**Creative brief**

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Website link:

* Home page: <http://sg-loan.orgfree.com/index.html>
* Available loans: <http://sg-loan.orgfree.com/loans.html>
* Apply for loans: <http://sg-loan.orgfree.com/apply.html>

Brand Statement:

* Professional moneylending / credit company specializing in different types of loans.
* Company established with a vision of providing competitive credit services to the public as an alternative for loans from the banks.
* Customer satisfaction and service excellence are the main priority.
* Assist customers professionally in providing a suitable loan solution which specially caters to their needs and financial abilities.

Project background:

* Design and develop a website for a local money lending company.
* The objective of the website is to generate leads.

Challenges and objectives:

* Loaning from third-party companies may come with risks such as scams and hidden fees. We do not want to be associated with those and make it a point on our website to assure our customers that we are a trustworthy and reliable company.
* For people who wish to apply for loans for the first time, they may be overwhelmed with information during the application process, we seek to minimize navigation and provide an easy application process with just one click.
* Many people also have a stigma with borrowing money and feel inferior asking for external help. We want to break that stereotype and show that anyone is free to borrow money for any reason, especially in these difficult times.

Target audience:

* Younger demographics
* First time loanees

Design elements:

* Artistic illustrations: inject emotion, humanity and personal touch into our website. We try to humanify and normalize the act of borrowing money by using cute illustrations that people of all ages can appreciate. We want to show that we welcome people of all backgrounds at our company and we are here to help.
* Use of warm and bright colours: give a welcoming, youthful and friendly feel to our brand. Purple is a symbol of wealth and affluence and is often associated with royalty. We decided to use purple as the main colour and match it with yellow and magenta to highlight certain parts. The bright colours catch attention and makes us stand out from the other more formal loan websites which can be quite intimidating.
* Minimalistic navigation: provides more room for messaging and content. Users will be able to spend less time trying to navigate, more time immersed in the site and actually engaging in our service.
* The background image chosen also makes it seem like it’s raining coins as the user scrolls down and reads more. This aligns with what we as a moneylending company do.
* All effects are kept to just the home page as the other pages (loan types & application) serve to provide our potential customers with useful information. Hence, the other pages are kept static to minimise distractions and make the loan application process intuitive. The only buttons they can press on those pages all lead to our call-to-action, “apply now”.

Font type:

* ‘Open Sans’, sans-serif; 🡪 used for body text
* ‘Montserrat', sans-serif; 🡪 used for headers/labels
* 'Nunito Sans', sans-serif and Merriweather Sans', sans-serif; 🡪 used for home page special text
* Sans-serif texts are used to give off an approachable, youthful and relatable feeling that attracts the younger audience.
* Clean and sharp edges are able to render out more clearly on a screen which increases legibility for users.