

SUCCESS STORIES

KÜBRA POLAT

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Kübra Polat is 29 years old. She lives in Gaziantep, Nizip. She established her own business 4 months ago in this district, where she also met her husband. Kübra, started to run a women's hairdressing salon, said that since her youth she has developed herself in this sector by obtaining her first certificate, then mastership, and finally master trainer certificates. She stated that she has been in this business for a long time and expressed that she loves cutting of hair. She also mentioned that she wants to employ an employee for support in the future in her job that she is currently running on her own. Kübra, emphasized the importance of customer satisfaction in the hairdressing profession, "Satisfaction and recommendation are very important in this profession, when customers come for the first time, they continue to come and they recommend you to their acquaintances and encourage them to come too." Kübra added that sincerity and established ties are very important, and said that some of her customers even stop by just to chat. When we ask Kübra's motivation to open her own business, she said that it is exciting to have her own business and adds:

"I have always worked as a staff member in other people's businesses; but this is my own business. I am very motivated by who will come to my hairdressing salon today and the excitement of what I will do. Rather than making money, I focus on what I can do and try to do it in the best way possible."

Kübra, who participated in the Micro Business Game Training developed by Sparkassenstiftung, believes that due to the training, she has improved a lot in the fields of business management and financial literacy. Based on the events and results they encountered during the training, she deduced the following: "I learned that we need to think about our reactions to events and stay calm. Irrespective of connection from other people, a lot of things can happen to businesses in life. That is why we must take the decisions we make in times of crisis with calm thought." She also added that she started to use financial statements in the workplace and started to choose the most suitable ones for her business by collaborating with different suppliers on supplier management.

Kübra received a micro loan from Turkish Grameen Microfinance Program (TGMP), one of the partners of Sparkassenstiftung Turkey, to develop her business. Following that, Kübra decided to take her business to the next level by obtaining a loan from Halkbank, which is also a partner of the project. Kübra has successfully accessed financial resources, aims to serve its customers in a new field by using a laser device for its hairdresser. Unlike her competitors, she plans to consolidate her position in the sector. Underlining that only accessing financial resources is not enough for a business owner, she also stated that she learned to evaluate and use financial resources in the Micro Business Game Training.

Kübra dreams of increasing her employment capacity and expanding her business in the next 5 years. She aims to present different applications in the beauty industry in her own business and is taking firm steps forward on this path.

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

