training, Arzu also received a loan from Halkbank, one of the other partner institutions of the project. She plans to make new technological investments in her business with the knowledge and resources she has acquired. Within the framework of her plan, Arzu will carry out stock control by transferring its products to the barcode system, develop camera and lighting systems, and enrich its product range.

She recommends the Micro Business Game to small and medium-sized business owners as the training was an important milestone for her business. Arzu stated that "The training was an important opportunity for me to see the development of my business. At this point, my advice to all entrepreneurs is to evaluate their opportunities that come across their way and not to give up when they faced with difficulties. The nature of entrepreneurship consists of ups and downs. Being aware of this, I advise them to always maintain their patience and courage."

As Sparkassenstiftung, we wish Arzu's story to inspire many potential and existing entrepreneurs.