

A PITCH FOR MICROFINANCE:
Using an Animation to Promote an Economic Movement

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Abstract

Microfinance refers to the idea of providing financial services to low-income clients. The purpose of this project was to create an animation using Adobe Flash that could be published online to inform the public about microfinance and to encourage the viewers to take part in this movement. The animation consists of 16 scenes containing type and illustrations that display statistics about poverty and show how donating money to a microcredit loan can help alleviate poverty. The animation aims to provide various creative ways to present information, such as the use of a graphic mark to serve as a visual summary of what the microfinance movement is about. The animation also aims to explore various animating tools provided by the Adobe Flash program.

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Chapter I
Introduction

About Microfinance

Microfinance refers to the idea of providing financial service to low-income clients. An example of this would be helping fund small business entrepreneurs in third world countries by connecting them with investors from around the world capable of providing loans in the amounts of \$20 to \$30. An investor, who is interested in microfinance, can access various peer-to-peer lending web sites that provide microcredit for various entrepreneurs in poor rural areas. The way this works is that an investor lends some amount of money through the peer-to-peer lending website that transfers the money to a local microfinance institution that distributes the money to the desired entrepreneurs who are required to repay the loan with a usually low interest. Once the loan is repaid, it returns to the investor, who is sometimes required to donate the money to the microfinance institution, but in some programs the investor can choose to withdraw his share or to re-lend it to another entrepreneur (Kiva).

Microfinance deals with entrepreneurs mostly from rural areas of third world countries with no collateral or credit history, which prevents them from acquiring a traditional loan. Also, in many cases, traditional banks simply don't operate in the areas where these entrepreneurs live. The microfinance loans help these individuals grow their business to a point where they can support themselves and their families, and can "graduate" to a formal lending system. The borrowers usually are required to provide a business plan and, once accepted, receive business coaching if they don't have any prior business experience ("Microfinance").

There are various websites such as www.kiva.org, www.worldvisionmicro.org, www.microplace.com that allow anyone with Internet access to help fund these microloans. These websites usually market themselves through "word of mouth," features in magazines, and online flash ads.

Statement of the Problem

The microfinance movement is not as visible as the environmental movement or the human rights movement. The marketing success of these movements can be attributed to the use of creative advertising techniques such as guerrilla marketing, which appeal to younger generations, who are most likely to act and support these movements. Unfortunately, the microfinance movement doesn't have any prominent examples of marketing of this kind, and because of this it is not as visible as the other social movements of our time.

Purpose or Objective of the Study

The main aim of this project is to raise awareness about the microfinance movement through the creation of an animation that can potentially be published on video sharing websites such as YouTube and Vimeo. Other objectives include:

- Devising a creative way to present the information to the public in order to interest and to encourage participation in support of the cause
- Effectively using a contemporary medium such as an animation created using Adobe Flash software to promote an idea
- Applying various design principals to clearly convey the desired message

Limitations of the Study

The animation will be created only for the purpose of being eventually published online on popular video-sharing sites and to possibly start a viral marketing campaign that will inform the public about microfinance and will encourage people to take part in this movement. The

animation will consist of at least 16 scenes containing type and illustrations. The animation will also incorporate a unique graphic mark that will represent the concept and the appeal of microfinance.

Glossary of Terms

Graphic mark - a distinctive sign or indicator used by an individual, business organization, or other legal entity to identify that their products or services with which this mark appears originate from a unique source, and to distinguish its products or services from those of others

Microcredit loan – a very small loan given to those in poverty and designed to spur entrepreneurship or to provide a boost needed to escape an especially difficult financial situation

Microfinance - provision of financial services to low-income clients, including consumers and the self-employed, who are typically from rural areas in third world countries and traditionally lack access to mainstream banking services

Mood board – a collage of related visual material that provides inspiration and serves as a guide for the visual message of a project

Storyboard - series of sketches outlining the scene sequence and major action or plot changes in a film or video

Video-sharing site - a web site that lets people upload and share their video clips with the public, examples include YouTube, Vimeo, Flickr video, etc.

Viral marketing - marketing techniques that use pre-existing social networks to produce increases in brand awareness or to achieve other marketing objectives through self-replicating viral processes, such as “word of mouth”

Chapter II
Review of Research

The goal of this project is to create an animation suitable for use in a viral marketing campaign. Viral marketing is part of a larger section of marketing known as guerrilla marketing. Guerrilla marketing focuses on ways to appeal to consumers based on human psychology. It relies on creating promotions that are smart, different, catchy, and honest. The key elements to creative marketing are creativity, unexpected solutions, doing more with less, maximizing and utilizing the surroundings, and interactivity (Lyon). Some of the examples of guerrilla marketing include Ikea's staging a bus stop as one of their comfortable living spaces complete with a couch and drapes (Lyon). Another example is a vacuum company draping an actual air balloon on one of their billboards to advertise the suction power of their vacuums (Miele).

Viral marketing itself is using pre-existing social networks to produce increases in brand awareness through a self-replicating viral process such as "word of mouth." The idea is to appeal to a few individuals with a good social networking potential and let them spread the word ("Viral Marketing"). Examples of viral marketing include homemade YouTube videos that get emailed or posted on social networking sites because of their strangeness or creativity that is deemed shareable. However, viral marketing is utilized by many big name advertising agencies such as Goodby, Silverstein, and Partners who used video sharing sites for their revamp of the "Got Milk" campaign, which featured music videos from "White Gold," a rock star character that derives his power from milk.

As mentioned before, viral marketing relies on creative and unexpected solutions that appeal to the viewer creating a desire to share what he or she saw with others. Therefore, the goal of this project is to create a dynamic way to convey the information about microfinance. This will be done by animating the text and data provided on microfinance sites and combine it with music to create a type of a graphic "music video."

Chapter III
Procedures and Results

The development of this project began with researching information about how microfinancing works, statistics related to microfinancing, and resources that one may access to participate in microfinancing. The information was then analyzed to create several phrases such as humanitarian, global finances, alleviation of poverty, etc. that would guide the feel of the project. An idea for a graphic mark and the symbols it contains began to develop based on these phrases. The message conveyed was one of people helping each other by providing these loans and improving the overall global financial situation, so the symbols that became to constitute the mark were hands and the arrow. Furthermore, the information gathered from research, was edited into a basic storyline for the animation. Ideas for the storyline included showing how an amount as little as \$25 can go through the microfinance process and have a significant impact on eliminating poverty levels.

The next stage of project development involved getting the general symbols of the hands and arrows in the graphic mark to be more simplified and clear, and to arrange them in a unifying yet dynamic composition. At this time, more research was done to collect relevant graphic works that dealt with social issues as well as socially conscious animations and to create a mood board for the project. The works in the mood board were analyzed for their effectiveness to provide guidelines for creating a successful animation. Various color schemes were also explored, focusing on colors that would make the project seem more friendly and humanitarian to the public and dynamic and eye-catching as well.

During the fourth week of the project, the graphic mark was simplified even more to create a more streamlined and easy to read symbol. The previously detailed hands were changed into shapes defined by a white stroke. The symbol came to consist of two shapes that formed into hands on one end and arrows on another and to emphasize the fact that microfinance loans are

not just given, but they are also repaid and cycle back into the system. For the animation, a hand-drawn storyboard was created to describe the contents of each scene. The storyline used a problem-solution approach to show the effectiveness of microfinance. It began the story by showing the various poverty related problems that are currently present in the world, and later suggesting that only \$25 dollar could be enough to help alleviate these problems. In the sketches, the graphics were kept simple and symbolic, while the type was shown to be a generic sans serif. In the background of the scenes, a ribbon-like graphic was drawn as an idea for a way to unify the scenes, and the graphic mark was incorporated into the finale of the animation. The final color scheme was also picked and contained a blue that would dominate the animation and represent the international financial aspect of the movement. The other colors in the scheme were a maroon red and a green to represent the ethnic human side of the movement and its goals of global financial improvement.

During the fifth week, subtle changes were made to the graphic mark to simplify its small parts, so they are still visible from a distance. The hand-drawn storyboard of the animation was transferred into digital compositions of scenes using Adobe Illustrator. The main transitions between the scenes of the animation were sketched out and the order of the order of appearance of the graphics was determined as well. Also the search for the right music track to set the animation to was started.

After the hand drawn sketches of the scenes were transferred to the computer, the layouts of the scenes were experimented with to make them more unique and dynamic. Additional graphic elements were added and type was arranged in a way that it created a graphic element to add more interest.

During the last few weeks of project development, the desired audio track and the digital Illustrator scenes were transferred to Adobe Flash to begin the creation and animation of the transitions. Once all the transitions were animated, the last days of the project were spent working on refining the timing of the transitions, pushing the creativity of the compositions, and adjusting the audio to fit the length of the animation.

The final outcome of the project is a two-minute animation that utilizes Adobe Flash's simple animation tools such as motion tweens and scale changes to create unique transitions and dynamic compositions set to an upbeat music tune. The animation serves as a dynamic way to represent the statistics describing the problem of poverty and the description of how funding microfinance loans can help resolve this problem. The animation concludes with links to online resources that the viewer can use to learn more about the concept of microfinance. The graphics are kept bold and simple, in order to not distract from the message. The final graphic mark serves as a simple and symbolic visual reminder about the human and financial connection that is created through the use of microfinancing.

Chapter IV
Summary and Recommendations

The purpose of this project was to create an interesting way to represent what microfinance is about, how it works, and to encourage the viewer to learn more and to perhaps to become involved in the movement. In order to achieve this, a two minute animation was created using Adobe Flash.

The animation consisted of simple bold graphics and a serif Rockwell typeface. The graphics included a unique graphic mark created especially for this animation to represent the overall concept of microfinance, which is the cycling of the loans provided by one individual and repaid by another.

The color scheme was kept simple as well. It consisted of three colors: blue to represent the movement's relationship to global politics, maroon to represent the diverse cultures involved the movement, and green to represent the connection to finances and the humanitarian and environmental aspects of the movement.

The animation tells the story of microfinancing in a problem-solution manner. It begins by showing the various poverty-related problems that are currently present in the world, and then it suggests to the viewer that only \$25 could be enough to help alleviate these problems. This is done to grab the viewer's attention. The story then expands on this claim, explaining how the money can be donated to fund a loan for a third world entrepreneur. It explains the benefits of such loans and shows how funding a loan can help the economic situation worldwide. The animation concludes with a list of online resources that the viewer can visit to get more information and provides the name of the source of the poverty statistics.

This animation was created to possibly become a part of a viral marketing campaign. Therefore, this project can be taken further by utilizing this animation to initiate such campaign. This animation can be published on video sharing sites, such as YouTube to observe whether or

not this video would be able to attract attention. The animation's effectiveness in marketing microfinance in a creative way can also be analyzed by asking for comments from the individuals that view the video of this animation.

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