Momenti Group

MARKETING STRATEGY PLAYBOOK

for mortgage brokers

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Introduction

Many companies bypass strategy and jump into tactics like ads, social media posts, or events before doing the groundwork of strategy

This is why people believe in that quote that "half of my marketing does not work".

If you get your strategy and planning right, your marketing is more likely to work.

If you bypass that stage, there will be a lot of guessing, a lot of assumptions and a lot of waste of your time and spend.

The ***Marketing Strategy Playbook*** is therefore created to help you through the process with a simple 4 Steps For Your Marketing Strategy - to ensure you do the right things right and save time and money as well as deliver results.

This Playbook is not designed to make you a marketing expert. It is created to guide you through the steps below before rushing into tactical executions that may not be the right things to do and wastes time and money.

This Playbook is here to give you guidance to ask the right questions to yourself.

Most companies go straight to the tactics which is why their marketing often does not work

What Is A Marketing Strategy?

A marketing strategy is your blueprint for creating and delivering value to clients.

It helps you keep existing clients and attract new ones more effectively.

The simplest way to build a strategy is by asking:

- ✓ Where are you now?
- ✓ Where are you going?
- ✓ How are you going to get there?
- ✓ How will you know when you have arrived?

Strategy vs. Tactics

Strategy is the big picture — your long-term goals and direction.
Tactics are the short-term actions to get you there.

Many skip strategy because it feels overwhelming. But by using the four simple questions above, you can create a clear, practical framework without the jargon.

Your Strategy Roadmap

4.How Will You Know When You Have Arrived?

Measurement & refinement

3.How Are You Going To Get There?

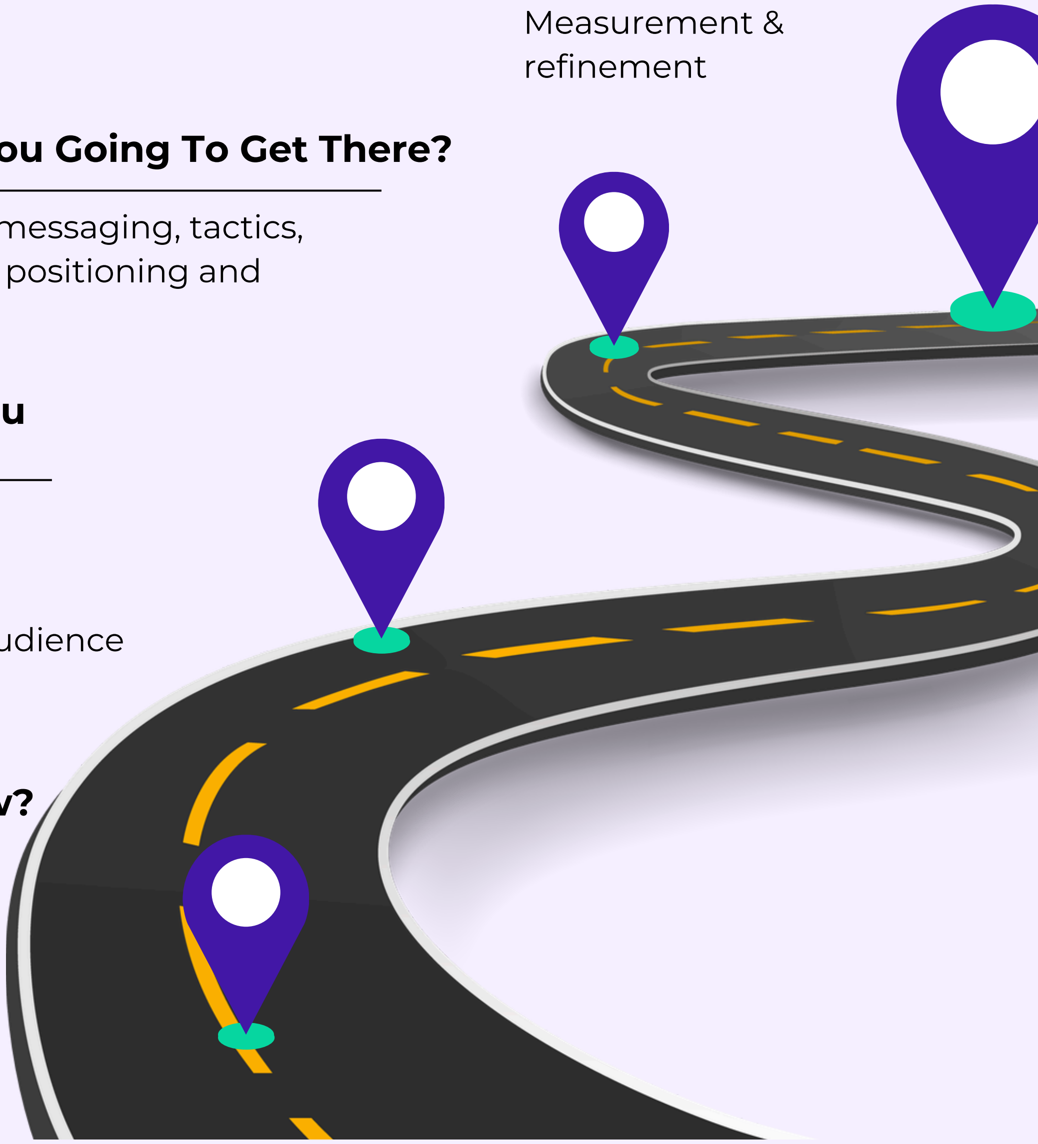
Core strategy, messaging, tactics, segmentation, positioning and targeting

2.Where Are You Going?

Mission & Vision
Goals
Value Proposition
Target Market & Audience

1. Where Are You Now?

Market Analysis
Target Market & Audience
Competitor Analysis
Internal Audit
Customer Insights



Why Does Strategy Matter?

Imagine jumping in your car with no destination. No map. No fuel check. Just driving.

Which route would you take?

How would you know when you've arrived? Sure, you'll end up somewhere... but it'll take longer, cost more, and probably just follow the crowd.

That's exactly how most businesses do marketing: random posts, scattered campaigns, copying what others are doing.

Without strategy, you're just being efficient at going the wrong way.

> "The essence of strategy is choosing what not to do.
>
> — Michael Porter

At The Heart Of Your Strategy

At the heart of any strategy are your clients.

Good marketing starts and ends with them.

The real driver of growth isn't a new tool or the latest trend — it's understanding the client journey, and why they would choose you over someone else.

Clarity here removes guesswork, makes your marketing more effective, and strengthens your "why".

We'll explore this in more detail later.

> Good marketing makes the company look smart. Great marketing makes the customer feel smart.
>
> — Joe Chernov

Why Do Businesses Start in the Wrong Place?

- Pressure for quick wins – so the focus is on “doing” rather than “thinking”.
- Misunderstanding strategy vs tactics – many people think posting on Instagram is strategy, when in reality it’s just a tactic.
- External suppliers push companies to a more tactical solution.
- Easier to act than plan; strategy can sound daunting and time consuming.
- Companies will often emulate the competition - but are copying their tactics when your goals will differ!

> Strategy without tactics is the slowest route to victory. Tactics without strategy is the noise before defeat.
>
> — Sun Tzu

MARKETING STRATEGY

PART ONE

where are you now?

Where Are You Now?

In a fast-paced market, it's easy to rush ahead. But pausing to assess your position is essential — this is what a Situational Analysis does.

It answers the question: "**Where are we now**?" by examining internal and external factors that impact your business.

It's like checking a map before a journey, it helps you avoid wasting time and money by starting off in the wrong direction.

Key areas to cover:

- Company Analysis/Internal Audit
- Client Analysis
- Competitor Analysis
- Market Analysis
- SWOT/TOWS (to pull everything together)

1.1 Company Analysis (Start With Your Why)

The starting point of creating your strategy is "where are you now". This typically means doing a company audit, as you will see on the next page.

However, I want to begin by mentioning a brilliant book by Simon Sinek, called **Start With The Why**. The premise is that people don't buy what you do, but why you do it.

- Why did you become a mortgage broker?
- Why does your company exist?

Tell Your Story

Whenever I speak to mortgage brokers, they can tell me their story of why they became a broker. But this story is rarely shared. But this story is unique to you and should drive your strategy.

Why Do You Exist?

And why do clients use your services? Not just those rational reasons, but the emotional ones too, which are often driven by you, your personality and character. After all people buy from people.

So your starting point is to **answer WHY** as you move onto that first step of "Where are we now"?

1.1.1 Company Analysis (Internal Audit)

Know Your Strengths

Focus on strengths first. Ask yourself, your team, and your clients what you do best — then build on it.

Address weaknesses only if they hold you back; not all of them matter, but the ones that do should be fixed.

Brand Image

How do you want clients to perceive you? Does your website etc reflect this?

Ask clients why they chose you. If it was a referral, dig deeper, the recommendation was just the beginning and they still had to decide for themselves to use you.

Marketing Analysis

Now look at your data. Look at your website data for example, what can you do to make things better here?

What do you think is working well? Is the message you are sending out the right one?

Look at your client data. How many clients are on your books, but how many have your heard from recently?

1.2 Client Analysis

Look at your client base.

- How many are repeat clients vs. new?
- Of the new, how many came through referrals?
- For those who didn't, how did they find you — and why did they choose you?

Go beyond **demographics and build a psychographic** profile of your clients. This helps you identify and attract others like them.

- Journey - how did they find you?
- Lifestyles – How do they spend their time? Flamboyant or thrifty?
- Values – Do they care about sustainability, family, status?
- Personality – Outgoing or reserved? Risk-takers or cautious?
- Motivations – What makes them tick?
- Behaviours – Impulsive or considered? Tech-savvy or traditional?
- Decision-making – Impulsive or careful thinkers?
- Challenges – What personal or financial obstacles do they face?

By understanding these characteristics lead to stronger engagement and better results.

> The aim of marketing is to know and understand the customer so well that the product fits them and sells itself.
>
> — Peter Drucker

1.3 Competitor Analysis

Clients always have a choice, to use your services or not.

Doing a complete competitor analysis would take you forever, as there are so many brokers and of course, a client could bypass you too.

Instead, know what other brokers are doing but stick to you WHY because people buy why you do things.

If you can, get to know why clients choose you over others and build on this.

1.4 Market Analysis

What are the trends that are happening in the market that could affect you?

This could be shifts in client demand, some emerging new markets or growing markets. Or declining ones.

What impact can the economy have? Or technology, like AI?

Have a think about what could impact you – opportunities and threats.

1.5 SWOT Analysis

You can now pull all this together to create your SWOT analysis.

- Strengths (internal positives)
- Weaknesses (internal negatives)
- Opportunities (external positives)
- Threats (external negatives)

Once you complete this, you'll have a 360° view of your situation, which will guide your marketing strategy decisions

MARKETING STRATEGY

PART TWO

Where Are You Going?

Where Are You Going?

Next it is all about thinking about where you are going - what is it you are trying to achieve? And why.

This is important because strategy is about direction, not just activity.

If you don't know where you're going:

- You can run in circles
- You waste time and resources
- You follow others by default
- You can lose focus

When you do know where you're going:

- Every decision has a clear filter: "Does this move us closer to our goal?"
- You can prioritise the few things that matter most.
- You stay motivated because there's a clear picture of success.

2.1 Create Mission and Vision Statements

These often get overlooked, as don’t appear in conventional structures of a marketing strategy and can be seen more of a “business strategy”. But the two are related.

Mission Statement: Describe your business' current purpose – this your WHY

Vision Statement: This represents where you want to get to.

2.1.1 The Mission

People don’t buy what you do they buy why you do it. This is why you need to press that reset button and remind yourself WHY you exist and why clients use your services.

If someone asked you why you set your business up/you became a broker, you will have a story about why you did so. Turn this why into your mission statement.

Google

:“To organize the world’s information and make it universally accessible and useful.”

Spotify

“To unlock the potential of human creativity—by giving a million creative artists the opportunity to live off their art and billions of fans the opportunity to enjoy and be inspired by it.”

2.1.2 The Vision

Your business needs a destination—where your hard work and dreams come true.

I once worked at a lender that when it launched into the UK mortgage market had a clear and simple vision: to be a top 10 mortgage lender. It was quite a strength for a new entrant, but it was achieved because everyone knew what we were aiming for.

Google
"To provide access to the world's information in one click."

Spotify
"To be the world's most popular audio platform."

2.2 Set Goals

Your Goals should follow the SMART approach (specific, measurable, achievable, relevant, time-bound).

- e.g. “Generate 80 qualified new leads by the end of Q4.”
- E.g. “Win back 33 old clients in the next six months

S	<u>SPECIFIC</u> What do I want to accomplish?	
M	<u>MEASURABLE</u> How will I know when it is accomplished?	
A	<u>ACHIEVABLE</u> How can the goal be accomplished?	
R	<u>RELEVANT</u> Does this seem worthwhile?	
T	<u>TIME BOUND</u> When can I accomplish this goal?	

2.3 Create a Value Proposition

A vision statement is aspirational (where you're heading), while a value proposition is practical: it clearly explains the unique value you deliver to clients and why they should choose you over competitors.

A clear value proposition helps guide all marketing efforts.

Example

This is a value proposition used at a lender I once worked for:

We offer mortgages for everyone through a fast, easy and automated process.

Structure of a Strong Value Proposition:

Target audience → Who it's for.
Problem solved → What pain point you address.
Unique benefit → Why your solution is better/different.
Proof / Credibility → How you back it up (experience, partners, results).

2.4 Define Your Target Market

Target Market - Your Focus Here

This is the broader group of potential clients you serve.

Example : UK first-time homebuyers aged 25–40 with mid-to-high income, seeking mortgage advice.

Target Audience - Your Focus Later On

This is a more specific, narrower subset of the target market that you're addressing with a particular marketing campaign, message, or piece of content.

We will cover this bit later.

Example: Target Audience for a Facebook ad campaign is "Millennial couples in London, both working professionals, looking to buy their first flat within the next 12 months."

ce

rket = Who your business serves overall.

dience = Who you're talking to in a specific

2.5 Creating Your One Big Message

Your messaging translates your brand positioning (decided in the “where are you going” stage) into clear, audience-facing communication.

It’s the bridge between strategy and execution: your channels, creative, and campaigns all flow from your messaging.

Typically, you’d build a messaging framework (value propositions, key benefits, proof points, tone of voice).

When crafting your messages, ensure that they are human and they are helpful. And they are relevant to your target market and your target audience.

One big message

Too many businesses have too many messages to their target market and audiences. This confuses people and reduces cut through and memorability.

This is why you need ONE BIG MESSAGE. This should be aligned to your value proposition. And you deliver this with consistency. Say it, say it and say it again.

Having one big message does not mean being rigid. You can say the same thing in different ways, but consistency is key.

Crafting a message to your target market

Your high level messaging should be big picture and reflect your positioning.

- Purpose: Build awareness, establish positioning, show relevance.

- Tone: Broad, inclusive, often educational.

- Message themes:

  - Who you are (brand identity, trustworthiness, voice of authority).
  - What problems you solve at a high level.
  - Why you're different
  - Emotional hooks that resonate across the group ("you don't have to do this alone, we'll guide you home).

MARKETING STRATEGY

PART THREE

HOW WILL YOU GET THERE?

How are you going to get there?

How Are You Going To Get There?

Next you are going to think about your strategy required to deliver your goals and the tactical elements needed to support this.

When you do know where you're going:

- Every decision has a clear filter: "Does this move us closer to our goal?"
- You can prioritise the few things that matter most.
- You stay motivated because there's a clear picture of success.

3.1 Create Your Core Strategy

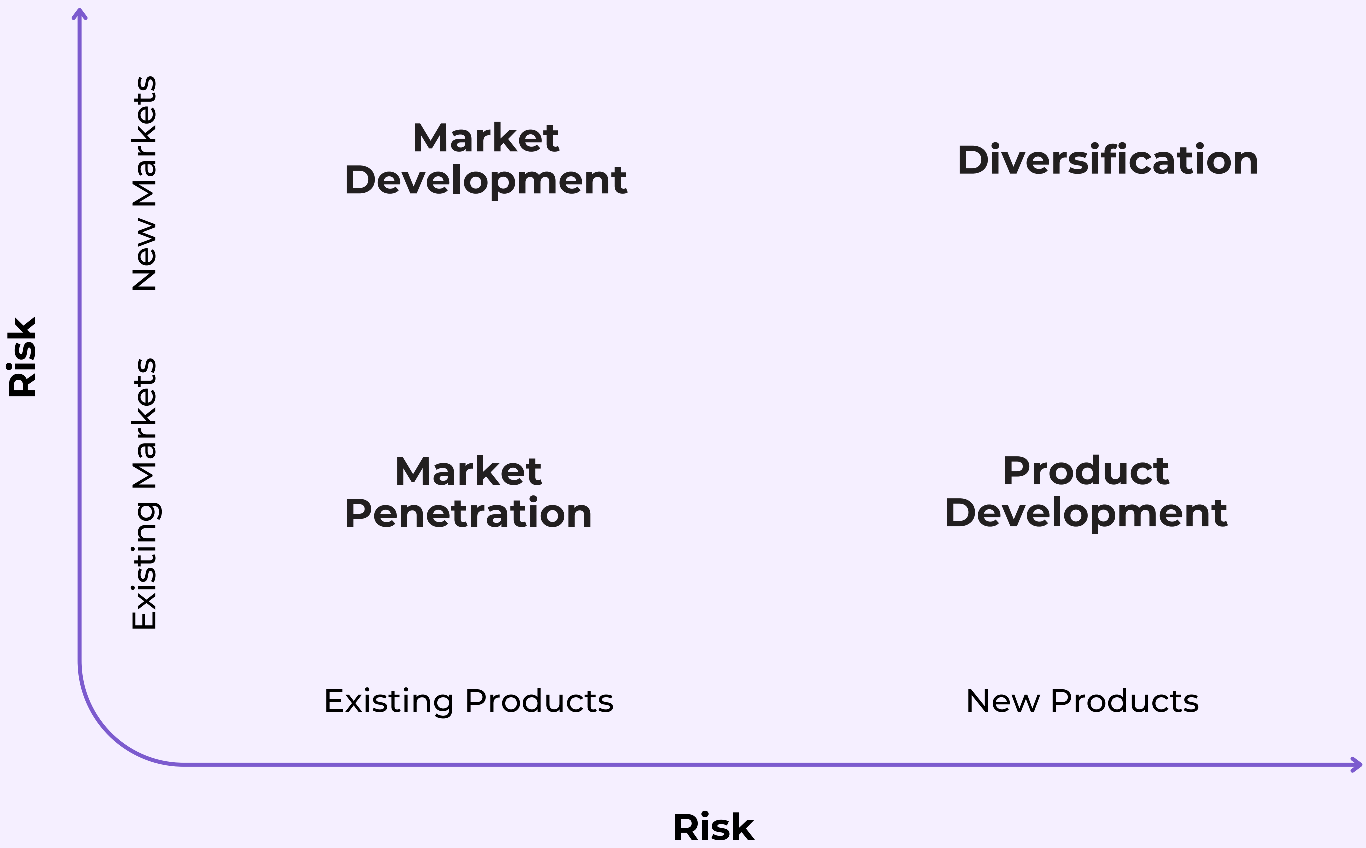
You have done a lot of hard work and a lot of hard thinking to get this far. But without that, you are likely to be less effective.

You need to be effective and efficient.

Do the right things right.

Now it is the stage to look at what your marketing strategy should be.

I always found that taking lead from the Ansoff Matrix (below) is a great way of thinking about this and helping to articulate it to others.



Market Penetration = lower risk and steady growth

You offer the same services to the same type of clients - but to get growth you will seek more clients and/or increased repeat business - via more referrals or seeking strategic partners.

Market Development = lower risk and steady growth

You offer the same services but to a new type of client. This could be geographic, targeting new segments - like young professionals, older borrowers - or using new channels.

Product Development = higher risk but offers faster growth

Here you can offer new products to the same market. For example, you may wish to begin offering Bridging to the same client types as you serve already. Or you may start to focus on adding insurance products to your portfolio.

Diversification = higher risk but offers faster growth

Here you will offer new products to new clients. For example, you may offer Bridging to companies or offering equity release.

3.3 Segmentation & Targeting

Segmentation

- What it is: Breaking the broader market into smaller, meaningful groups of customers.
- How: Based on demographics (age, income), psychographics (lifestyle, values), geography, or behaviour.
- Example: Divide the market into first-time buyers, those remortgaging, buy-to-let landlords, self-employed clients.

Targeting

- What it is: Choosing the most attractive segment(s) to focus on.
- Approach options:
  - Mass marketing (everyone)
  - Segmented marketing (a few groups)
  - Niche marketing (one small segment)
  - Micro/individual marketing (personalised)
- Example: A broker decides to target self-employed professionals because they're underserved by big banks.

Example (Mortgage Broker):
Target Market: UK first-time homebuyers aged 25–40 with mid-to-high income, seeking mortgage advice.

3.3 Positioning

Market positioning is how you want clients to see you compared to other brokers. It's the space you occupy in their mind—what you're known for, what makes you the obvious choice.

Think of it like this: If someone asked a client "Which broker should I go to for X?", what do you want them to say?

That answer = your positioning.

- Example:" The UK's most transparent and stress-free mortgage service for entrepreneurs and freelancers."|
- Example: "Helps business owners with complex income structures."

Target Audience for a Facebook ad campaign:
"Millennial couples in London, both working professionals, looking to buy their first flat within the next 12 months."

positioning = who you are + who you help + value you offer

3.4 Applying The Marketing Mix

Product/Service Offerings

You are not providing a physical product, so define the service you offer. Your WHY. You are offering expertise, a professional service and a process that removes the pain for clients.

Price

Determine the fee structure that reflects your brand positioning and ideal client.

Place

Think about how your target market and segments will find your services, whether you are on the high street or online only. How can you be easy to find?

People

People buy from people they can find and trust. So how can you make the most of the people in your business and ensure you are human and helpful

Process

What process does a client go through to use your service? How easy is it to use? The easier the process the more business you write.

Physical Evidence

Your office, your website and any other online activity contribute to this. Think about how these drive perceptions...and use testimonials to give evidence.

Promotion

This is the element that most businesses go straight to. This is how you promote your service and we will discuss that more now.

This is all about how you will attract new clients and retain them too.

The promotional channels you use must be the ones that are most likely to achieve your goals.

3.6 Creating Your Tactics

This is the stage most companies jump straight to. But as you can see above, there are several stages to think about first. Otherwise you head off into the unknown.

There are plenty of channels you can use to deliver your tactical promotional mix:

- SEO + Google Ads (Mortgage broker near me)
- Social media campaigns (educational reels, success stories, market tips).
- Email nurture campaigns (rate updates, remortgaging reminders).
- Content Marketing
- Blog posts, videos, or webinars: "5 things first-time buyers should know."
- Mortgage calculators and downloadable guides.
- Referral & Partnership Programs
- Incentives for existing clients to refer friends.
- Partnerships with estate agents, builders, accountants.
- Local Presence
- Community events, seminars, sponsorships.
- Flyers or print ads in targeted local publications.
- PR & Testimonials
- Share client success stories.
- Leverage online reviews to build credibility.

Yes there are a lot of options !!

Your choice is based on your objectives and then determining the best option(s) to achieve the goal. Then work out the cost and then decide can the cost justify it?

Objective. Task. Cost.

Example: Bringing It Together

Strategy	Goal	Target Audience	Key Message	Channel
Market Penetration	Retain 20% more clients	Existing BTL Landlords	It's time to take stock of your portfolio	Email marketing Video Webinars Seminars
	Generate 5 new leads per month	Young professionals	When it's time to stop renting and start owning	Social media Video SEO
Product Development	Retain 20% more clients	Existing BTL Landlords	How could bridging finance help your portfolio?	Email marketing Video Webinars Seminars
	Generate 5 new leads per month	Young professionals	Helping another generation get on the ladder	Social media Video SEO

MARKETING STRATEGY

PART THREE

HOW WILL YOU KNOW WHEN YOU'VE ARRIVED

How will you know when you have arrived?

4.1 Measurement & Refinement

“How will you know when you’ve arrived — and how will you improve along the way?”

This final section ensures your marketing strategy stays on track, delivers results, and adapts as needed.

4.2. Define Key Performance Indicators (KPIs)

Choose metrics that directly measure progress against your goals.

Examples:

- Awareness: website visits, social reach, ad impressions
- Engagement: email open rates, social interactions, time on page
- Leads: enquiry forms completed, downloads, quote requests
- Conversions: sales, new clients, repeat business
- Retention: renewal rates, client lifetime value, referral rate

📍 Tip: Focus on 3–5 KPIs that really matter to your goals, not everything you can measure.

4.3 Track, Report & Review

Use analytics tools: Google Analytics, CRM dashboards, social media insights.

Review regularly: monthly or quarterly progress check-ins. Visual reports: simple dashboards help spot trends quickly.

When tracking, it is a good idea to think about lead and lag metrics. Lag are your end point, where the lead metrics are indications to show if you are on course to achieve your goals.

Stage	Lead Metrics (predictive)	Lag Metrics (results-based)
Awareness	Website traffic, social reach, ad impressions	Brand recognition, organic traffic growth
Engagement	Email open/click rates, social interactions, webinar sign-ups	Average engagement rate over time
Lead Generation	Number of enquiries, form completions, downloads	Conversion rate from lead to client
Sales/Conversion	Proposal sent, demo booked, call scheduled	New clients acquired, revenue generated
Retention	Email re-engagement rate, client feedback score, NPS survey response	Renewal rates, repeat business, client lifetime value

4.4 Optimise & Adjust

Identify what’s working — scale it up.

Spot what’s underperforming — test, tweak, or drop it.

Gather client and team feedback to understand why results look the way they do.

Capture lessons learned and best practices for future planning.

📍 Outcome: A cycle of measure → learn → improve, keeping your marketing strategy relevant and results-driven.

Final Thought

Many companies bypass strategy and jump into tactics like ads, social media posts, or events before doing the groundwork of strategy

If you get your strategy and planning right, your marketing is more likely to work.

I hope you found this Playbook useful.

Just remember be effective and be efficient.

Do the right things right and always start with WHY.

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