BRAND JOURNAL REPORT

THE FESTIVE TRADING GAP

What December asks of South Africa's households and the shops that serve them, and how to be ready for the festive season.

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Every figure dated and sourced

AT A GLANCE

+45%

South African retail sales in December 2025 compared with an average month from January to October, with price changes removed.

Brand Journal calculation, Statistics South Africa, 21 Oct 2026

21.1%

of the whole year's 2025 retail sales happened in November and December.

Brand Journal calculation, Statistics South Africa, 21 Oct 2026

+35.2%

rise in festive-season spending in Soweto through Yoco's card machines, the largest contributor to festive growth in Yoco's data.

Yoco, card payment company, 20 Feb 2026

41%

of township residents surveyed have ordered from a business in their area using their phone.

Rogerwilco, 16 Sep 2026

37%

of township residents surveyed say the cost of data stops them engaging with brands online sometimes or very often.

Rogerwilco, 16 Sep 2026

34%

of township residents surveyed belong to a stokvel or group savings scheme; 61% of those members save for large yearly expenses.

Rogerwilco, 16 Sep 2026

10,000

stokvel customers Makro sees in December, nearly 5,000 in November, against a monthly average of about 3,000.

Eyewitness News, 10 Dec 2025

R5,512.53

average cost of the monitored household food basket in October 2026, up R24.48 in a month.

Pietermaritzburg Economic Justice & Dignity Group, 28 Oct 2026

65%

of more than 5,400 online respondents say every month is financially difficult; respondents named December and January the most difficult months for household budgets.

JustMoney, personal finance website, Oct 2026

2,369

spaza shops approved for the government's support fund, worth about 179.6 million rand.

Department of Small Business Development, 29 May 2026

BEFORE 27 NOVEMBER: WHAT A READY SHOP HAS IN PLACE

Black Friday falls on 27 November 2026, and for many households festive shopping begins with month-end pay. The evidence in this report points to seven things a shop that is ready for December has in place.

1. **Stock confirmed before it is advertised**, including supplier delivery dates and closure days.
2. **One set of prices**, the same at the counter, on posters and in every message.
3. **A shop customers can find**, with its festive opening hours correct wherever customers look, online and on their phones.
4. **January planned**: rent, wages, supplier accounts and loans set aside, and customer deposits kept for the orders they paid for.
5. **Stokvel and bulk orders taken early**, with order-by and collection dates in writing. If an item runs out, the customer chooses between a substitute and a full refund (Consumer Protection Act, section 47).
6. **Messages only to customers who agreed to receive them**, naming the business and saying how to stop (Protection of Personal Information Act, section 69). Direct marketing to consumers is allowed from 08:00 to 20:00 on weekdays and 09:00 to 13:00 on Saturdays, and not on Sundays or public holidays, unless the customer asked for contact at another time (Consumer Protection Act regulations).
7. **Real prices**: a “was” price on a sale label must be a price the shop really charged (Consumer Protection Act, section 41).

1 THE FESTIVE TRADING GAP

In South Africa's retail sales figures, December is the biggest month of the year. For many households it is also the hardest stretch for the budget: the final pay cheque of November, travel home, shared meals, then January's school fees. Shops in townships, suburbs, rural towns and city centres meet the same season, with stock bought in advance, cash to pay suppliers before customers pay the shop, extra hands at the counter, and a clear message about what is on offer and when.

This report calls the distance between what December asks and what households and shops have ready to meet it **the festive trading gap**. For a household, it is the space between the season's spending and the plan, information and rights that help a family manage it. For a shop, it is the space between the demand December brings to the door and what the shop has ready to serve it. Closing the gap is how a busy month can leave households and shops better off in January.

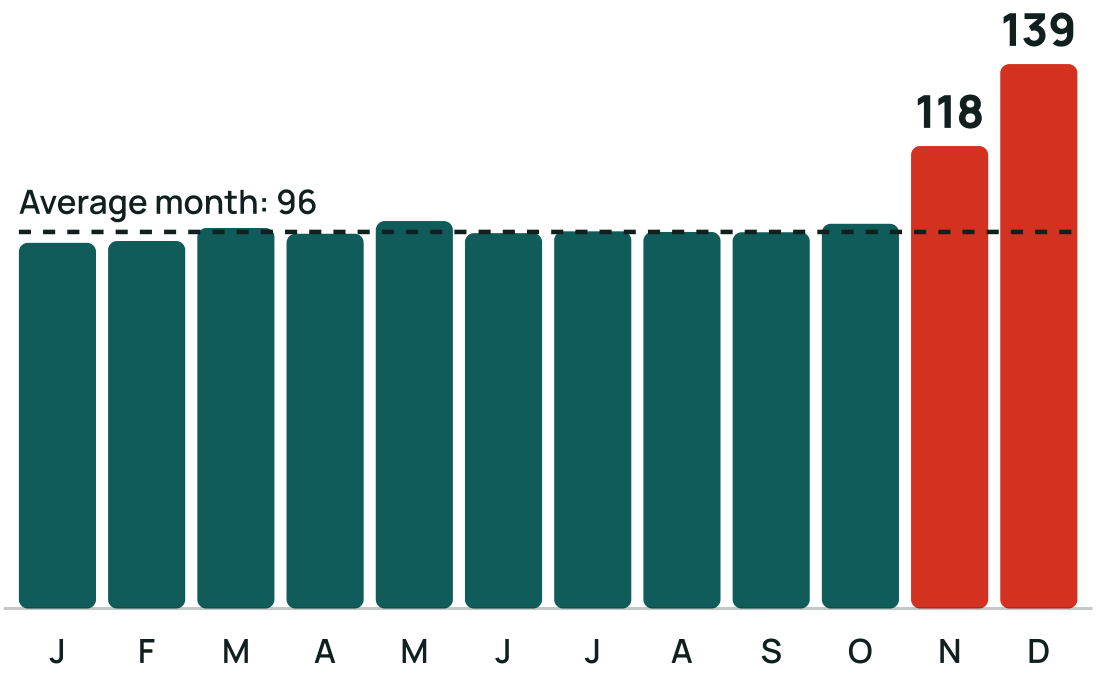
The report is written for people on both sides of the counter. For households, it asks: **how can families plan, compare prices and use their rights to get through the festive season?** For shops, it asks: **how can shops in South Africa turn festive demand into profitable trade, and repeat customers, without stretching the business too far?**

It is written for families and shoppers, including stokvel members and organisers; for owners and staff of spaza shops, butcheries, salons, clothing stores, hardware stores, optometrists, bakeries, taverns and every other business, in townships, suburbs and city centres; for wholesalers and suppliers; and for journalists, banks, municipalities and policy makers. The research behind it is spread across official statistics, payment data, surveys and news reports. This report gathers it in one place, free.

2 THE SIZE OF THE SEASON

Statistics South Africa measures retail sales every month and also reports them at 2019 prices, which removes the effect of prices rising over time. In 2025, sales in November were about 23% above an average month from January to October, and sales in December about 45% above it. November and December together made up 21.1% of the year.

Retail sales by month, 2025 (billion rand, at 2019 prices)

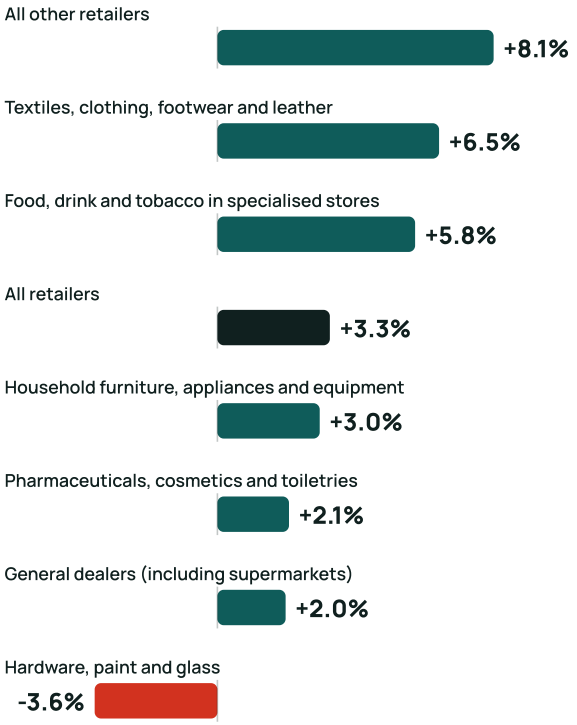


Statistics South Africa, Retail trade sales (preliminary), August 2026, Table 1, published 21 October 2026. Brand Journal calculations: December 138.8 against an average of 96.0 for January to October; November and December 256.7 of 1,217.0 for the year.

The rise reaches township trade. Yoco, a South African card payment company whose data covers more than 200,000 merchants, recorded a 35.2% rise in festive-season spending through its card machines in Soweto, the largest contributor to festive growth in its data; food and drink made up close to 70% of that holiday spending (20 February 2026). At the malls in townships and regional cities owned by New Africa Developments, a shopping-centre owner, trading density (sales per square metre of shop space) rose 42% from November to December 2025, according to the company's results released in February 2026.

Different kinds of shop move differently. In August 2026, the latest month published, retail sales were 3.3% higher than a year earlier. Textiles, clothing, footwear and leather goods grew 6.5%; food, beverages and tobacco in specialised stores 5.8%; and general dealers, which include supermarkets, 2.0%. Hardware, paint and glass fell 3.6%.

Sales growth by type of shop, August 2026 compared with August 2025



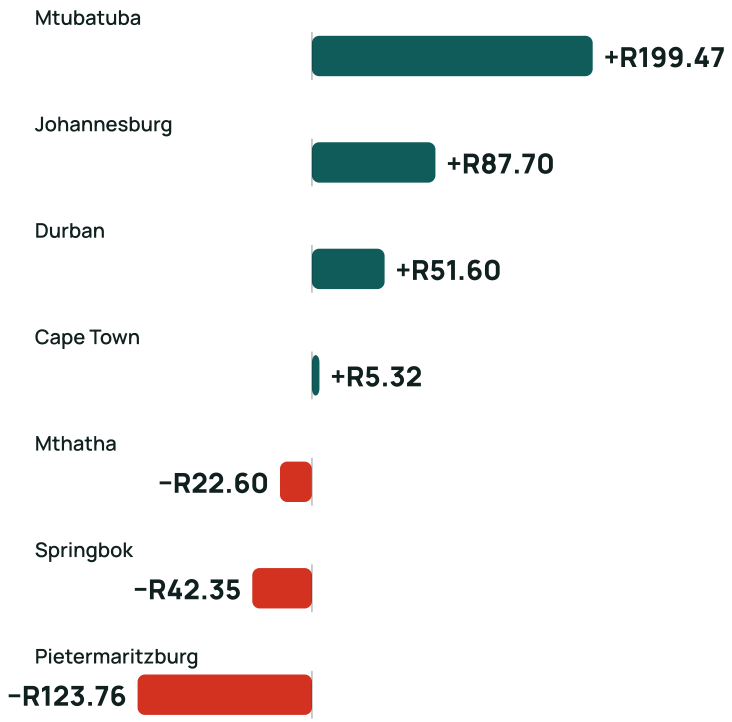
Statistics South Africa, Retail trade sales (preliminary), August 2026, published 21 October 2026. Growth at 2019 prices, Table 5. The next release, for September, is scheduled for 18 November 2026.

3 THE CUSTOMER THIS DECEMBER

JustMoney, a South African personal finance website, surveyed more than 5,400 people online in July and August 2026 for its Money & Me survey. 65% said every month is financially difficult, up from 61% in 2025, and 43% needed to borrow before month-end. Respondents named December and January as the most difficult months for household budgets.

Food prices set the pace. The Pietermaritzburg Economic Justice & Dignity Group tracks 44 foods at 52 supermarkets and 36 butcheries. Its household food basket cost R5,512.53 in October 2026, R24.48 more than in September. The change differed by area: up R199.47 in Mtubatuba and R87.70 in Johannesburg, and down R123.76 in Pietermaritzburg.

Change in the monitored food basket, September to October 2026



Pietermaritzburg Economic Justice & Dignity Group, Household Affordability Index key data, 28 October 2026. Rand change in the basket in each monitored area.

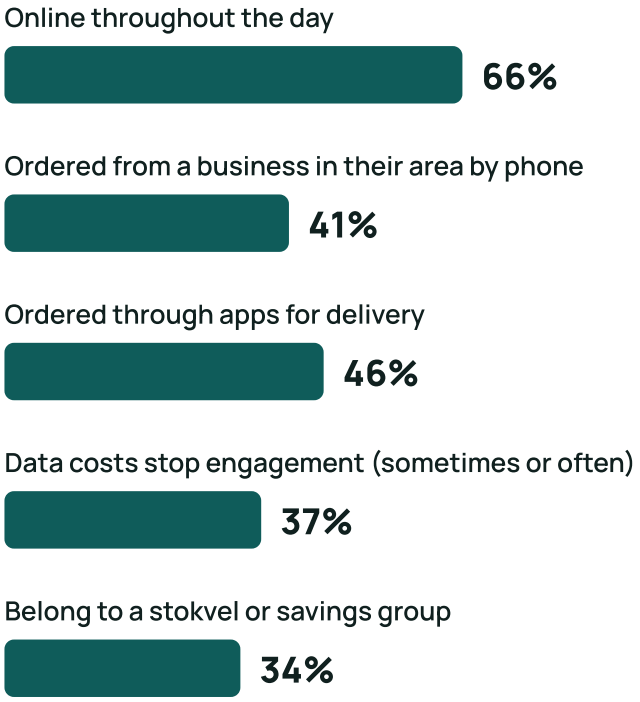
OneDayOnly, an online retailer, surveyed 2,410 of its online shoppers from 13 to 26 August 2026: 76% compared prices across platforms before checking out, and 37% believe most Black Friday discounts are misleading. Black Friday is a day of discounts, on 27 November this year. The same price check is open to anyone holding a phone at a shop counter.

4 WHERE SOUTH AFRICA'S SHOPS ARE STRONG

The phone in the customer's hand

Rogerwilco, a South African digital marketing agency, produced its 2026 Township Customer Experience Report with the research company Field & Insights Africa. It found that 66% of township residents surveyed are online throughout the day, 41% have ordered from a business in their area using their phone, and 46% have ordered groceries or other products through apps for home delivery. 37% say data costs stop them engaging with brands online sometimes or very often (16 September 2026).

Township residents surveyed, 2026



Rogerwilco with Field & Insights Africa, Useful Is the New Visible: 2026 Township Customer Experience Report, 16 September 2026. Each bar answers a separate question.

Businesses are already there. Standard Bank's first Township Informal Economy Report, based on a survey of 250 businesses in five provinces from March to May 2025, found that 74% of township businesses surveyed use WhatsApp for marketing and communication. With 37% of residents surveyed saying data costs hold them back, a short message in plain text uses less of the customer's data than a video.

Customers also ask their phones what to buy and where. The 2026 South African Customer Experience Report, an online survey of 2,000 consumers by Rogerwilco with the research company ovatoyou and Julia Ahlfeldt CX Consulting, found that 23% now use artificial intelligence (AI) search tools to compare products and prices, find deals and answer buying questions, more than double the share a year earlier (21 August 2026). Google's own guidance to businesses says its map results rest on how closely a shop's published details match the question asked, how near the shop is to the person asking, and how well known and reviewed it is; that there is no way to request or pay for a better place in those results; and that customers are 70% more likely to visit a business whose profile is complete.

World Wide Worx, a South African technology research company, reported on 2 September 2026 that online shopping reached 10% of national retail turnover, so about 90% of retail sales still happen outside online shops. Its research, reported in October, found that 79.1% of adults use the internet and 34.2% shop online: about 45 in every 100 adults use the internet but do not shop online.

Out of every 100 South African adults



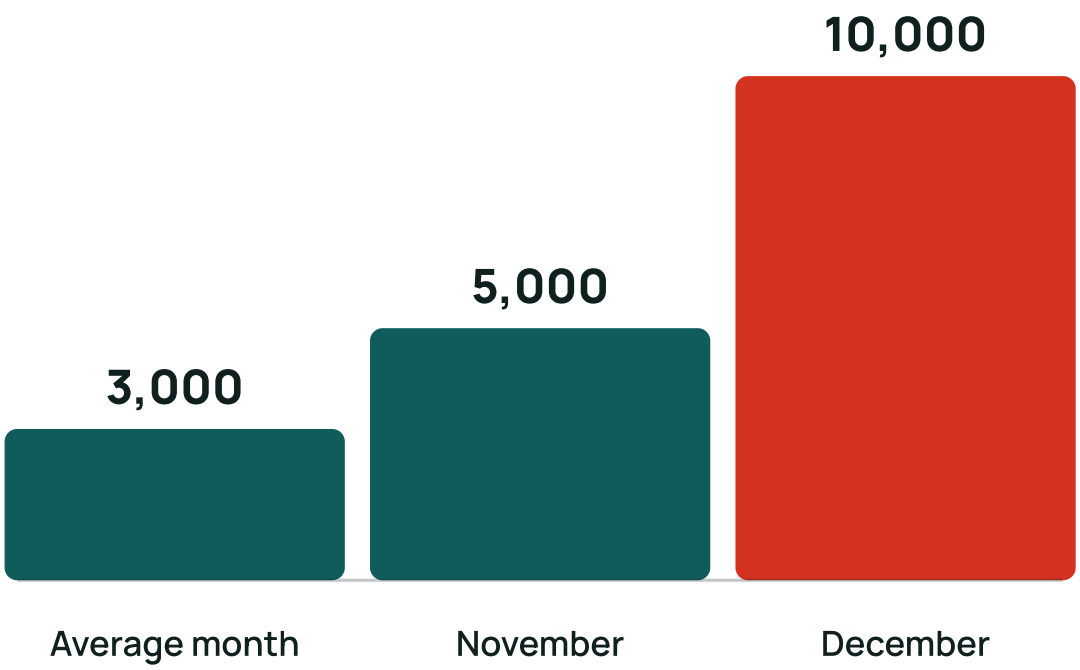
Brand Journal calculation from World Wide Worx, Online Retail in South Africa 2026 (with Mastercard, Peach Payments and Ask Afrika; 23,910 interviews from January to December 2025).

The stokvel

A stokvel is a savings club run by its members, who pay in regular contributions. Stokvels take many forms, including burial, rotating savings and investment clubs; grocery stokvels pool money to buy food together, often for December. Rogerwilco found that 34% of township residents surveyed belong to a stokvel or group savings scheme, and 61% of those members save for large yearly expenses.

December is when that saving reaches the shop. Makro, a wholesale chain, sees almost 10,000 stokvel customers in December and nearly 5,000 in November, against a monthly average of about 3,000 across the year, with single purchases from R24,000 to well over R200,000 (Eyewitness News, 10 December 2025).

Stokvel customers at Makro



Eyewitness News, 10 December 2025, describing Makro's stokvel trade.

The National Stokvel Association of South Africa publishes a grocery plan that sets out redemption dates (when members collect their groceries), scheduled payments to retailers, proof of payment and delivery. A shop or wholesaler can use the same questions with any stokvel: what the group needs, by when, how it pays, and how it collects.

5 CLOSING THE GAP: FROM DEMAND TO A COMPLETED ORDER

A festive order passes through several hands before it becomes profit. The shop pays the wholesaler, often before the customer pays the shop. Staff answer messages while serving at the counter. A discount can bring more customers while leaving less from each sale for wages and rent. In a Cape Town trial published in 2018, researchers Stephen Anderson, Rajesh Chandy and Bilal Zia found that owners trained in marketing grew their sales. Extra stock prevents lost sales and also ties up cash. Each step below follows that chain.

1. **Start with what the customer needs.** A daily top-up, a stokvel order, a gift, a repair or an appointment each asks something different of the shop. An optometrist plans appointment times; a butchery plans cold storage and collection; a hardware store plans how long suppliers take to deliver. Rural shops plan around longer supplier trips, so order-by dates come earlier. Ask customers what they need,

and how they can collect: a seat, a ramp, or someone to carry an order to the car.

2. **Check what the shop can deliver.** Record supplier confirmation, the cash committed, storage space, opening hours, staff cover and collection times. If an item runs out, the customer chooses between a substitute and a full refund (Consumer Protection Act, section 47). Order perishable stock to match confirmed orders: food that spoils loses the money paid for it and the sale it was bought for. Plan for power cuts, which can spoil cold stock. Packing stokvel orders for one collection day lets a group arrive in one shared trip instead of many.
3. **Work out what each sale leaves.** From the price, take away the cost of the product, packing, card fees, transport and delivery. What remains goes towards rent, wages, loan repayments and the shop's time; profit is what is left after those.
4. **Choose the smallest message that reaches people.** The same facts on the shelf, the price sheet, the WhatsApp message and the Google Maps listing. Text that loads quickly, in the languages customers ask for, checked by a fluent speaker, with large print at the counter and staff ready to read prices aloud.
5. **Count completed orders.** Confirm each payment in the bank or payment app itself; a screenshot is not proof that money arrived. Keep a record of messages received, orders confirmed, orders collected, items that ran out, refunds and complaints. Views and reach show attention; completed orders show trade.
6. **Keep every promise made.** A customer who collects exactly what was advertised, at the price advertised, on the day agreed, has a reason to come back. Give customers one clear way to raise a problem, and resolve it fairly.
7. **Review in January.** Reconcile stock and cash, settle outstanding orders, and note what customers asked about most.

6 THE FESTIVE CALENDAR

Black Friday falls on 27 November, with month-end soon after; pay dates vary by employer. Public holidays: 16 December (Day of Reconciliation), 25 December (Christmas Day), 26 December (Day of Goodwill) and 1 January (New Year's Day). Households that receive social grants can plan from the published schedule: the South African Social Security Agency pays older persons grants on 2 December, disability grants on 3 December and children's grants on 4 December 2026, and again on 5, 6 and 7 January 2027, according to the Department of Social Development.

Key dates for households and shops, 27 November 2026 to 7 January 2027



Department of Social Development, social grant payment schedule for 2026/2027; Public Holidays Act 36 of 1994.

7 TAVERNS AND BOTTLE STORES

Licensed liquor outlets trade under their own rules. WhatsApp's business messaging policy (updated 23 September 2026) does not list South Africa among the countries where alcohol may be promoted through its business services, so taverns and bottle stores advertise through posters, in-store displays, Google Maps, and Facebook and Instagram adverts shown only to adults. The alcohol industry code, administered by the Drinks Federation of South Africa and enforced by the Advertising Regulatory Board, requires at least 70% of an advert's audience to be of legal drinking age and a responsible-drinking message such as "Not for Persons Under 18". Trading hours follow each outlet's licence, its provincial liquor authority (in Gauteng, the Gauteng Liquor Board) and its municipality's by-laws. A festive plan for a bottle store starts with the licence, the municipal trading hours and the code.

8 QUESTIONS THE FIGURES LEAVE OPEN

These are the next things worth measuring:

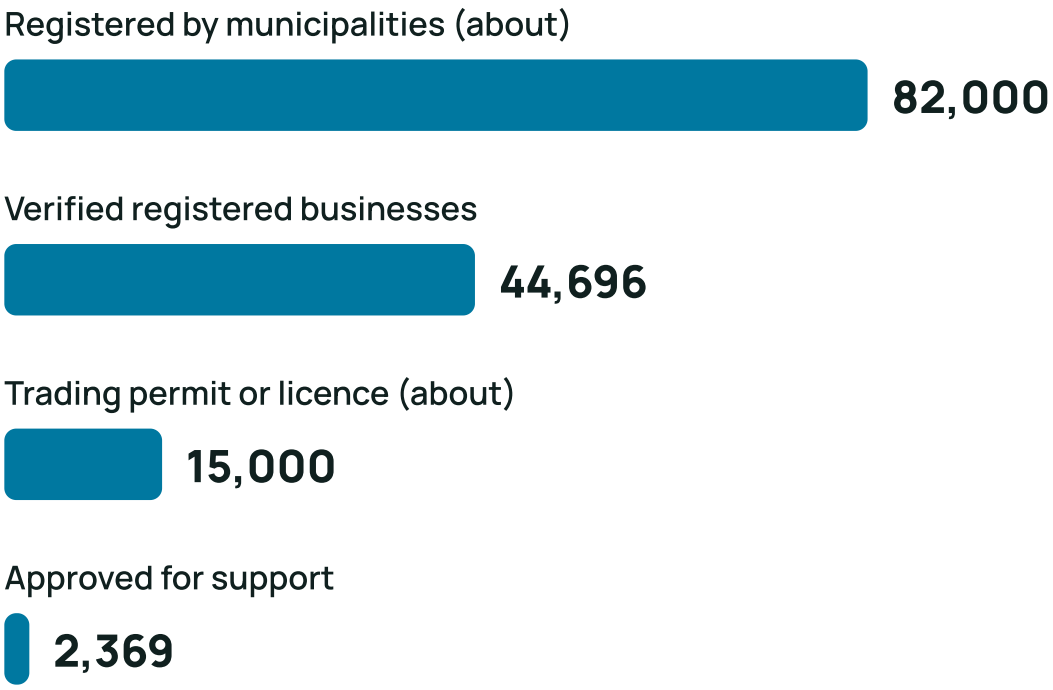
- How much profit shops keep from the festive season, after wages, transport, finance and returns.
- How much festive trade is new, and how much moves between nearby shops.
- How many first-time December customers come back in the new year.
- Which mix of posters, community radio, Google Maps, WhatsApp and paid adverts works best for each kind of shop.
- Cash sales, which card data from banks and payment companies leaves out.
- How often AI assistants name South African shops, and township shops in particular, when asked where to buy; whether a question asked in isiZulu, Sesotho or Afrikaans returns the same shops as one asked in English; and whether the assistants know the shops that trade in cash and have never had a website.
- What the support fund changed for the spaza shops that received it.

9 WHAT HAS BEEN TRIED

The Spaza Shop Support Fund

The Department of Small Business Development and the Department of Trade, Industry and Competition reported on 29 May 2026 that municipalities had registered about 82,000 spaza shops; verification confirmed 44,696 registered businesses; about 15,000 held trading permits or licences; and 2,369 businesses had been approved for support worth about 179.6 million rand, through the Small Enterprise Development and Finance Agency (1,316) and the National Empowerment Fund (1,053). The departments state: “registration does not equate to licensing.” By 30 September 2026, the Small Enterprise Development and Finance Agency had approved 1,822 applications worth 110 million rand and paid out to 1,184 businesses, worth 72 million rand (parliamentary reply, question dated 26 October 2026).

Spaza shops at each administrative stage, 29 May 2026



Department of Small Business Development and Department of Trade, Industry and Competition, Update on Spaza Shop Support Fund, 29 May 2026.

The Grocery Retail Market Inquiry

The Competition Commission's Grocery Retail Market Inquiry, published on 25 November 2019, found exclusive leases favouring national chains in more than 70% of shopping centres, some lasting up to 40 years. An exclusive lease lets one supermarket stop a shopping centre from renting space to competing grocers. The inquiry recommended ending these leases, setting aside space for independent and township retailers in new centres, and helping township businesses join buyer groups and distribution networks. Shoprite and Pick n Pay later reached agreements with the Commission, and on 30 August 2023 SPAR agreed to stop enforcing exclusive leases against all competitors by December 2026.

Support for small businesses, with measured results

Where and when	What was offered	Measured result
Cape Town, South Africa; published 2018	10 weeks of marketing training (270 firms) or finance training (266 firms), compared with 316 firms given no training	Profits 41% to 61% higher than comparison firms after 12 months; marketing training grew sales, finance training cut costs
Indonesia; paper 2019	A business handbook for small retailers, with a film about successful peers or help in the shop	Profits up to 35% higher after 18 months; the handbook alone did not change practices

Guatemala; paper 2023	Training and advice by phone for 251 owners of small food franchises (each runs a branded outlet), compared with 247 owners	About 102 United States dollars more monthly profit per owner, as reported by owners six months later
Togo; study 2017, follow-up 2025	Personal initiative training, which teaches owners to plan ahead and act on their own ideas	Profits 30% higher over two years; after seven years, the gain grew for men and shrank for women
United Kingdom; January 2024	Vouchers for business advice	Turnover 8.2% higher after 12 months for firms that used a voucher; the effect had gone by 24 months

Across these studies, profits rose most where owners changed what they did in the shop. In Cape Town, marketing training raised sales and finance training cut costs.

10 WHAT EACH INSTITUTION PUBLISHES

Institution	What it publishes	Brand Journal's summary for a shop
Statistics South Africa	Monthly retail trade sales	When the year's trade peaks, and how each type of shop is moving
Department of Social Development and South African Social Security Agency	Grant payment schedule	The published payment dates that households who receive grants plan around
Department of Small Business Development	Spaza Shop Support Fund progress	Registration, licensing and support are separate steps
Competition Commission	Grocery Retail Market Inquiry	Recommendations on space in malls and buyer groups for independent retailers
Information Regulator	Oversight of the Protection of Personal Information Act	Customers' details are collected with permission and kept safe
National Consumer Commission	Enforcement of the Consumer Protection Act	Clear prices, honest sale prices, and fair cancellations and returns
Provincial liquor authorities, such as the Gauteng Liquor Board	Liquor licences and trading conditions	Trading hours follow the licence and municipal by-laws

11 WHO MEASURES FESTIVE TRADE, AND HOW

Publisher	What it measures	Who it covers
Statistics South Africa	Retail sales, after price changes	A sample of 1,671 retail enterprises registered for value added tax, representing 19,052
Yoco, card payment company	Card payments	More than 200,000 merchants using its machines
Rogerwilco, digital marketing agency, with Field & Insights Africa	Township customer experience	Township residents surveyed in 2026; full method in the downloadable report
Rogerwilco with ovatoyou and Julia Ahlfeldt CX Consulting	Consumers and AI search	2,000 consumers surveyed online in the second quarter of 2026
Google	Map results and business profiles	Google's published guidance to businesses
Standard Bank	Township businesses	250 businesses with turnover from R100,000 to R50 million in five provinces, March to May 2025
Pietermaritzburg Economic Justice & Dignity Group	Food prices	44 foods at 52 supermarkets and 36 butcheries
JustMoney, personal finance website	Household money pressure	More than 5,400 online respondents, July and August 2026
OneDayOnly, online retailer	Online shoppers' habits and trust	2,410 of its online shoppers, 13 to 26 August 2026
World Wide Worx, technology research company	Internet use and online shopping	23,910 interviews, January to December 2025

Card data leaves out cash sales, and each survey asks its own people its own questions.

12 CHANGES THAT WOULD HELP

1. **Shop owners:** confirm stock and costs before advertising each offer, using one shared price sheet.
2. **Shop owners:** plan cash through January, keeping customer deposits for the orders they paid for.
3. **Stokvel organisers and shops:** agree prices, collection, transport and cancellations in writing before ordering.
4. **Wholesalers:** publish festive order cut-off dates, substitution and refund terms, and delivered prices.
5. **Payment and ordering companies:** publish fees, payout times and how their apps work with weak signal and shared phones.
6. **Banks and payment companies:** publish festive township trading data by area every year.
7. **Municipalities:** publish how long a trading permit takes to issue.
8. **Government departments:** report support paid and its results alongside approvals.
9. **Marketing and public relations teams, including Brand Journal:** work to a written scope and fee, keep advert budgets separate, and leave every account in the owner's name.
10. **Journalists and researchers:** give each figure its source, date and who it covers.

13 FIND YOUR PLACE

Shop owner: check the seven things at the top of this report this week.

Shop staff: keep the price sheet at the counter and flag items running low early.

Customer: ask for the final price, the pack size, the collection date, and what happens if an item runs out.

Stokvel organiser: compare total quotes from more than one nearby supplier, including transport.

Wholesaler: publish a stokvel hamper list with order-by and collection dates.

Traders' association, including women traders' and migrant traders' groups: gather members' festive questions and share answers from suppliers and municipalities.

Bank or payment company: share township festive data by area.

Municipality: publish how long a trading permit takes to issue.

Journalist: report the shop owner's side of the festive figures, using the sources below.

14 CHOOSING PROFESSIONAL HELP

Brand Journal sells marketing help, so this section sets out how to judge any provider, including Brand Journal, and the free routes too. Free help is available from the Small Enterprise Development and Finance Agency, from the small-business guides of banks and payment companies, and from traders' associations. A paid marketing or public relations team can take work off an owner in the busiest weeks: price sheets, Google Maps listings, posters, adverts and stories for community newspaper and radio editors. Good paid help comes with a written scope, a fixed fee, advert budgets kept separate and paid by the owner, every account in the owner's name, approval before anything goes out, regular results, a way to raise complaints, and an end date. Compare its total cost with doing the work in-house. It promises work, never guaranteed sales or guaranteed press coverage.

About Brand Journal. Brand Journal runs fixed-price festive marketing, public relations and sales campaigns for South African businesses of every kind, on WhatsApp, Google Maps, Facebook, Instagram and community media. It is a service of Invictus Communications (Pty) Ltd, South Africa. This report is free for everyone.
brandjournal.co.za

15 HOW TO READ THE FIGURES

Kinds of figure. Measured figures come from transactions or official statistics: Statistics South Africa, Yoco, mall results, the food basket index and government records. Survey figures come from asking people: Rogerwilco, JustMoney, OneDayOnly, World Wide Worx and Standard Bank. Calculations are worked out by Brand Journal from published figures and labelled as such. Figures from different surveys sit side by side and are never added together.

Method. Brand Journal reviewed published research and reporting on South African retail up to 7 November 2026, read each figure in the source cited, and recorded its publisher, date and web address. Figures reported by a news outlet are credited to that outlet and marked in the source list. The Statistics South Africa figures were read in the original publication.

Words used. *Sales at 2019 prices*: sales with price changes removed. *Trading density*: sales per

square metre of shop space. *Stokvel*: a savings club run by its members. *Opt-in*: a customer's agreement to receive messages. *Rand*: South Africa's currency, written R.

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16 SOURCES

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