

Cate Williams of Retail Capital South Africa

 By Evan-Lee Courie

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This month we uncover the heroes behind the brands that millions of South Africans take into their homes and hearts every day. Being acknowledged and appreciated is everything and so we find out more from Cate Williams, marketing manager and brand strategist at Retail Capital South Africa.



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■ How would you define your brand?

The Retail Capital brand is a true 'peoples champion' ('The People's Champion is a brand with a mandate: it is standing up for a group of people short-served or exploited by the establishment for too long. However, this [challenger is an agent of change](#), not just protest. It offers an alternative model for success, often creating 'people powered' solutions with the community's interests at heart.')

Driven to support a long underserved market, Retail Capital was born to offer alternative and more accessible funding solutions than traditional financial institutions. We openly challenge the status quo to address the real needs of every business owner in South Africa.

“ The Retail Capital brand is positioned not only to offer accessible funding to grow South African Businesses but to also offer advice, tools and services to a highly neglected and very important South African business sector. ”

While the brand is innovative and tech-led, we make sure to keep our customers at the core of every decision we make whether it be a product or marketing decision. We live by our purpose of supporting Small Business in South Africa and have a highly personal approach to each and every business we serve.

■ ***Which consumer sector does your brand predominantly play in?***

We touch on fintech, small business funding and alternative lending.

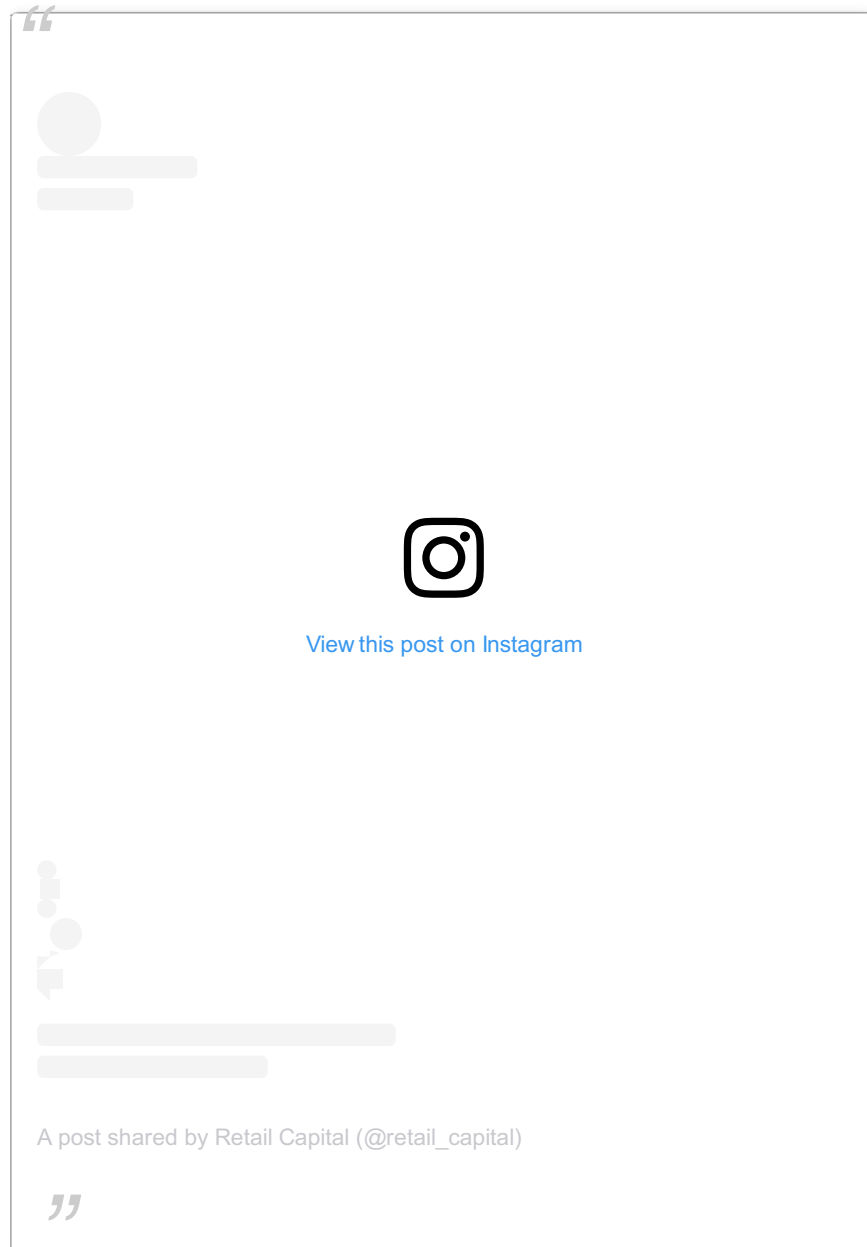
■ ***What other sectors impact on your industry?***

Predominantly banking, government and financial institutions.

■ ***Can you share with our readers about your recent brand campaigns and the rationales behind them?***

Our most recent campaigns have been education and engagement focussed, as opposed to sales driven. This, as the country (and small businesses in particular) struggle to navigate the challenges of Covid-19.

Almost immediately, as South Africa went into lockdown a year ago, we overhauled our entire marketing strategy to support small businesses with as much information we could get our hands on and advice to keep them surviving and thriving through lockdown and one of the toughest global economic challenges of our time.



to every one of our customers and ran multiple surveys to better understand what they were dealing with at the coalface. These results were published on our own channels as well as through PR.



#COMBATCOVID Survey Results

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We also issued four e-books tackling key business issues and we even published a book, (Unlocked: A journey of struggle and survival to overcome lockdown as a business owner in South Africa) at the end of 2020 to summarise what was, a very tumultuous year. The book highlighted inspirational stories, key learnings to take into the future and profiled some of the brightest stars that really thrived throughout the lockdowns. This book was available as an e-book and print version and was downloadable free of charge on our website.

📊 ***Tell us about your most successful marketing campaign.***

By far our most successful campaign to date was our 'Unlocked' Campaign which chronicled the effects of lockdown on Small Businesses in South Africa. The campaign, which featured stories of real businesses and ended up in a published book, was real, raw and authentic.

We dug deep to tell the stories of strife but also to highlight the many businesses that thrived during lockdown. We used these stories as messages of hope and inspiration to guide other small businesses to do the same. The campaign saw extensive PR coverage and engagement on social media and our highest ever engagement rate on our direct mail platform.

Retail Capital SA

7,286 followers

3y

LIVE ON **eNCA**: Retail Capital injects R500 million into the Small Business economy. Karl Westvig, Retail Capital CEO chats to Tumelo Mothotoane from **eNCA** on the relief and support provided to SA SMEs and the sectors that are still under extreme pressure.

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■ What do you think are the most successful channels for getting your brand message out there?

By far our most successful channel is our customer. Without blowing our own horn, it's safe to say our customers love us and they love to recommend us to their peers. We have a phenomenally positive review base both online and offline and word of mouth is a huge generator of interest for us. Aside from that, we make use of a dedicated team of business consultants who service small businesses directly and tailor funding to their specific needs.

At Retail Capital, even though we are a fintech company, personal relationships are of utmost importance. We also make use of Social Media to drive awareness as well as educate and engage with our audience.

■ Message delivery and connecting with consumers can often be a challenge. What is your strategy when delivering the intended message?

At the core of every successful product or business is addressing a key need and delivering it in a customer-centric way. Our strategy is therefore simple. We don't tell. We ask.

“ Through our surveys, business consultants and data analysts, we aim to stay at the cutting edge of what our customers need and want and we work tirelessly to give it to them. ”

We really do keep the customer at the core of everything we do, we are always listening and engaging with them and it allows us to communicate in a way that is relevant and authentic.

■ What's the best part of your job?

Seeing the real impact of our funding and knowing how it not only helps businesses thrive but could contribute to growing our economy. In South Africa, small business contributes significantly to address the staggering unemployment figures and especially after a very tough year, it is deeply humbling to be a part of / play a role in the solution.

■ **What career advice would you give to aspirant young marketing and branding professionals?**

In a world where data is the new currency of impactful and smart marketing, understanding the flow thereof and how to analyse campaign success, not only gives you a competitive advantage in the market, but with internal stakeholders and strategic partnerships too. But mostly, keep educating yourself.

“ Education doesn't stop when you graduate. Marketing is an ever changing, ever evolving industry. ”

To succeed, you need to become a serial reader, serial course taker and serial conference-goer. The more you learn, the better you'll become at navigating a very complex, very cluttered world of marketing.

ABOUT EVAN-LEE COURIE

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