



// objective

In June 2007, CircleLending, a company that managed private loans between family and friends, undertook a project to redesign its website. The objectives of the project were basic and simple: drive new prospects to CircleLending.com and create a better user experience for them once they were there.

That changed a few weeks later, when CircleLending was suddenly acquired by Sir Richard Branson and his Virgin Group. The site relaunch was immediately transformed into an enormous Virgin Money brand launch, complete with an entire site build, online and offline creative, a public relations extravaganza, launch events for VIPs and the general public, a sweepstakes and appearances by Sir Richard, himself.

I was brought in by the Founder/CEO and Virgin, and Mullen was hired. Their site redesign team instantly expanded to include the public relations, account service, interactive and creative needs of the CircleLending/Virgin client. But the biggest challenge: we had only 14 weeks to pull everything off!

// success metrics

With an established user base, the goal of the CircleLending website redesign was to enhance the CircleLending user experience to drive conversions of visitors to customers.

Under the auspices of the Virgin Money brand and company launch, those goals changed. With a new brand and new corporate identity, our established objective was to maintain site traffic and sales through the new brand launch. This was to be accomplished through the site design itself, as well as our collective advertising, public relations and event activities.

// limitations and obstacles

Working with Virgin, there are no limitations, only opportunities. Everything is on the table. With a caveat.

Every element, down to the cocktail stirrers at the launch event, must support the Virgin brand. No detail is too small. No stone is ever left unturned. No opportunity is ever missed.

In the case of Virgin Money, time was our only potential limiting factor. We were given just over three months to go from concept to full execution to launch—not just a new brand, but to transform an entire company into a new entity with a new culture.

On the surface, our work encompassed a new website, digital creative, planning and implementation of two events – working with Jack Morton Worldwide, all event-related items, a sweepstakes and all the media relations planning, development and outreach leading up to and following the company launch.

But on a much deeper level, we were defining what Virgin Money was. We were helping CircleLending employees not only understand, but embrace a new corporate culture that was decidedly different. At the same time, we were reassuring established CircleLending customers that the service they had come to know and trust would continue to serve their needs, while expanding and growing with the infusion of Virgin Money resources.

// the solution

Our entire campaign was built around the idea that Virgin Money is a financial revolution that is “changing the face of money.” Lending between family and friends has been going on for generations. It’s pretty much a no-brainer because the financial benefits are obvious. Unfortunately, on such loans, defaults and emotional stress are the norm.

Enter Virgin Money that provides easy loan documentation and servicing, promissory notes, title checks and tax reporting. Virgin saw a real opportunity to put consumers in control of their dreams by helping to manage loans between family and friends. They offered greater control, flexibility and much better rates. As we said, they were “changing the face of money.”



On the eve of the launch, Virgin Money held a quiet celebration in downtown Boston with friends and family in a typical Virgin manner. There was a drum corps. A red carpet. Photographers. Drag queens in colonial garb. A huge party. Live music. Drinking and dancing until all hours. After all, we had a big day ahead of us and needed our rest.

The launch itself? In Copley Square. A motorbike motorcade through town. Cannons. (Yes, cannons.) Models. A sweepstakes. A huge digital billboard. A speech by Richard Branson. Morning talk shows. A trip on Sir Richard's private jet to New York for more media interviews. Coast-to-coast media coverage. Print ads. Radio ads. Online ads. And we did that redesign of their website, too.

You know, just your ordinary Monday morning in Boston.

Following all of this, Mullen and Virgin Money launched new products, produced new flights of radio, continually tweaked the website based on incoming metrics, written newsletters, created new campaigns for new products like student loans, conducted usability research and came up with creative ways to move the Virgin Money brand forward.

// results

The event and subsequent media relations blitz with Richard Branson resulted in major public relations visibility. All told, our launch PR efforts generated more than 630 million media impressions, including coverage in *Fortune's Small Business*, *Reuters*, *The Los Angeles Times*, *The New York Times*, *The Wall Street Journal* and *USA Today*, as well live appearances and coverage on the *Today Show*, CNBC's *Closing Bell* and Fox Business Network's *America's Nightly Scoreboard*.

From a Web and business perspective we not only maintained site traffic and sales through the launch of Virgin Money, we grew it. During the six-month launch period, site traffic sustained 50% growth. Lead volume grew 300%, and sales were up 40%. In short, it was a success.



5. Please provide four writing samples – press release, advertisement, collateral piece and web copy.

Press Release



VIRGIN MONEY LAUNCHES IN THE U.S. TO GIVE BORROWERS AND LENDERS A BETTER DEAL AND BETTER EXPERIENCE

People have rights when it comes to money – loans that fit their needs, ability to help loved ones and good deals – according to the Virgin Money Bill of Rights

Boston – October 15, 2007 – Virgin Money USA, the financial services company that will challenge the way consumers think about and manage their finances, storms the United States personal finance scene today.

Virgin Money manages loans and mortgages between relatives and friends, offering consumers a unique product line that delivers a customer experience that most banks and lending companies cannot match. With interest rates that are typically two-to-three percentage points lower than what a bank charges, coupled with flexible repayment schedules, Virgin Money is a financial services company that allows consumers to take major steps toward achieving their personal dreams, with help from friends and family.

Virgin Money USA President and CEO Asheesh Advani and Sir Richard Branson, founder and chairman of the Virgin Group, will be on hand to kick off the spirited festivities in Boston's Copley Square today at noon, with a Virgin-worthy event that is expected to reel in crowds to experience the financial freedom Virgin Money will deliver to U.S. consumers.

"We are literally changing the face of money by empowering people to realize their hopes and dreams, all while keeping money within the family," said Branson. "Consumers deserve to have rights when it comes to their money—the right to choose loans that fit their needs, the right to use money to help loved ones, and the right to a brilliant deal."

"Our goal is simple—to provide a service that allows for more choices, a surer fit and ultimately, a better deal," said Advani.

To date, consumers are presented with standardized financial products. To combat this, Virgin Money will act as a competitive alternative, with products and services that meet consumers' needs, offering:

- Flexibility to ensure the right fit in every case,
- Affordability to help borrowers access capital, and
- Specialized loan management to protect money and relationships.

Virgin Money gives consumers the tools and resources to confidently have open dialogue with family and friends about money. The product line currently includes a suite of financial offerings to help customers determine the best available options for their individual situations:

- **Handshake Plus:** a simple and smart way to manage loans with family and friends for a car, tuition payment, credit card debt, wedding, or virtually anything else; the borrower and lender mutually decide on interest rates and repayment schedules.
- **Business Builder:** for coordinating business loans between friends, family, and business associates for start-ups that typically would have a difficult time getting bank financing.
- **Family Mortgage:** a private loan between friends and family secured by real estate and used toward the purchase of a home, allowing borrowers to deduct interest payments just as if they had borrowed from a bank.
- **Retirement Mortgage:** for house-rich, cash-poor homeowners to get money without losing the family home to the bank; similar to a reverse mortgage, but without the costs and restrictions.

"Virgin Money allows us to reach higher and farther than ever before for our clients, bringing money and people closer together," said Advani. "The Virgin brand symbolizes freedom, the best in customer service and value for money, a philosophy that matches the dreams of our clients."

About Virgin Money USA

Virgin Money USA is a financial services company committed to offering consumers alternatives to traditional and costlier forms of credit. The company provides a safe and easy way for people to make loans between relatives and friends – thereby helping people to arrange affordable loans without hurting their relationships, to enjoy the benefits of flexible loans that fit their needs and to keep money where it belongs – in the family. With interest rates that are typically lower than what a bank charges, coupled with flexible repayment schedules, Virgin Money allows consumers to take major steps toward achieving their personal dreams, with help from friends and family. Visit us at HYPERLINK www.virginmoneyus.com www.virginmoneyus.com.

About Virgin USA

Virgin USA, a leading branded venture capital organization, is one of the world's most recognized and respected brands. Virgin USA oversees and is responsible for the expansion of the Virgin brand in North America, blasting into markets where the customer is underserved, offering value for money, good quality, innovation, exceptional customer service, fun and a sense of competitive challenge. Existing businesses include Virgin Atlantic Airways, the award-winning transatlantic airline; Virgin Mobile USA, the leading wireless youth network; Virgin Megastores, the groundbreaking music stores; and Virgin America, the new domestic airline. Building upon the success of these businesses, Virgin USA continues to look for opportunities in North America where it can offer something better, fresher and more valuable to consumers.

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CHANGING THE FACE OF MONEY

MEATLOAF. LOANS. YUM.

It's okay to talk finance over dinner.

We'll show you how. Introducing Virgin Money. We manage loans between family and friends. It's a whole new way to talk about, think about and share money. We put you in charge. You customize your own loan terms—so you get a better deal. And we give you brilliant customer service. So go ahead and raise the subject. Just don't talk with your mouth full.

Virgin Money. Changing the face of money.



LEARN MORE AT [VIRGINMONEY.COM](http://virginmoney.com) 

For a chance at over \$10,000 in prizes, go to virginmoney.com. Instant winners daily!

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CHANGING THE FACE OF MONEY

FAMILY. FRIENDS. LOANS.

It takes three of a kind to make a full house.

If your clients are interested in financing all—or part—of a family member's home purchase, we've got a solution for you. Introducing Virgin Money. We make loans between family and friends easy, affordable and much less awkward. And whether the loan is for a home, a business or an education, we'll help your clients customize loan terms that fit their needs.

Virgin Money. Changing the face of money.



**GIVE US A CALL AT 1-800-815-6613,
OR VISIT US AT [VIRGINMONEY.COM](http://virginmoney.com) TODAY.** 

For a chance at over \$10,000 in prizes, go to virginmoney.com. Instant winners daily!

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Personal Loans | Business Loans | Real Estate Loans | Student Loans | How It Works

Overview | Student Payback | Student Loan | Student Loan Lender Blender | The Basics

Home | Student Loans | Overview

VIRGIN MONEY FOR STUDENTS

Go Fund Yourself

With Virgin Money, you're in charge. You create your term (up to 120 days for interest). Use Virgin Money to blend student loans from your family and family, from federally secured sources and sources, even loans directly from us. And save big.

We've your complete, one-of-a-kind loan system.

[SEE SAVINGS](#)

Our products work separately or together.

Virgin Money Student Payback

Want the lowest possible interest rate on a student loan? Then find someone you know to lend you the money. Virgin Money Student Payback will document and service your loan.

[Learn the story](#)

Parents or Potential Lenders

Can't have the money right now to lend your child? Then take out a loan (such as the federally secured PLUS loan) to pay your child's tuition. Then have him or her repay you with Virgin Money Student Payback. [Talk to us now](#)

Virgin Money Student Loan

You need a loan to pay the rest of your tuition. Well, a Virgin Money Student Loan will give you a fair deal. It's a direct loan from us, with competitive interest rates.

[Let us at it](#)

Parents or Guardians

Even though the student will be the main applicant, be ready to co-sign for the loan. Co-signing will increase the chances of the loan being approved, and it'll probably result in a better interest rate. See [all the info](#)

Blend It, Baby

Save big by using Virgin Money to blend loans from your family and family, from federally secured sources, even loans directly from us.

[Mix your own blends. See how smooth it is.](#)

Don't know much about student loans?

No problem. [Our banker buddies](#) have all the information you need to get the ball rolling. If you're still confused you can always call us.

Need Help?

It's such a thing as a life question.
800-809-2472
Monday through Friday, 9 am - 5 pm.

[Click to chat](#)
[Request a call](#)

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CHANGING THE FACE OF MONEY

Personal Loans | Business Loans | Real Estate Loans | Student Loans | How It Works

Overview | Student Payback | Student Loan | Student Loan Lender Blender | The Basics

Home | Student Loans | Student Loan Lender Blender

Amount you need to borrow: **\$30,000**

VIRGIN MONEY LENDER BLENDER

Choose your loans.
Create a blend that fits your needs by dragging different loan options into the blender.

Family or Friend Loan | Private Student Loan
Home Equity Loan | Credit Card
Federal PLUS Loan | Other Loan

[Want more information on these types of loans?](#)

Your Estimated Savings: \$5,500
See your blended loan vs. an **AVERAGE PRIVATE LOAN.**

YOUR CURRENT BLENDED LOAN

Adjust your loans.
Your current loan totals \$30,000. ✓

Family or Friend	Delete
Interest Rate: 5.0 %	
Amount: \$9,500 or 35 %	Update
Credit Card	Delete
Interest Rate: 12.0 %	
Amount: \$16,000 or 50 %	Update
Home Equity	Delete
Interest Rate: 5.7 %	

[SAVE BLEND](#)

[View your saved blends](#)

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OOH

Banner Ads

Virgin money

~~\$31,890~~

PAY FOR SCHOOL WITHOUT REGRETS.

GO FUND YOURSELF.
Text "FUND" to 888-VIRGIN to see how you can save with Virgin Money.

VIRGINMONEY.COM

Virgin money

DOES THIS STUDENT LOAN MAKE MY BUTT LOOK BIG?

~~\$25,349~~

GO FUND YOURSELF.
Text "FUND" to 888-VIRGIN to see how you can save with Virgin Money.

VIRGINMONEY.COM

Virgin money

5% BODY FAT.

Virgin money

BUT 14% ON HIS STUDENT LOAN

~~\$45,326~~

Virgin money

TRIM YOUR RATE WITH VIRGIN MONEY.

VIRGIN MONEY FOR STUDENTS

Go Fund Yourself >

~~\$45,326~~

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VIRGIN MONEY FOR STUDENTS

EASIER THAN A COED DORM.

GO FUND YOURSELF.
VIRGINMONEY.COM

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BEER GOGGLES BAD. LOAN GOGGLES WORSE.

GO FUND YOURSELF.
VIRGINMONEY.COM

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1

LOANS BETWEEN FRIENDS AND FAMILY.

Virgin money

1

Now with less awkward.

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1

Introducing Virgin Money.
We manage loans between families & friends.