



MATT GRIFFIN
President and CEO, Baker's Edge

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spending
reports.

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Business
helps you
run your
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Linda discovers that Matt's accounting practices are affecting
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BusinessBreakthrough.msn.com, Visa's microsite for small-business owners, is an engaging online resource. Matt Griffin produces innovative bakeware, and used the site to strengthen his accounting practices.

The contest was sponsored by Visa as part of its Business Breakthrough campaign. And Griffin's consultation with financial expert Linda Pinson was turned into a video case study that can be seen on Visa's MSN-hosted microsite Business Breakthrough, Presented by Visa (businessbreakthrough.msn.com).

Griffin's is actually one of five two-part video case studies featured on the site, which was launched in October 2006. In the first part of each case study, viewers are introduced to the small business, with an expert coming in to identify an efficiency deficit in one of five areas:

finance, marketing, team building, organization, or technology. The second part of the video case study finds the expert offering solutions and helping the small-business owner implement them.

Part of a larger Business Breakthrough campaign that over the past year has included print, radio, and TV elements, the online effort furthers Visa's objective "to show how the Visa business credit card helps small-business owners become more efficient," says Jon Raj, vice president of online advertising and emerging media platforms, Visa USA.

Visa defines the small-business segment as firms with less than \$25 million in annual sales and fewer than 100 employees. However, the Business Breakthrough site is specifically targeted

Like many small-business owners, Matt Griffin, president and CEO of Baker's Edge, excelled in most aspects of running his company, but struggled in one key area — bookkeeping.

In fact, Griffin says, finances were a "train wreck" at his Indianapolis-based company that sells baking pans designed to distribute heat evenly. That is, until he won a consultation with a financial expert, courtesy of Visa.



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to small businesses with only one to five employees. According to Visa, roughly three-quarters of the 23 million small businesses operating in the U.S. are one-person ventures.

Business 101

A “live” host, who appears on various animated backgrounds, serves as an emcee of sorts on the Business Breakthrough microsite, introducing each of the video case studies, which are the focal point of this straightforward, uncluttered site. “It was very important for us to keep this focused on the business lessons,” Raj says, noting, “We are talking about efficiency, so we wanted to make sure this site didn’t become a hodgepodge of small-

esting to the target, and what we have found in talking with small-business owners over the years is that no matter what industry they are in, they’re always looking to find out ways other people are solving the same kinds of problems they have.”

Case in point: Griffin, who says he gets all of his business-related information and guidance from the Web, has taken the time to watch not only his own but the other Business Breakthrough video

case studies. He was inspired by one to rethink how Baker’s Edge packages its product. “We’re working on new box art now as a result,” Griffin reports.

While Griffin had inside knowledge of the site, other small-business owners are driven to it through an exclusively online media plan.



Dear Visa

business information.”

Those interested in more details on the Visa business credit card can click on a link that will take them to Visa’s small-business site. Small-business owners who would like to be the subjects of future video case studies can follow a link to enter an ongoing Business Breakthrough contest.

Why were video case studies the primary means chosen to communicate with visitors? Laura Schuler, account director at Visa’s online agency AKQA, explains: “We wanted to create a place that was going to give information in a way that was really going to be meaningful and helpful and inter-

How Visa used video case studies to give free-of-charge advice to small-business owners

Christine Champagne reports

The plan makes use of banner ads, video ads, and pre-roll promoting the site and the ongoing contest on portals including MSN, AOL, and Yahoo; the sites of business magazines such as *Entrepreneur, Inc.*, *Smart Money*, *BusinessWeek*, and *Crain’s New York Business*; and more consumer-oriented sites such as *Shopping.com*, where small-business owners buy supplies.

Word of mouth is also a driver, as visitors to the Business Breakthrough site are encouraged

to e-mail links to their favorite video case studies to associates.

Search is not a part of the online media effort (AKQA does not handle search for Visa), yet organically Business Breakthrough does come up either on the top or high up on search engines such as Yahoo and Google.

Having MSN host Business Breakthrough has undoubtedly been beneficial in terms of traffic flow — the site was on target to snare 2 million visitors by the end of last year. “If we were to have just created this site on our own, it could have been a terrific site, but to get so much traffic to it without a media partner probably would have been very expensive and very challenging,” Raj says.

Ask Visa

So how does Visa’s Business Breakthrough site rate compared to the Web initiatives of competitors such as American Express and PayPal? According to Sonal Gandhi, small- and medium-sized business analyst with JupiterResearch, the dispensing of advice is quite common among financial-services companies attempting to reach small-business owners. For example, Intuit offers guidance on how to start a business via a microsite (jumpup.intuit.com).

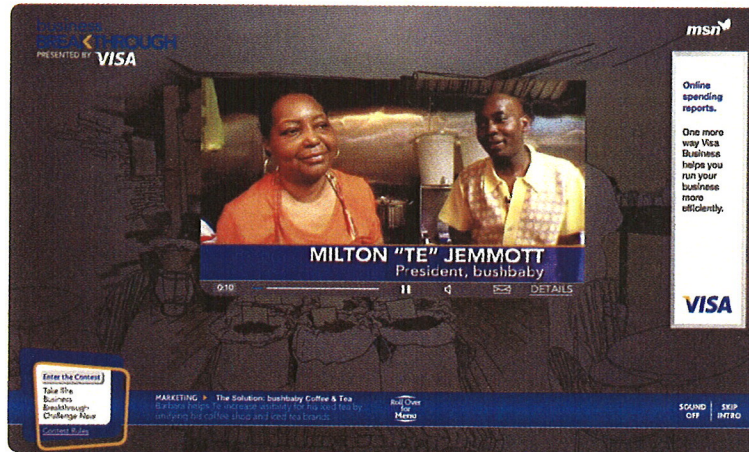
But Visa’s delivery stands out from the pack. “I think what Visa is doing with Business Breakthrough is interesting because it is advice [delivered through] video. That can be engaging because they are taking a real-life example, and they’re walking you through it,” Gandhi says.

The use of video is particularly effective given Visa’s target of small-business owners with only one to five employees, she adds. “Not only do they

watch video more than consumers and bigger small businesses, they are also more eager to participate in contests and such,” Gandhi points out.

In fact, according to recent JupiterResearch statistics, 30 percent of smaller small-business owners have viewed video online as compared with 22 percent of consumers and 19 percent of owners of businesses employing 6 to 100 employees. To drive traffic to its site, Visa might have done well to

incorporate more offline efforts into its media plan. “Content like this is most beneficial when you can drive a lot of traffic to the site, because not everybody participates. Testing advertising on TV and in magazines may not be a bad idea,” Gandhi advises.



Smart Move

Meanwhile, Matt Griffin’s experience with Business Breakthrough is ongoing. “It wasn’t a one-time only deal,” Griffin says of his consultation with Linda Pinson. “We’re still working with Linda.”

Among the most valuable recommendations she has made thus far was urging Griffin to not only sell his Baker’s Edge baking pans wholesale to small boutiques but to get a merchant account and sell his products directly to the public to capture more of the revenue.

Griffin was hesitant to take the leap, but Pinson talked him through the process and helped him set it up. “As a result, we’ll probably be in the black this year,” Griffin boasts. “We may actually pay off all of our business loans as a result of that one step.”

Milton Jemmot (top) dreams of taking his tea brand global, but needs a marketing plan first; (bottom) PedX Shoes’ lack of storage is tough on inventory management.