



**THE CENTRAL UNION OF TRADESMEN AND CRAFTSMEN
CREDIT AND GUARANTEE COOPERATIVES OF TURKEY**

TESKOMB / Türkiye

TESKOMB is working to meet tradesmen and craftsmen financial needs as a unique Union. The Tradesmen and Craftsmen Credit and Guarantee Cooperative, guarantees 100 % to the credits allocated by Halkbank for tradesmen and craftsmen. Today, TESKOMB has 32 regional unions, 1008 Tradesmen and Craftsmen Credit Guarantee Cooperatives, 10,000 administrators and staff and 1,500,000 partners.

In order to find effective and constant solutions to tradesmen and craftsmen's financial problems, TESKOMB focused on the following: policy compose at the national level, the regulation and system adaptation in line with changing conditions, coordination of activities, training and audit.

As of end-2021, TESKOMB had an outstanding guarantee volume of almost bEUR 4.7 and supported around 620,000 SMEs.

AECM accession year	2000
Legal form	Cooperative
Ownership	Private
Geographical and sectoral coverage	National Crafts, Retail, Liberal professions
Products	Loan guarantees, Subsidised loans
Counter-guarantee	No
Website and social media	Website Twitter

Ankara/Brussels, 4th January 2023