



Small Business Guide:

RETAIL



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INTRODUCTION

In retail, it's all about knowing your target market, staying ahead of the game, and maintaining your competitive advantage. This small business guide will help you get started with a new retail business, or to grow, streamline and boost your business to the next level.



1. RUNNING YOUR BUSINESS

The management of your retail business covers everything from hiring, training and supporting staff, to managing inventory and cash flow, and all areas of marketing and promotion. We will cover each of these areas in more detail throughout this guide, but here are a few general tips for effective retail management:

— Stay in Touch

Know your customers and your competition.

— Communicate Clearly

Make sure that your employees are clear about what is expected of them so that they feel confident and motivated, and your business runs to your standards.

— Create a Fun Environment

Respect, support and affirm your employees, and encourage creativity and teamwork.

— Watch Your Cash Flow

Regular monitoring of how much you're spending versus how much you're making is essential to the success of your retail business, so make this a priority.

— Be Ambitious but Realistic

Set high goals and show your employees that you believe in them, but don't be wildly unrealistic as it will de-motivate your team to chase goals that are always out of reach.

— Know When to Delegate

If you try and juggle everything yourself, you're going to drop the ball somewhere. A good manager is not afraid to delegate, with appropriate training, coaching and preparation.

— Listen Up

Pay attention to feedback from both your customers and your employees. Your staff are on the frontlines every day, and they may be aware of problems, solutions or opportunities that you haven't considered.

— Set an Example

Show your employees what you expect of them by setting an example in your own behavior, and holding yourself accountable to the highest standards.



2. KNOWING YOUR CUSTOMERS

FOCUS ON CUSTOMER EXPERIENCE

Understanding your target market is about more than just the products you sell. Knowing what your customers want and expect from you helps you to better meet those expectations, and therefore to better serve and provide for them. It gives you an edge over the many other retailers out there who offer the same or similar products, and keeps your customers coming back for more! A seamless shopping experience and outstanding service can go a long way towards securing repeat customers, customer loyalty, and a word of mouth buzz.

As the face of your business, dealing with your customers every day, your employees are largely responsible for giving your customers a shopping experience to remember – for better or worse! Here are a few things to bear in mind when it comes to hiring, training and supporting your employees:

— Are they happy and relaxed?

Make sure that your staff are well trained in how best to serve your customers, and know exactly what is expected of them. Happy and confident staff help to create a relaxed and friendly shopping environment for your customers. Don't under-estimate the value of proper training and good line management, so that your staff feel valued and supported.

— Are they well-informed?

It is important that every employee is familiar with your products and ranges and is able to give an intelligent, helpful answer to questions or enquiries from customers. This gives shoppers confidence, helps them to feel valued, and provides a smoother shopping experience. It also means that they are more likely to be fully satisfied with their purchases.

— Are they engaging?

You can set yourself apart from other retailers by training and equipping your employees to engage with your customers on a more personal level. They should be confident in approaching customers and getting an understanding of what they, personally, are looking for in your store. What will suit them? What will work for them or meet their particular need?

STUDY TRENDS

There is an element of common sense to knowing your customers and understanding their desires, needs and preferences, but it is always important to test your assumptions. You should regularly study data trends, using your point-of-sale system, and – crucially – act on these to inform your decision-making in all areas of your business. For example:

— Are some products much more popular than others?

This will affect inventory, and you may want to consider raising/lowering prices or think about your marketing of certain products. You may also decide to drop a product in the future if it doesn't seem to be meeting a want/need for your customers.

— Are you seeing a boost in sales at particular times of the month/year?

Again, this helps you to plan your inventory, and can be used to inform your marketing and seasonal promotions.

— Are you meeting your sales targets?

If not, what's holding you back? If so, can you be more ambitious?

PRICING EXPECTATIONS

As well as knowing what your customers are looking for, it is important to know what they are willing to pay for it. Being informed about customers' realistic price expectations, rather than relying on your own perceptions or assumptions, can be decisive in giving you a competitive edge over other retailers.

A 2017 survey of retail customers' pricing expectations showed that, while they like to shop around and compare prices to be sure that they are not over-paying for a product, consumers are not purely driven by finding the cheapest price. Often, they are willing to pay more for convenience, better service or a preferential shopping experience, as long as they feel that the price is fair.

The findings also revealed that most customers are willing to accept a price-rise, as long as there is a fair reason behind it. For the most part, they are savvy enough to understand that the market isn't static, and that fluctuations (over time, seasonal variations, or across different locations, etc.) will be reflected in the sales price.

What this tells you, as a retailer, is that discounts and price-matching are not necessarily the best way to win and keep customers, and that transparency and fairness are key.

3. MANAGING YOUR INVENTORY

TRACKING

Tracking your inventory numbers is essential to keeping your business going – let alone growing. Too little stock and you will find yourself disappointing or frustrating your customers and losing out on revenue, but excess stock bleeds money out of your business (for storage costs, and if you end up having to shift it at a discount price). Balance is key.

The most efficient and accurate method of inventory tracking is to scan barcodes or radio tags. Every product's barcode or tag should be scanned when it enters the warehouse, and scanned again at the point of sale. You can then use inventory tracking software to calculate exactly how much stock you have on hand at any point in time.

Radio tags are similar but can store more information about a product. They are also useful for preventing loss of revenue due to theft as they will trigger an alarm if the item is taken out of the store (the tag will be removed at the cash register, when the customer pays for the product).



BUNDLING

If you sell certain products that are a bundle or package of multiple items you should make sure that your inventory tracking software is set up to handle this properly. With bundling, you can assign a new SKU to this package that differentiates it from each of the individual items, so that you can continue to accurately track your inventory and sales. When a bundle is sold, your inventory numbers will adjust according to the quantity of each item included. You will also be able to see whether you are running low or out-of-stock of an individual item, meaning that you can't sell any further bundles that include that product.

The advantages of bundling include:

- **An edge over** competitors who are offering the same individual products.
- **Added convenience** for customers, increased customer satisfaction, and lower return rates because you are bundling together compatible products, components and accessories.
- **Reduced shipping costs** as you are shipping multiple items in a single package.

The most important thing is to ensure your bundles or kits meet a real demand among your customers. If there is no desire or need to purchase those products together, you're creating extra work for no reward.

VENDOR OPPORTUNITIES

When partnering with vendors, the key things to look for are quality, value for money and reliability. Take the time to explore and compare different vendor offerings, rather than just going for the cheapest or most convenient. Your customers will judge you by the quality, range and availability of your products, as well as the price.

Building a good and lasting relationship with certain vendors can be really positive for your retail business in the long run, giving you peace of mind that they are reliable and that the quality of your products will reflect positively on you and your business.

It is important, however, to regularly compare the service you're currently receiving to the other possible options so that you don't miss out on better rates or offers, as it's crucial to your competitive advantage that you're not paying above the odds to your suppliers.

ACCURATE RETAIL INVENTORY

While automated tracking is an invaluable tool, it is also a good idea to carry out a physical retail inventory, every month or so, to count and organize every item on your store shelves. This takes time and can feel laborious, but here a few simple tips to make it as efficient and accurate as possible:

1. Map out your store – Create a map that shows every shelf, aisle and bin and allocate employees to particular zones. They should initial the zones on the map once counted.
2. Organize your stock – Get prepared for a smooth count by making sure that every item is on the right shelf or peg, and organized by size, color, style, etc.
3. Tag counted areas – Use brightly colored tags to mark the shelves, stacks or racks that have been counted, so that there is no duplication and you can easily spot missed sections.
4. Carry out spot checks – You, or a manager, should personally double check some of the counts to minimize the chance of mistakes.



4. STAFFING

When it comes to choosing your staff, don't be blinded by a resume. Their resume means nothing to your customers, who are interacting with them every day as the face of your business. The most important thing about a potential employee is their attitude. If they are friendly and enthusiastic, and motivated to learn and develop, you will have no trouble training them in the specifics.

TRAINING

Don't under-estimate the importance of proper training. Even if an employee has many years of retail experience behind them, they have never worked for you before, and they may never have been trained to your standards. This is also an opportunity for you to introduce them to the unique culture of your business, and the things that make you stand out from the competition.

WHAT SHOULD TRAINING COVER?

- Knowledge of your products
- Layout of your store
- Specific retail skills (interactions with customers, using the cash register, carrying out inventory checks, etc.)
- What you expect in terms of customer engagement
- How to use your software and systems
- Additional responsibilities at the beginning/end of a shift (eg. running a sales report, tidying and organizing stock, locking up, etc.)
- Protocol for different potential scenarios (such as customer complaints, refund policy, shoplifting)
- Health and safety
- An understanding of the image and culture you want to create in your stores



SOME TIPS FOR EFFECTIVE TRAINING:

—Use Various Approaches – People learn in different ways, and we all retain information better if we have seen, heard and put it into practice using different parts of our brains.

—Regular Role Plays – These can be quick and informal, or within a full team training session, but they should reflect real customer interactions – good and bad!

—Modular Training – It might not be practical or cost-effective to hold regular, large-scale training days, so consider hour-long bursts of training at the beginning/end of the working day.

—Training Never Ends – You should always be looking for ways to invest in your team and improve staff performance, so create a culture in which learning and development are ongoing.



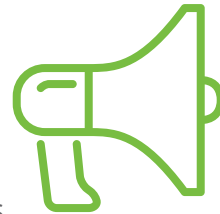
KEEPING YOUR TEAM MOTIVATED

- 1. Respect and listen** – Treat your employees with respect, and listen to their concerns or feedback.
- 2. Pay fairly** – Check industry rates and make sure that you match up, otherwise you'll lose your best talent to the competition.
- 3. Set expectations** – Let your employees know exactly what is expected of them so that they have something to measure up to, and hold them accountable if they fall short.
- 4. Give praise** – Give credit to your staff when they do a great job, and recognize individual achievements.
- 5. Encourage engagement with products** – Let your employees have a bit of fun trying out your products, handling or using them, and sharing their opinions as it helps them to be invested, motivated and well-informed.
- 6. Encourage creativity** – Empower your employees to use their own judgment, where appropriate, to encourage creativity and show that you have faith in their abilities.

5. MARKETING & PROMOTIONS

BUILDING YOUR BRAND

Creating a strong and coherent retail brand is key to building brand loyalty, and loyalty is what will keep customers coming back, encourage them to spend more (even if similar products are cheaper elsewhere), and prompt them to send others your way.



- **Trust** – Customers are loyal to brands that they feel they can trust, that are transparent, and that charge a fair price for their products. It is important, in your marketing and promotions, to come across as authentic rather than manipulative.
- **Social Responsibility** – The authenticity of your brand should extend to all of the ways in which you do business, including things like the pay and treatment of your employees, and your impact on the environment.
- **Engagement** – Friendly and helpful service reflects positively on your brand, and customers appreciate fairness when it comes to things like your refund policy.
- **Professional Website** – It's never been easier to engage in a two-way conversation with your customers. Listen to feedback – online and offline – and respond quickly to complaints, problems or suggestions.

SOME TIPS FOR BUILDING A BRAND THAT YOUR CUSTOMERS WILL LOVE:

- **Know Your Audience** – Who are you trying to reach, and what is the best way to connect with this target group? It is important to choose the right medium for your marketing, whether that's social media, TV, radio or print.
- **Know Yourself** – In order to build a coherent brand that connects with your target customers, you need to be clear in your own mind about what your business stands for, your values, and your brand personality. This should be a coherent theme, and all of your customer interactions, marketing content and promotions should reflect this.
- **Find an Emotional Connection** – Again, this relies on knowing your target audience and what's important to them. You need to show them that you understand them and that you can provide what they're looking for.
- **Solve Their Problems** – Show customers that you are doing everything you can to improve their shopping experience, through your on-the-ground staff, the layout of your store, and your use of technology.



CREATING SUCCESSFUL ADS

Whether print, digital or video, how can you make your advertising stand out in a sea of noise?

1. Be Creative with Concept

Start with a strong concept that speaks of who you are and what you stand for as a brand, and that will be relevant to your target audience. The next step is to develop a tagline and an image that center around this concept and perfectly complement each other.

2. Be Creative with Design

Try to think outside the box and come up with something that is simple but highly effective. Here are a few things you could consider, to make your ads memorable and impactful:

- Challenge people's assumptions or preconceptions
- Use storytelling to connect with people
- Give them something to relate to, or connect with audience opinion
- Be funny or playful
- Be thought-provoking
- Use visual metaphors or exaggeration
- Create a mood
- Appeal to the senses – colors, smells, tastes, textures...
- Use optical illusions to keep people looking and challenge their way of seeing things
- Create a sense of motion
- White space can be powerful to convey loss or absence
- Surprise people with little known facts or alternative perspectives
- Depict a stark contrast between one reality, or one product, and another

YOUR PHYSICAL STORES

Talk of marketing and promotions these days can tend to focus on digital marketing that drives traffic to your online store, but there is no reason to neglect your on-the-ground locations. There is still a great demand for shopping in person, and customers place a high value on being able to handle or try on products before they buy. Here are a few tips for drawing people into your physical stores:

— **Give them a reason** - Consider exclusive in-store events, or promote certain products that are only available in store. You could also offer online coupons to be redeemed in person.

— **Be Creative with Design** - Catch the eye of passers-by with a window display that stands out, shows off your products, and says something about who you are as a business.

— **Think local** - Engage with your local community and try out marketing approaches that connect with these people, as they are the easiest customers to get through your doors.

— **Focus on customer experience** - This is what will make your store stand out and keep customers coming back. Your staff should make them feel welcome, valued and informed throughout their shopping experience.

— **Create a sense of urgency** - You can motivate your customers by letting them know that a product is only available for a limited time, or that there are a limited number available, so if they don't buy now they may not get another chance.

— **Stay ahead of the game** - You should be constantly researching your target market and your competitors, as well as cutting edge marketing strategies, tools and techniques. Never assume that you know everything you need to know as the landscape is ever-changing.

— **Connect online & offline** - The vast majority of consumers will carry out some online research before visiting a physical store, so it is important that your online presence directs customers to your on-the-ground locations. Use digital marketing to drive customers to your offline stores, and not just your e-commerce site, make sure that your website is equipped with a store locator so that people can find you, and give them the option to check local stock before paying you a visit.

PROMOTIONS

There are certain things you can do with a physical store to give online retailers a run for their money. Here are a few ideas:

— **Loyalty Schemes** - These are a good way of encouraging customers to come back often, and to choose you over your competitors. Stamp cards are the classic way to go, but there are also mobile apps that offer digital loyalty programs and reward schemes. These give you more flexibility, so you can offer different types of rewards for different actions (a certain number of purchases, referring a friend, etc.), depending on your specific goals and targets.

— **Be Active on Social Media** - A strong online presence and active social media accounts help to give your brand personality, and are an ideal way of connecting with both your customer community and potential customers. Share photos of your themed displays and in-store events, or a time-lapse video of your staff preparing the store for a big event, or run competitions for your followers...anything that promotes your stores and gives your brand an identity.

— **Localized Digital Marketing** - It's worth hiring an expert to help with your digital marketing strategy as this is a key way of getting your brand noticed and driving traffic to your door. One of the things you can do is to target local customers, even when they're searching online. With optimized online marketing you can make sure that your store is promoted to anyone in your local area who is searching for just what you offer.

— **Promotions to Reviewers** - Potential customers will often consult review sites like Yelp or Foursquare, so if you target certain promotions and discounts towards these reviewers you can start to generate a cycle of positive feedback and reviews that will drive more customers your way.

— **Roadshows & Conventions** - You can overcome the obstacle of a fixed location by getting involved in industry events, expos and conventions. These are a great opportunity to put your brand and your products in front of a wider audience, even if they never normally pass by our store.

— **Refresh Your Displays** - Keep your store fresh, interesting and relevant by changing up your displays on a regular basis, and taking advantage of the opportunity for seasonal promotions. You can also use the holiday seasons to theme your displays, for a fun and engaging shopping experience.

— **In-Store Demos, Trials or Workshops** - Get people into your store and engaged with your products in a way that is fun, friendly and hands-on. As well as boosting sales, this personal approach to the online tutorial helps customers to start to form a bond with you as a retailer, building trust and loyalty.

— **Partner With Local Businesses** - You could consider teaming up with another business in your local area and offering a promotion in partnership. This helps to solidify your brand's presence within your local community, attracts new customers by tapping into the customer base of another business, and drives sales of promo items.



6. MERCHANDISING

Your merchandising, like all areas of your business, should tie into your brand identity and reflect a coherent theme. Visual merchandising, such as window displays, is a foundation of any successful retail business as it tells people who you are and entices them to come on in. What can you do to make sure that your merchandising doesn't get lost in the crowd?

— **Gather Input From Customers** – Use social media, surveys, focus groups and forums to find out what works for your customers so that you can produce merchandise that will connect with the people that matter.

— **Get a New Perspective** – Take some time to see things from your customers' point of view, including shopping in your own store and visiting competitors. You may find that you are creatively inspired by just getting out and about in the community.

— **Tell a Story** – For a window display that stops passers-by in their tracks, get creative with product grouping so that you're telling a clear story. Theme your products in a way that inspires the imagination.

— **Engage the Senses** – Set the tone for your customers' shopping experience through music, lighting, color, textures, and even smells that come together to reflect who you are as a brand.

— **Create an Interactive Landscape** – Use a mixture of racks, rails, baskets, tables and podiums to present your products in a way that draws the eye and invites interaction.

— **Be Instagram-Worthy** – Capitalize on the prolific use of Instagram by creating unique, photo-worthy displays, and even promoting hashtags.

— **Be Consistent** – In order to preserve your brand identity, your merchandising should be consistent across all of your stores, including layouts, visual concepts, signage and displays.

— **Protect Your Brand** – Know your rights and protect your intellectual and creative property, using things like non-disclosure agreements, copyrights, trademarks and patents.



7. LOCATION

Store location is key, so here are a few things to bear in mind:

- Choose a location that is likely to see plenty of footfall from passers-by. Don't rely on people knowing that you're there and hunting you out.
- You don't want to be surrounded by your own competitors, but by other popular retail businesses that are already drawing in customers.
- Familiarize yourself with the demographic of the area to make sure that you're setting up shop near a good proportion of your target market.
- If you're opening your store in a mall, make sure that you fully understand the ins and outs of the lease agreement, and the policies and guidelines that you will have to follow.

8. E-COMMERCE WEBSITE

While online shopping is not going to replace the value of physical stores any time soon, a well-designed, responsive e-commerce website is an essential for today's retail businesses. It gives you a much wider reach, and also helps to direct people towards your physical locations.

A few tips for creating a seamless shopping experience, from online to offline:

- **Focus on User Experience** – Your online store should be clearly laid out and easy to navigate. Just as in your physical stores, your products should be displayed in a way that looks pleasing and makes sense, and the checkout process should be quick and easy.
- **Include Customer Reviews** – This is easy to integrate and helps to generate a sense of trust and transparency.
- **Integrate With Your POS System** – When building your site, choose an e-commerce theme or plugin that will integrate your online sales tracking with your in-store inventory management systems.
- **Start an Active Blog** – Posting one or two articles a month that relate to your industry, your products and your customers is a great way of showing that you're a leader in your field, as well as engaging with your target audience and staying at the forefront of the kinds of discussions that are going on in your industry. An active blog also gives you another avenue for driving traffic to your e-commerce site through effective SEO.



PROMOTIONS

- **Keep Content Relevant and Engaging** – Don't let SEO take over and undermine the quality of your content. Your blog is only effective if people want to read it. You might use it to engage with relevant industry issues, or to promote new products, events or offers.
- **Strategic Promotion** – Use your active social media accounts to share and promote your blog posts, including Facebook and LinkedIn, and track the different channels so that you can better target your efforts.



- **Schedule Posts** – You can use automated tools to schedule blog posts to be published on particular days, at particular times, so you don't always have to be at your laptop at the right time of the week/month. This also means that you can use your time effectively by writing posts in batches and staggering their publication.
- **Get Your Employees Involved** – Why not encourage some of your team to contribute to the blog? They may have fresh ideas and perspectives, and it helps to vary the writing style. It also takes the pressure off you to keep coming up with new content!
- **Monetize Your Blog** – You can use blog ads to encourage people to click through to your online store, and to monetize your blog, making it an even more valuable asset to your business.

9. MAINTAINING CASH FLOW

As a small retail business, remaining competitive with online retailers and larger companies can be a real challenge. The best line of defence, to protect your business from failure and give yourself the strongest chance of thriving in a competitive landscape, is effective cash flow management.

Here are a few tips for a healthier cash flow:

- **Keep Your Books In Order** - It is absolutely essential that you keep accurate financial records, detailing all income and expenses. There are plenty of good accounting software packages for small businesses, so this doesn't have to be complex or time-consuming.
- **Manage Orders & Payments** - Ensure that you have an efficient process for taking orders, invoicing, managing payments, following up on unpaid invoices, and settling disputes so that there are no obstacles or hold-ups to the flow of cash into your business.
- **Use POS Software** - A point-of-sale system should be compatible with your accounting software, as well as your cash registers, barcode scanners and card payment systems. This allows you to track inventory in real-time, avoiding the costs associated with excess stock, or lost sales due to product shortages.
- **Compare Your Insurance Rate** - Along with payroll, building rent and maintenance, and inventory, insurance is likely to be one of your major expenses, so it pays to shop around for the best rate every couple of years.
- **Check Credit Card Service Fees** - Just as you would compare quotes from insurance companies, you should also regularly review the fees you are paying to your credit card processing company. For a small retail business, these can really add up.



10. COMMON PITFALLS TO AVOID

Here is a quick checklist of some of the common pitfalls of any retail business, and how to avoid them:

- ✗ **Making Assumptions** – Don't assume that you know what your target audience wants, or that it won't change. Study trends, keep in touch, and roll with the times.
- ✗ **Wrong Location** – Think carefully about whether you want to be on a high street or in a mall and choose a location with plenty of passing foot traffic. Before you commit, do your research into the demographic of the area to be sure that you're targeting a relevant market.
- ✗ **Neglecting the In-Store Experience** – E-commerce is not the end of high street shopping. Customers still enjoy 'trying before they buy' and your stores are where they meet you face to face, so make it an unforgettable experience.
- ✗ **No Coherent Theme** – Your identity should be reflected in the design and décor of your stores, your signage and merchandising, your marketing materials, your online presence, and the atmosphere you want to create for shoppers. It should all tie together and make sense.
- ✗ **Disconnect Between Online & Offline** – Your e-commerce site and your on-the-ground stores should complement each other as part of one coherent brand. Your online store is also a great way to get people through your doors, so make use of it.
- ✗ **Idle Social Media Accounts** – Stay active online so that your customers can engage with you, and keep a two-way conversation going so that you're always in touch with what your target audience is looking for.
- ✗ **Underestimating the Reality** – The retail industry has never been so competitive, so you can't afford to coast along or drop the ball in any area of your business. Stay focused, stay relevant, and hire great people.

11. FINANCIAL SOLUTIONS

The right financial support is essential for both the stability and the growth of your retail business. When the unpredictable happens and you find yourself with a cash flow shortfall, or a new business opportunity arises, it's important to have the financial resources to dig into. The question is, what type of loan is right for you?

— Small Business Loans

- **Working capital loan** – Gives you some breathing room to expand your revenue streams, while keeping your existing operations running. This might include marketing campaigns, location expansion or additional inventory, for example.
- **Equipment loan** – Purchase the equipment you need for running your retail business, such as store equipment, computers, machinery and any vehicles you may need.

— Merchant Cash Advance

Merchant Cash Advances are paid daily as a percentage of your business' credit card sales. The benefit of this is that your payments may be more affordable and manageable than a traditional loan.

Merchant Cash Advances can be used for things like:

- Inventory
- Marketing
- Equipment
- Short-term capital needs

— Line of Credit

When something unexpected happens, or you experience a period of limited revenue for any reason, it's important that you can access funds fast. A Line of Credit loan gives you approval for a large sum of capital, to be used as and when you need it, but you only pay interest on the funds you actually draw.



TALK TO THE EXPERTS

There is a lot to consider when it comes to choosing the right financing solutions for you, and the various terms and repayment options can become overwhelming. Getting locked in to the wrong type of loan can be crippling for your business, which is why it's so important to seek expert advice and support before you commit.

At Rapid Finance, we specialize in supporting small business owners with simple and flexible financing solutions that work for them. Every business is different, so we take the time to understand how yours works, and your particular needs, and tailor a solution to you.

Above are just some of our funding services that might be best suited to you, but you can get in touch with us to discuss the options in more detail and find out what we can do to help boost your business.

Call now, [\(800\) 631-3370](tel:8006313370), or visit our [website](#) to find out more.

Our [blog](#) is also a helpful resource, for more expert advice and information.

