

Small but Mighty Marketing

Nebraska Investment Finance Authority

Communications: Integrated Campaign

HFA Staff Contact

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Small but Mighty Marketing

Introduction: Small Budget? No Budget? No Problem!

As one of the smallest Housing Finance Agencies, with 28 total employees managing 5 departments, it can seem a bit daunting to put marketing and communications on the top of a long list of priorities. Each employee wears multiple hats and plays a vital role for the Nebraska Investment Finance Authority (NIFA). In the summer of 2019, NIFA held a staff retreat with a focus on innovative ideas. During that retreat, it became apparent to all staff that marketing and communications play a central role in advancing innovative programs. As a result, marketing and communications was moved to the top of the priority list. How could this effort come to life and continue to be managed by a small team and with so many other duties? Soon a strategy was born!

Creating and Implementing a Communication Channel Strategy

At the NIFA staff retreat, employees from different departments were put into small groups of 4-6. Each small group was in charge of creating an implementation strategy for whatever project they wanted to pitch. One group presented a "N1FA Communication Channel" that could be used internally and externally. It was a road map to use whenever announcements needed to be made, a new project started, updates/changes to programs were rolled out, new partners came on board, a social campaign was designed, etc.

The N1FA Communication Channel was designed to create a sense of consistency when it came to communicating with each other and partners. Departments started to think in innovative and creative ways. This tool is managed and coordinated by 2 staff members to ensure that the effort continues to grow throughout each department and for the agency as a whole entity.

To keep on task, Marketing & Communication meetings are held once a month. These meetings involve representatives from each department and give everyone the opportunity to bring their creative hats! NIFA may have a small staff but that small staff has over 375 years of combined expertise and experience. The team took the approach of using the experts that know the ins and outs of the agency to communicate and promote, rather than paying to outsource these efforts.

Ad Spending – Using a Small Budget & Optimizing

The NIFA Communications and Marketing team decided to start experimenting with google ads and keywords. Back in 2012, NIFA hired a consultant that ran a google campaign targeting people searching for their first home. Our team copied that effort and monitored the progress each week. After 2 weeks with little success and high bounce rates on websites, the team modified. The 2012 campaign had a list of over 100 keywords, the team narrowed down that list to 25-30 keywords. It took some time to research popular words that would work well in a home buyer campaign. Google Trends is a free tool that was implemented during this process. This tool was able to show statistics on popular words and phrases on a worldwide, national and statewide level.

NIFA's ad spending budget is approximately \$1000 a month total which includes google ads and social media ads. This has been a great starting point and simply by taking the time to find valuable keywords and paying more attention to quality over quantity has improved these efforts drastically. Compared to

Quarter 1 2019, Quarter 1 2020 total website (nifa.org) users increased 14% and bounce rates have decreased over 8%.

The NIFA homebuyer site (nifaloan.org) has also seen improvements since changes began with a 64% decrease in bounce rates and an 82% increase in eligibility form submissions from Mid-February until March over the previous year. Nifaloan.org was specifically created for potential first time homebuyers. This site is highly promoted by NIFA partners and used as a tool to help homebuyers learn more about NIFA programs. Using google analytics, the NIFA team set 2 goals for the eligibility form process on this site so that user behaviors could be tracked. Goal 1 is the number of users that provide their name and email address on page 1 of the eligibility form. Goal 2 is the number of users that complete the entire eligibility form and click submit to see if they may be eligible for a NIFA loan. By implementing the strategies noted above for google keywords and ad spending within one quarter those goals have grown tremendously!

- Goal 1
 - 2019 Q1: 563
 - 2020 Q1: 830
- Goal 2
 - 2019 Q1: 209
 - 2020 Q1: 381

FREE Tools to Utilize

With a small or even non-existent budget, goals can still be reached with free resources and tools. NIFA utilizes the following tools for marketing and communications. Some of them are completely free and some of them have a fairly small monthly fee.

Google Analytics: a platform used to track multiple sets of data for user websites. NIFA uses google analytics to track website traffic, user behaviors, bounce rates, and so much more! This allows the team to monitor popular trends and make decisions on when and how long to run campaigns, what pages are the most attractive, what pages need some more attention and improvements, and showing departments how small changes can lead to big success.

Google Trends: this tool is completely free and very helpful with pinpointing what internet users are typing in when researching on google. Google Trends is used by the team often when strategizing a new social campaign as well as determining what current words and phrases should be changed on the websites NIFA manages.

Hootsuite: is used to help manage social media sites. It's an easy way to schedule posts ahead of time as well as see sharable posts from partners all on one page. NIFA uses this daily to continuously monitor social sites and keep up with other organizations.

Canva: is a marketing creation platform. This is a great tool to use for those who do not have a graphic designing background. NIFA uses this to create social media posts, website banners, graphics for events and department marketing materials.

Website Improvements – Work With What You Have

By attending a few free google trainings and researching online, the NIFA team indicated 3 major things that needed to be updated on nifa.org to help improve SEO and the overall health of the site. The first thing was photos. Photos can bring a lot of attention to a website, but too many photos and oversized photos can actually be a negative thing. Approximately 43% of nifa.org traffic and 65% of nifaloan.org traffic is mobile users. Paying attention to the number of photos and file sizes of the photos on the websites helped us increase the speed for mobile users.

The second item to improve on was PDF uploads. NIFA departments have multiple program changes and updates on a regular basis. Department managers were trained to upload PDF's on the website and send the link to the PDF onto partners. Sometimes these PDF's were scanned documents. Google does not have the capability to track an uploaded PDF on a website and using scanned documents goes against the rules of accessibility. Now the NIFA team creates an online news release with a link to the PDF's within the body of the news release. This has shown great improvements with traffic coming to the news section of nifa.org.

The third area to work on was changing up words and phrases on each page of nifa.org. This is still a work in progress. By using google trends, research was indicating that a lot of phrases currently on nifa.org were not being searched at all. Some of those words and phrases that needed to be changed included: removing dashes, adding spaces to compound words, using first time instead of first-time, home buyer instead of homebuyer, using the term mortgage instead of home loan, etc.

Conclusion – Small but Mighty Marketing

As one of the smallest HFA's with a staff of 28 and an Outreach and Communication team of 6, NIFA has mapped out an increasingly successful marketing plan. We have made the most of our very small budget, capitalized on free tools and trainings, and adjusted our existing practices. We are now able to consistently communicate announcements, promote new projects, roll out updates/changes to programs, effectively welcome new partners, and design strong social media campaigns. Proving that no staff is too small, no budget too tight to make a marketing plan mighty!

NIFA COMMUNICATION PLAN

IDEATION PHASE

- Marketing meetings w/ depts
- Identify dept. needs
- Establish dept. goals
- Why communicate
- Who to target
- What to communicate
- How to communicate

CREATION PHASE

- Build content to promote
 - digital
 - non-digital (flyers, etc)
- Use current marketing tools
- Explore new marketing tools
- Develop marketing budget
- Social media campaigns
- Email marketing/blog
- Updates to all NIFA websites
- Video production

IMPLEMENTATION PHASE

- Schedule social content
- Google Adword campaign
- Facebook Ads
- Strategically drive traffic to website
- Track analytics monthly
- Make adjustments as needed

EVALUATION PHASE

- Showcase successes
- Determine changes
- Develop strategy for next qtr.
- Repeat phases

LEADERSHIP TEAM:

Manages and coordinates Communication Plan

- Amanda Wusk
- Elizabeth Fimbres
- Robin Ambroz

SUPPORT TEAM:

Provides support for the Leadership Team in the following areas:

- Analytics & Website Management - Royce Sheibal
- Content & Events - Susan Pulec
- Major Website Projects - Jody Cook
- Budget/Purchases - Michaela Mallery & Christie Weston

CONTENT IDEATION TEAM:

Provides ideas, states department needs, and provides feedback on developed content for new materials/campaigns before publishing:

- Homeownership - Jacki Young
- Tax Credit - Kelly Schultze & Sara Tichota
- Agriculture - Dudley Beyer

Recurring Step by Step Process for N1FA Communication Plan

Step 1. Who

- Identify the target audience per department
 1. Wants and needs for each audience

Step 2. What and Why

- Identify goals per department
- Develop a consistent theme per campaign
- Establish what the message/goal is

Step 3. How and When

- Develop a communication strategy per department/current campaign(s)
 1. Email Marketing
 - a. Establish email contact lists for target audiences
 - b. Develop consistent emails to send to target audiences
 2. Social Media Campaign
 - a. Based on specific goals: develop social media ads to drive audiences outside of current NIFA followers to gain exposure and reach set goals
 - b. Manage and track ad spends per month and adjust accordingly
 3. Google Ads Campaign
 - a. Based on specific goals: develop google ads to increase SEO on web browsers and click through rates/actionable goals
 - b. Create keywords and research popular search trends, words and phrases and adjust our keywords accordingly
 - c. Manage and track ad spends per month and adjust accordingly
 4. Community/Annual Events
 - a. Market events in a timely and effective manner to increase engagement and attendance
 - b. Plan in advance for NIFA events and partner events.
 - c. Have giveaways available and additional marketing resources to help gain exposure
 5. Education Resources
 - a. Identify and develop any educational resources and materials that target audiences want/need: flyers, trainings, webinars, videos, etc.
 - b. Use eLearning platform to create training opportunities

Step 4.

- Analyze Results
 1. Report successes and failures
 - a. Provide useful data and statistics that support set goals and future efforts
 - b. Send monthly analytic overviews: Google & Social Media to all department heads
 2. Modification as needed

Step 5.

- Explore Additional Opportunities/Make Adjustments
 1. New target audiences
 2. Innovative tools and resources
 3. Groundbreaking developments
 4. Repeat phases

N1FA COMMUNICATION PLAN

1.



Identify Target Audience

2.

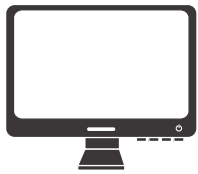


- Identify Goals
- Annual Theme
- Establish Message

3.



Communication Strategy/Channel



Email Marketing



Social Campaign

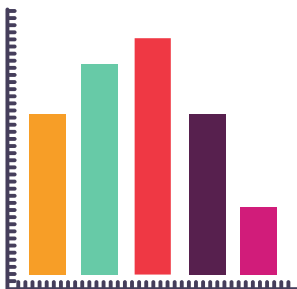


Community/Annual Events



Educational Resources

4.



- Analyze Results
- Report Success/Failure
- Modify/Adjust

5.



- Explore Opportunities

WEBSITE QUARTERLY REPORT

TRAFFIC INCREASES

Q1 2019 VS. Q1 2020

+26.27%

PAGE VIEWS

+12.94%

NEW USERS

AVG. BOUNCE RATE

Lower % = BETTER!

Q1 2019

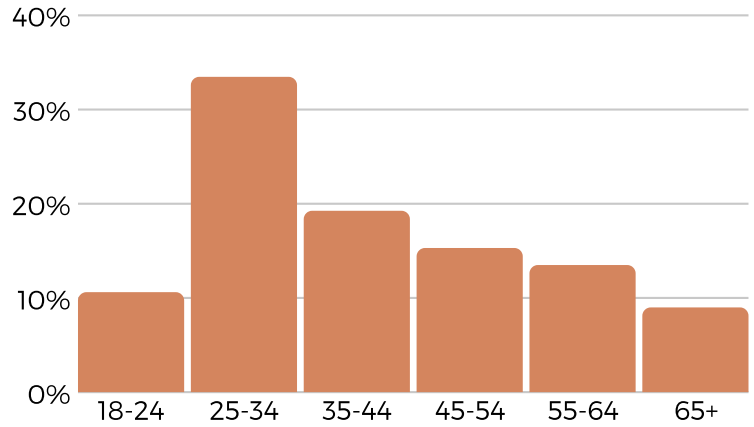
53.66%

Q1 2020

49.04%

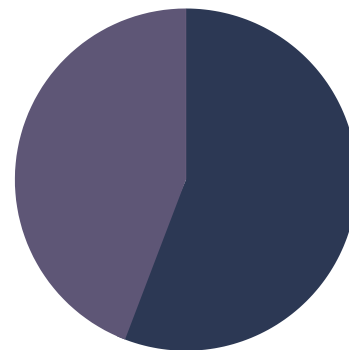
DEMOGRAPHICS

Age:



Gender:

Male
44.2%

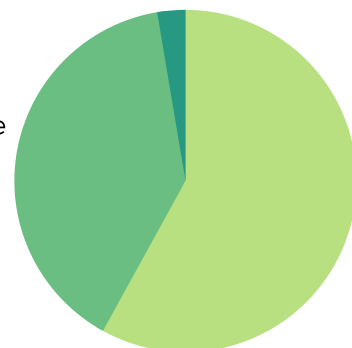


Female
55.8%

Devices:

Tablet
2.7%

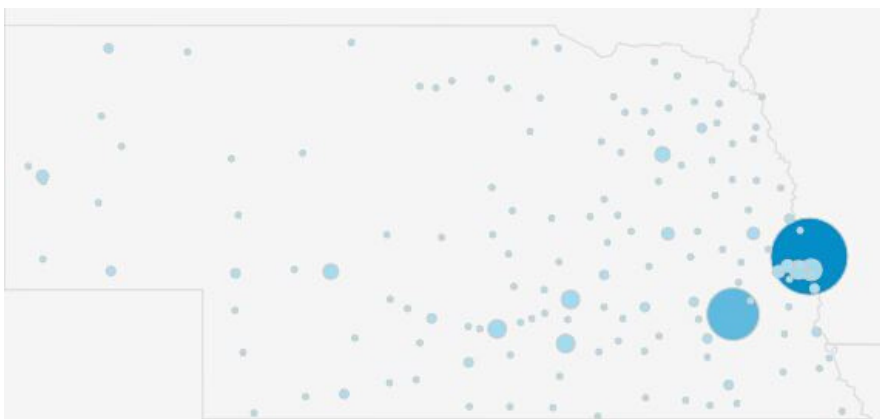
Mobile
39.3%



Desktop
58%

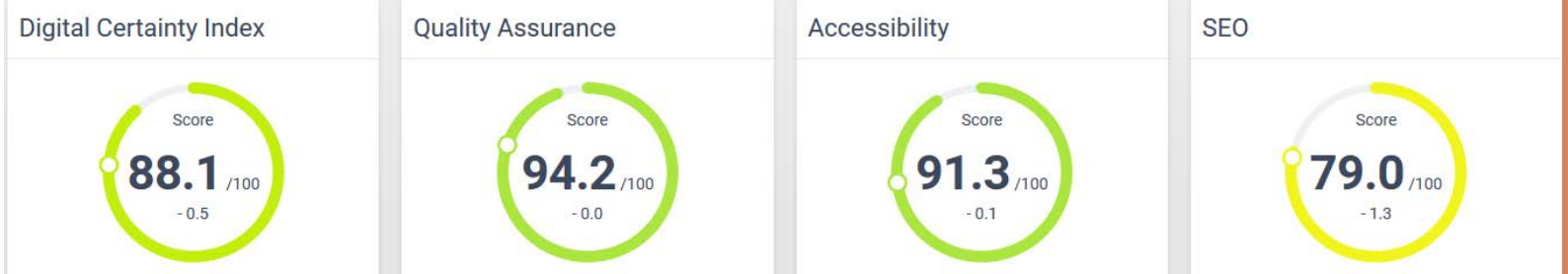


LOCATION TRAFFIC

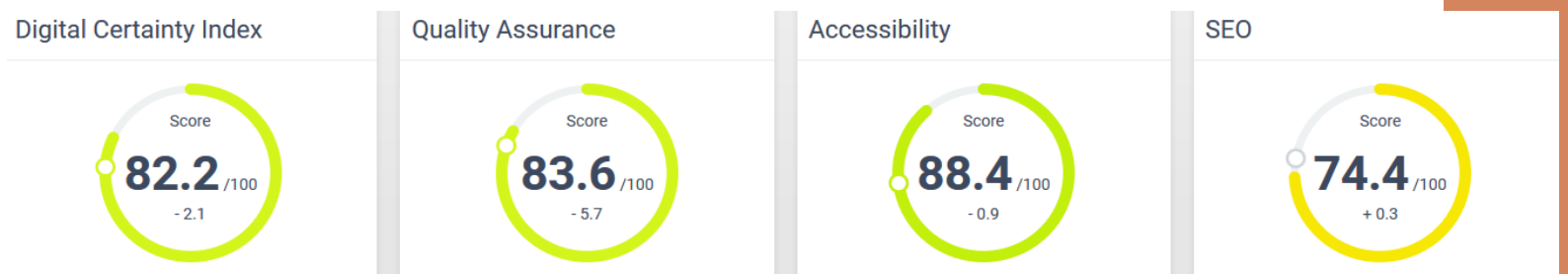


WEBSITE HEALTH

NIFA.ORG:



NIFALOAN.ORG:



Digital Certainty Index (DCI) measures the quality and potential impact of the site's digital presence, including its accessibility and usability, its credibility and trustworthiness, and how well-poised it is to respond to SEO challenges. The final DCI Score is calculated as an overall score of points awarded in three categories: Accessibility, Quality Assurance, and SEO.

TOP IMPROVEMENTS

- Increase in the quality of website traffic
- Decreased bounce rates site wide
- Social Media and Marketing showing notable impact on overall website traffic without surging bounce rates
- Website quality and accessibility continuously improving
- Clearing out broken links site wide to ensure users aren't opening up dead pages
- AdWords improved to help increase healthy website traffic
 - Healthy website traffic = active users searching for what they need via Google search and landing on NIFA pages
- Re-creation of "Emergency Response Info" page to include COVID-19 Resources
- Cleaning up website banners and creating a more streamlined look
- Constant support and creativity resulting from monthly department Marketing Meet-Ups

QUARTER 2 GOALS

- Implement consistent **email** marketing strategies for each department
 - Strategies will drive healthy traffic to the site
- Keep Emergency Resource Page updated and relevant
- Increase website SEO scores
- Simplistic Page Redesigns
 - Develop consistent template/structure for home pages
 - Banner updates
 - Minimize amount of photos/large files on pages
 - Make adjustments to continue to make the site mobile friendly

NIFA Marketing & Communications June Update

June 19, 2020



OUTREACH



Webinar Series: a virtual series specifically designed for Nebraska communities and housing partners. The webinar series is held once a week with new topics from community organizations across the state. Registration information is available at nifa.org

COVID-19 Resource Page: In response to the pandemic, a resource page was created on the nifa.org site by the NIFA staff. Resources are provided through internal research and agency partners sharing state-wide housing resources in a time of need.

AGRICULTURE



Development of Contact List: An effort to create brand awareness for the beginning farmer/rancher program. The team built an on going contact list of over 300 farming related organizations, businesses, programs and employers throughout the state.

Ad Targeting to Increase Website Traffic: Targeted Ads were created to increase traffic and exposure for the Ag program by sending people to the site to learn more. Traffic has increased 60% since starting advertisements on June 1, 2020.

LIHTC



Development of Housing.ne.gov: This rental housing website is currently undergoing a facelift. The team is working together to redesign and make the page more user friendly. Once the new page is launched, a marketing campaign will be developed to help the site gain exposure. This is a great resource for renters and landlords.

HOMEOWNERSHIP



Ad Targeting to Increase Website Traffic: Ongoing targeted ads are consistently monitored by the NIFA team to ensure low bounce rates and higher goal completions. This effort is also used to understand the behaviors and demographics of those that come to nifa.org and nifaloan.org

Homeownership Month Contest: To celebrate Homeownership Month (JUNE), NIFA is hosting a Facebook contest. Each week, two videos developed by NIFA and our partners are published with educational homeownership topics. Details and prizes for the contest can be found on the NIFA Facebook page @NIFAHousing.



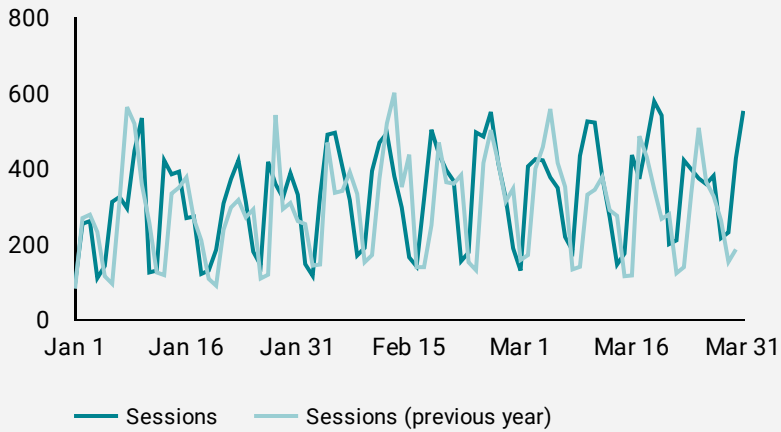
Users
16,799
↑ 14.4%

Sessions
29,799
↑ 12.7%

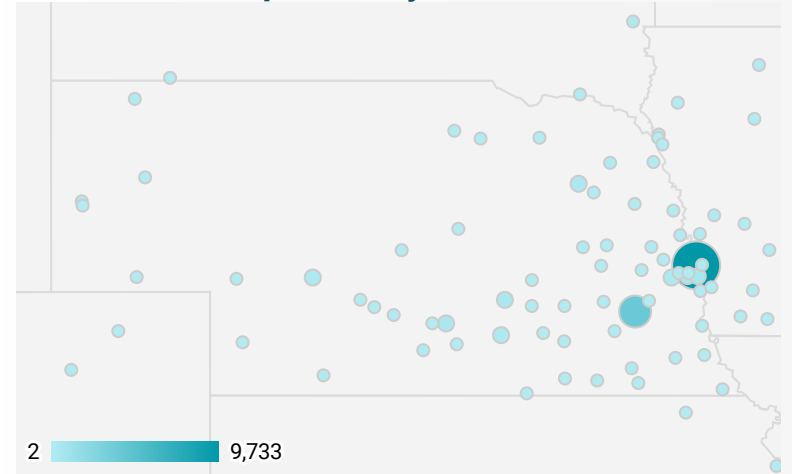
Pageviews
82,443
↑ 28.1%

Bounce Rate
49.2%
↓ -8.4%

How are site sessions trending?



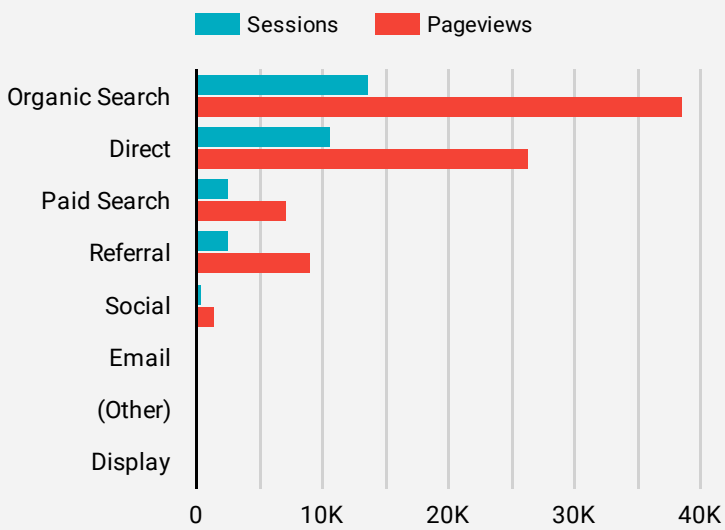
What are the top cities by sessions?



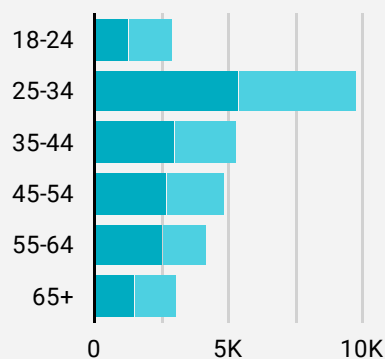
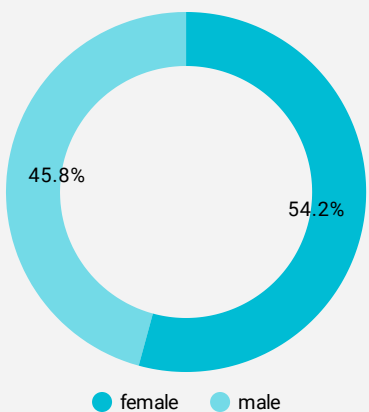
Rank	City	Sessions	Pageviews
1.	Omaha	9,733	
2.	Lincoln	3,912	
3.	(not set)	1,349	
4.	Minneapolis	764	
5.	Bellevue	510	
6.	Papillion	510	
7.	Kearney	465	
8.	Grand Island	456	
9.	Chicago	447	
10.	Ashburn	424	

Which channels are driving engagement?

Goal: Engaged Users



Engagement by Age & Gender



What are the top pages?

Rank	Page	Sessi...
1.	www.nifa.org/index.html	9,999
2.	www.nifa.org/homebuyer/loan-programs	3,645
3.	www.nifa.org/nifaloan	2,611
4.	www.nifa.org/homebuyer/eligibility	1,475
5.	www.nifa.org/homebuyer	1,253
6.	www.nifa.org/homebuyer/interest-rates	1,009
7.	www.nifa.org/res-dev/application	557
8.	www.nifa.org/lender/interest-rates	554
9.	www.nifa.org/lender/lender-results	520
10.	www.nifa.org/res-dev	397

Marketing Website Summary Data From Google Analytics

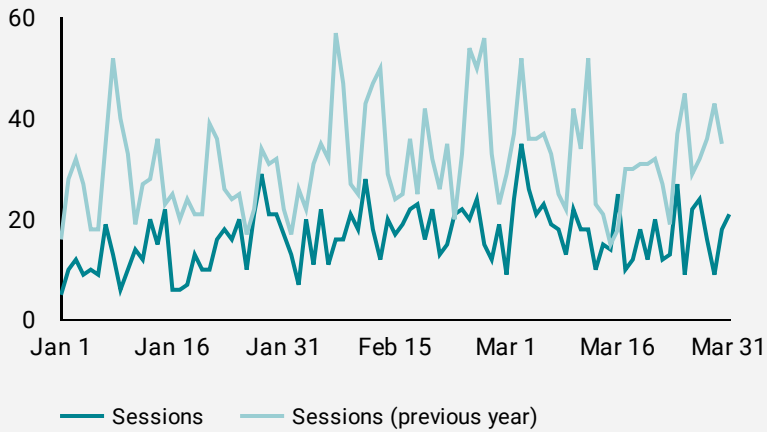
Users
1,259
↓ -42.1%

Sessions
1,493
↓ -47.1%

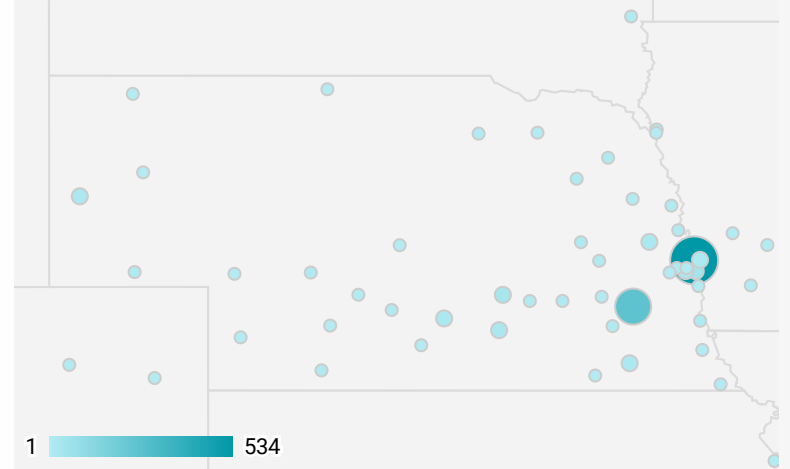
Pageviews
3,910
↓ -31.6%

Bounce Rate
20.7%
↓ -64.3%

How are site sessions trending?



What are the top cities by sessions?

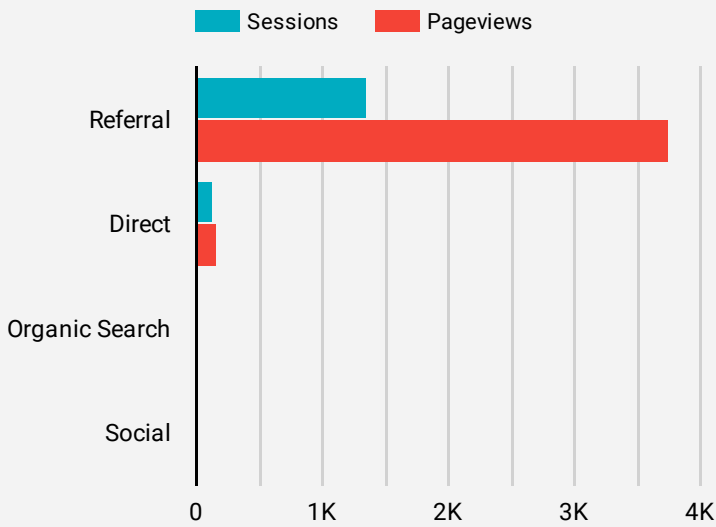


City	Sessions	Pageviews
1. Omaha	534	
2. Lincoln	252	
3. (not set)	66	
4. Chicago	51	
5. Bellevue	43	
6. Grand Island	34	
7. Des Moines	29	
8. Papillion	26	
9. Kearney	26	
10. Hastings	26	
11. Cedar Rapids	22	
12. Fremont	21	
13. Minneapolis	21	
14. Beatrice	20	
15. Kansas City	18	

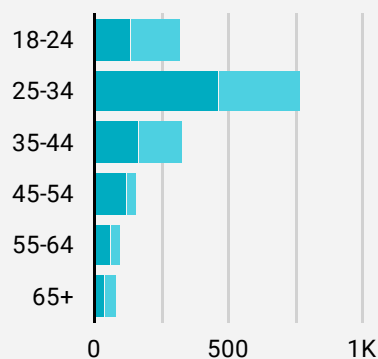
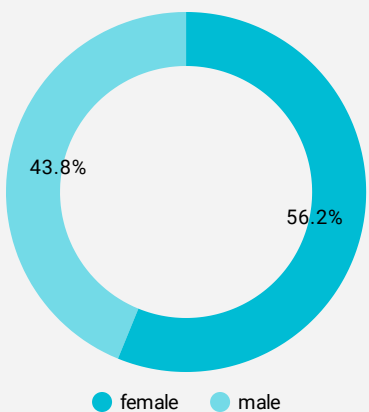
1 - 20 / 135

Which channels are driving engagement?

Goal: Engaged Users



Engagement by Age & Gender



What Devices Are Being Used?

Device Category	Sessi...
1. mobile	1,018
2. desktop	459
3. tablet	16

Google Ads Accounts

All

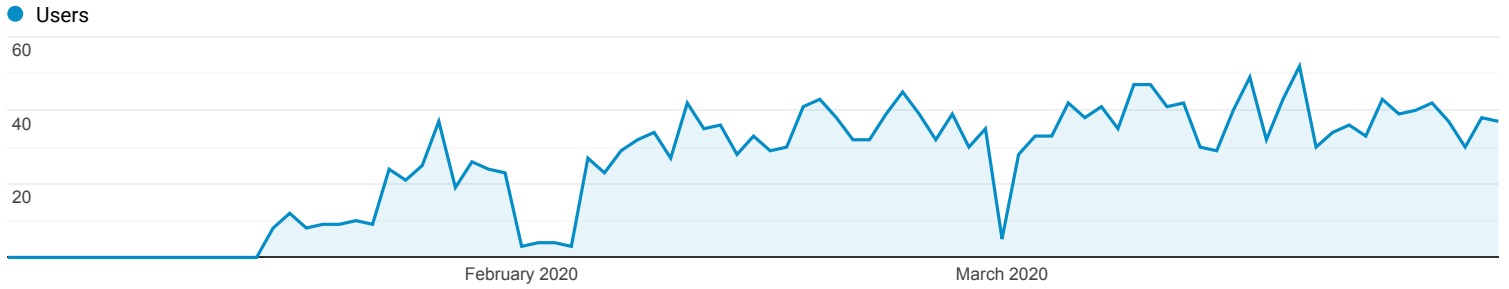
ALL » ACCOUNT: National Media Brands » CAMPAIGN: Mortgages » GOOGLE ADS: AD GROUP: Non-homeowner looking for a mortgage

Jan 1, 2020 - Mar 31, 2020

All Users
11.60% Users

Explorer

Summary



Keyword	Acquisition					Behavior		Conversions Goal 1: Enter Questionnaire		
	Clicks	Cost	CPC	Users	Sessions	Bounce Rate	Pages / Session	Enter Questionnaire (Goal 1 Conversion Rate)	Enter Questionnaire (Goal 1 Completions)	Enter Questionnaire (Goal 1 Value)
	2,136 % of Total: 99.91% (2,138)	\$1,948.99 % of Total: 99.97% (\$1,949.60)	\$0.91 Avg for View: \$0.91 (0.06%)	1,946 % of Total: 11.58% (16,799)	2,613 % of Total: 8.77% (29,799)	49.33% Avg for View: 49.16% (0.35%)	2.71 Avg for View: 2.77 (-1.94%)	0.00% Avg for View: 0.00% (0.00%)	0 % of Total: 0.00% (0)	\$0.00 % of Total: 0.00% (\$0.00)
1. homebuyer	378 (17.70%)	\$299.51 (15.37%)	\$0.79	368 (17.97%)	492 (18.83%)	45.93%	2.73	0.00%	0 (0.00%)	\$0.00 (0.00%)
2. home buyer	331 (15.50%)	\$260.19 (13.35%)	\$0.79	321 (15.67%)	408 (15.61%)	42.65%	3.11	0.00%	0 (0.00%)	\$0.00 (0.00%)
3. home financing	297 (13.90%)	\$239.81 (12.30%)	\$0.81	278 (13.57%)	378 (14.47%)	47.88%	2.66	0.00%	0 (0.00%)	\$0.00 (0.00%)
4. first home	248 (11.61%)	\$204.24 (10.48%)	\$0.82	234 (11.43%)	309 (11.83%)	48.87%	2.88	0.00%	0 (0.00%)	\$0.00 (0.00%)
5. buy a house	165 (7.72%)	\$187.99 (9.65%)	\$1.14	156 (7.62%)	210 (8.04%)	60.00%	2.49	0.00%	0 (0.00%)	\$0.00 (0.00%)
6. mortgage	154 (7.21%)	\$133.82 (6.87%)	\$0.87	148 (7.23%)	199 (7.62%)	52.76%	2.54	0.00%	0 (0.00%)	\$0.00 (0.00%)
7. mortgage loan	99 (4.63%)	\$63.53 (3.26%)	\$0.64	95 (4.64%)	114 (4.36%)	46.49%	2.37	0.00%	0 (0.00%)	\$0.00 (0.00%)
8. down payment assistance	73 (3.42%)	\$68.83 (3.53%)	\$0.94	71 (3.47%)	81 (3.10%)	44.44%	2.84	0.00%	0 (0.00%)	\$0.00 (0.00%)
9. mortgage financing	58 (2.72%)	\$51.97 (2.67%)	\$0.90	55 (2.69%)	68 (2.60%)	47.06%	2.68	0.00%	0 (0.00%)	\$0.00 (0.00%)
10. mortgage lender	39 (1.83%)	\$30.99 (1.59%)	\$0.79	39 (1.90%)	43 (1.65%)	44.19%	2.74	0.00%	0 (0.00%)	\$0.00 (0.00%)
11. home mortgage rate	37 (1.73%)	\$29.04 (1.49%)	\$0.78	36 (1.76%)	39 (1.49%)	51.28%	2.82	0.00%	0 (0.00%)	\$0.00 (0.00%)
12. Home Sale	37 (1.73%)	\$111.69 (5.73%)	\$3.02	30 (1.46%)	31 (1.19%)	80.65%	1.42	0.00%	0 (0.00%)	\$0.00 (0.00%)
13. Housing assistance	23 (1.08%)	\$26.66 (1.37%)	\$1.16	22 (1.07%)	24 (0.92%)	70.83%	2.42	0.00%	0 (0.00%)	\$0.00 (0.00%)
14. Housing help	21 (0.98%)	\$23.84 (1.22%)	\$1.14	20 (0.98%)	21 (0.80%)	52.38%	3.05	0.00%	0 (0.00%)	\$0.00 (0.00%)
15. how to get a mortgage	21 (0.98%)	\$32.83 (1.68%)	\$1.56	21 (1.03%)	25 (0.96%)	48.00%	2.64	0.00%	0 (0.00%)	\$0.00 (0.00%)
16. home buyer assistance	20 (0.94%)	\$20.34 (1.04%)	\$1.02	20 (0.98%)	21 (0.80%)	42.86%	3.00	0.00%	0 (0.00%)	\$0.00 (0.00%)

17.	home mortgage	17 (0.80%)	\$12.20 (0.63%)	\$0.72	17 (0.83%)	18 (0.69%)	55.56%	3.39	0.00%	0 (0.00%)	\$0.00 (0.00%)
18.	mortgage credit check	14 (0.66%)	\$17.72 (0.91%)	\$1.27	15 (0.73%)	15 (0.57%)	66.67%	2.13	0.00%	0 (0.00%)	\$0.00 (0.00%)
19.	housing assistance program	13 (0.61%)	\$15.70 (0.81%)	\$1.21	13 (0.63%)	14 (0.54%)	64.29%	2.43	0.00%	0 (0.00%)	\$0.00 (0.00%)
20.	first mortgage	12 (0.56%)	\$8.99 (0.46%)	\$0.75	13 (0.63%)	15 (0.57%)	33.33%	1.80	0.00%	0 (0.00%)	\$0.00 (0.00%)
21.	low mortgage rate	12 (0.56%)	\$15.64 (0.80%)	\$1.30	11 (0.54%)	13 (0.50%)	61.54%	2.38	0.00%	0 (0.00%)	\$0.00 (0.00%)
22.	Government housing assistance	11 (0.51%)	\$10.84 (0.56%)	\$0.99	11 (0.54%)	11 (0.42%)	90.91%	1.09	0.00%	0 (0.00%)	\$0.00 (0.00%)
23.	Nebraska realtor	11 (0.51%)	\$12.08 (0.62%)	\$1.10	11 (0.54%)	14 (0.54%)	78.57%	1.36	0.00%	0 (0.00%)	\$0.00 (0.00%)
24.	home buyer help	8 (0.37%)	\$6.77 (0.35%)	\$0.85	8 (0.39%)	9 (0.34%)	66.67%	1.67	0.00%	0 (0.00%)	\$0.00 (0.00%)
25.	Rent a house	5 (0.23%)	\$12.39 (0.64%)	\$2.48	5 (0.24%)	7 (0.27%)	57.14%	4.57	0.00%	0 (0.00%)	\$0.00 (0.00%)

Rows 1 - 25 of 41

Overview

All Users
+0.00% Goal Completions

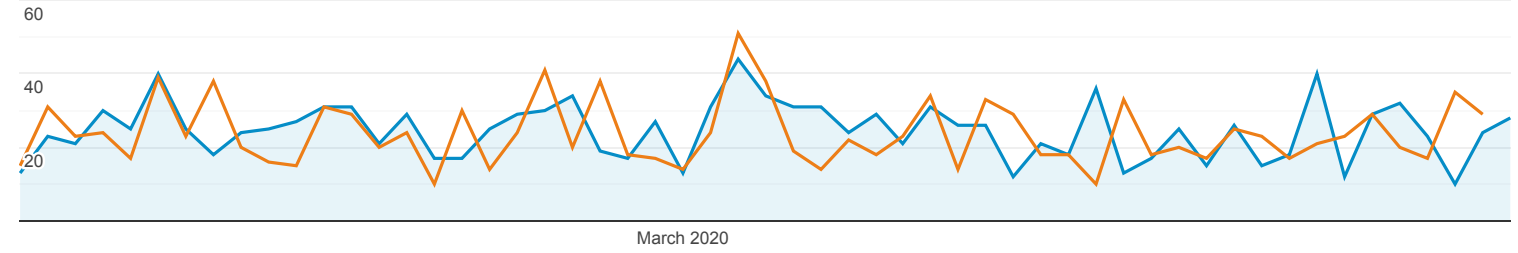
Feb 6, 2020 - Mar 31, 2020
Compare to: Feb 6, 2019 - Mar 31, 2019

Goal Option:

All Goals

Overview

Feb 6, 2020 - Mar 31, 2020: ● Goal Completions
Feb 6, 2019 - Mar 31, 2019: ● Goal Completions



Goal Completions 5.46% 1,353 vs 1,283	Goal Value 0.00% \$0.00 vs \$0.00	Goal Conversion Rate 95.41% 136.25% vs 69.73%	Total Abandonment Rate -49.03% 27.92% vs 54.78%	Form Step 1 - Homepage (Goal 6 Completions) 47.69% 830 vs 562
Certificate (Goal 7 Completions) 77.89% 523 vs 294				

Goal Completion Location	Goal Completions	% Goal Completions
1. /certification-form.html		
Feb 6, 2020 - Mar 31, 2020	830	61.35%
Feb 6, 2019 - Mar 31, 2019	563	43.88%
% Change	47.42%	39.80%
2. /certificate.html		
Feb 6, 2020 - Mar 31, 2020	381	28.16%
Feb 6, 2019 - Mar 31, 2019	209	16.29%
% Change	82.30%	72.87%
3. /certificate.html?enum=GCN2019275		
Feb 6, 2020 - Mar 31, 2020	6	0.44%
Feb 6, 2019 - Mar 31, 2019	0	0.00%
% Change	100.00%	100.00%
4. /certificate.html?enum=WDW8501774		
Feb 6, 2020 - Mar 31, 2020	4	0.30%
Feb 6, 2019 - Mar 31, 2019	0	0.00%
% Change	100.00%	100.00%
5. /certificate.html?enum=IEQ7692586		

Feb 6, 2020 - Mar 31, 2020	3		0.22%
Feb 6, 2019 - Mar 31, 2019	0		0.00%
% Change	100.00%		100.00%
6. /certificate.html?enum=JAQ0483661			
Feb 6, 2020 - Mar 31, 2020	3		0.22%
Feb 6, 2019 - Mar 31, 2019	0		0.00%
% Change	100.00%		100.00%
7. /certificate.html?enum=CMK1676063			
Feb 6, 2020 - Mar 31, 2020	2		0.15%
Feb 6, 2019 - Mar 31, 2019	0		0.00%
% Change	100.00%		100.00%
8. /certificate.html?enum=DNR7652227			
Feb 6, 2020 - Mar 31, 2020	2		0.15%
Feb 6, 2019 - Mar 31, 2019	0		0.00%
% Change	100.00%		100.00%
9. /certificate.html?enum=EQV4099730			
Feb 6, 2020 - Mar 31, 2020	2		0.15%
Feb 6, 2019 - Mar 31, 2019	0		0.00%
% Change	100.00%		100.00%
10. /certificate.html?enum=EQZ5195875			
Feb 6, 2020 - Mar 31, 2020	2		0.15%
Feb 6, 2019 - Mar 31, 2019	0		0.00%
% Change	100.00%		100.00%