

Bringing a Brand to Life

Louise Fowler
Co-operative Financial Services

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What I'm going to cover

- What's a Brand?
- Who am I and what do I know about it anyway?
- About CFS and Britannia
 - Where have we come from?
 - Where are we now?
 - Where might we be going?

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What is a brand?

- “An implied promise [...] of the level of quality”

Wikipedia

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Oxford Dictionary of Current English

- “Brands are defined by the customer. They exist as a feeling that extends beyond the product or service itself.”

T. Scott Gross in [Microbranding](#)

What a brand isn't

- Name
- Logo
- Badge
- Advertising strapline
- Packaging or wrapping

- It cannot be applied as an afterthought but must live through all that you do

- It's not entirely within your gift to define and manage

Who am I and what do I know about it?

- British Airways
- Barclays
- Britannia Building Society
- Co-operative Financial Services

All are:

- Intangible, high value products
- People- and process-intensive
- Hard to understand (by consumers)
- Difficult to like (sometimes)
- Highly regulated
- Not always the thing the customer wants in the first place

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The Co-operative Brand

- “Changing Business for Good”
- This is our time
- Move to more responsible consumption
- Distrust of big institutions (banks, MPs, Supermarkets)
- Emerging desire to recreate communities
- Profit at any cost discredited
- “Doing the right thing” no longer a marketing band-wagon
- Owned and run by members, not shareholders

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The **co-operative**
From community projects to a share
of the profits, renewable energy to
Fairtrade products, we believe that
when the benefits are passed around,
it's **good for everyone**

food | bank | travel | insurance | pharmacy | funeralcare | legal services | investments | electrical

www.co-operative.com

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The **co-operative** funeralcare

The **co-operative** food travel bank

The **co-operative** pharmacy

The **co-operative** travel

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Co-operative and Britannia

- CFS – *“Good with Money”*
- Britannia – *“Building a Fairer Society”*

- Both member-owned
- Both ethical and socially responsible
- Both driven by member-value
- Both are values-based businesses
- Complementary products and services

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The **co-operative** investments
good with money

Your money
Our promise

To provide responsible investment advice that suits you, not us, just as we've been doing for all our customers and members **since 1872.**

0800 731 9476
goodwithmoney.co.uk

The **co-operative** bank | insurance | investments
good with money

Your money
Our responsibility

To look after every part of your finances with care, consideration and expertise, just as we've been doing for all our customers and members **since 1872.**

Join us at
goodwithmoney.co.uk

The **co-operative** bank
good with money

Your money
Our commitment

To provide banking services to suit your needs, free from the demands of shareholders or speculators, just as we've been doing for all our customers and members **since 1872.**

0800 783 7717
goodwithmoney.co.uk

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britannia.co.uk

A fairer mortgage means only lending
you what you can afford

Building a fairer society **Britannia**
BUILDING SOCIETY

britannia.co.uk

Is it **fair** when a great **deal** turns into a raw one?

We won't leave you to drift on to a higher rate when your mortgage deal runs out.

Building a fairer society **Britannia**
BUILDING SOCIETY

britannia.co.uk

It's only **fair** you get your **share**

With no shareholders to pay, you receive a share of the profits.

Building a fairer society **Britannia**
BUILDING SOCIETY

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What are we building?

- The UK's most admired FS business
- Changing business for good in the financial sector
- Consumer-led, member-owned, ethically-oriented
- Britain's first "supermutual"
- Something that has not been seen before
- Something consumers and businesses are calling for

Lessons from both merging businesses

- Involve your people – a lot
- Be clear and consistent – always
- Resist the urge to rely on price or promotions
- Be simple
- Get emotional
- Believe it!

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So an easy brand job?

- Trading under two brands
- Bringing products and services together where we can
- But any brand changes will be determined by our customers

We know

- They want us to remain **fair** and **good**
- They want us to remain different from the big guys
- They are emotional about us
- It's our people that make the difference

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So for now....

- “Two restaurants, one kitchen”
- Build our culture and develop our people
- Live our values
- Invest in infrastructure
- Put our customers and members first
- We will NOT just re-wrap the same old stuff

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Thanks for listening

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