



Candice

Executive Assistant to CEO at Cash Crusaders Went to Strandfontein High School Lives in Cape Town From Cape Town Born on January 9, 1978 Edit Profile

About

I am sure that Candice needs no introduction, being the Executive Assistant to our Chief Executive Officer, Sean Stegmann. She is a key member of the head office team and, if you need to know anything, you

can ask Candice, as few people have the insight that she does when it comes to knowing the ins and outs of our daily business.



Crusaders United

How long have you worked at Cash Crusaders?

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Candice: I have been working here for just over 5 years.



Crusaders United: What did you do before that?



Candice: I studied interior decorating and worked in that field. I found that the hours put too much strain on my family and moved into the position of PA for the two directors at the company I worked for.



Crusaders United: Is it a big responsibility being the Personal Assistant to the CEO of a large franchise chain?



Candice: Yes it is.



Crusaders United: What does your job entail?



Candice: My job is quite varied which is why I love it so much. There are my PA functions which include typing letters, making sure that all Sean's travel arrangements and appointments run smoothly, and assisting in helping to keep track of many issues he deals with.

I also look after the legal side of the business, and deal directly with our attorneys to ensure that all contracts (Franchise Agreements and surety documents) are valid and up to date. Customer complaints and ensuring our databases, which reflect the stores' information, are updated regularly are also part of my portfolio. Lastly, I work with the accounts department to make sure that royalty and marketing declarations are correct and are able to be invoiced on deadline.



Crusaders United: Do you have to deal with the franchisees, and what about this is challenging?



Candice: Yes I do. With so many different personalities in the group, I have to deal with each franchisee differently. I pride myself on customer service and try to do my best to meet their needs, regardless of how small or big their requests may be.



Crusaders United: Handling customer complaints must be difficult.



Candice: Customer complaints are very challenging at times! Many customers are livid when they call in, having already dealt with the store owners or managers and not been satisfied by the service they received. There are customers who are rude, use foul language and are even insulting.



Crusaders United: What type of complaints do you deal with, can you give an example?



Candice: These vary: customers being offered far too little to the goods they want to sell; customers buying items that were not suited for what they wanted them for; items being sold after customers did not collect them on the expiry date stipulated on their SSB contracts.



Crusaders United: What advice do you have for Crusaders when dealing with an unhappy customer?



Candice: First, and most importantly, is to LISTEN. Even when you know upfront that the reason for the complaint is invalid, it is important that the customer feels as though they have been heard.

Secondly, do not take things personally even when it seems that the customer is directing their anger towards you. This can be really tough at times, but it helps to take a deep breath before addressing the customer.

Lastly, offer an apology first before discussing any other details with the customer. In some cases, due to their own negligence, customers lose items which are important to them. This is especially true when doing buyback transactions. Regardless of whether it is the customer's fault or not, it makes a customer feel more at ease when you can empathise with them for their loss.



Crusaders United: Is there a procedure to follow if they cannot deal with the problem directly?



Candice: Customer complaints are always escalated to the operations managers if mediation is required between the store and the customer. Should the customer not be happy with the result, it will continue to be escalated until a solution is found.



Crusaders United: How do you think Crusaders in stores around the country could improve their service?



Candice: Service would improve vastly by buying the customer instead of the goods. Once you have won the customer over, it makes your job so much easier. Take the time to make them feel as though their business is valued. This will go a long way to securing repeat business. At a time when customers are counting every cent, service has become more of a deciding factor than just price alone.



Crusaders United: It is coming up to the busiest season in the retail calendar, what should Cash Crusaders stores be most aware of, in your opinion?



Candice: Once again, service should rank at the top of all of our agendas. Retailers will be fighting to secure market share and we should be appreciative of those customers who choose to spend their money with us. Even during our busy times, it will serve us well to strive to give each customer the best shopping experience and the highest level of service possible. This will place us as a first choice retailer in the minds of our customers.



Crusaders United: What is your wish for the future of Cash Crusaders?



Candice: My wish is that Cash Crusaders will continue to grow as a business. I would like to continue to see the nurturing of skills internally so that our employees will have a sense of pride and accomplishment in what they do.



Crusaders United: And for South Africa?



Candice: I would love to see more jobs being created, especially for school leavers. At a time when so many can ill afford to send their kids to complete tertiary education, it is vital to have places where the next generation can develop skills, so that they too can contribute towards making our country a better place to live in.



Crusaders United: When you have time off, what do you do for fun and to relax?



Crusaders United: Mostly I spend time with my family and friends. I enjoy hiking and being outdoors, and am also an avid reader. I enjoy spending time with my dogs and taking them to dog shows.



Crusaders United

CASH CRUSADERS | NEWSLETTER/EDITION 44 | NOVEMBER/DECEMBER 2011

Good luck for the festive season. Make your stores look beautiful and interesting. Brush up on your product knowledge, smile your biggest smile, shine your shoes and be the best you can be. It will be good for you, great for your customers and for all your Crusader colleagues.

Gold Award for www.cashcrusaders.co.za

The four-year old Bookmark Awards celebrate outstanding work in the South African digital media arena. There is a wide variety of categories including design, editorial, search engine optimisation (SEO) and many more. These awards are prestigious and the judges are very picky, and they don't just hand out awards for the sake of it.

If an agency wins Gold, it means that they have done an outstanding job. If nobody has done brilliant work in any one category, it means that no Gold will be won in that space.

We Won Gold

Well, at least our digital agency, Synergize Online, did, but for work they did on our website. This makes Cash Crusaders an award winning website! And a very important award it was too! You see, it's all very well to have a website but, if nobody can find it then it is not the business tool it should be. Also, even if people do find your website – do they immediately know what it is about and what it offers them?

About the award

We won in the Organic Search category. Essentially this is all about how well your company does on search engines like Google and Yahoo, without paying for advertising. The award was based on 2 criteria:

- **Design and writing:** When you click on the link from the search page, do the design and language of the web page match what you searched for? Also, how does a website invite action?
- **Results:** Where the company ranks on the search page; how many people click through to the website and how many sales are generated. The number of site visitors, page visits, page views and time spent browsing the site are also measured.

What does this mean?

- When a person searches the internet for 2nd hand goods, it is very likely that the Cash Crusaders website will rank on the first page of the search.
- When a person sees our link on a search page, there is a high probability that they will click through to the website.
- That when they get to the website, they understand our offering and spend time browsing our site.
 - That our website does generate sales.
 - That if you are not a Cash Crusaders store that participates on the web, you are definitely missing out on sales and vital brand building.

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A call to action!

I chatted to Alaine Rossouw, our ecstatic marketing manager, who is thrilled about this award. She believes that it lends strength to the ongoing plea of her marketing and web team for more franchisees to embrace the internet and www.cashcrusaders.co.za as crucial aspects of the marketing mix.

'Last night at the annual Bookmarks Awards, our SEO Agency, Synergize Online, won Gold and dominated the Organic Search category for the Cash Crusaders website. We now have to send a very clear message to stores around "Are you on the web, if not, why not?"

Need some help? Give us a call

Many of you say that it takes too much time and effort to upload goods onto the website. Aaqilah and Kelly, the web marketers at head office, say otherwise. They say that, after a while, you will find that it just becomes a normal part of your retail day.

If you need some convincing, or you would like to discuss something about using www.cashcrusaders.co.za, why not give them a call? They are very knowledgeable and willing to help.

So, what are you waiting for? Follow the steps and expose your store to the benefits of being part of a powerful online brand, with the solid foundation of a bricks and mortar shopping destination – your store!

All stores can load their own items onto the website. Ask your Operations Manager for your login code and password.

Then, just login and select 'Add Items' and enter the product details. The more details you can add, the better!

If you want to include a picture, Aaqilah says that she would rather upload pictures, so just email them to her or Kelly using the details below, and they will take care of it for you.

If you don't have a picture, you can ask them to help you find one, just drop them a mail.

Contact the web team

Web team: Aaqilah Davids & Kelly Ford

Email: web@cashcrusaders.co.za

Tel: 021 787 9829

Glad Tidings

The Western Cape Operations team would like to send a special shout out to our colleagues:

Roxanne Toerien
Congratulations on your wedding day, 10th December 2011, all the best.

Isadore Duckett
who has just welcomed a beautiful, baby girl into the world!

It's a girl!



A WORD FROM SEAN

Dear Crusader

How time has flown this year. The economic outlook for the world looks gloomy, but at Cash Crusaders we have seen good growth due to our 3 profit centre model - new goods, buybacks and outright buys.

In retail you build your business for 11 months of the year to get the maximum benefit over season. The competitive landscape is shifting in South Africa with the introduction of the Consumer Protection Act, the entry of retail giant Walmart into the local market, and a looming "double-dip" recession.

The good thing about competition and circumstances is that they introduce opportunities to overcome hurdles and run business in a more efficient manner. The benefit of being in a Franchise concept of 150 stores is that we have a wealth of knowledge and best practice to call on, and can pounce quickly on opportunities.

This is the core spirit of entrepreneurship. Large corporations invariably take longer to respond to market conditions and, more often than not, miss out on more opportunities than entrepreneurial companies do.

This ability to act speaks to one of our core Values where we 'Make it happen and innovate for change'. It is quite empowering to know you shape your destiny at Cash Crusaders.

In the year ahead there will be more opportunities for you to take yourself forward. If you reflect on this year - where were there times that you missed out on opportunities? Try and remember such times as lessons learnt so, when opportunity strikes again, you are positioned to act.

The bottom line is that, in entrepreneurial organisations, proactive people get further ahead in life than reactive people do. Which do you choose to be?

All the best to you and your loved ones over the festive season. May you have a great end to 2011 and meet 2012 ready to take on the world.

Fond regards,
Sean
CEO: Cash Crusaders



150th Store Celebration & Growing!

On 4 November we opened a store Southway Mall in KwaZulu-Natal - our 150th Cash Crusaders store! This was only days after we launched a store in the Middestad Mall, Belville. And it doesn't stop there! By the end of February we will open three additional stores in Thohoyandou, Hermanus and Lansdowne.

Then it will be 153 Cash Crusaders stores in sub-Saharan Africa!

An Amazing Achievement

Take heart Crusaders, this means that you are working for a retail chain that is growing from strength to strength. This is no mean feat in these hard economic times and goes to show that, as Sean points out, our business model is built to succeed and weather the storms, no matter what comes.



BOOKS TO PAVE THE WAY TO SUCCESS

Three Cape Town-based franchisees recently helped put some smiles on the faces of the learners at Matthew Goniwe Memorial High in Khayelitsha.

Mike Cooper, Vernon Gulp and Steven Elder donated R12 000 worth of books to the library of this amazing school which, in spite of its lack of resources, has managed to produce excellent pass rates.

I chatted to Mike about what inspired this generous donation. He explained that it was made via the Book Lounge, an independent bookstore in Cape Town, which has teamed up with two not-for-profit organisations, 'Equal Education' and 'The Bookery', to help stock and furnish libraries in schools that are in desperate need of resources.

Says Mike, 'The Book Lounge ran the Open Book Festival for the first time this year, and invited donations to this school that has proven to be a more than worthy recipient of these books.'

'There is a high correlation between reading and academic and career success. These books will hopefully inspire the learners for years to come.'

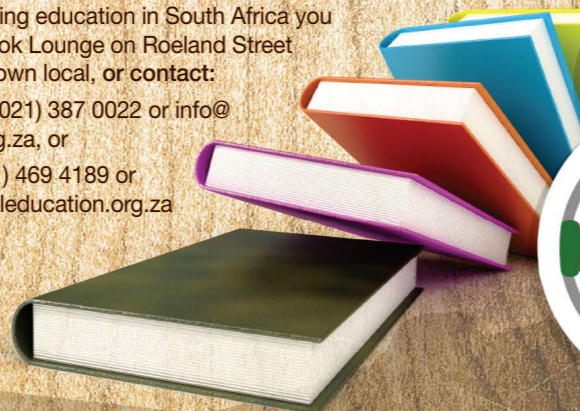
It's always so great to hear people giving generously to worthy causes, and it seems as if Cash Crusaders has many caring and generous people in its ranks.

LIKE TO HELP?

If anybody would like to donate books to this worthy cause, or simply find out more about these amazing organizations that devote their time to improving education in South Africa you can drop by the Book Lounge on Roeland Street if you are a Cape Town local, or contact:

Equal Education: (021) 387 0022 or info@equaleducation.org.za, or

The Bookery: (021) 469 4189 or thebookery@equaleducation.org.za



Help keep the festive cheer by Staying Alert!



With Christmas just around the corner we can expect our stores to be packed with many browsers and shoppers. Unfortunately, this is also a time when buyers need to keep their eyes peeled for stolen goods, and sales staff need to scan for shoplifters and other criminals on the prowl for easy pickings.

But, it's not only about crime, general safety concerns are important too, especially in crowded shopping centres.

Please support Cash Crusaders in making the safety of our shoppers and all Crusaders a priority by being alert, sensible and proactive. Here are some tips:

Be Prepared

- Keep the telephone numbers of the police and emergency services at each telephone in your store. Load speed dials if you can.
- If you have an alarm system, test it as soon as you can, and make sure that everyone who works in the store knows where the panic button is.
- Make sure the fire hydrants are serviced and that everyone knows where they are and how they work.
- At the end of the day, lock valuable items like cell phones, jewelry and laptops in your safe.
- Ideally, empty your display window at night to avoid smash and grabs.

Be Aware

- Make sure that there are many people around when the store opens and closes for business. If you have had a particularly busy trading day, get your security company to be present. Ask them to be visible from time to time during the day, as well as at closing time.
- Don't take cash home, rather leave it in the safe in your store. Check with your insurer what your safe cash and in-store till cash limits are.
- Never let anybody do banking on their own, and stagger

the times that you do it. Be unpredictable.

Be Alert

Shoplifters and pickpockets are often slick and professional operators who work in teams. A common tactic is that one person will distract the salesperson while the other commits the crime.

So how do you even begin to deal with this when it is busy?

- Don't turn your back to the floor.
- Make sure that there is someone to greet customers arriving and thank those who are leaving - this type of friendly vigilance helps to avert criminals and is also great service - WIN WIN!

Credit Cards

Credit card fraud is on the increase. Ask for ID, check signatures and do what you can to satisfy yourself that the sale you are making is legitimate - be a psychologist. Does the person shopping look the right age to have a platinum credit card? Does their gender (male/female) match the name on the card?

NOTE: Also be aware that shoppers are nervous of skimming devices. Be sensitive to this and when processing a credit card, make sure they have full sight of their card at all times. Don't put yourself in an awkward situation where a stressed out shopper could accuse you of something.

Don't be a Hero

Ask your manager for procedure in the horrible event of an armed robbery. Be ready to act on the instructions of robbers. Do not confront them or look them in the face; rather cooperate and do everything you can to keep calm.

Be a Hero

Hero's make sure they know the evacuation procedure in the event of fire or emergency. Don't risk your life, but knowing what to do can help you save yourself and others.



Please note our festive season trading hours:

All warehouses are open for trade:

- Friday 16 December (9am - 1pm)
- Sunday 18 December (9am - 1pm)

Trading hours for ALL CCW branches, inclusive of service centres and Head Office:

- Friday 30 December (7am - 11am)
- Tuesday 27 December (normal trade)
- Wednesday 4 January (normal trade)

Closed

All CCW branches, inclusive of service centres are closed:

- Friday 23 December
- Monday 26 December
- Monday 2 January
- Tuesday 3 January

