

## Case study

# Credit & Mercantile

### Challenge

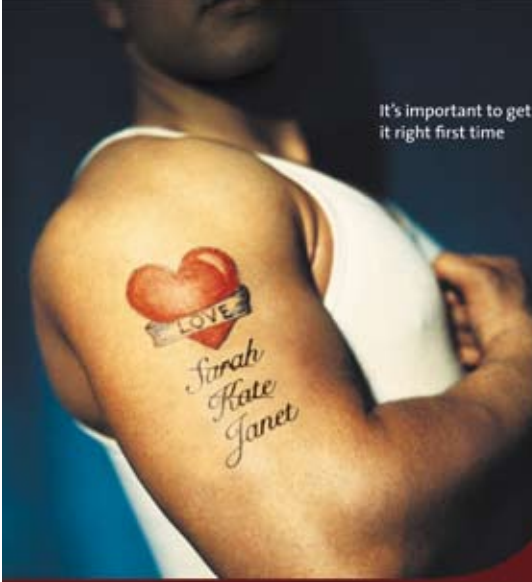
Credit & Mercantile is a finance company offering short term bridging loans (£100K to £10m) to companies and individuals via IFAs and mortgage brokers. It has established a successful business over the past 12 years, but has recently seen its competitors raise their profile and steal market share as a result. Our challenge was to raise Credit & Mercantile's profile amongst IFAs and mortgage brokers, position them above the competition, stimulate enquiry levels and regain market share.

### Solution

Our research had shown that all the competitors, through their advertising, focused on the 'givens' (competitive rates, speed and flexibility), offering no other point of differentiation. Our strategy for Credit & Mercantile was to create tangible differentiation from the competition by not focusing on these 'givens'. Instead, we recommended building empathy with the IFA and mortgage broker communities by acknowledging the importance of reputation to their business, providing reassurance that their reputation was safe with Credit & Mercantile and flattering the IFA and mortgage brokers that their reputation was built on their ability to offer best advice and deliver value to their clients. We articulated Credit & Mercantile's value proposition as 'Bridging loans for when your reputation matters'.

### Results

The multi-channel campaign was launched at Mortgage Expo 2007, simultaneously breaking in the IFA and broker trade press. Although the re-positioning of the brand is part of a long term strategy, over 380 enquiries were generated at Mortgage Expo alone.



It's important to get it right first time

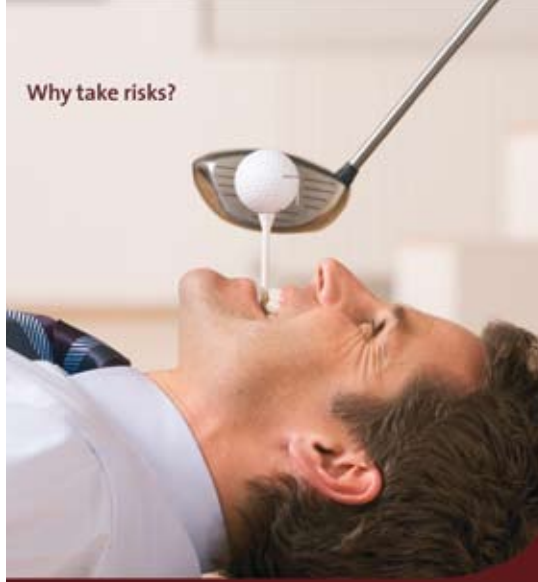
**Bridging loans you can recommend with confidence.**

Your client relationships are valuable. So when you recommend a bridging loan company, it needs to meet the same high standards your clients have come to expect from you.

Importantly, our own reputation has been steadily built over many years, and you know we'll meet your expectations with this and all services. We are fully independent, and provide competitive rates, quick, helpful solutions, team-based solutions. So you can recommend us with the confidence that you've got it right first time.

For a fast decision, call Steve Brennan on 01342 837 111 or email [steve@credit-mercantile.com](mailto:steve@credit-mercantile.com)

CREDIT & MERCANTILE PLC  
[www.credit-mercantile.com](http://www.credit-mercantile.com)



Why take risks?

**Bridging loans for when your reputation is on the line.**

Your reputation is valuable. So when you recommend a bridging loan company, it needs to meet the same high standards your clients have come to expect from you.

Importantly, our own reputation has been steadily built over many years, and you know we'll meet your expectations with this and all services. We are fully independent, and provide competitive rates, quick, helpful solutions, team-based solutions, with highly competitive rates. So why take risks when you don't have to?

For a fast decision, call Steve Brennan on 01342 837 111 or email [steve@credit-mercantile.com](mailto:steve@credit-mercantile.com)

CREDIT & MERCANTILE PLC  
[www.credit-mercantile.com](http://www.credit-mercantile.com)

response worldwide

27 Soho Square, London W1D 3AY

Telephone: +44 (0) 207 543 6868

[www.responseworldwide.co.uk](http://www.responseworldwide.co.uk)