

FINANCIALS



CRAFT-ACT

Crafting Resilience Future and Talent
through Actions promoting Traditional Culture

Entrepreneurship and Financial Education in Türkiye

by AMAL İNSANİ YARDIM DERNEĞİ and
AMAL FOR EDUCATION



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“ Through knowledge and skills, new opportunities are created that transform creativity into a sustainable economic activity.

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THE PROJECT

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IMAGES AND GRAPHICS

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1. Introduction

In today's world, knowing the basis of finance is a necessary tool to build a more secure and profitable future and it allows people to make informed decisions and to seize opportunities. Having a grasp of financial education enables not only personal growth, but also may help you reach financial success. This is because understanding finance will help you make wiser investment choices and to plan for long-term financial stability.

In this toolkit, we will explore the basics of financial education; mainly, the topics discussed will be:

- » what the notions of income, expenses, budgeting and profit are to get a general idea on how to earn and manage money properly
- » market research, which is essential when opening a small business, since you

need to understand how and where to place your product in the market

- » pricing strategy, which is an important notion that will allow to make the most out of your profits
- » branding, meaning how to make your business stand out from the others
- » marketing channels, which allow you to promote your products in the best way.

Knowing these concepts will help in making conscious decisions for your business. This is because by developing an entrepreneurial mindset, more innovative ideas could flourish that will allow you to have a better income and lead eventually to financial freedom.

Entrepreneurship presents a promising opportunity that can offer numerous benefits, especially in the

context of economic integration, because it creates pathways for Syrians to integrate into the Turkish labor market. By starting your own business, you give yourself, but also to other member of your community more employment opportunity. By using your own skills, you can create innovative products and services, adding value to the local economy.

With this toolkit, you will acquire some of the skill needed to set up your own small business. These skills are also transferable, enabling you to potentially engage in other sectors or even mentor and support other people aspiring to do the same. Entrepreneurship fosters social cohesion, this is because communities from different background engage in business activities together, and could eventually build mutual trust and understanding, which could lead to stronger social ties and cooperation.

Entrepreneurship can play a vital role in preserving and promoting your own heritage within Turkiye's diverse cultural landscape. For example, Syrian entrepreneurs can establish businesses centered around their cultural identity, such as traditional craft shops.

Nowadays, crafting is not merely a hobby, but it can be considered an industry that enables people with great skills in making a good profit. If we consider the rich cultural heritage of craft in Turkiye, there are various handmade craft that may have great market potential not only domestically, but also internationally. Various are the options to choose from: pottery, ceramics, embroidery, woodwork etc. that will allow people to become financial independent by selling their work of art.

Using craft as a source of income allows people to preserve and promote their own cultural

heritage by making it known to more people. A great example of doing this is through the markets, which are a great place where to showcase your products.

One can mention a few of the biggest market in Turkish:

- » The Grand Bazaar (Istanbul), which is the biggest market in the world where you could find all kinds of handmade objects
- » The kemeralti Market (Izmir), where you can also find traditional handicrafts like ceramics of wooden products
- » Coppersmiths market (Gaziantep), where you can also find artisans working and many others small shops
- » Mardin Market and many more.

Markets are not the only places where crafts can be shown and sold, but there are many fairs in Turkiye that give you this opportunity like the Crafistanbul Handicraft and Design Fair.



2. Financial Education Foundations

2.1 Some key concepts

When talking about financial education, the core points to outline are the following: income, expenses, budgeting and profit.

INCOME

Income refers to the amount of money that one obtains in exchange for products and services. There are various sources through which one can gain income such as employment wages, government assistance, investment, or self-employment earnings.

However, income is not used solely when money is involved, but it can also refer to property or other transfers that occur between two parties as a payment of product or services. To better

understand how it works and how it is related to individuals and business, it is important to first make a distinction between gross income and net income: gross income is the amount of money earned before making any expenses; net income is how much one earns after the expenses and having made the proper deductions. This distinction is important because when we talk about individual income, the net income would be gross income, with the subtraction of the cost endured when producing that income.

When we talk about businesses, the net income takes into consideration the various business expenses endured. There are three types of income: active, passive and portfolio.

Active Income is the money you earn directly by providing a product or service. This includes wages or salaries that you receive in exchange for your work, either immediately or over a set period. For example, the paycheck you receive from a job is active income.

Passive Income is money earned with little ongoing effort. This includes income from sources like renting out property, earning royalties from creative work, or running a part-time business. For example, if you own an apartment and rent it out, the rent payments are passive income.

Portfolio Income is money made through investments. This includes income from stocks, bonds, or interest from savings accounts. It's often called "capital gains" when it involves selling an asset for more than you paid for it. For instance, if you buy shares in a company and sell them later for a profit, that profit is portfolio income.

EXPENSES

In a broad sense, expenses are the outflow of money to cover the costs of goods and services. They represent what you need to spend to operate a business or meet personal needs.

In a business, tracking expenses is crucial for understanding financial performance—whether the business is making a profit or accumulating debt. Recording and categorizing each expense allows business owners to identify trends and make informed decisions, such as when and where to reduce costs if needed.

In business, expenses can be reported in two ways, depending on the accounting method:

- » **Accrual Basis:** Expenses are recorded when the transaction occurs, even if the money hasn't been paid yet.
- » **Cash Basis:** Expenses are recorded only when the money is actually spent.

There are several types of expenses in business:

- » **Operating Expenses:** Costs required to keep the business running, such as rent, utilities, and employee salaries.
- » **Non-Operating Expenses:** Costs not directly related to core business activities. For example, losses from currency exchange.
- » **Fixed Expenses:** Costs that stay the same regardless of business performance, like rent or insurance.
- » **Variable Expenses:** Costs that fluctuate based on production levels. For instance, buying more materials as production increases.
- » **Accrued Expenses:** Costs that are due but not yet paid, like an outstanding utility bill.
- » **Prepaid Expenses:** Costs paid in advance for future benefits, such as paying for a year-long software subscription upfront.

BUDGETING

After having analyzed what is an income and what expenses are, it is essential to outline the core basics of budgeting, since all three concepts are interconnected. In broad terms, budgeting involves the procedure of managing your income and your expenses so as to be conscious of the money earned and spent.

A budget is an active document that needs regular updates and adjustments. It doesn't require complex calculations—just basic additions and subtractions. Categorizing expenses (e.g., monthly vs. yearly, regular vs.

irregular) helps create a clear view of spending patterns, making it easier to spot areas for improvement if needed.

Here's a guide on preparing a budget for a small craftsmanship business:

1. Define Your Income Sources

Start by listing all potential income sources for your craftsmanship business. This might include sales from handmade products, custom orders, workshops, or online store revenue. For example, if you create ceramic pottery, you may have income from both local markets and online sales. Estimate your expected monthly or seasonal income based on past sales or market research if you're just starting.

2. Categorize Your Expenses

Identify and categorize expenses, both fixed and variable. Fixed expenses stay the same each month, like rent for a studio space or insurance costs. Variable expenses change depending on production and sales; for example, purchasing more clay and glazes as orders increase. It's helpful to break down categories like:

- » Materials: Costs for supplies like clay, fabric, paints, and tools.
- » Rent/Utilities: Regular expenses for your workspace.
- » Marketing: Expenses for promoting your business online or at local fairs.
- » Packaging and Shipping: Costs for shipping materials or delivering products to customers.
- » Professional Services: Fees for consulting with a tax advisor or accountant.

3. Set Monthly and Annual Budgets

Plan out a monthly budget to handle regular expenses and account for income fluctuations. Since craftsmanship businesses may have seasonal demand, like holiday gift sales, it's useful to also set an annual budget to prepare for slower months. For example, you might allocate a larger portion of your budget toward marketing in November and December to capture holiday sales.

4. Track and Adjust Regularly

Record all actual income and expenses in a simple spreadsheet or budgeting app, comparing them to your estimates. Adjust each month based on what you've earned or spent. For instance, if material costs are higher one month due to a new project, note this so you can manage your cash flow and make adjustments the following month.

5. Plan for Growth and Contingencies

A well-prepared budget also considers future goals and unexpected expenses. If you plan to invest in a new piece of equipment, like a kiln or sewing machine, include these as long-term expenses in your budget. Set aside a small portion each month to build an emergency fund that covers unexpected costs, like repairs or delays in material delivery.

PROFIT

A profit is the money that a business earns, and it occurs when the revenue is more than the expenses. In a business, profit goes to the owners that may decide how to allocate the money (whether to keep it or to reinvest in the business). Here again the calculation is simple: subtracting the expenses from the earnings over a fixed amount of time.

A difference between revenue and profit needs to be outlined:

- » **Revenue** is the total amount of sales done by a business
- » **Profit** is the surplus remained after subtracting the expenses

In business, there are three types of profit:

- » **Gross Profit:** This is the amount left after subtracting the cost of producing goods from the revenue. It shows how much money is made directly from selling products. For example, if you make jewelry and sell it for \$100, but it costs \$40 to make, your gross profit is \$60.
- » **Operating Profit:** This is calculated by taking gross profit and subtracting additional costs, like selling and administrative expenses. For instance, if your gross profit is \$60 but you have \$20 in costs for marketing and office supplies, your operating profit is \$40.
- » **Net Profit:** This is what remains after subtracting all expenses

from the revenue, including taxes and interest. Using the example above, if you have a revenue of \$100 and, after all costs (production, administrative, taxes), your final earnings are \$30, this is your net profit.

Calculating revenue is simple: add up all sales made plus any other income sources, like interest from savings in the bank.

Once you have your total revenue, calculating profit is straightforward: subtract all expenses and deductions from the revenue. What's left is your profit—the actual money earned.

2.2 Market research and pricing strategies

Market research

Researching information about market is important when wanting to start a small business, because it allows you to better understand what products tend to sell more and how to make your product more appealing based on the buying behaviors of your target audience.

When wanting to open a small business, there are various factors to consider:

Demand: do people want this product/service?

- » Market size: how many people would buy it?
- » Economic indicators: what is the average income and



employability rate?

- » Location: where are located your potential clientele? How can they reach you?
- » Market saturation: would you have a lot of competition in your area?
- » Pricing: how much would people be willing to buy for your product/service?

Here's an example of how you might consider each factor when opening a pottery shop:

- » **Demand:** First, assess if people are interested in handmade pottery. Do locals appreciate unique, handcrafted items? Are there any trends in home decor that might increase demand for pottery?
- » **Market Size:** Estimate the number of people likely to buy your pottery. If you're in a town with a strong arts community or a popular tourist spot, this could include both locals and tourists who value artisanal products.
- » **Economic Indicators:** Consider the local average income and employment rate. In a city where people have a higher disposable income, they may be more willing to spend on artisanal items, increasing your potential for sales.
- » **Location:** Choose a spot where potential customers can easily find and visit your shop, such as an arts district or a busy shopping area. If your location is accessible by public transportation, it may bring in more foot traffic.
- » **Market Saturation:** Look at other pottery shops or artisan stores in the area. If the market already has many pottery stores, you may need to offer something unique to stand out or consider a less saturated location.
- » **Pricing:** Research how much people are willing to pay for pottery in your area. Visit

similar shops and note their price ranges.

This will help you price your products competitively while covering your costs and making a profit.

The topics of market research are multiple and there are various theories behind it. Thus, a basic overview of the most salient points will be given. First of all, you need to understand who is your target audience: is your product made for young women? Or more suitable for adult or children?

Posing these questions will allow you to understand how to better collocate your product in the market by understanding your customers' needs. To do this, you need to segment your market. Market segmentation is essential because not everyone will have the same needs or purchase a product. Thus, with market segmentation you understand who is most likely to buy your product. Segmentations are usually done by taking into consideration demographics, socioeconomic variables, buying behaviors and lifestyle and values.

Let's make an example: assume that you want to open your pottery shop. Before deciding what types of products you should sell, you have to gather some information such as how many women and men live in your area, how old they are and what is their occupation, then you should try to understand what they usually buy (for example by looking at the shops in your area) and how much do you think they are willing to spend (by looking at the prices of products sold in other shops). Since the products you want to sell are related to crafting, your target audience may be young and adult women, thus you need to focus on their buying behavior because they may be your possible clientele.

Going back to the example, let's assume that the information you gathered is that young and adult women in your area like buying vases, but are not willing to spend a lot of money for those products. Thus, if you want to open a pottery shop and you want to be successful, you should focus your product line on simple vases that you may sell for a lower price.

Pricing strategies

When you open a new business, the price you give to your product is an important indicator of your plausible success: overpricing or underpricing your product may undermine your profit.

First of all, when deciding a price, it is important to study the market you are going to enter and more importantly, your competitors - especially in a small business environment. Some may believe that pricing your product higher will result in higher profit; or, on the contrary, setting the price lower than your competitors will automatically entail more customers. This is not always the case. The strategies you can adopt when pricing are numerous, here are a few:

- **Price Skimming:** Start by setting a high price to attract customers seeking exclusivity, then gradually reduce the price as competitors enter the market. For example, a pottery artist might initially price a new collection of unique vases at a premium, then lower the price as similar products appear in the area.
- **Market Penetration Pricing:** Set a low initial price to attract customers and build loyalty, then raise it once you have an established clientele. For instance, if you open a pottery shop, you could offer discounted prices on mugs and plates at first, then increase prices

as your shop gains popularity.

- **Premium Pricing:** Use this approach when targeting high-income clients willing to pay for quality or exclusivity. For example, hand-painted pottery pieces could be sold at a premium, emphasizing their unique design and craftsmanship.
- **Economy Pricing:** Target budget-conscious customers by keeping prices low. If your pottery shop is in an area with lower-income clientele, you might focus on affordable, basic items like simple bowls or cups, keeping prices just above production costs.
- **Bundle Pricing:** Combine multiple products and sell them at a reduced price. For example, you could offer a "kitchen set" with a bowl, mug, and plate, priced lower than buying each piece individually, encouraging customers to purchase the entire set.
- **Value-Based Pricing:** Set prices based on the perceived value to the customer, particularly useful for unique items. For example, a limited-edition, artist-signed pottery piece could be priced higher if customers view it as a collectible.
- **Dynamic Pricing:** Adjust prices based on market demand or time. While less common for small crafts businesses, you could consider slightly higher prices during holiday seasons or local events when demand for gifts is high, though this may require careful market observation.

No matter which strategy you choose, the price you set must at least cover your costs and include a profit margin. The simplest formula is cost price (the amount you spent creating the product) + profit margin. It's also wise not to rely on just one strategy. In the early stages, try experimenting with different approaches to see which pricing strategy works best for your products and target market.

2.3 Branding and marketing

After having enunciated all the essential information needed for opening a small business, the last topics left to be covered are branding and marketing channels.

Branding

Branding is essentially the image you give of yourself and of your product to the costumers. A brand entails your logo, your slogan and the message you want to convey, that is why a proper brand strategy is needed if you want to step up your business.

When you think about your brand, you must consider your business as an individual with its own story and personality; that is why the choice of colors, font and other visual elements such as symbols are important because they transmit the identity you desire.

As said before, having a clear mind of who your target is, is necessary; that is because your message and slogan needs to be appealing to them.

Let's make a more practice example of how these elements can have an impact on your business: if you open a small business selling traditional craft products of your country, choosing specific colors that are typical of said country and that represent it, sends a clear message to your costumer about your identity. The same example could be used to illustrate another key point in branding: emotion. If you want your product to stand out from the others, you need to attract your costumers by evoking their emotional side; in this case, if you are selling traditional craft, you can base your brand identity on allowing your costumers

to keep in touch with their heritage, thus by giving them an emotional benefit.

To elaborate a more unique brand strategy, you need to have in mind four things: your mission, goals, purpose, and values. This is because if you don't have a clear definition of them, you cannot be able to communicate a proper message through branding.

For instance, the core of your branding could be bridging two cultures through your art: you could communicate this either through your image (by creating unique products that merge techniques and patterns of different cultures), but also through your logo or name.

It is important to underline that building your brand should not be seen as something definite or difficult to achieve: your branding can grow together with your business and can change as you do it as well.

Logos, colors and slogan don't have to be overcomplicated, and sometimes the simplest thing can have a wider impact; the important thing is that they convey your values and your identity.

Marketing channels

Having said that, all these elements can be more profitable if the right marketing channels are used.

Nowadays, social media plays a huge role in allowing people to reach a wider range of potential clientele. You can use them not only to promote your product, but also to get to know better what your target audience may like. Through platforms like Facebook or Instagram, you can interact with people, and you get both exposure and understanding of

what is most liked.

Having a page of your business on Instagram and Facebook allows you

- » to promote your products, by showcasing pictures of your work
- » to create a direct contact with your customer, because you can receive feedback from them through comments or likes, to see what is most popular among your audience
- » to tell your own story. By posting pictures or stories on how you create your products, or on the behind the scenes, you create a connection with your clientele, or you may intrigue and attract new ones. This way you are also able to better communicate your mission and your goals and let people understand the purpose of your business

By being consistent and active through posting and creating content, your page can grow, and you can reach many people. There is always the option of paying for ads, but it is not necessary.

It needs to be said that using social media for small business should not be merely posting picture without a criterion, otherwise your page will look disorganized and won't look appealing to new customers. By bearing in mind what was illustrated before about branding, you should create a page where your brand image and message is clear through your posts; everything should look coherent and in line of what you and your brand stand for. This is because the more visual appealing your page is, the more interested people will be in you and your brand. You need people to be aware of who you are and of what you are selling, and you need to make an impact, so as to be remembered by them.

Social media can be also a tool to study your

competition or learn from them. For instance, on Facebook you may find groups or forum where people share the same passion with you: you can learn new techniques, see what your competition is aiming to and be updated of new trends.

At the same time, you can connect as well with people, find new customers and learn buying behaviors of your target audience.

Information and possibilities that social media can give are very important as a tool and should not be overlooked.

Thus, when creating your branding and marketing strategy, you might follow these steps:

- 1- Think of your values, goals, purpose, and mission.
- 2- Think about the message you want to communicate
- 3- Think of a catching name, logo or slogan that represents you
- 4- Choose a color that might be suitable with your product line
- 5- Think about the story you want to share with your audience

This will help you brainstorming for your branding, but also for creating coherent content for your social media platforms.



3. Cultural Heritage in crafts in Türkiye and Syria

Arts and crafts have always played an important role in every culture, because it represents each civilization, history and - more importantly - identity, and it is a way to express each country's traditions and customs.

Preserving and enhancing cultural heritage may benefit people in numerous ways:

- » it helps reconnect them with their own roots
- » it may give a sense of pride and accomplishment, because people may transmit to their daughters and sons what they have created
- » it is not only mere knowledge and skill, but an asset: people may not only teach what they know, but they can also profit from it

Traditional Turkish craft may range from carpet-making to tiles-making, embroidery, copper work, ceramics and pottery, woodwork and so much more.

Embroidery can be considered a unique example of Turkish craft; it is used not only for decoration purposes, but also as a way of communicating via the symbolism in its designs. There are various techniques, and they vary based on the needle used to create embroidery products.

This practice is most popular in the provinces of Kastamonu, Konya, Elazığ, Bursa, Bitlis, Gaziantep, İzmir, Ankara, Bolu, Kahramanmaraş, Aydın, İçel, Tokat and Kütahya.

Ceramics is another ancient

practice, as its main use was to store and preserve water. Thanks to various discoveries during excavation works, the history of Anatolia has been unfolded. Excavation at Catalhöyük, Beyce Sultan and Demirci Höyük revealed ceramics from the Stone Age.

Especially during the Ottoman Empire, ceramics became very famous, and we have beautiful relics that testify this.

Syrian handicrafts

From the period of Ebla and Ugarit, in ancient cities like Aleppo or Damasco, you could have found people that mastered the art of craft. Those artisans supplied middle eastern markets with their magnificent work. But the mastery of Syrian craft did not remain in Muslim borders, it expanded even in Europe: an example is the mosaic industry that was established in Granada.

A specialty of Syrian craft is the fabric damask, which is demanded all over the world with its intricate patterns. Before, it was made only of silk, while today it is made of various types of fibers. Moreover, other famous fabrics are Aghabani, which is made of cotton and embroidered with silk and dima. With these colorful fabrics, kaftans and dresses are made and sold in the old streets and souks.

The Damascene Brocade is another fabric made of natural silk with gold and silver threads. Historically, it was used to create luxury clothing, while today is used for furniture upholstery and accessories like bags.

Handmade pottery dates to the 5th millennium BC. It became famous during the Fatimid period and lusterware ceramic pieces were made, which can be found today in museums.

Pottery was still dominant during the mamluk period, particularly with the Qishan ceramics. However, this type of craft advanced so much in Damascus that the pieces that represented Damascene monuments were later called Damascus Tiles.



4. TIPS: Obstacles and solutions

Starting a new business is no easy task and there are various factors to take into consideration that can be seen as obstacles.

Firstly, it requires an initial capital, and one has to bear in mind that there financial challenges that may arise, especially during the early stages. If you have limited resources, some essential steps like marketing and branding may result more challenging, because it will require more effort by your part to successfully complete them.

Moreover, the market could be saturated and render it difficult to start smoothly and attract right away a lot of customers.

Knowledge and experience

are never enough: some mistakes may occur due to poor decision-making or operational inefficiencies, and these are inevitable. Just by working and being in the business you will learn how to correctly operate.

Having said that, it does not mean that you are bound to failure. To take the most out of your business experience, have an open mind to every possibility: the future is unpredictable and while there may be chances of failure, there are also chances of success.

Here are some tips on how you can do your best to run a flourishing business:

- » Be curious: try to learn as much as possible about your market, ask

questions and try to understand which could be the root of your problems

- » Accept diverse opinions: ask to people around you for advice and see their viewpoint, as to have a broader understanding of possible issue
- » Learn from failure: don't get discouraged if you make some mistake. On the contrary, use them as opportunities to improve
- » Break problems into small parts: by breaking down your challenge into small pieces, you may find it more manageable because you will think step by step what needs to be done
- » Be open to feedback: accept feedback from customers and people around you as to always improve

As said here, opening a small business is no easy task, but it can also be rewarding and transformative. You should not fear taking this important step. Think about the positive outcome that having your own business can lead you to: autonomy, personal growth, pursuing your passion, financial reward and financial stability, you will contribute more to your society by creating jobs and providing services.

More importantly, try to avoid regret: never live your life with a "what if" question, rather try your best and, in case, accept failure.



5. Craftsmanship and the Self-Employment in Türkiye for foreigners

Artisans and freelancers are individuals with craft and artistic skills who rely on physical effort and limited capital in their commercial activities. Due to their limited financial resources and capital, they are unable to work as merchants or industrialists in fixed locations. These individuals often work in mobile or temporary sites, and they are subject to minimal taxes, with some exemptions that facilitate their work. Their accounts are recorded according to a simple accounting ledger, and their work is regulated under Turkish Law No. 5362, issued on June 7, 2005.

Pre-Work Stage

Before starting any job or activity, careful consideration

should be given to the following:

1. The Profession or Craft: Define the profession or craft the business owner wants to practice and begin with.
2. Choosing the Right Location: Select a suitable location that supports the success of the project and attracts clients.
3. Expected Income: Estimate the annual income expected from this work to assess its economic viability.
4. Selecting the Appropriate License: Finally, decide whether a license as an artisan or freelancer is most suitable, or consider establishing a company of one of its types.

Professions and Roles Restricted to Turkish Citizens by Law, Prohibited for Foreign Nationals

According to Turkish laws, certain professions and roles are restricted to Turkish citizens and cannot be practiced by foreign nationals. These include:

1. Founders, Directors, Trainers, and Authorized Representatives of Private Security Companies – as per Article 5 of the Private Security Services Law.
2. Private Security Officers – as per Article 10 of the Private Security Services Law.
3. Neighborhood and Bazaar Inspectors – as per Article 3 of the Neighborhood and Bazaar Inspectors Law.
4. Financial Consultants – as per Article 4 of the Certified Public Accountant Law.
5. Cooperative Board Members – as per Article 56 of the Cooperatives Law.
6. Customs Brokerage Assistants – as per Article 227 of the Customs Law.
7. Founders of Schools Opened by Foreign Nationals and Schools Teaching in Non-Turkish Languages – as per Article 8 of the Private Education Law.
8. Responsible Directors in Private Hospitals – as per Article 9 of the Private Hospitals Law.
9. Dentists and Nurses – as per Articles 6 and 63 of the Law on the Practice of Medicine and Medical Arts.
10. Pharmacists – as per Article 2 of the Pharmacists and Pharmacies Law.
11. Veterinarians – as per Article 2 of the Law on Practicing the Veterinary Profession and the Turkish Veterinary Medical Association Regulation.
12. Foreign Assistants Working Outside Specialized Training – as per Article 20 of the Specialization in Medicine Regulation.
13. Notaries – as per Article 7 of the Notary Law.
14. Judges and Prosecutors – as per Article 7 of

the Judges and Prosecutors Law.

15. Lawyers – as per Article 3 of the Lawyers Law.
16. Legal Mediators – as per Article 20 of the Mediation in Legal Disputes Law.
17. Experts – as per Article 12 of the Expertise Law.
18. Trustees and Members of the Creditors' Committee in Concordat Proceedings – as per Article 4 of the Concordat Commissioner Regulation.

This regulatory framework is designed to protect national jobs and ensure that sensitive professions are practiced only by Turkish citizens.

Professions and Roles Restricted to Turkish Citizens by Law, Prohibited for Foreign Nationals

Under Turkish law, certain professions are restricted to Turkish citizens and are not permitted for foreign nationals. These include:

1. Aviation Information Management Trainee – as per Article 16 of the Licensing and Classification Regulation for Aviation Information Management Employees.
2. Honorary Traffic Inspector – as per Additional Article 6 of the Highway Traffic Law.
3. Freight Forwarding – as per Article 7 of the Freight Forwarding Regulation.
4. Travel Agent or Travel Agency Representative – as per Article 3 of the Union of Travel Agencies and Travel Agencies Law.
5. Tour Guide – as per Article 3 of the Tourist Guidance Profession Law.
6. Official in the Trade of Fish, Shellfish, Mussels, Sponges, Pearls, Coral Export, and related tasks such as diving, searching, guiding, captainship, ships' clerks, crew, etc., within territorial waters – as per Article 3 of the Maritime Navigation Law.
7. Sports Guides – as per Article 5 of the Regulation on the Appointment and Employment of Sports Guides issued by the

Directorate General for Youth and Sports.

8. Agricultural Work Mediator – as per Article 6 of the Agricultural Work Mediation Regulation.

9. Ship Agency Officer and Ship Agency Employees – as per Articles 7 and 8 of the Ship Agents Regulation.

10. Permanent Supervisors and Technical Crew – as per Articles 124 and 130 of the Mining Regulation.

- Barber
- Butcher
- Tailor
- Restaurant Specialist

Many organizations, agencies, and government institutions offer expertise and training certificates in these fields, including:

- GASMEK
- KOSGEB

This regulatory framework is intended to protect certain specialized positions and ensure they are held exclusively by Turkish citizens.

Professions and Trades Requiring a Certificate of Expertise

The professions that require a certificate of expertise include:

- Painting Specialist
- Ceiling Specialist
- Installation Specialist
- Tiling Specialist
- Wall Specialist
- Electrician
- Paving Specialist
- Construction Specialist
- Stone Specialist
- Engine Specialist
- Elevator Specialist
- Wood Furniture Installation Specialist
- Wood Carpenter
- Aluminum Carpenter
- Aluminum Stairs Specialist
- Engine Winding Specialist
- Iron Carpenter
- Wallpaper Specialist
- Iron Decoration Specialist
- Pastry Chef
- Cake Chef
- Chocolate Specialist
- Shawarma Specialist
- Ice Cream Specialist

Registration and Licensing Procedures

1. Determine the Profession or Trade: Select the profession or trade to be practiced.
2. Choose the Location: Select the location and visit the municipality to inspect the property and verify its suitability for licensing.
3. Consult a Legal Accountant: To initiate the licensing procedures.
4. Prepare the Contract with the Chamber of Trades and Freelance Professions.
5. Lease Contract: Note that the monthly tax will be 25% of the total value recorded in the lease agreement.
6. ID Copy of the Profession or Trade Practitioner.
7. Notify the Tax Office and Obtain a Tax Plate.
8. Register with the Chamber of Trades and Freelance Professions: Registration must be completed within 30 days of starting work, and the following documents are required:
 - o Personal ID
 - o Tax plate
 - o Personal photo
 - o Residency statement
 - o Lease contract
 - o Payment of profession and trade fees
9. Obtain a Municipal License: The following documents are required:
 - o Personal ID
 - o Tax plate
 - o Lease contract
 - o Copy of the title deed
 - o Membership in the Chamber of

Handicrafts and Trades

- o Fire department report

10. Obtain an Electronic Signature: For work permit applications.

11. Obtain a Legal Email: To be used for official legal correspondence.

Important Notes and Key Points

1. Define Your Business Strategy: It's essential to choose the appropriate business strategy (freelance professions and crafts, sole proprietorship, limited company, etc.) and clearly specify the type of profession, paying attention to restricted professions and those that require certificates.

2. Thorough Inspection of the Location: Ensure that the location is technically and legally suitable before beginning the licensing process.

3. Work with an Experienced Financial Consultant: Partnering with a knowledgeable and skilled financial consultant is recommended to ensure efficient completion

of procedures.

4. Timely Tax Payment: Adhere to timely tax payments to avoid fines and benefit from any available discounts.

5. Mandatory Monthly Insurance Payment: Ensure compliance with employer-related insurance regulations by making mandatory monthly payments.

6. Annual Payment of Chamber Membership Fees: Keep up with annual fees to maintain membership in chambers of freelance professions and crafts.

7. Continuous Communication with Your Financial Consultant: Regular communication with the financial consultant is advisable at every step or when facing any issues to stay on track.

8. Utilize Government Support and Incentives: Government support and incentives are available in certain Turkish provinces, with additional incentives for women and people with disabilities. Reviewing and understanding these incentives is recommended.





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