

The Alliance Bulletin

An Innovative Financial Resource



April 2011 Newsletter

Dear Sam,

ACC offers this newsletter as a means of sharing thought provoking and stimulating articles to our clients and associates.

We hope you find them of interest and invite your submission of articles for future newsletters that you feel would be of interest to our readers.

We also invite your input with regards to this change of format from a newsletter mailing to an e-newsletter.

Sam Fallenbaum

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Marketing 101

Marketing is about understanding and satisfying customer needs within a target market. Marketing is not just a one-time event but is a continuous process of researching, promoting, selling and distributing the product or service in a unique way to compete in a marketplace.

Let's go back to the basics. It's important to remember the building blocks of marketing: product, place, promotion and price. This "marketing mix" consists of factors that can be controlled by a company's marketing department (as opposed to uncontrollable environmental factors such as technological, competitive or regulatory forces, for example). The "product" represents the good or service to satisfy the target market's need. The "place" is the way in which the product is transferred into customer's hands (whether through a physical store or online e-commerce portal). The "promotion" is the traditional creative marketing aspect, whereby there is communication between the buyer and the seller to promote the product. Lastly, "price" is what is exchanged for the product. If you are successful with the first three P's, price becomes a less important factor in your customer's buying decision.

Moving the conversation away from price and communicating direct customer benefits is critically important to compete on more than just price. To illustrate this point, I am positive that you do not buy the cheapest clothes available on the market. You may buy clothes that are inexpensive, but not the cheapest. You will, in turn, buy clothes that you believe have value. You might choose an item of clothing because you like the fabric (product), enjoy the store atmosphere (place) or agree with the stand a company takes on an environmental policy (promotion); ultimately, however, the item has to provide value to you, the customer.

Marketing in a B2B (business-to-business) environment requires a much different approach and different communication mediums than B2C (business-to-consumer) environments. There is certainly no "one-size-fits-all" approach that will work in all situations; therefore, it's important to clearly understand your audience and the vehicles through which they can learn about your offering.

In both the B2B and B2C markets, there are so many inexpensive communication channels through which to promote your product or service and every business should take advantage of what is available to them. The "In Action Example" detailed in this article will provide insight into using social media tools to strengthen brand awareness, improve foot traffic into a business and create a relevant offering to potential customers...all for free!

In Action Example

The speed at which technology is advancing forces traditional marketing and promotional tools to become less relevant in today's marketplace, even those seen as revolutionary only a few years ago. Social networking and increased media advertising has rocked the marketing world because of the ability for hyper-customization, and it's now commonplace in today's society. Therefore, the relevance of an

advertisement to the consumer is more critical than ever.

Even variable data direct mail pieces (like your bank statements that include customized advertisements based on your purchasing behavior with your name incorporated) can seem obsolete in the world of social media and 24/7 access to the umbilical we call the smart phone. For example, in November 2010 "Facebook Deals" was launched in the United States, whereby consumers who post their location to Facebook through their smart phone are offered up-to-the-minute deals from local stores to increase foot traffic into their businesses. A deal may consist of a free small popcorn and small drink for movie goers or 75 percent off jeans from a popular clothing store. The buyer must be in the area to capitalize on the promotion. Simply show your Facebook Deal to the cashier via your smart phone to redeem the offering. The redeemed deal is then posted on the user's Facebook News Feed for all of their friends to see, thus enhancing the visibility of the campaign. This up-to-the-minute and on-going promotion (that is free for a company to create on Facebook) is a competitive hurdle for even relatively new business models, like the daily deals on Groupon, as businesses must pay commissions to Groupon and the buyer must commit to purchasing the deal ahead of time, as well as to physically print off the proof of purchase to redeem. The key is that these Facebook Deals are highly relevant and convenient to consumers at the time, which is of the utmost importance of this intensely personalized and fast-paced world.

TOP 10 Social Media Marketing "Good to Knows"

1. Use free social media outlets to strengthen your brand and connect to potential customers (via sites like Twitter, Facebook, LinkedIn and YouTube). It's easy to sign up and there is nothing to lose.
2. Keep current and potential customers up to date by maintaining a blog. Blog about new products, services, events or any positive activities within your business.
3. Tweet about items similar to those discussed in your blog (except much shorter and to the point in 140 characters or less). Follow your customer's Twitter feeds to better understand their market position and business needs.
4. By creating a Facebook Page for your business, you will be sent a weekly status report detailing active users, those who "like" your page, wall posts or comments, and number of visits, relative to the previous week's usage for continuous feedback.
5. Create small-scale professional videos to post on YouTube. Whether it's a short video detailing a new product or service, a "how to" video providing customers with useful information, or something entirely different, this will act as a valuable

promotional tool for your business.

6. Set up a YouTube Channel for your business to group together all of the posted videos. An added benefit is that customers can "subscribe" to your channel and be notified when new videos are available.

7. Create a LinkedIn profile for yourself and your business. Join conversations and receive updates by connecting to relevant networks. Customers, colleagues and others you have worked with can make recommendations about you that will be displayed in your profile (positive referrals are a powerful tool).

8. Ensure you are delivering a consistent message throughout all communication channels to the public to maintain brand continuity.

9. Add a Social Media Bar to your company website to direct traffic to your social media outlets, creating a hub for interactive, two-way communication.

10. It's all FREE!



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Introduction of New Programs

1-ACC can also now extend leasing for Canadian and cross border opportunities

2-ACC introduces its "Flexible Financing Program" where the payment stream can be structured to meet your particular cash flow needs. The monthly lease payments can be deferred, stepped up or down depending on seasonal fluctuations or ramp up periods.

3- Working capital loans up to \$25,000. No collateral required...perfect for Start-ups, home based and small businesses....low affordable payments with no prepayment penalties for early payoff.

4- ACC is pleased to announce the launching of its Micro Ticket Leasing program. We will consider transactions from \$500-\$2,500 with terms from as low as 6 months to 24 months.

Sincerely,

Sam Fallenbaum
Alliance Commercial Capital

About Us



Alliance is a national equipment leasing company providing innovative services to manufacturing, wholesale, and professional service industries. Headquartered in Chicago, Illinois, with six offices throughout the United States, the company was founded in 1982 and serves a broad market from small businesses to Fortune 500 companies. What makes ACC unique is its objective on making financial solutions happen rather than turning opportunities down by focusing on the integrity of the applicant and their ability to meet their obligations, rather than on the equipment it's being asked to finance. ACC is a relationship lender that creates flexible financial solutions to meet their client's unique cash flow needs
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