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Zulu Maximises Liquid Assets

When a specialist finance company approached Zulu to build their brand we immediately worked on developing their major asset.

The Overview

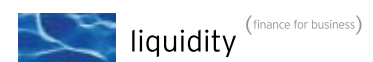
Liquidity Ltd was a start-up company with a team drawn together from various business sectors, all with blue chip experience. Our brief was to develop a comprehensive brand that reflected an innovative and fresh approach to lending. Liquidity had spent time evaluating the market, understanding the competition and analysing their brand position. It was therefore better positioned to lend against complex business requirements.

The basic function of asset based lending is the provision of short term cash financing secured against an asset; this more often than not is the security of a sale of goods. This form of cash flow financing can be an expensive way of running a business and therefore the service providers can suffer from a poor image.

However, Liquidity's founder Dave Totney was determined to change that. He had worked extensively across the Midlands business environment and his reputation for providing high quality solutions to complex business problems was well known within the business community. Dave wanted the business to reflect his own high values and ethics. Zulu's job was to turn these standards and principles into a single brand that would encompass all that Liquidity needed to communicate.



Newcomer of the Year 2004



“Zulu developed the brand from scratch. When we needed an organisation that understood what we did, and how the market worked, we found that expertise in Zulu.”

Dave Totney
MD of Liquidity Ltd

The Brief

At the time, there were a number of high street service providers that offered basic solutions to simple business requirements. They benefited from having a large cash ledger which meant that their individual risk was spread and they could also make a very healthy margin on all their transactions. Liquidity were going to approach the market differently. They were not going to compete on price but rather quality of service. This meant they needed to get close to their clients, demonstrate that they understood not only the market but also their clients' business models and provide upstream service solutions.

The brand needed to reflect this fresh thinking and demonstrate how the new company would work around, and fit into, their clients needs. This was not going to be standard solution 'bolted' into existing clients but a tailored service that would make the companies business operations more efficient and allow resources to be allocated more accurately towards growth and investment. Liquidity was going to work with their clients to improve their businesses.

The Solution & Our Approach

Zulu's initial research demonstrated that the market was saturated with a lot of 'me too' brands and undifferentiated standard products. Many of the pricing models were simple menu pricing systems and the market was driven by a standard methodological approach to client needs. Few assets-based lenders could demonstrate any willingness to engage in a client's business. Even fewer spent any time with the client pre or post client engagement.

We spent further time gaining a real insight into the marketplace and the products and services offered within it. This would allow us to dissect the proposition that we felt made Liquidity unique and, in turn, work out a brand strategy that could be articulated across the conservative Midlands market place.

Liquidity agreed that spending time with clients was essential. The key to the Liquidity delivering on brand values was its people. The company needed to find high quality individuals who all shared a dedication and commitment to the service of the client requirement. This team needed to evolve a detailed mentoring program to ensure that consistent and high quality advice was offered to the client.

Zulu worked with the team to provide a simple, clearly articulated fresh approach. The development and articulation of the corporate brand reflected the all-encompassing partnership approach and seek to demonstrate how Liquidity tailored its services to provide bespoke solutions for the clients needs.

The Result

A brand is about communication. Liquidity Ltd were able to start trading seriously in the knowledge that everything, from the logo through to the online experience, was designed to provide the target audience with a simple, easy to use interface that, at every stage, reaffirmed that any client was dealing with the best financial team available. Most importantly, the brand articulated the vision that Liquidity were not just in the finance business, they were in the people business.

From Zulu's point of view it was a great success. But, as we say on our Home Page, 'Every success must have something to be measured against'. Our work is measured by the client's rule, not ours. The launch of the Liquidity brand was a remarkable success, with the company achieving and exceeding its business growth targets in its first year of operation. The company's achievement in this highly competitive marketplace was acknowledged at the prestigious Midlands Deal Markers Awards in 2005.



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