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EGYPT

MFA PUBLIC SERVICE CAMPAIGN

EGYPT FINANCIAL SERVICES PROJECT
TECHNICAL REPORT #88

DATA PAGE

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Task: [Task 1]: ESTABLISH A SUPPORTING
FRAMEWORK FOR THE REAL ESTATE FINANCE
INDUSTRY

KRA: [KRA: 1.1.8: Public Awareness & Education]

Activity: Activity: 1.1.8.4: Media Education & Coverage/MFA
Public Service Campaign

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Acronyms

EFS	Egyptian Financial Service
MFA	Mortgage Finance Authority
MOI	Ministry of Investment
PA	Public Awareness
RFP	Request for Proposal

Executive Summary

The Egyptian government is currently developing the housing finance market in Egypt and establishing an integrated and comprehensive system for financing real estate purchase through the mechanisms of individual mortgage instruments. The primary objective of developing this important market segment is to assist Egyptian citizens in the purchase and ownership of their homes through a well-regulated financing mechanism while also ensuring the protection of fundamental rights. An additional benefit of a dynamic and well structured home financing system will be an overall strengthening of the Egyptian economy, the deepening of the financial markets and the positive development of a nationwide program designed to encourage home ownership by the public.

Through a consumer market research study conducted in 2005, it was learned that while most respondents are very interested and are seeking ways of financing the purchase of their own houses, they lacked the knowledge and understanding of what their options, opportunities, conditionality and benefits are. Home purchase financing through a formal mortgage system is not well understood at this stage by either the end-user consumers or the financial institutions.

Accordingly, the Mortgage Finance Authority (MFA), a regulatory body responsible for creating and monitoring the success of an efficient Egyptian mortgage financing market and safeguarding the rights of consumers and other mortgage market participants, has planned for and started the implementation of an integrated public awareness program. This program, in cooperation with the Ministry of Investment (MOI) is designed to increase the level of awareness and knowledge among different stakeholders about mortgage-based home finance. A key part of this program was the development of public service announcements based on the MFA Communication program branded as "***Own Your Home***" which has been selected as a slogan for this awareness campaign.

SECTION I Activities Conducted Under this Scope of Work

This scope included the following activities and the Senior PA advisor was advising the MFA throughout the different milestone of the scope of work:

1. Prepare a brief development on behalf of MFA and seek a proposal from creative agencies to develop a creative strategy that meets the objectives of **OWN YOUR HOME** campaign. Public Service Announcements aimed at educating the relevant target audiences about mortgage finance; thus engaging them in the process and raising their interest.
2. Support the MFA in short listing the different service providers, profiling them and managing the preparation of presentations and offers and conduct a question and answer session for all of them.
3. Manage daily communication with the different agencies to ensure their full understanding of the RFP.
4. Set selection criteria for the MFA and advise on the different level of weighting and rating of service providers.
5. Participate and organize the Pitching presentation for the five agencies that were finally preparing for the bid.
6. Five agencies submitted pitches and were short listed to three only for a final presentation with the Minister of Investment committee for final selection.
 - a. The three presentations were creative ones;
 - b. The presentation was selected according to certain criteria, where high weighting was put on factors such as:
 - i. Proposal Preparatory Work / Research,
 - ii. Mortgage Finance Understanding,
 - iii. Strategic Communication Approach,
 - iv. Concept Creativity, Copywriting, and
 - v. Integrated Approach.

Further criteria were put for selection, but with lower weighting such as:

1. Media Planning,
2. Client service,
3. Testing and Evaluation Approach,
4. Budget Allocation,
5. Flexibility, and Reliability.

A copy of the presentation is attached with the report. (Annex B)

7. Ensure the preparation of Focus group session to test the agreed upon concept for the campaign.
8. Manage the production and edit of the whole campaign:
 - a. 45" and 30" Public announcement Ad, Introductory Ad.
 - b. 30" follow up Announcement Ad.
 - c. Two 30" Radio ads.

- d. Press Campaign.
- e. Outdoor Campaign.
- f. Media Planning for TV, Press and Radio.
- g. Budget review with the MFA team.

Such activities included the attendance of a number of TV and Photo Shoots, sound recording and editing as well as multiple client presentations and reviews.

9. The procurement of the service provider was done with the full coordination and management by the EFS Procurement and PA team.

SECTION II Deliverables

- 45" and 30" Public announcement Ad, Introductory Ad
- 30" follow up Announcement Ad
- Two 30" Radio ads
- Press Campaign
- Outdoor Campaign
- 6-month Media Plan for TV, Press and Radio
- Advertising brief
- Messages/text to be delivered
- Production budget
- Proposed Media Plans to the MFA
- TVC, Radio and Press Campaign (CD Available)

Annex A: Advertising Brief

MFA Communication and Outreach Tactical Activities

Public Service Announcements Brief:

Background:

The Egyptian government is currently developing the housing finance market in Egypt and establishing an integrated and comprehensive system for financing real estate purchase through the mechanisms of individual mortgage instruments. The primary objective of developing this important market segment is to assist Egyptian citizens in the purchase and ownership of their homes through a well-regulated financing mechanism while also ensuring the protection of fundamental rights. An additional benefits of a dynamic and well structured home financing system will be an overall strengthening of the Egyptian economy, the deepening of the financial markets and the positive development of a nationwide program designed to encourage home ownership by the public.

Through a consumer market research study conducted in 2005, it was learned that while most respondents are very interested and are seeking ways of financing the purchase of their own houses, they lacked the knowledge and understanding of what is their options, opportunities, conditionality and benefits are. Home purchase financing through a formal mortgage system is not well understood at this stage by either the end-user consumers or the financial institutions.

Accordingly, the Mortgage Finance Authority (MFA), a regulatory body responsible for creating and monitoring the success of an efficient Egyptian mortgage financing market and safeguarding the rights of consumers and other mortgage market participants, has planned for and started the implementation of an integrated public awareness program. This program, in cooperation with the Ministry of Investment (MOI) is designed to increase the level of awareness and knowledge among different stakeholders about mortgage-based home finance. A key part of this program will be public service announcements based on the catchphrase of "**Own Your Home**" which has been selected as an appropriate slogan for this awareness campaign.

Request for Proposal:

MFA is seeking a proposal from creative agencies to develop a creative strategy that meets the objectives of **OWN YOUR HOME** campaign. Public Service Announcements will help in educating the relevant target audiences about mortgage finance; thus engaging them in the process and raising their interest.

The private sector home finance and mortgage lenders will be engaged to support this public awareness/education campaign. All home financing players, including

developers, will be encouraged to communicate the added value to the economic growth of the country as well as other elements for basic understanding available through the development of a formal housing finance market.

Consumer Survey Output

- Respondents did not fully understand the true meaning of the term 'mortgage'. Mortgages were continually mistaken for housing loans themselves by a majority of respondents, as they mistakenly confirmed already having mortgages. In addition, respondents did not relate to auxiliary housing concepts such as leverage and trade up and were furthermore not concerned about them.
- Respondents showed higher acceptance for financing through mortgages as a finance tool for second homes rather than their main residential properties.
- Their primary concerns in the areas of home purchase and financing were related to affordability and pricing. These issues, while important, further confirmed their confusion regarding the terms of a housing loan with the purpose of the mortgage, or lien instrument itself.
- Survey results refuted cultural and religious concerns as major deterrents to applying to a mortgage.
- The survey reinforced the role of family and friends as key influencers to financial decisions in general and home financing through a mortgage based program was included in this category.
- The survey affirmed that press and television are the most widely accepted source of information for disseminating information about home financing programs. Both media vehicles were also declared as preferred medium for communicating future messages.
- Respondents are positive about the value of property registration as a means to guaranteeing one's rights to a property. Yet there is a misconception of what the registration process really entails. Often when respondents used the term registration, they mistakenly referred to a form of authenticating their primary contracts.

Current Marketing Challenges:

- The lack of understanding about the subject among different potential target audiences,
-
- The low engagement or commitment of different potential users to abide by the rules and regulations,

General Communication Objectives

Long-term

1. Create a high level of awareness about home purchase and mortgage finance among different target market segments.
2. Increase interest among the potential beneficiaries of mortgage based housing finance and accordingly increase demand for mortgage based loans
3. Educate opinion leaders about different aspects, concepts, advantages and key players involved in the real estate financing cycle.
4. Shift the preference of potential mortgage beneficiaries from the current use of developer financed installment sales contracts to formal home loans from mortgage finance lenders (banks and MFCs)..

Short-term

1. Increase momentum and level of education and interest about mortgage financing among different stakeholders. (*ongoing activities*)
2. Ensure a complete understanding of housing finance options and mortgage based lending policies and procedures among institutional partners as well as enriching their knowledge with best practices and shared experiences,
3. Promote mortgage financing among key players in the market including developers, lenders, brokers, lawyers, etc., (*ongoing activities*)
4. Educate the media, including TV, Radio and Press about this industry in order to encourage well-informed and positive coverage, (*ongoing activities*)
5. Address consumers' confusion by differentiating mortgages from other housing financing tools.

Advertising Objectives:

- Educate the public about the existence of a well-regulated mortgage finance system that can help them buy and own residential or commercial units,
 - Educate consumers about the basic requirements and steps for applying for and obtaining a mortgage loan,
 - Explain to consumers the roles of different market players they should interface with during the process of obtaining a mortgage loan and repayment of the loan on installment,
 - Create an interest for mortgage loans among consumers through explaining its benefits against other financing mechanisms,
-

- Change the attitude about renting houses for affordability reasons and introduce new behavior around owning houses/apartments,

Target Audience profile:

The Consumer Survey results confirmed that the target audience is composed primarily of males (B- to C+) with minimum monthly income of LE 1500. The target group possesses the following characteristics:

- Age range 30-45.
- Bankable—have a bank account and probably a credit card.
- Familiar with some credit tools like loans, credit cards, etc.
- Employed or earning steady income.
- Aspire to lifestyle of upper classes or middle classes.
- Ambitious, goal-oriented and driven by objectives.

Key Messages

Message Tone: Friendly, Informative and educational tone...

Geographical coverage: Residents of Main Governorates in Egypt as well as Egyptians working, in the Gulf and abroad.

Main Message:

"The Egyptian Government has established an effective, professional and well regulated real estate financing system that is regularly monitored to support citizens in owning their homes in a simple and secured way."

Mortgage-Focused Messages:

"Mortgage financing helps you to achieve your dream of home ownership"	Phase I: Creating Awareness/Educate The aim is to cultivate trust and confidence in the established system through explaining the concept of calculated risks and regulation, as well as mentioning the support and involvement of key bodies such as the CBE, MoJ, MOI, CMA and MFA. <ul style="list-style-type: none"> - Highlight the different steps and requirements and simplicity of the process. - The Required regulations in a clear
"We will help you to understand your mortgage financing"	
"Housing finance programs within a mortgage based system are regulated and supported by the Egyptian government"	

	manner and how critical are they.
"Development of the Real Estate Financing Industry is Key to Economic Growth"	Emphasizing the value of such mortgage lending programs as a key driver of the economy. This message will be used to indicate roles involved in the overall mortgage process as new employment opportunities.
"Long-term housing finance through a mortgage based system is better than alternative financing methods"	This highlights the mortgage based systems as new and different from other financial instruments such as housing loans or payment in installments. Message should be structured in a comparative manner to facilitate differentiating between mortgages and other financial tools.
"Housing Finance With a Mortgage Help You Own Your Home"	Phase 2: Stimulating Interest Target: A-B band with different execution techniques. As for professional A, the investment angle of the appreciation potential and in home value will be emphasized, with a mortgage and home ownership positioned as investment tools. For the B band, the message will be fine tuned to reflect family values and securing future of the children.
"Mortgage Financing Can Help You Own a Summer Home"	Target: the higher end of B segment and upwards with life style aspiration message. The aspirations of this segment include renting a summer home for a week or two every summer.

Ongoing Communication Activities:

1. A number of publications were developed highlighting the mortgage Cycle, the different players, roles of different institutions, procedures, etc.
 2. MFA recently launched its Mortgage portal which provides basic level of information as well.
 3. MFA established its call center in April 2006 that works 12 hours a day in managing Public Queries in relation to mortgage finance.
-

4. Intensive stakeholders' communication activities through speaking opportunities, educational tools, Media interviews, etc.

An Integrated Communication Concept

MFA wants to ensure the development of a unique corporate identity to be used in all communication tools and materials.

Delivering messages in a **consistent** look will provide instant recognition and encourage proactive information seeking.

Continuity and integration among different channels and tools will ensure maintenance and easy target consumer recognition and message recalling.

Pitching Scope of work:

Pitching organization will be expected to:

1. Attend a question and answer session on the issue
2. Respond to the brief with creative solution and develop the following proposal:
 - An Advertising Strategy
 - Concept development for creative materials
 - Six Months Media Plan
 - Budget Breakdown;(Including but not limited too, production cost, insertion and airing cost according to your proposed media plan
 - Presentation of the proposal
 - Testing of the top two creative agencies will be conducted

Selection Criteria:

- Demonstrated understanding of the issue
 - Strategic approach to the campaign
 - Strength of the materials in meeting the objectives and concept testing
 - Relevant experience of the working team
 - The ability to deliver on time
 - Value for money
-

Annex B: Final Selected Company Formal Presentation:

Synergy 

Contents

- Creative & Production costs
- Media recommendations
- Agency fees
- Production

Synergy 

TV Production Estimates

- The "Time" Campaign
- 2 Commercials
- 300,000
- Excludes Commission and sales tax

Synergy 

Services covered

Covers:

- Radio Production
- Photography
- Printing
- Miscellaneous production items
- Basic focus group testing

Synergy 

Services covered

Covers:

- All creative work
- All artworks and adaptations press
- Supervision of production of all items
- Media planning
- Media monitoring and reporting
- Full Client service support
- Full Agency service for four months

Synergy 

Follow up

Covers:

- All creative Testimonial productionork
- All artworks and adaptations press
- Supervision of production of all items
- Media planning
- Media monitoring and reporting
- Full Client service support
- Full Agency service for four months

Synergy 

Follow-up Campaign

Covers:

- Production costs in Cinema
- Min 4, Max 5 testimonials
- Cost 170 – 185,000



Media Plan (Ramadan)

- Option 1.598 million
24 ETV prime time inside prog spots (25% 45 sec)
60 Radio spots in two channels
6 press inserts
- Option 2.388 million (25% 45 sec)
40 ETV prime time inside prog spots
90 Radio spots in two channels
6 press inserts
- Option (60 spots) 2.872 MM (25% 45 sec)
60 ETV prime time inside prog spots
90 Radio spots in two channels
6 press inserts

Annex C: 6- Month Media Plan

Client MFA
Product Mortgage Finance
Period 6
Months
Year 2006
Market Egypt

Media/Costings						
	Duration	Frq	Unit cost	T Gross	Discount	Total Net
			LE	LE	%	LE
Newspapers						
Month 1 Ramadan						
Al-Ahram Friday	Full Page	1	314160	314,160	15%	267,036
Akhbar Al-Youm	Full Page	1	308000	308,000	40%	184,800
Month 2						
Al-Ahram	30X5	5	69750	348,750	15%	296,438
Akhbar Al-Youm	30X5	5	84150	420,750	40%	252,450
Month 3						
Al-Ahram	1/4 page	2	46500	93,000	15%	79,050
Akhbar Al-Youm	1/4 page	2	56100	112,200	40%	67,320
Month 4						
Al-Ahram	1/4 page	3	46500	139,500	15%	118,575
Akhbar Al-Youm	1/4 page	3	56100	168,300	40%	100,980
Month 5						
Al-Ahram	1/4 page	2	46500	93,000	15%	79,050
Akhbar Al-Youm	1/4 page	2	56100	112,200	40%	67,320
Month 6						
Al-Ahram	1/4 page	3	46500	139,500	15%	118,575
Akhbar Al-Youm	1/4 page	3	56100	168,300	40%	100,980
Total N.P		32		2,417,660		1,732,574

Radio						
Month 1 Ramadan						
Serials (MER , Shabab)	30 sec	60		245,000	32%	166,600
Month 2						
NogoumFM	30 sec	80	1200	96,000	30%	67,200
Goal FM	30 sec	20	1500	30,000	15%	25,500
Month 3						
NogoumFM	30 sec	60	1200	72,000	30%	50,400
Goal FM	30 sec	20	1500	30,000	15%	25,500
Month 4						
NogoumFM	30 sec	60	1200	72,000	30%	50,400
Goal FM	30 sec	20	1500	30,000	15%	25,500
Month 5						
NogoumFM	30 sec	60	1200	72,000	30%	50,400
Goal FM	30 sec	20	1500	30,000	15%	25,500
Month 6						
NogoumFM	30 sec	60	1200	72,000	30%	50,400
Goal FM	30 sec	20	1500	30,000	15%	25,500
Total Radio			480		779,000	562,900

TV-Satellite Channels						
Month 2						
<u>Dream</u>						
ins.Al-Ashera Masaa	30 sec	20	9000	180,000	40%	108,000
ins.Kora Maa Dream	30 sec	10	9000	90,000	40%	54,000
<u>Mehwar</u>						
ins.90Minutes	30 sec	20	10000	200,000	40%	120,000
<u>Melody Aflam</u>						
ins.Late movie	30 sec	30	7188	215,640	40%	129,384
<u>Rotana Cinema</u>						
ins.Golden movie	30 sec	30	6500	195,000	30%	136,500
<u>Orbit</u>						
ins. Qahira Al-Youm	30 sec	20	5175	103,500	15%	87,975
Month 3						
<u>Dream</u>						
ins.Al-Ashera Masaa	30 sec	20	9000	180,000	40%	108,000
ins.Kora Maa Dream	30 sec	10	9000	90,000	40%	54,000
<u>Mehwar</u>						
ins.90Minutes	30 sec	20	10000	200,000	40%	120,000
<u>Melody Aflam</u>						
ins.Late movie	30 sec	20	7188	143,760	40%	86,256
<u>Rotana Cinema</u>						
ins.Golden movie	30 sec	20	6500	130,000	30%	91,000
<u>Orbit</u>						
ins. Qahira Al-Youm	30 sec	20	5175	103,500	15%	87,975

Month 4						
<u>Dream</u>						
ins.Al-Ashera Masaa	30 sec	20	9000	180,000	40%	108,000
ins.Kora Maa Dream	30 sec	10	9000	90,000	40%	54,000
<u>Mehwar</u>						
ins.90Minutes	30 sec	20	10000	200,000	40%	120,000
<u>Melody Aflam</u>						
ins.Late movie	30 sec	20	7188	143,760	40%	86,256
<u>Rotana Cinema</u>						
ins.Golden movie	30 sec	20	6500	130,000	30%	91,000
<u>Orbit</u>						
ins. Qahira Al-Youm	30 sec	20	5175	103,500	15%	87,975
Month 5						
<u>Dream</u>						
ins.Al-Ashera Masaa	30 sec	20	9000	180,000	40%	108,000
ins.Kora Maa Dream	30 sec	10	9000	90,000	40%	54,000
<u>Mehwar</u>						
ins.90Minutes	30 sec	20	10000	200,000	40%	120,000
<u>Melody Aflam</u>						
ins.Late movie	30 sec	20	7188	143,760	40%	86,256
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<u>Orbit</u>						
ins. Qahira Al-Youm	30 sec	20	5175	103,500	15%	87,975

Month 6						
<u>Dream</u>						
ins.AI-Ashera Masaa	30 sec	20	9000	180,000	40%	108,000
ins.Kora Maa Dream	30 sec	10	9000	90,000	40%	54,000
<u>Mehwar</u>						
ins.90Minutes	30 sec	20	10000	200,000	40%	120,000
<u>Melody Aflam</u>						
ins.Late movie	30 sec	20	7188	143,760	40%	86,256
<u>Rotana Cinema</u>						
ins.Golden movie	30 sec	20	6500	130,000	30%	91,000
<u>Orbit</u>						
ins. Qahira Al-Youm	30 sec	20	5175	103,500	15%	87,975
Total Satellite		570		4,373,180		2,824,783

ETV						
Month 1 Ramadan						
Channel 1 ,ins.Ar.serial 1(From Madfa3 El Eftar till 9:30 pm)	45 sec	15	68000	1,020,000	25%	765,000
Channel 1 ,ins.program (From Madfa3 El Eftar till 9:30 pm)	30 sec	10	47000	470,000	25%	352,500
Channel 1 ,ins.Ar.serial 2(From Madfa3 El Eftar till 9:30 pm)	30 sec	11	47000	517,000	25%	387,750
Channel 2 ,ins.Ar.serial 1(From Madfa3 El Eftar till 9:30 pm)	30 sec	11	47000	517,000	25%	387,750
Channel 1 & 2 ,ins.program(From Madfa3 El Eftar till 9:30 pm)	30 sec	13	45000	585,000	25%	438,750
Month 2						
Channel 1 ,ins.Ar.serial 1	30 sec	10	22750	227,500	30%	159,250
Channel 2 ,ins.Ar.serial 1	30 sec	10	22750	227,500	30%	159,250
Channel 2 ,ins.El Biet Bitak	30 sec	10	26000	260,000	15%	221,000
Month 3						
Channel 1 ,ins.Ar.serial 1	30 sec	5	22750	113,750	30%	79,625
Channel 2 ,ins.El Biet Bitak	30 sec	5	26000	130,000	15%	110,500
Month 4						
Channel 1 ,ins.Ar.serial 1	30 sec	5	22750	113,750	30%	79,625
Channel 2 ,ins.El Biet Bitak	30 sec	5	26000	130,000	15%	110,500
Month 5						
Channel 1 ,ins.Ar.serial 1	30 sec	5	22750	113,750	30%	79,625
Channel 2 ,ins.El Biet Bitak	30 sec	5	26000	130,000	15%	110,500
Month 6						
Channel 1 ,ins.Ar.serial 1	30 sec	5	22750	113,750	30%	79,625
Channel 2 ,ins.El Biet Bitak	30 sec	5	26000	130,000	15%	110,500
Total ETV		130		4,799,000		3,631,750
Sub.total		1212		12,368,840		8,752,007
15% G. taxes						430,899
.1% Reg. fees						2,418
Vedio fees						9,375
Net Total						9,185,323

Annex D: Time Plan & Rollout Schedule

CLIENT:
 PRODUCT: Ramadan
 DURATION: 2 weeks
 MEDIA: Radio
 PERIOD: Ramadan

1 2 3 4 5 6 7 8 9 10 11 12 13 14

PROGRAM	Timing	Length	Total Freq	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon
				1	2	3	4	5	6	7	8	9	10	11	12	13	14
Ramadan			0														
MER			0														
Inside Zaki Lucky Serial Ahmed Himi	04,00 PM	45	8		1	1			1	1		1		1	1		1
Inside Serial Ahmed Saka	05,00 PM	45	8		1	1	1		1		1		1		1	1	
Spots from 01,00 Till 02,00		45	3							1		1			1		
Spots from 02,00 Till 03,00		45	5						1	1	1			1			1
Before Quran.		45	8					1	1	1	1	1	1	1			1
Shabab			0														
Inside Serial Henedy	4,25 PM	45	4								1		1		1	1	
Spots from 01,00 Till 02,00		45	4							1	1	1		1			
Spots from 02,00 Till 03,00		45	4							1	1		1			1	
Goal FM			0														
Inside the important matches		45	5						5								
			0														
Total			49		2	2	1	1	9	6	6	4	4	4	4	3	3