



# FRANCHISE Pack

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## ***Vision***

Striving every day to be a first choice retailer, by empowering entrepreneurs, to offer the best deal for our community.

## ***Purpose***

To serve our customers well!

## ***Values***

### **Honour the Brand**

- Be honest and fair
- Make it happen
- Always offer the most interesting shopping experience

### **Be Professional**

- Treat each other as we would like to be treated
- Value excellence and exceed expectations
- Seek to understand before being understood
- We have an obligation to communicate

### **We Value our Right to Innovate and Change the System for Growth**

- Once a decision is made, we will all support it
- Take pride in implementing to the best of our ability

### **We are Committed to People Growth and Development**

- Recognising Achievement, Nurturing Skills and Creating wealth across our organisation
- Extend relationships into the community

## **INTRODUCTION**

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Cash Crusaders is a respected national franchise brand that has fast become part of the South African mainstream retail landscape. From our humble beginnings in 1996 we now boast in excess of 200 stores, collectively producing turnovers in excess of R1 billion per annum.

Our three profit centre model has proven to be a secure and profitable business concept in spite of fluctuations in the South African economy. The model is based on trading in second-hand goods as well as being a value retailer in new goods through our private label offering. The third profit centre is a pawn broking loan business. Cash Crusaders sets new standards for the industry in Pawn broking and is an accredited member of the NCR.

Cash Crusaders is managed by Cash Crusaders Franchising (Pty) Ltd, which forms part of Crusaders Holdings (Pty) Ltd, who are our majority shareholders. Also forming part of Crusaders Holdings is the Crusaders Corporate Division. This division controls and manages CCW, an autonomous entity, which specializes in the warehousing and importing of specialized quality goods. These goods are made accessible to Cash Crusaders Franchisees to assist them in the procurement of stock. This infrastructure provides Franchisees a constant flow of new and exciting goods to entrench their stores as competitors in the value retail sector of the market.

Cash Crusaders is able to attract customers by applying modern retailing methods to the second-hand trading industry effectively putting a retail front on classified advertising.

## **CORPORATE IDENTITY**

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The primary objective of the Cash Crusaders concept is to be recognised as a value retailer capable of competing with other brand retailers in consumer electronics. Cash Crusaders stores are distinctive and easily recognisable. They are located alongside other national retailers with the stores mirroring a compact version of larger retail chain stores, with no resemble to the traditional second-hand shop. Navy blue is used extensively throughout the store with attractive signage and shop fitting. The maple finish used on cash desks and cabinets gives a distinctive upmarket feeling. Attractive staff uniforms compliment the store's appearance and along with eye catching computer printed point of sale material offers a pleasant and inviting shopping experience.

## FRANCHISE SYSTEM

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Any successful Franchise is dependent on a tried and tested Franchise System. The Cash Crusaders Franchise System has successfully evolved over the years to support Franchisees and make them as successful and profitable as possible.

Realising that Cash Crusaders dominates the trade in the sale and purchase of second-hand goods does not detract from our drive to compete equally as a Value retailer in new goods. The addition of quality private label new goods through CCW is underpinned by quality service centres in all regions and gives credibility to our new goods offering. Our competitive and comprehensive new goods offering enables Cash Crusaders to embark on an aggressive advertising campaign, continually attracting new customers to our stores. This, along with purchasing of and lending agreements against second-hand goods, allows franchisees to utilise 3 distinct profit centres to maximise their profitability.

Recently we introduced the addition of a Furniture concept alongside the conventional Cash Crusaders store. Some of these are side-by-side stores with separate entrances whilst others are stores within in a store. The selling of furniture and large appliances in a dedicated store has the benefit of bringing new customers into stores and also creating a cross selling opportunity between the stores. These furniture stores have a similar upmarket feel compared to other second-hand shops and are complemented by new goods.

Cash Crusaders understands that Online selling is an important collaboration with its bricks and mortar stores. It has embarked on a web strategy to empower customers to shop online by clicking to reserve a chosen item and later collecting it in store. This is facilitated through a sophisticated computerised inventory and point-of-sale system that has been developed inhouse over the past 7 years. Point-of-sale system is known as CashPOS and controls all aspects of the business including inventory, stock control, sales and purchases. CashPOS produces comprehensive, elaborate and sophisticated reports to allow Franchisees to monitor and evaluate their business activities proactively and closely. CashPOS is administered and monitored by an inhouse team of programmers and support staff.

Cash Crusaders continues to innovate with Internet enabled collaborations such as Pawn express – a quick and comfortable way of lending money against high value items bypassing queues in stores to complete the transaction. We have also entered into a pilot project with Takealot.com to procure graded stock from their distribution centres to sell both in our stores as well as online through our website.

## **BUSINESS ETHICS**

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Over the years, through fair business practices and honest trading in our Buyshops, Cash Crusaders has become synonymous for extending relationships into its community. All of our stores take pride in implementing First Choice retailer practices to the best of our ability. Our "Make It Happen" entrepreneurial spirit ensures we always offer the most interesting shopping experience to our valued customers. Our buyers in the Buyshops are committed to buying for our customers and not merely goods. Only the highest professional standards of customer service are accepted.

Cash Crusades prides itself on bringing respectability to the second-hand industry. We are a founding member of the National Association of Franchised Second Hand Dealers (NAFSDH) which regulates the conduct of outlets. We believe that anything will sell at the right price and to this end properly inspect, value and clean products for sale. All second-hand stock carries a 6 month warranty during which returned goods will be repaired or the purchase price refunded. All new goods purchased from Crusaders Corporate Wholesale (CCW) carry a 12 month warranty (exclusions do apply) by Cash Crusaders, and qualified CCW technicians facilitate any repairs. Cash Crusaders warranty policy of repair, replace or refund of purchase price is in line with the Consumer Protection Act 2008.

## **EXCLUSIVE HOUSE BRANDS**

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The advantage of an exclusive house brands strategy is that a retailer can copy a trending product in the marketplace without having to prototype or research. Many of the name brand manufacturers are based in China and it is where Cash Crusaders Warehousing (CCW) sources quality, affordable new goods imported under brand names of Dixon; Amber; Sanchez; Jebson and Aviator.

These products are often sourced from the same factories that are producing the name brand product. The cost saving comes from not needing to pay excessive royalties for the use of the brand. Growing market share through a variety of house brand consumer goods is becoming a global phenomenon, one which Cash Crusaders exploits well.

## **MERCHANDISING**

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If goods are marked at the right price and are merchandised correctly, they will sell. This simple principle is rigorously applied on the retail floor in order to remain competitive with other value retailers. All goods are attractively displayed, with high value items such as jewellery, laptops, cellphones and tablets prominently positioned in speciality counters and cabinets. The entire retail floor is re-merchandised on a continuous basis in order to keep the store looking fresh and exciting, even to regular customers. A distinct differentiation is made in-store between new and second hand goods so as not to confuse consumers, by displaying items in separate areas and by the utilization of the distinctly different point of purchase material. All point of purchase material is professionally printed with printers configured through CashPOS.

## **SITE LOCATION AND LEASE NEGOTIATION**

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The Cash Crusaders Franchise Team, who together share decades of franchising experience and expertise, work with new Franchisees from the outset. We have good relationships with most prominent landlords in the retail property market. Working closely with you, we evaluate all potential sites and upon final approval select the best possible location for a Cash Crusaders store.

Once a prime site has been located and the necessary feasibility concluded, which includes demographic research and area analysis, we will assist you in negotiating the most favourable lease terms possible. Important issues regarding premises:

- Applicants are advised not to enter into any lease agreements for any premises without obtaining advice from our Franchise team.
- Options entered into regarding sites are subject to the approval of Cash Crusaders.

It is important to stress that, while every effort is made to ensure that the site is suitable for a successful operation, Cash Crusaders Franchising can give no guarantees in this regard. Should you know of a prime retail site that is not on our available areas list, we will work with you to determine whether or not the site is suitable for a Cash Crusaders store.

## STORE DESIGN AND SET UP

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All Cash Crusaders stores are built to an identical standard in order to support the Cash Crusaders Brand, which has become a respectable brand in the South African Retail environment.

The Cash Crusaders Project Team and Franchise Team will see the project from “blue print” to final completion on a turnkey basis.

The turnkey process includes the following services:

- Evaluation and Selection of premises
- Assistance with lease negotiations
- Drawing of plans
- Shop design and layout
- Full costing and budget
- On-site building management throughout construction
- Project Management

The Projects Team ensures that the most competitive quotes are obtained and their experience and expertise will guarantee the most attractive, durable, practical and functional store design possible. Quotes are approved by the Franchisee and the process then begins.

Cash Crusaders understands that we live in a society where crime is a factor, and to this end does its best to protect staff as well as our customers' valuables held in our storage and care. All stores are fitted with time delay safes, high value cages, alarms, CCTV and Smoke Cloak systems. These collective measures help prevent criminals from attacking stores and have proven to have immense defence stronghold capabilities.

## IMPORTANT NOTES REGARDING THE SETUP OF A STORE

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- All costs quoted in the setup pack are based on the assumption of an average store size of 250m<sup>2</sup>.
- The Initial Franchisee Joining Fee covers all Project Management fees.

- **Flooring Allowance**

The cost quoted assumes that the Landlord will contribute a flooring allowance of up to R195/m<sup>2</sup>. Flooring costs will be higher in locations where the landlord does not assist with a flooring allowance.

- **Signage**

The cost quoted assumes a shopfront not exceeding 10 metres and does not take into account any extraordinary signage requirements.

- **Equipment – Security**

These costs will vary from store to store depending on the amount of windows and existing security measures available.

- **Working Capital**

This figure is derived as an estimate of the first month's expenses required by the franchisee, to cover the costs of staff salaries, utility provision, rental (if applicable) prior to any income being derived from the store. Should the Buy Back (SSB) book increase dramatically, there may be a requirement for additional working capital.



## **TRAINING**

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Cash Crusaders Franchisees undergo extensive training, which encompasses practical on-the-job training as well as theoretical training.

New Franchisees should prepare themselves for an uncompromising 7-8 week training period, in a dedicated training store (this will be extended if necessary), in order to familiarise them with all aspects of the business. This training incorporates many elements as outlined in the Franchise Systems Manual. Whilst the focus of the training period is undoubtedly the negotiating skills required to master the buying process, areas as diverse as gemmology, store administration, general business and financial management, merchandising and Industrial Relations are thoroughly covered.

Throughout the training phase, the Franchisee will be monitored and any shortfalls will be addressed on an on-going basis. You will manage a store for the last week of your training period, ensuring that any weak areas are addressed before they cost you any money!

As mentioned previously, there are numerous refresher courses available, as well as advanced product knowledge courses and management development programmes to assist staff members and Franchisees, who are encouraged to use in-store training modules to motivate and educate their staff.

The National Training Manager and the training team in conjunction with the operation and field staff monitor this.

## **CUSTOMER SERVICE**

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Quality customer service is vital to any business, although at Cash Crusaders it is perhaps even more important as we are recognised as South Africa's largest second-hand retailer. Staff training is regarded as critical, with knowledgeable and friendly staff being an integral component of the Cash Crusaders shopping experience. Cash Crusaders buyers and salesmen learn that humility and a genuine respect for all customers ensures professional customer service. This has led to a loyal customer base being built up in the buyshop as well as on the retail floor.

Through an extensive on-going training program, the Cash Crusaders store's staff members are offered regular refresher courses updating them on all modern retail trends. Specific training DVD's and Manuals have been developed to support these courses for Franchisees to use as a training tool and as reference material. This is over and above the initial training program, which is offered to Franchisees when starting their business. There are numerous in-store training modules available to Franchisees for on-site training to be conducted on a regular basis.

## ONGOING SUPPORT

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The Cash Crusaders Operations Team ensures that you have access to support and advice at all times. A member of the operations team will work closely with you for the first few weeks of trade, ensuring that nothing is left to chance and to minimise the risks and address any teething problems.

Thereafter, store visits incorporating Operational Standards Evaluations (OSE), 'mystery shopper' reports and regular Franchisee meetings ensure that all members of the Cash Crusaders group are kept informed about current retail trends and developments in the retail industry, as well as to ensure that the correct operational standards are maintained. Cash Crusaders believes that a sound operational support infrastructure is the key to successful franchise operations, and you can rest assured that the standard of training and support is of the highest quality.

## **MANAGEMENT SERVICE FEE / ROYALTY**

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Due to the competitive retail landscape Cash Crusaders Royalty and Advertising fee structure changed in late 2012 from a straight percentage on turnover to a percentage of gross profit. This affords the Franchisee the best possible opportunity to compete on low margin products whilst still paying a similar Royalty or Marketing fee that would have been attained on a straight percentage of turnovers.

A monthly fee of 11.1% of the gross profit and value (the equivalent turnover percentage based on a 12 month average from November 2014 – October 2015 would have been 5,1%) is payable to the Franchisor for provision to infrastructure and franchisee support as detailed above.

The Directors of Cash Crusaders believe that the provision and development of infrastructures to support a growing company are a vital component of the success of Cash Crusaders in the future.

### **Benefits**

- Gives you the ability to be more competitive in the market.
- You can compete with National retailers on low margin products where you make less gross profit.
- You can mark down slow sellers in your store without being penalized on royalties.
- Assists you during the first couple of months of a new business where your main trade will be new goods with a lower gross profit.
- You can now make bulk displays and decrease your price, concentrating on bulk sales.

### **Example**

- The cost of an item is R1 000 and you sell it at R1 500.
- Your Gross Profit in this case will be R500 which works out to 33.3%.
- On the old royalty structure, you would have paid R135 royalties and marketing on this sale.  $R1500 @ 9\% = R135$
- On the new royalty structure you will only pay royalties and marketing on the Gross Profit made in the sale.  $R1\ 500 - R1\ 000 = R500$  gross profit. So,  $R500 @ 20\% = R100$ .
- On the same product, you will save R35 if worked out on the Cash Crusaders royalty and marketing structure and the less gross profit you make on the product, the less royalties and marketing contribution you will pay.

## ADVERTISING

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A monthly advertising fee of 8.9% of the gross profit and value (the equivalent turnover percentage based on a 12 month average from November 2014 – October 2015 would have been 4,1%) or the minimum monthly advertising fund contribution, whichever is greater, after VAT is payable, to the Franchisor. This fund is used exclusively for national advertising campaigns to heighten the awareness of the Cash Crusaders brand amongst consumers. The introduction of new goods through the CCW infrastructure has also enabled Cash Crusaders to embark on a competitive product based marketing campaign. This is extending our customer base into Cash Crusaders stores with shoppers whom are attracted by the value-for-money merchandise. These funds are deposited into a separate marketing account, which is run on a non-profit basis and is separately audited at the end of each financial year. Please refer to example

## CASH CRUSADERS DIRECTORS

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### GERD TOPAT

Position	:	Director
Nationality	:	South African
Date of Birth	:	30 March 1942
Age	:	75

### **Length of Experience in the Type of Business Offered by Cash Crusaders**

G. Topat has consulted on site selection, lease negotiation and brand development since August of 1995.

As Director, G. Topat lends his considerable experience, maturity and credibility to all aspects of the franchise process, including: Franchisee selection, site selection, lease negotiation, company structure and advertising policy.

### **Previous Franchise Experience**

After an initial grounding in franchising with Wimpy South Africa, G. Topat joined Spur Steak Ranches in 1973 as Operations Director. G. Topat became Managing Director in 1986, resigning from the position in early 1996. Spur Steak Ranches is today South Africa's premier chain of family restaurants, and is without doubt, one of the largest and most successful franchise organisations operating on the African continent.

Spur Steak Ranches has been rated in the top five of South Africa's top 100 companies, several times in the last few years and has long been considered a blue chip share by the investments community. His wealth of knowledge in the Franchise industry in South Africa is a huge asset to Cash Crusaders.

## **BRENT TOPAT**

Position : Executive Chairman  
Nationality : South African  
Date of Birth : 30 May 1970  
Age : 47

### **Length of Experience in the Type of Business Offered by Cash Crusaders**

Brent Topat has been involved in the development of all aspects of the Cash Crusaders concept since its inception in August of 1995. He currently holds the position of group CEO of Crusaders Holdings incorporating the subsidiary companies of Crusaders Corporate and Cash Crusaders Franchising. Crusaders Corporate is involved in the management of CCW, a division that specializes in the importing and warehousing of a wide range of merchandise. Cash Crusaders Franchising controls and manages all aspects of the Franchise Division.

### **Previous Franchise Experience**

Brent received a thorough grounding in retailing and franchising with Spur Steak Ranches, which he joined as a trainee manager in 1990. After working as a manager in Commanche Spur in Melville Johannesburg for just under twelve months, he resigned to complete his military service. Commanche Spur was at this stage partly owned by the Spur Franchise Company and was utilised as a training store, ensuring that he obtained a thorough grounding in the training and development of new franchisees

After completing his military service, he was involved from the outset in the planning and set-up stages of Santa Ana Spur, in the V & A Waterfront. Holding the position of Senior Manager and then General Manager, he resigned in August of 1994, after two years with the company. Santa Ana Spur is Spur Steak Ranches flagship store and is arguably the busiest restaurant in South Africa.

The experience gained in these two years, in both franchising and general management techniques, has proved invaluable in the set-up and development of the Cash Crusaders concept.

Joining SureFire Corporation, a franchise development company in November of 1994 as a Project Manager, Brent gained further experience in franchising and concept development. In the 9 months spent with SureFire, he consulted on issues as diverse as;

- The viability of various International Master Licences in the South African Market.
- The franchising potential of several South African concepts.
- The development of a business plan and operations manual for a pilot franchise store.
- The operational and training structure of Postnet Southern Africa.
- Shrinkage problems at Cash Converters pilot store in Parow, Cape Town.

## **SEAN STEGMANN**

Position : Chief Executive Officer – Cash Crusaders Franchising  
Nationality : South African  
Date of Birth : 3 April 1966  
Age : 51

### **Previous Experience**

Sean Stegmann was hired to shape the direction and strategy of the franchising business at Cash Crusaders. His background and experience is in Technology and Online Retailing. Sean was previously the Managing Director of iTouch and grew the business from a homegrown South African business into the flagship of a 22 country multinational. Sean also has an MBA to complement his 23 years management experience.

## **THEO SWART**

Position : Director of Operations – Cash Crusaders Franchising  
Nationality : South African  
Date of Birth : 20 October 1981  
Age : 36

### **Length of Experience in the Type of Business Offered by Cash Crusaders**

Theo Swart started as a junior salesman in Cash Crusaders Kempton Park directly after matriculating in 2000. With a passion for retail he continued to work his way up the ladder and was promoted to Store Manager in 2002. Theo joined his father; owner of Cash Crusaders Middelburg in 2003 after convincing him to buy into the franchise. After a year of managing Cash Crusaders Middelburg, Theo decided to apply for a Junior Operations Manager position in the Gauteng Region. After joining the Franchisor in 2004, Theo was promoted to K.Z.N Regional Manager in 2005. After serving a year and a half as K.Z.N Regional Manager, he relocated back to Gauteng in 2006. Theo was promoted to Gauteng Regional Manager in August 2007 and was appointed as General Manager of Operations (Nationally) in September 2008.

## **DANIE NEL**

Position : National Franchise Sales Manager

Nationality : South African

Date of Birth : 15 September 1981

Age : 36

### **Length of Experience in the Type of Business Offered by Cash Crusaders**

Danie joined the Cash Crusaders group in January 2012 as an Operations Manager and joined the business development team in March 2013 as National Franchise Sales Manager.

### **Previous Franchise Experience**

Danie's first exposure to franchising was in 1999 when he was a manager at a Wimpy outlet in Pretoria and soon after that left the restaurant industry for a career in banking where he worked in branch retail operations as a foreign exchange consultant until 2004. He left the banking industry in search of retail experience and joined Pick 'n Pay in 2005 and Woolworths in 2007 as a Foods Manager.

Danie was also involved in converting and opening about 20 Freshstop at Caltex stores from 2009 to 2011 before joining the Col'Cacchio Pizzeria chain in 2011 as a Franchise Business Consultant where he was responsible for the turnaround of various stores. Danie brings about 15 years of retail, business and franchise experience to the table.

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## FREQUENTLY ASKED QUESTIONS & ANSWERS

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- QUESTION** : What is the average set-up cost of a Cash Crusaders store?
- ANSWER** : The cost of setting up a typical Cash Crusaders store is approximately R1, 700 000.
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- QUESTION** : What is the size of a typical Cash Crusaders store?
- ANSWER** : At present Cash Crusaders stores range in size between 180m<sup>2</sup> and 280m<sup>2</sup>. A site of between 220m<sup>2</sup> and 300m<sup>2</sup> is considered ideal.
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- QUESTION** : How much cash do I require?
- ANSWER** : Your own contribution would be about R750 000 (50% of total setup cost) of unencumbered capital for the store setup. The additional finance required to open your Cash Crusaders would be approximately R750 000 bank loan, depending on the total setup cost. Applications would be made to all major financial institutions such as FNB, ABSA, Nedbank and Standard Bank or any institution of your choice.
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- QUESTION** : How long is training?
- ANSWER** : 7 to 8 weeks (will be extended if necessary). Subject to availability, training is mostly conducted in approved stores around the country. This in-store training is supplemented by additional offsite courses in a classroom format.
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- QUESTION** : Is Cash Crusaders a South African Franchise?
- ANSWER** : Cash Crusaders is 100% owned and operated by South Africans. The first store opened in January of 1996 in Plumstead, Cape Town.
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- QUESTION** : Can I visit a Cash Crusaders store?
- ANSWER** : We invite you to contact us to facilitate a store visit and to spend time in our businesses.
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- QUESTION** : Can I see the Franchise Agreement?
- ANSWER** : Yes, once we have received your preliminary application and have had the opportunity of meeting you.
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- QUESTION** : What do I do next?
- ANSWER** : Contact Danie Nel on 079 895 1888 or [danie@cashcrusaders.co.za](mailto:danie@cashcrusaders.co.za)



**QUESTION** : Where are franchises available?

**ANSWER** : See below.

## **AVAILABLE AREAS**

### **GAUTENG: PRIORITY AREAS**

Kensington/Eastgate area  
Blackheath/Cresta  
Kew/Wynberg  
Savoy  
Woodmead  
Fourways  
Sunninghill

Zeerust  
Vryburg  
Klerksdorp

### **LIMPOPO / MPUMALANGA**

Louis Trichardt  
Musina  
Phalaborwa  
Standerton  
Bela Bela/Modimolle  
Mokopane  
Malelane

### **GAUTENG: ADDITIONAL AREAS**

Attredgville  
Daveyton  
Dobsonville  
Hatfield  
Wonderpark  
Wonderboom  
The Tramshed  
Mall @ Reds  
Mabopane Central City  
Moreleta Park  
Carswald Lifestyle Centre, Midrand  
Fochville

### **EASTERN CAPE**

King Williams Town  
Mthatha  
Mdantsane

### **WESTERN CAPE**

Tyger Valley  
Hermanus  
Pinelands  
Rondebosch  
Strand/Gordon's Bay  
Beaufort West  
Vredendal  
Swellendam  
Bredasdorp

### **KZN**

Ballito  
Bridge City, Kwa Mashu  
Durban North  
Ladysmith  
Malvern  
Montclair  
Pietermaritzburg  
Ulundi  
Umgeni Road/Springfield

### **FREE STATE**

Botshabelo

### **NORTHERN CAPE**

Kimberley CBD  
Khathu  
Springbok

### **NORTH WEST**

Lichtenburg

## TRADING CASH CRUSADERS STORES

Store	Address	Opening Date
14 <sup>th</sup> Avenue	Shop 21 and 22, 14 <sup>th</sup> Avenue District Shopping, 235 Golf Club Terrace, Constantia Kloof, Gauteng,	October 2016
2 <sup>nd</sup> Avenue	Shop 2 and 2B, 2 <sup>nd</sup> Avenue Shopping Centre, Verwoerdpark, 1449	July 2016
Adderley Street	106 Adderley Street, Cape Town, 8000	February 2001
Alberton	Shop 4 Alberton Mall, Voortrekker Road, Alberton, 1449	April 1999
Amalinda	Shop 18, Shoprite Centre, Main Rd, Amalinda, 5247	May 2005
Amanzimtoti	Unit 10 & 11, 407 Andrew Zondo Rd, (Kingsway) Amanzimtoti	May 2015
Arcadia	Shop 1 and 1b, Scopus Heights, 505 Madiba Street (Cnr Steve Biko & Madiba Strt) Pretoria 0083	May 2015
Athlone	Shop 4 C/O Klipfontein & Hazel Roads Athlone 7764	March 2000
Atlantis	Shop 32, 8 Wesfluer Circle, Atlantis City Mall, Atlantis	November 2015
Beacon Bay	Shop 6A, Beacon Bay Crossing Centre, Beacon Bay, 5241	October 1999
Belhar	Shop 43, corner of belhar drive & stellenbosch arterial, belhar	November 2007
Bel Air	Shop 36B, Bel Air Shopping Centre, Northriding	November 2016
Bellville	Church Square, Harmor House, Vrede Street, Bellville, 7535	October 1997
Bethlehem	Shop 1B Metropolitan Centre cnr Riemland & Muller Street Bethlehem, 9700	September 2000
Bloemfontein Central	Shop 75, Bloemfontein Sanlam Plaza, East Burger Street, Bloemfontein	December 2000
Bloemgate	Shop 75, Bloemfontein Sanlam Plaza, East Burger Street, Bloemfontein	April 1998
Blue Downs	Shop 24, The Cavalier Shopping Centre, Corner of Hindle Road, Blue Downs	May 2011
Bluff	Shop 26, Bluff Towers, 318 Tara RD, Bluff	June 2001
Boksburg	Shop 1, The Square, Rietfontein Road Boksburg	May 2003
Bothasig	Shoprite Centre Shop no 36, Bothasig, 7441	November 1996
Brackenfell	Shop 11-13 Paradys Park cnr Frans Conradie & Paradys Roads Brakenfell, 7560	October 1997
Brakpan	Shop 17A, Shoprite Centre, Kitzinger Ave & Park Street, Brakpan, Johannesburg	June 2001
Brits	Shop 6, Spar Centre cnr De Wits Ave & Pienaar Streets, Brits	March 2003
Brixton	Shop 15 -17 Protea Centre 80 High Street, Brixton	January 2002
Burgersfort	Shop 34, Dirk Winterbach Str, Burgersfort	August 2006
Canary Walk Mall	Shop 1, Canary Walk Mall. 8 Bester Street, Nelspruit	June 2015
Carletonville	Shop 8, Ackermans/Ellerines Centre Ackermans Building, Emerald Street, Carletonville, 2499	August 2002
Carlton Centre	Shops 101 & 102, Carlton Centre, Commissioner Street, Johannesburg	December 2013
Caxton Street	Shop 11 Caxton House, Caxton Street, East London CBD, 5201	August 2004
Celtis Ridge	Shop 1, Celtis Ridge Shopping Centre, C/o Seedcracker and Ruimte Street, Centurion, 0130	November 2013
Centurion	Centurion Boulevard, Shop 29A, Entrance 6, cnr Gordon Hood and Embankment Streets, Centurion	September 2000
Chatsworth	Shop 26A, Joy Hurst Road, Chatsworth	April 1998
Claremont	173 Main Road cnr Ralph Street, Claremont	August 2001
Cleary Park	Shop L65B, Cleary Park Shopping Centre, Stanford Rd, Cleary Park	October 2006
Commercial Road	110 Commercial Road, Port Elizabeth, 6006	December 2008

Cosmo Mall	Shop 4, Malibongwe Drive, Mostyn Park EXT 5	November 2014
Darras Centre	Shop no L2, Darras Centre, Cnr Kitchener Avenue and Juno Street, Kensington	August 2016
Davenport	Shop 41, Davenport Centre, 89 Clark Road, Glenwood, Durban	November 2002
Diepkloof Square	Shop No. L02 & L03, Diepkloof Square, Cnr Immink Drive & Jack Klipin Rd, Diepkloof, Soweto, 1862	March 2016
Doringkloof	Shop 2 - 4, Doringkloof Mall, Cnr Aster & Lupin St, Doringkloof.	March 2005
Durbanville	16 Wellington Street, Durbanville	June 2014
Edenvale	Shop 2, Van Riebeeck Mall Van Riebeeck Road, Edenvale	July 2001
Eerste River	6 Maxi Centre, Plain Street, Eerste River	September 2000
Elsies River	Shop 2, Avonwood Centre, Elsie's River	April 2012
Empangeni	Shop 418 & 419, Sanlam Centre, Commercial Rd, Empangeni	August 2002
Ermelo	Shop 30 Ermelo Mall, 50A De Jager Street, Ermelo	March 2007
Evaton	Shop 25, Evaton Plaza, Cnr Golden Highway & Easton Road, Evaton, 1984	December 2006
Fichardt Park	Shop 34&36 Southern Centre Benade Drive, Fichardpark, Bloemfontein 9301	November 1998
Field Street	Shop 5, United Building, 58 Field Street, Durban	April 2004
Florida	Shop 28&29, Florida Square, Plaza Street, Florida	September 2004
Gaborone Game City	Plot 6377/9 Shop 8A/B, Game City Shopping Centre, Kgale Hill Gaborone	October 2002
Gaborone Kagiso Mall	Unit 32, Plot 17945 Broadhurst Mall	November 2014
Gaborone Station	Madirelo Centre CBD, Shop 8, Station, Gaborone	April 2003
George	Shop B4, Checkers Centre, St George's Square, Knysna Road, George, 6529	October 1998
George CBD	80 Market Street, Shoprite Centre, George 6529	August 2008
Germiston	Shop 10, Golden Walk Shopping Centre, 141 Victoria Street, Germiston, 1400	September 2000
Gezina	Cnr Nico Smith & 11th Ave, Gezina Gallery Centre, Gezina	May 1999
Giyani	Shop 6, Masingita Centre, Giyani	February 2007
Goodwood	Shop 14, Goodwood Mall cnr Voortrekker & MacDonald Road Goodwood, 7460	November 1997
Grand Central	Shop 6, Cnr Plein & Darling Street, Cape Town, 8000	April 2009
Grassy Park	Shop 2, Kismet Building, cnr of 5th Avenue and Italian Road, Grassy Park, 7945	April 2008
Hammanskraal	Shop No 6, Tower Plaza, Hammanskraal	December 2007
Hazyview	Shop 231, Lowveld Mall, Hazyview	November 2006
Kabega	Shop 4B, Metlife Mall, Kabega Road, Kabega, Port Elizabeth	September 2015
Kempstar Mall	Shop 31-33, Kempstar Shopping Centre, 20 Old Pretoria Rd, Kempton Park, 1691	June 2011
Kempton Park	Shop 3&6 Shoprite Superstore, Cnr Park & Voortrekker Street, Kempton Park, 1619	April 1998
Kenako Mall	Shop 37, Kenako Retail Centre, Cnr Spondo and Uitenhage Roads, New Brighton, PE, 6001	September 2016
Kenilworth	61b Rosmead Avenue, Kenilworth. Cape Town 7708	August 2013
Khayelitsha	Shop 36, Khayelitsha Mall, Khayelitsha, Cape Town, 8001	November 2005
Kimberly	Shop 21B, Newpark Centre, Long Street, Kimberley	June 2000
Klerksdorp	Shop 14, Checkers Hyper, Church street, Klerksdorp, 2571	September 1998
Klipfontein	Shop 3-6, Highveld Centre, cnr. Stevenson & Watermeyer Str, Klipfontein, Witbank	

Knysna	Shop 1A, The Warehouse, 1 st George's Street, Knysna	October 2002
Kokstad	Shop 1B, Main Street Plaza, Cnr Hope, Main & Dower Str, Kokstad, 4700	December 2012
Kolonnade Retail Park	Shop 15, Kolonnade Retail Park, Cnr Zambezi Drive & Enkeldoorn Avenue, Montana, Pretoria	June 2016
Kraaifontein	Shop 12, Shoprite Centre, Voortrekker Road, Kraaifontein	November 2002
Kroonstad	Shop 2&3, Sanlam Building, cnr Cross & Hill Streets, Kroonstad, 9499	April 2004
Krugersdorp	Shop 34, 23 Joshua Doore Building, Pretoria Street, Krugersdorp	October 2011
Kuilsriver	Corner of Mason Street & Nooiensfontein Street, Kuilsriver	April 2007
Kuruman	Shop 5, Bulla Building, 10 Stewart Street, Kuruman	May 2012
Lakeside Mall	Shop D4, 1 Tom Jones Street, Benoni	September 2015
Lansdowne	Shop 21, Lansdowne Corner of Jan Smuts & Lansdowne Road, Lansdowne, Cape Town	November 2011
Lenasia	Shop 45, Signet Terrace, Ext 1, Cnr Gembok & Robin Street, Lenasia, 1820	October 2004
Lephalale	20 Jan Lees Street, Lephalale, 0555	March 2014
Mafikeng	Shop 38 Value Centre, 38/40 Nelson Mandela Drive, Mafikeng	March 2007
Maitland	Shop 15, Maitland Square, 278 Voortrekker Road, Maitland	September 2010
Maitland Street	Shop 2, Bloemfontein Shoprite, Charlotte Maxeke street (Old Maitland Street), Bloemfontein	March 2016
Mall @ Carnival	Shop No. 148B, Mall @ Carnival, Cnr Airport and Heidelberg Road, Dalpark, Brakpan	October 2016
Malmesbury	Shop 1 + 2, Cash Crusaders Square, Tuin Street, Malmesbury	November 2010
Mamelodi	Shop 3097-G04B, Denlyn Shopping Centre, Mamelodi	August 2016
Maseru	Shop 9 & 10 Development House LNDC Kingsway Street Maseru	September 2009
Melville	Shop 41, Campus Square, cnr Kingsway & University Road, Melville	November 2001
Meyerton	Shop 6007, Cnr Lock & Fenton Street, Meyerton	October 2012
Middelburg	Shop 9, Nedbank Centre, OR Thambo Drive, Middelburg, 1050	December 2002
Middestad	Shop 8, Middestad Mall, Charl Malan Str, Bellville	October 2011
Midrand	Shop 37D and 1 Midrand City Shopping Centre 185 Old Pretoria Road Halfway House Midrand	September 2013
Midtown Mall	Shop 01-BMidtown Mall, 72 Plein Street Rustenburg	November 2013
Milnerton	Corner Koeberg and Kildare Road, Milnerton	March 2009
Mitchells Plain Promenade	Shop 51, Promenade Mall, Cnr. AZ Berman and Morgenster Rd, Mitchells Plain, 7785	October 2003
Mitchells Plain Station Plaza	Shop F24, F25 & F25A, Station Plaza, 7th Avenue, MP Town Centre, Western Cape	June 2013
Mitchells Plain Town Centre	Shop 1B, Polka Square, Symphony Ave, Mitchells Plain Town Centre, 7th Avenue Mitchells Plain, 7785	June 2000
Mitchells Plain West Gate Mall	Shop 61, Westgate Mall, Morgenster Road, Mitchells Plain, 7785	August 1997
Mossel Bay	75 Marsh Street, Mossel Bay	July 2000
Mount Edgecombe	Shop 14/15, Mt Edgecombe Plaza, R102 Hill Head Rd, Mt Edgecombe	November 2004
N1 City	Shop 62 N1 Value Centre, Solly Smiedt Street, Goodwood	March 2014
Nelspruit	Shop 1 - 5, Sanlam Centre, Samora Machel Drive, Nelspruit	October 2000
Newcastle	22 Voortrekkerstreet, Fruit and Veg City Centre, Newcastle	August 2006
Newton Park	298 Cape Road, Newton Park, 6045	Novemembr 1999
Nigel	Shop 4, The Angelo Mall, Cnr Rhodes Ave & Nigel Springs Road, Nigel	October 2011
Norkem Mall	Shop 28-29, Norkem Mall, Cnr James Wright Avenue & Mooiriver, Norkem Park, Kempton Park	June 2016

Northcliff Piazza	Shop 14, Northcliff Piazza Shopping Centre, Cnr Long Road and West Street, Greymont	July 2016
Northmead	Shop G30, Northmead Square, cnr 14th Avenue & O'Reilly Merry Street, Northmead, Benoni	May 2000
Observatory	20, St Peters Square, Main Road, Observatory, 7425	December 1999
Ongwediva	Ongwediva, shop 3, Ground Floor, Maroela Mall Mandum Ndemufayo Street.	July 2014
Oudtshoorn	Trust Bank Centre, 83 Hoog Street, Oudtshoorn	February 2000
Overport	Shop 29 The Atrium Berea. 430 Peter Mokaba Road 4001	July 2014
Paarl	Shop 3, 74 Lady Gray Street, Paarl, 7646	September 1997
Parklands	Shop 25B (Next to Food Lovers Market), The Emporium 10 Sandown Road, Parklands 7441	August 2003
Parow	Shop G 30a, Sanlam Centre, Voortrekker Road, Parow, 7500	April 1997
PE CBD	Traduna Mall, No. 3 Govan Mbeki, Port Elizabeth	November 2002
Pepper Square	Shop I, Pepper Square Value Mall, Cnr Northrand and Ooisthuizen Road, Bardene, Boksburg, 1459	September 2016
Phoenix	Shop 153, North Extension, Phoenix Plaza, Patherson Street, Phoenix	November 2006
Phuthaditjhaba	Shop SH07, Phuthaditjhaba Setsing Crescent, Cnr Setai and Motalaing Road, Phuthaditjhaba, 9866	October 2016
Pier 14	Shop 101, Pier 14 Shopping Centre, 444 Govan Mbeki Avenue, North End, Port Elizabeth	March 2016
Pietermaritzburg Capital Centre	Shop 5/6, Capital Centre, Longmarket St, Pmb, 3201	November 2002
Pinetown	Shop 14, Union Main Building, Old Main Rd, Pinetown	January 2003
Plumstead	Shop 205, Checkers Centre, Gabriel House, Main Road, Plumstead, 7800	January 1996
Polokwane	Shop 5/6 Checkers Centre, 56 Biccadd St, Pietersburg 0700	May 2000
Polokwane Game Centre	Shop 0019, Game Centre, Cnr Hospital & Kerk Streets, Polokwane	November 2015
Pongola	Shop 9c, Pongola City Mall, Cnr Jan Mielie Street & Naude Road, Pongola, 3170.	December 2014
Port Shepstone	Shop 5 & 6, Harbour View Shopping Centre, Cnr Daly & Sinclair Road, Port Shepstone, 4240	December 2013
Potchefstroom	Shop 25&26 Medaw street, River Walk Centre, Potchefstroom	February 2002
President Hyper	Shop No. 6, President Square Vaal, Playfair Boulevard, Powerville Extension 2, 1939	April 2016
Pretoria CBD	Shop 1, Southern Life Building, 233 Pretorius Street, Pretoria, 0001	July 2001
Pretoria North	Shop 8&9, Shoprite Centre, Ben Viljoen Street, Pretoria North, 0182	October 1998
Pretoria Station	Shop 30 Station square 149 Jeff Masemola Pretoria	November 2013
Primrose	Shop 4, Meyers Corner, cnr Shamrock & Rietfontein Road, Primrose Mall, Germiston, 1401	November 2010
Princess Crossing	Shop no 21 Helderkrui, 54 Ontdekkers road, Roodepoort, 1731	October 2013
Protea Gardens	Ground Floor, Protea Mall, Chris Hani Road, Soweto	November 2012
Quagga Centre	Shop 01, Quagga Shopping Centre, Cnr Church & Quagga Roads, Pretoria West	November 2013
Queenstown	Shop 1B, Nonesi Shopping Centre, Queenstown, 5319	November 2012
Randburg	Shops 18 & 18A, Randburg City, Randburg, 2194	December 2013
Randfontein	Shop 16, Village Square Shopping Centre, Randfontein	March 2001
Randridge Mall	Shop 242A, Randridge Mall, Cnr of John Voster and Kayburne Ave, Randpark Ridge	October 2010
Richards Bay	Shop 12, Checkers Centre, Richards Bay	October 2006
Roodepoort	Shop 3, 50 Van Wyk Street, Roodepoort	November 2004
Rosettenville	163, Shop 2 - 4 Boulevard On Main, Cnr Fraser & Main Street, Rosettenville	November 2002

Rustenburg	Shop 13A,B & C, Shoprite Centre, Kerk Street, Rustenburg	April 1999
Sasolburg	Shop 3a, Pick n Pay Plaza, John Voster Road, sasolburg	November 2000
Schubart Street	Shop 11, Poyntons Building, 116 Church & Schubart Street	February 2001
Sea Point	120 Main Road, Sea Point, 8001	April 1998
Sebokeng	Shop B22, Thabong Shopping Centre, Sebokeng	December 2007
Secunda	Shop 2, Secunda Mall, Rautenbach Street, Secunda, 2302	November 2002
Shelly Beach	Shop 19 and 20, Shelly Boulevard Centre, Marine Drive, Shelley Beach	December 1999
Silverton	Shop 21, Silver Mall, Pretoria Road, Silverton	June 2001
Silver Oaks	Shop 22 & 23, Silver Oaks Crossing Shopping Centre, Intersection of Von Backstrom Boulevard and Hans Strijdom Drive on Extension 13 and 14 Willow Acres, Kungwini, Pretoria	July 2016
Somerset Value Mart	Shop 22, Somerset West Value Mart, Somerset West	September 2002
Somerset West	Shop 11&12, Checkers Centre, Somerset West, 7130	September 1998
Soshanguve	Shop 9 Soshanguve Plaza Buitenkant Road Block AA Soshanguve	December 2013
South Beach	Shop gr10a Ground Floor China Mall 55 Gillespie road south beach	July 2014
Southdale	Shop 35A, Southdale Shopping Centre, Alamein Road, Southdale, 2091	March 2001
Southway	Cnr of Solomon Mahlangu Drive & Titren Rd, Seaview, KZN	October 2011
Springs	Shop 31, Avenues Mall, Springs	March 2001
Stanger	41 Hulett Street, Stanger,4450	November 2004
Steeledale	Shop 47A, Steeledale Shopping Centre, Linroy Street, Steeledale	July 2011
Stellenbosch	Shop 9, Stelmark Centre, cnr Merriman & Bird Street, Stellenbosch, 7600	December 1999
Strand Street	47 Monex House, Strand Street, Cape Town, 8001	April 1999
Sun Valley	Shop G74, Longbeach Mall cnr Sunnyside RD and Buller Louw Drive, Noordhoek, Sun Valley	March 2001
Sunnyside	Shop 1, Jack Dreyer Centre, 158 Esselen Street, Sunnyside, Pretoria	April 2000
Sunward Park	Shop 6, Cnr Kingfisher Road & Duiker Ave. Boksburg	July 2014
Table View	10, Flamingo Square, Blouberg Road, Table View 7441	August 2002
Thembalethu Square	Shop number 4, Thembalethu Square, C/O Nelson Mandela and Ngcakani Road, George, 6529	September 2016
The Bridge	Shop C39A and C20, The Bridge Shopping Centre, Cnr Cape Road and Langenhoven Drive, PE	September 2016
The Glen	Shop number 3, The Glen Shopping Centre, Cnr Orpen and Letaba, Oakdene, Johannesburg	April 2016
The Reeds	Shop 7, Blu Valley Shopping Centre, The Reeds, Cnr Rooihuiskraal and Bothrill Avenues, Pretoria	October 2016
Thohoyandou	Shop 13, Game Centre, Mphepu Road (R523), Thohoyandou	November 2011
Three Rivers	Shop D16, River Square Shopping Mall, Nile Drive, Three Rivers, Vereeniging 1939	May 1999
Tokai	Pick n Pay Centre, Main & Tokai Roads, Tokai, 7945	July 1996
Tsakane Mall	Shop No. 2, Tsakane Mall, Cnr Modjadji and Malandela Street, Tsakane, 1550	October 2016
Uitenhage	84 Johann Cronje Square, Market Street, Uitenhage, 6230	November 2000
Umlazi	Shop No. 129A, Umlazi Mega City, 50 Mangosuthu Highway, Umlazi	May 2006
Upington	Umbra Building 55-59 Market Street, Upington 8801	December 2000
Vaal Mall	Shop 126, Vaal Mall Shopping Centre, Cnr of Rossini Boulevard & Barrage Rd, Vanderbijlpark	November 2009
Van Der Walt Street	Shop 4&5, Stynscoor Building, 19 Van der Walt Street, Pretoria 0002	July 2004
Vanderbijl Park	Shop no1, Jorita Building, c/o FW Beyers & DF Malan str, Vanderbijlpark	August 2002

Vereeniging CBD	Shop 5, House & Home Centre, Merriman Ave, Vereeniging CBD	June 2002
Verulam	Shop 14 & 15 Adams Mall (City Mall), 73 Wick Street, Verulam	February 2004
Vincent	Shop 10, Balfour Park, Balfour Road, Vincent, 5200	August 1999
Vosloorus	Shop 24, Vosloorus Plaza Mall Cnr Brickfield & Bierman Rd	December 2014
Vredenburg	Shop 4, Metropolitan Building, Cnr. Hill Str & Main Rd, Vredenburg, 7380	September 2004
Walmer	Shop 122, The Avenues, Heugh Road, Walmer, 6070	January 1999
Welkom	Shop 14, Welkom Square, cnr Long & Toronto Road, Welkom, 9460	March 2000
Wellington	Shop 21, Pick 'n Pay Centre, 100 Main Rd Wellington 7655	June 2011
Windhoek Wernhill	Shop 27, Tal Street, Wernhill Park, Windhoek	May 2003
Witbank	Shop CS03-06, Witbank Sanlam Forum cnr Arras & Mandela Street, Witbank	July 2001
Woodstock	Shop 178-182 Corner Victoria & Mountain Road, Woodstock	December 2010
Worcester	24 Stockenström Street, Worcester 6850	May 1998
Wynberg	Shop 134 Main Road, Wynberg Centre, Wynberg, Cape Town	December 1999