

## Chapter 1

**Monopoly**:- is the firm that's the only seller of a product ,no were substitutes and can influence prices, such as Microsoft and windows, Debeers and diamonds

**الاحتكار :-** هي شركة ، البائع الوحيد للمنتج ، لا يوجد بدائل غيرها ، يمكنها التأثير علي الاسعار مثل شركة مايكروسوفت وشركة د بيزرز للذهب

(يعني غياب المنافسة وانعدامها ومن ثم السيطرة علي السوق)

**Monopolies arise because of:**

\$ key resources is owned by the firm

\$ the government gives the firm exclusive right to produce the good

\$ costs of production make one producer more efficient than others

**تنشأ الاحتكارات بسبب:-**

\$ المصادر الرئيسية تدار بواسطة الشركة

\$ الحكومة تعطي للشركة حق حصري لأنتاج المنتج

\$ تكلفة المنتج جعلت منتج اكثر كفاءة عن منتج اخر "الزبون اكيد سيشتري المنتج الافضل"

**Monopolistic Competition**:- Market structure in which many firms sell products that are similar but not identical

**المنافسة الاحتكارية :-** هي منظومة السوق التي تشمل علي وجود مجموعة كبيرة من الشركات لتبيع المنتجات التي تبدو متشابهة ولكنها ليست متطابقة

**Characteristic of Monopolistic competition**

\$ many sellers

\$product differentiation (download , sloping , demand curve)

\$free entry , economic profits are zero

**خصائص المنافسة الاحتكارية :-** كثرة الباعة ، المفاضلة بين المنتجات ، الدخول الحر الغير مقيد اي الارباح تساوي صفر

## Competition with differentiated products

### 1 . the monopolistic competitive firm in the short Run

"شركات التنافس الاحتكاري على الزمن القصير"

\$ Each firm in monopolistic competition faces a downward , sloping demand curve

كل شركة في المنافسة الاحتكارية تواجه هبوط وانحدار منحنى الطلب

\$ the monopolistically competitive firm follows the monopolist's rule for maximizing profit

شركات التنافس الاحتكاري تتبع قوانين الاحتكار لتعظيم الارباح

->it chooses the output level where marginal revenue is equal to marginal cost

انها تختار مستوي الانتاج حيث ان العائد الاساسي يساوي التكلفة الاساسية

→it sets the prices using the demand curve to ensure that consumers will buy the amount produced

وضع الاسعار يعتمد علي منحنى الطلب ليتأكد ان الزبائن سوف تشتري الكمية المعروضة او المنتجة

\$ we can determine whether or not the monopolistically competitive firm is earning a profit of Loss by comparing price and average total cost(ATC)

نحن بالامكان تحديد هل الشركة تحقق ارباح ام خسائر عن طريق مقارنة السعر ومتوسط التكلفة

# if Price > Average total cost , the firm is earning a profit

اذا كان السعر اكبر من التكلفة فان الشركة تحقق ارباح

# if price < Average total cost(ATC) , the firm is earning a loss

اذا كان السعر اقل من التكلفة فان الشركة تحقق خسائر

#if price = Average total cost , the firm is earning zero economic profit

اذا كان السعر يساوي التكلفة فالشركة لم تحقق اي ارباح او اي خسائر

## 2-the Long –Run Equilibrium

"الموازنة على الزمن الطويل"

\$ when firms in monopolistic competition are making profit , new firms have an incentive to enter the market

عندما تحقق الشركات في المنافسة الاحتكارية ارباحا ، فان هذا يعطي الشركات الجديدة الحافز لدخول السوق

→this increases the number of products from which consumers can choose

اما شركات جديدة تدخل السوق فدا سيزود المنتجات وهذا يؤدي الي رفاهية الزبون في اختيار المنتج "المنتجات كثير"

→thus , the demand curve faced by each firm shifts to the left

طب كدا لو المنتجات كثير مش العرض هيقبل عليها "رفاهية الزبون في اختيار المنتج" فان منحنى الطلب ينتقل الي اليسار "يقبل الطلب علي المنتج"

\$when firms in monopolistic competition are incurring Losses , firms in the market will have an incentive to exit

عندما تحقق الشركات في المنافسة الاحتكارية خسائر ، فان هذا يعطي الشركات الحافز للخروج من السوق

→Customers will have fewer products

→demand curve shifts to the right

اما الشركات تخرج من السوق ، المنتجات تقل "مفيش رفاهية في اختيار المنتج" وبالتالي يزداد الطلب عليه اي ان منحنى الطلب ينتقل الي اليمين

\$ the process of exit and entry continues until firms are earning zero profits

عملية دخول وخروج الشركات السوق تستمر حتي "لا ارباح ولا خسائر" توازن

→this means that the demand curve and the average total cost curve are tangent to each other

وهذا يعني ان منحنيا الطلب ومتوسط التكلفة الكلية متماسين

### 3-Monopolistic versus perfect competition

#### الاحتكارية والمنافسة المثالية

#### \$Excess capacity

→the quantity of output produced by a monopolistically competitive firm is smaller than the quantity that minimize average total cost

الكمية المعروضة المنتجة بواسطة شركات المنافسة الاحتكارية تبدو ضئيلة مقارنة بالكمية التي تقلل متوسط التكلفة الكلية

→this implies that firms in monopolistic competition have excess capacity because the firm could increase its output and Lower its average total cost of production

وهذا يعني ان الشركات في المنافسة الاحتكارية لديها قدرة استيعابية لان الشركة يمكنها زيادة منتجاتها وتقليل متوسط التكلفة الكلية للمنتج

→in perfect competition "price=minimum average total cost"

في المنافسة المثالية السعر يساوي متوسط التكلفة الكلية

→in monopolistic competition price is greater than marginal cost

في المنافسة الاحتكارية السعر اكبر من التكلفة الاساسية

→in perfect competition , price is equal to marginal cost

في المنافسة المثالية السعر يساوي التكلفة الاساسية

### 4-Monopolistic competition and the welfare of society

1 . business stealing externally(Negative):- the externally which occurs because as new firms enter , other **firms lose** Customers and profit

2 . product variety externally(positive):- the externally which occurs because as new firms enter , other **firms earn** Customers and profit

## what about (the critic and Defense of advertising)?

### **Defense**

- provide information to consumers about the products
- increase competition because consumer take full informed about all firms in the market
- increase pleasure of consumers when purchasing anything

### الدفاع عن الاعلانات

- ١-توفر معلومات للزبائن عن المنتجات
- ٢-تزيد المنافسة لان الزبون سوف يعرف الشركات الموجودة في السوق
- ٣-تزيد سعادة الزبائن عند شراء أى شئ

### **critic**

- affect consumers tastes
- reduce competition because it increases perception of product differentiation

### نقد الاعلانات

- ١-تؤثر علي ادواق الزبائن
- ٢-تقلل المنافسة لانها تزيد المفاضلة بين المنتجات " دا المنتج دا احسن من دا اشترى من شركة كذا افضل"

### Brand names

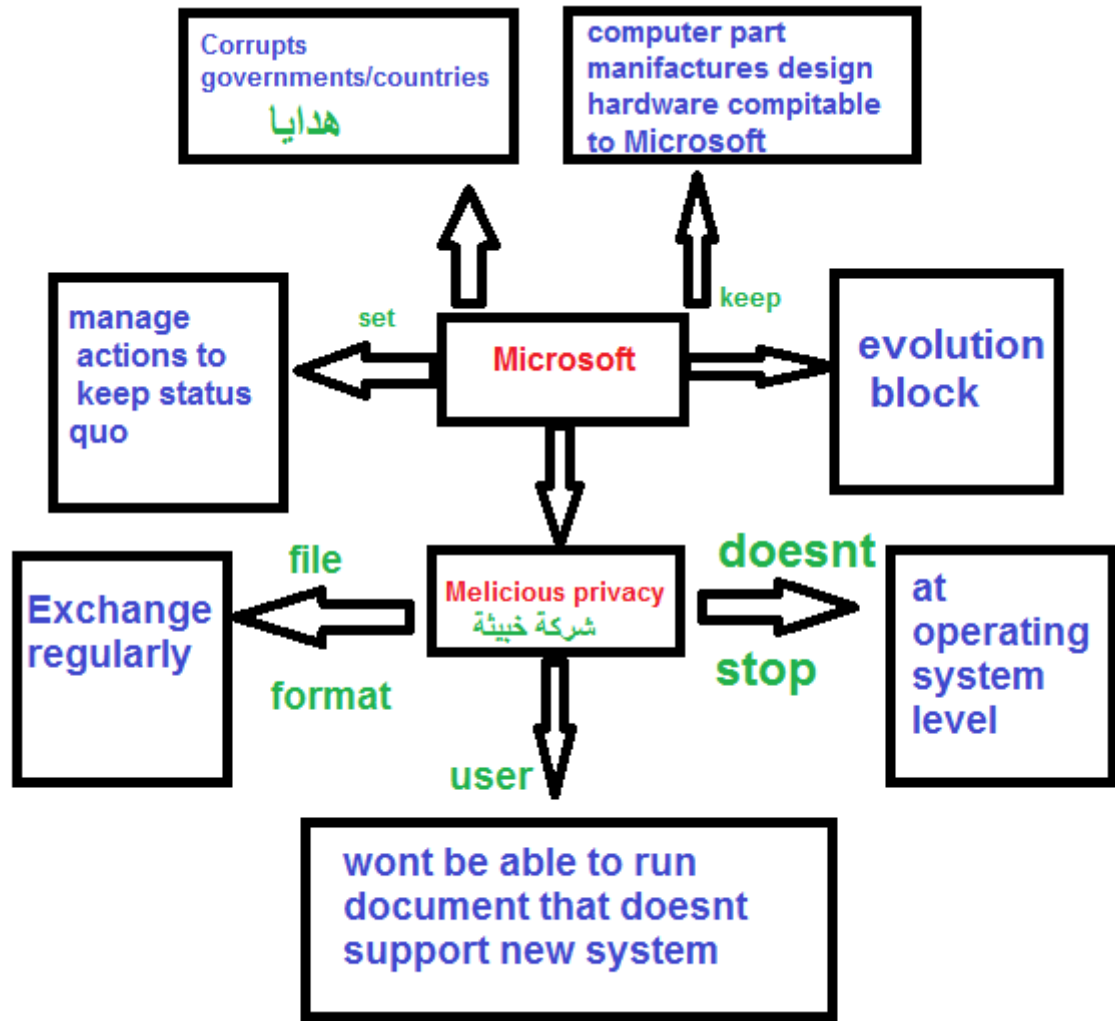
- provide customers with information about **quality**
- give firms an incentive to maintain high quality

### اسماء العلامات التجارية :-

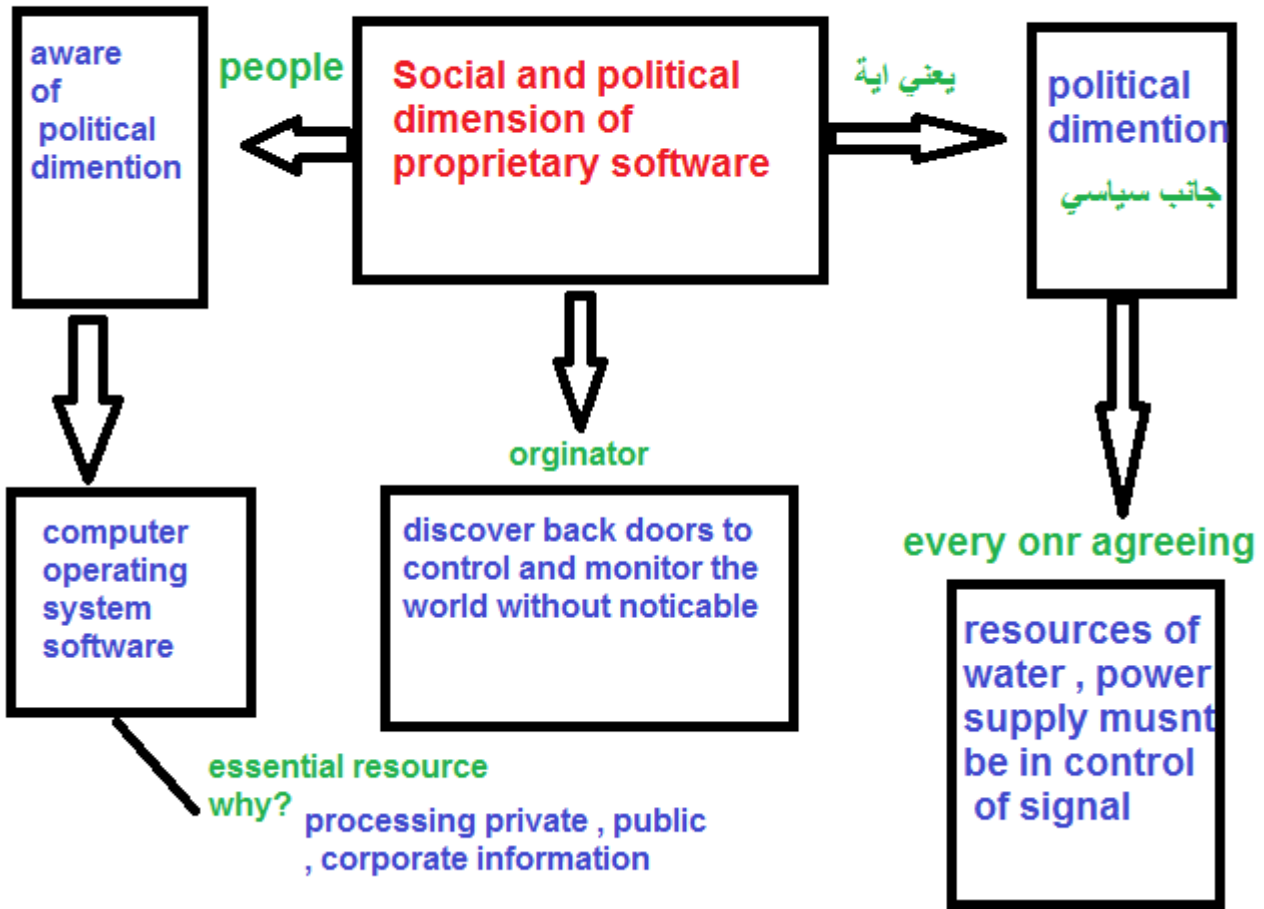
- ١-تزود الزبون بمعلومات عن جودة المنتج
- ٢-تعطي للشركة الحافز للمحافظة علي الجودة

# Microsoft software monopoly

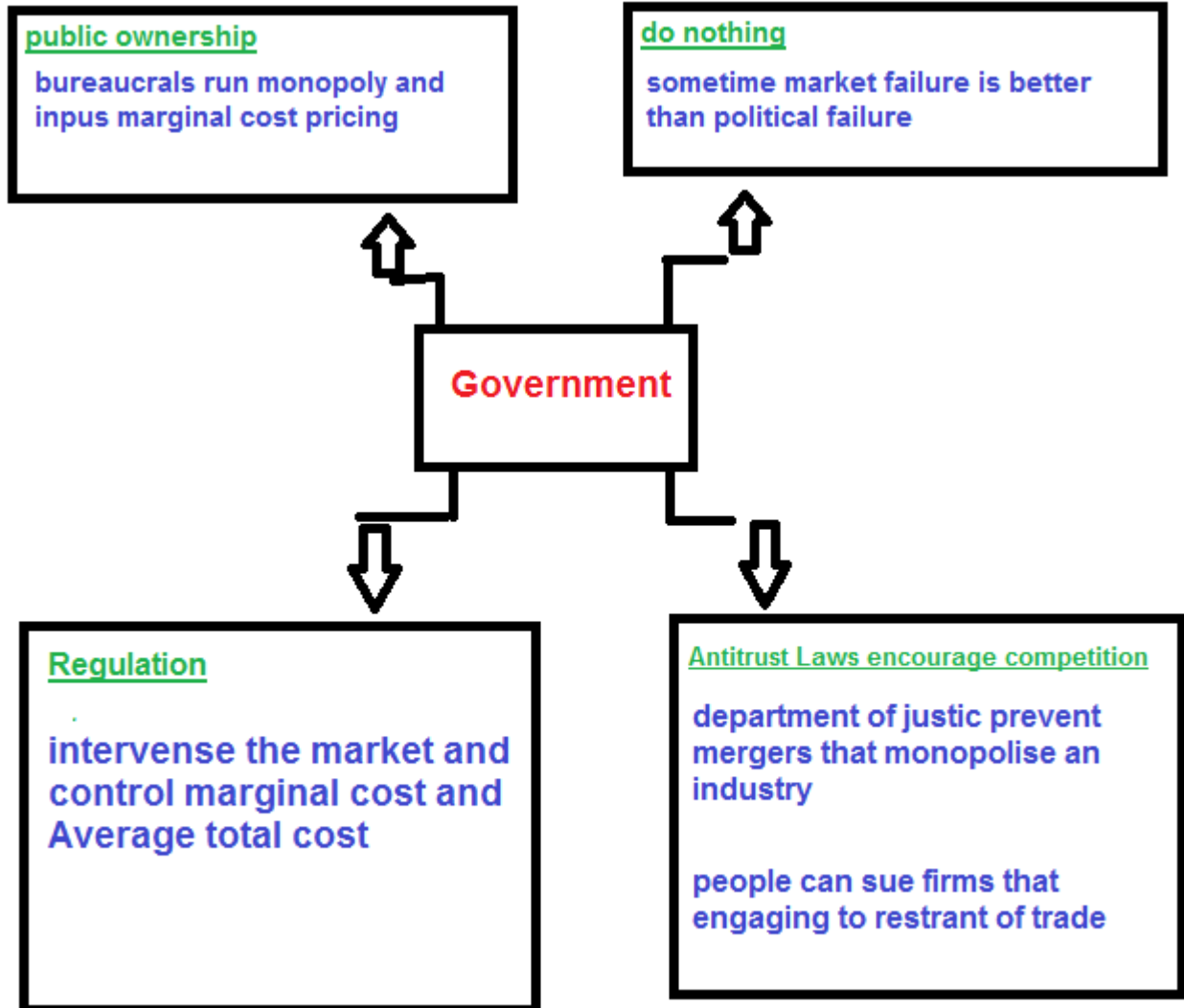
احتكار برمجيات مايكروسوفت



# Social and political dimension of proprietary software



## What should government do about monopolies?





## اسئلة الباب الاول

### Choose the correct Answer:-

(1) The externality which occurs because as new firms enter, other firms lose customers and profit.

- (a) The product-variety externality    ~~(b) The business-stealing externality~~    (c) The positive externality    (d) Nothing

(2) provide customers with information about quality

- (a) advertising    ~~(b) Brand names~~

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I. Write the reasons for arising the monopolies.

III. Write about (The Defense of Advertising) in the Debate over Advertising.

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Define A Monopoly ?

Define A Monopolistic Competition ?

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What should governments do about Monopolies ?

## Chapter2

### Skilled Labor:-

are those who have received enough training to become licensed or certified in a particular trade filed

العمالة الماهرة :- هم الذين تلقوا تدريب مكثف/كافي لكي يصبحوا مؤهلين للعمل في مجال التجارة

-such as carpenter, engineers , plumbers, painters, software development , paramedics , scientists , builders

### Human capital:

"the department of work force that have high skills level that achieve profits"

راس المال :- هو قطاع قوى العمل يحتوي علي مهارات عالية قادرة علي تحقيق الارباح

### Companies are willing to bid up packages to skilled labor as:

The lack of skilled labor now days consider problem and the firm want to achieve profits

الشركات علي اتم الاستعداد ان تدفع بزيادة للعمالة الماهرة لان نقص العمالة الماهرة هذه الايام مشكلة وحيث ان الشركة تريد ان تحقق ارباح

### The migration of skilled labor arise because of:

the lack of security ,opportunity

يرجع سبب هجرة العمالة المدربة الي نقص الامن وفرص العمل في الدولة

Some countries see the migration of skilled labor not as a drain but as a gain because :

**in their return with skills, would contribute to promote country**

بعض الدول ترى ان هجرة العمالة المدربة ليست خسارة بل مكسب لان عند عودتهم بمهاراتهم التي اكتسبوها سوف يساهموا في تطور وتقدم الدولة

Education skills such as:-

- 1 – on the job training (farmhand )
- 2 –apprentice ship(carpenter)
- 3 –Vocational certification(chef)
- 4 – associate degree(draft man)
- 5 – graduate degree(astronauts)
- 6 –un graduate degree(teacher)
- 7 –professional degree(dentist)
- 8 – high apprenticeship(engineer)

Supply and demand

$$\text{supply} = \frac{1}{\text{demand}}$$

العرض والطلب :- يتناسب العرض عكسيا مع الطلب

\$ When many firms enter to the market → products increase → demand decrease

عندما تدخل كثير من الشركات السوق فالمنتجات تزداد وبالتالي يقل الطلب عليها

\$ when the firms close to the market → products decreases → demand increase

عندما تخرج الشركات من السوق فالمنتجات تقل وبالتالي الطلب يزداد عليها

### supply schedule

is the table that show the relationship between the price of a good and the quantity supplied

جدول العرض :- هو الجدول الذي يوضح العلاقة بين سعر المنتج والكمية المعروضة

### The determinants of supply:-

1 – costs of production

2 – firm expectation

3 – number of suppliers

### Demand schedule:-

The amount of goods that buyers are willing to purchase at various prices

جدولة الطلب :- هي عدد المنتجات/البضائع التي يشتريها الزبائن بأسعار مختلفة

### the law of demand:-

the demand curve almost faces downward-sloping, this mean that prices decreases ,consumers will buy more of products

قانون الطلب :- منحنى الطلب دائما يواجه انحدار ، وهذا يعني انه كلما قلت الاسعار ، فان الزبائن تشتري كميات كثيرة من المنتجات

## The determinants of demand

1 – income

2 – tastes and preference

3 – prices of goods and services

4 – Customer expectations about future price and incomes that will be checked

5 – number of potential customers

## اسئلة الباب الثاني

Tastes and preferences is one of the determinants of .

- (a) Supply      ~~(b) Demand~~      (c) Predatory pricing      (d) Nothing

Number of potential consumers is one of the determinants of .

- ~~(a) Demand~~      (b) Predatory pricing      (c) Supply      (d) Nothing
- 

Write only, the term that expresses each of the following paragraphs:

Is a table that shows the relationship between the price of a good and the quantity supplied.

**(supply schedule)**

Are those who have received enough training to become licensed or certified in a particular trades field.

**(skilled labor)**

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What is the points for Determinants of supply ?

What is the points for Determinants of Demand?

## Chapter3

### Predatory pricing:-

→ is a double-edged weapon

--> is detrimental to consumer welfare in a long run because once competitors exist the market, the predator arises prices to maximize profits

→ reduce the incentive in investment and many firms exit the market , the result is backing to monopoly level

التسعير الجشع:-

\$ سلاح ذو حدين

\$ هي شركة تدخل السوق تبدا تغري المواطنين بأسعار منخفضة علشان الشركات الاخري تخرج من السوق وبالتالي تنتهز الفرصة وتزود الاسعار علشان تريح

\$ بتقلل الحافز للاستثمار وبالتالي الشركات هتخرج من السوق وبالتالي هنرجع تاني لمستوي الاحتكار

## Price competition:-

→the **cure element** of free market

→Lower prices , competitions increase **customer welfare**

→if customer feel **that the price is unfair** , there will be social harm and the line between competitive and anti- competitive need to drawn carefully

## منافسة التسعير

\$العنصر الجوهري للسوق الحر

\$الاسعار المنخفضة والمنافسات السعرية تزيد من رفاهية الزبون "في اختيار المنتج"

\$اذا شعر الزبون ان السعر غير عادل "**فيه جشع يعني**" سوف يكون هناك ضرر اجتماعي والعلاقة بين المنافسة وعدم المنافسة تحتاج الي توازن مرة اخري

## Define a price as in(Merriam –Webster dictionary)

"The amount of money given or set as consideration for the sale of a specified thing"

مفهوم السعر في قاموس مريام ويبستر

مفاهيم اخري للسعر

→the quantity of one thing that's exchanged with another thing

→the amount of money that the customers have to pay for a product



## The four keys of marketing mix is:-

1 –price

2 –place

3 –promotion

4 –product

Marketing Mix:- is set of controllable marketing variables that marketers employ to obtain the desired responses from their target markets

## Price theory in economics

Define how the firm set prices under assumptions to maximize profits

نظرية السعر في الاقتصاد:- بتعرف كيف تضع الشركات الاسعار تحت مجموعة من الافتراضات لتعظيم الارباح

## Price fixing

Is the price that's collusion between competitors

السعر الثابت :- يشير الي التوافق في السعر "ثابت يعني"

there're two problems :-

→price maintenance problem:-implies manufactures cannot require their dealers at pre-specified price

مشكلة المحافظة على السعر

→price discrimination problem:-implies that sellers must offer the same price for a given type of transaction

مشكلة التمييز

## Three methods of setting a product's base price:

### 1 – Cost-oriented pricing

→ marketers determine the costs of marketing a product then adding the desired profits

الباعة تحدد تكلفة انتاج المنتج اولا وبعدين تضيف الارباح وهناك طريقتين:-

Mark up pricing	Cost-plus pricing
Adding the amount to their cost to arrive to the price	Calculate all costs then adding the desired profits

### 2 – demand oriented pricing

→ marketers determine what consumers are willing to pay for a product

الباعة تحدد قدرة الزبون لشراء المنتج "معاة فلوس قد اية" بيعمل حسابة علشان مينتجش علي الفاضي ومحدث يشتري

### 3 – competition-oriented pricing

→ price above the competition

→ price below the competition

→ price in line competition

## There're two ways to determine reseller prices

<u>backward</u>	<u>Forward</u>
Subtracting the mark up for the channel member	Adding the mark up to the channel member

To introduce a new product , two methods may be used:

للتسعير طريقتان "مهمين جدا بيجو في الاختياري"

Skimming pricing	Penetration pricing
setting a high price for a new product to capitalize on high demand	Setting a low price to encourage higher distribution and exposure

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flexible-price policy

"The different price which consumers pay for a product"

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one-price policy

"the same price which consumers pay for a product"

## Strategies in pricing process

To adjust the base prices , marketers may employ one of the follow strategies

<b>Product mix pricing</b>	<b>lining pricing or bundle pricing</b> sets a limited number of prices for specific groups of merchandise <b>optional pricing</b> technique that option prices for specific group of merchandise
<b>Geographical pricing</b>	refer to price required because of <b>the location</b> of consumers for delivery of products
<b>Segmented pricing strategies</b>	<b>four factors</b> * <b>Buyer identification</b> * <b>product design</b> * <b>purchase location</b> * <b>time of purchase</b> "مهمين بيحبهم جدا"
<b>psychosocial pricing</b> وهم الناس بالسعر	are pricing techniques that help <b>create an illusion</b> for customers

### odd –even pricing

setting prices that end in either **odd or even** number to convey certain image

تضع السعر بحيث ينتهي برقم فردي او زوجي علشان يحسن صورة المنتج

--القميص دا ب ٢٧١ ج ؟ يااا دا



غالي بيقا القماشة ممتازة

### Prestige pricing

Sets **higher**-than-average **prices** to suggest status and high quality to the customer

تضع السعر عالي "علشان تديك



انطباع بالجودة "

### Multiple unit pricing

**Suggests a bargain** and helps to increase sales volume

بتقترح عليك صفقة "مثلا لو اشتريت

مرتبة هتاخذ مرتبه هدية"

### Everyday low prices

#### (EDLP)

Are low prices **with no intention of raising** them or offering discounts in the future

اسعار منخفضة كل يوم بدون

رغبة في رفع السعر بعد كدة

### Promotional pricing

Is generally used in conjunction with sales promotions where prices are reduced for a short period of time

السعر الترويجي " مهم جدا بيحبها  
": وتعني الترويج للمنتج مع سعر  
مخفض لفترة محدودة

### Loss leader pricing

Offering very popular items for sale at below cost prices

التسعير ولو بخسارة :-المنتجات  
رخيصة

### Special event pricing

Items are reduced in price for short period of time , based on a specific happening or holiday

التسعير في المناسبات الخاصة:-  
اسعار منخفضة لفترة محدودة زي  
مثلا يوم راس السنة "عروض

رنين" 

## Discount pricing and trade discounts

Consumer who buy large amounts of a product will receive discounts and rewards "Quantity"

الزبون اللي هيشترى منتجات كتير وهيدفع كاش له خصومات وجزائر

**Discounts may be :-**

1 – non cumulative

2 – Cumulative

الخصومات ممكن تكون غير تراكمية وممكن تكون تراكمية

**Trade discounts**

Are the way manufacturers quote prices to wholesalers and retailers , they are not actual discounts

**Sessional discounts**

Are offered to buyers willing to buy at a time outside the customary buying season

الخصومات الموسمية :- للزبائن المستعدة للشراء مثلا " محل الملابس في الشتاء بيبقا فيه لبس شتوي طيب اما يجي الصيف هيوديهم فين؟ فهو بيعمل خصومات للناس المستعدة انها تشتري حاجة في "موسم غير الموسم بتاعها"

**Trade in allowances**

Go directly to the buyer , customers are offered a price reduction if they sell back an old model of the product they are purchasing

## Steps in determining prices

**\$establish pricing objectives**

**\$Determine costs**

**\$estimate demand and study competition**

**\$decide on a pricing strategy and set prices**

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## Pricing technology

**Smart pricing**

Allows marketers to make **intelligent pricing**

**Computer software**

Uses the data to **suggest prices** and **advice** when to take mark downs

**Electronic shelves , digital price labels**

**Change price quickly and easily**



## cloud computing

"known as on-demand computing ,is a kind of internet based computing ,where shared resources, information, and data to computers such as "IaaS-PaaS-SaaS"

.PaaS: offer development environment to application developer

IaaS: offer additional resources as virtual machine, disk image  
.services

SaaS:-provide software services to the consumer hosted on cloud

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### اسئلة على الباب الثالث

Is detrimental to consumer welfare in the long run because once the competitors exit the market, the predators raises prices with the intention of collecting supra-normal profits.

- (a) Price competition      (b) Base pricing      ~~(c) Predatory pricing~~      (d) Nothing

Setting a high price for a new product to capitalize on high demand.

- (a) Base pricing      ~~(b) Skimming pricing~~      (c) Predatory pricing      (d) Penetration pricing

Setting a low initial price to encourage higher distribution and exposure.

- ~~(a) Penetration pricing~~      (b) Skimming pricing      (c) Base pricing      (d) Predatory pricing

Its vendors offers a development environment to application developers, also it including operating system, programming-language execution environment, database, and web server.

- (a) Utility Computing      (b) IaaS      ~~(c) PaaS~~      (d) SaaS

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#### Write only, the term that expresses each of the following paragraphs:

Is defined as "The set of controllable marketing variables that marketers employ to obtain the desired responses from their target markets". **(Marketing mix)**

Is one in which all customers are charged the same prices, quoted to them by means of signs and price tags without deviations. **(one price strategy)**

Refers to price adjustments required because of the location of the customer for delivery of products, whereas, the manufacturer assumes responsibility for the cost and management of product delivery.

**(Geographical pricing)**

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#### **II. Write short notes about Service models of Cloud Computing.**

Define A Price as in "Merriam-Webster Dictionary" ?

Define A flexible-price policy ?

Define A Cloud Computing ?

What is the points of Establishing the Base Price ?

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## Chapter4

### Cost – benefit Analysis(CBA)

is a systematic approach to estimating the strength and weaknesses of alternatives that satisfy transactions, activities, requirement for a business

تحليل الفوائد والتكلفة:- هي منهج تنظيمي لتحديد نقاط القوة والضعف للبدائل "المنتجات" من اجل المعاملات والانشطة ومتطلبات الشركة

### CBA has two purposes

→ determine if it is a sound investment/decision

→ Comparing projects

Break Even:- is the point of balance making neither a profit nor a loss

هي نقطة التوازن حيث لا مكاسب ولا خسائر

Break even point(BEP):- is the point at which total cost equal total revenue "there's no loss or gain" "profits=0"

نقطة التعادل:- هي النقطة التي عندها تتساوي التكلفة الكلية مع العائد الكلي

Break Even Level:- represents the sales amount in either unit or revenue that's required to cover total costs

مستوى التعادل:- هو المستوي الذي يحدث عنده نقطة تعادل حيث لا مكسب ولا خسارة

Purpose of Break Even Analysis(BEA):- determine the minimum output that must be exceeded to make profit

Prove the break Even point(BEP) in terms of unit sales(x).

$$x = \frac{TFC}{p - v}$$

Total Revenue(TR)=Total cost(TC)

$$(P \times X) = TFC + (v \times X)$$

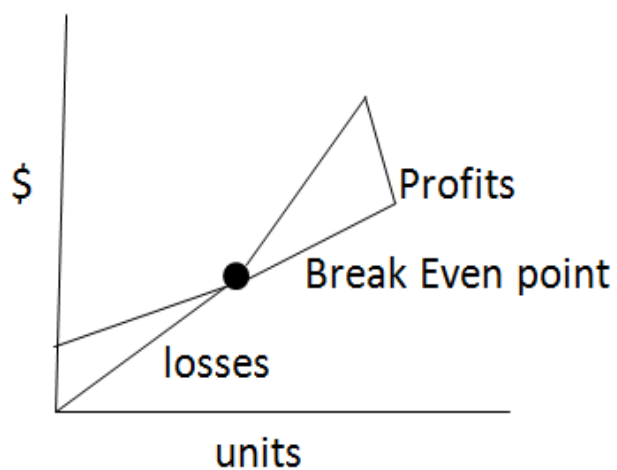
$$(P \times X) - (v \times X) = TFC$$

$$X(P - v) = TFC$$

$$X = \frac{TFC}{P - v}$$

Where:

TFC → Total Fixed cost , P → unit sale price , V → unit variable cost



## اسئلة على الباب الرابع

Choose the correct Answer:-

**1 . is a systematic approach to estimating the strength and weaknesses of alternatives that satisfy transactions, activities, requirement for a business**

**( Cost-benefit Analysis –Break Even Analysis)**

**2 . represents the sales amount in either unit or revenue that's required to cover total costs**

**(Break Even point –Break Even – Break Even Level)**

**3 . at which total cost equal total revenue ,there's no loss or gain**

**(Break Even point –Break Even –Break Even Level)**

**4 . balance making neither a profit nor a loss**

**(Break Even point –Break Even –Break Even Level)**

---

Prove the break-even point (BEP) in terms of Unit Sales (X):  $X = \frac{TFC}{P - V}$

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## Chapter 5

### money management

is a strategic technique employed to make the money yield the highest interest yielding value for any amount spent

سؤال محبب جدا جدا

### Present value:- (PV)

The current Worth of a future sum of money of cash flows , given a specified rate of return

### Future value(FV):-

The value of an asset or cash at a specified date in the future , based on the value of that asset in the present

$$PV = \frac{FV}{(1 - r)^n}$$

خلي بالك من التعريفين ممكن يغفلك ويسأل فيهم

Calculate the present value of money at the following case:

one hundred Euros will be paid after one year from now, where the expected rate of return is 6% per year.

Solution

FV= 100 Euros
r= 0,06
n= 1
PV=??

$$PV = \frac{FV}{(1 - r)^n}$$
$$= \frac{100}{(1 - 0,06)^1} = 106,38 \text{ Euros}$$

## اسئلة على الباب الخامس

### Define

1 – Money Management

2 –Present Value

3 – Future Value

---

Calculate the future value of money at the following case:

the current value of money now equal 92 Euros, where the expected rate of return is 5% per 0.5 year, compute the value of money will be paid after 3 years from now.

مسألة مهمة جدا

Calculate the future value of money at the following case:

the current value of money now equal 92 Euros, where the expected rate of return is 5% per year ,compute the value of money will be paid after 3 years from now.

PV=92 Euros
r=0,05
n=3
FV=??

$$FV = PV(1 - r)^n$$

$$= 92(1 - 0,05)^3 = 78,89 \text{ Euros}$$



## Chapter 6

### cloud computing

"known as on-demand computing ,is a kind of internet based computing ,where shared resources, information, and data to computers such as "IaaS-PaaS-SaaS"

---

### Service Model of cloud computing

PaaS: offer development environment to application developer

IaaS: offer additional resources as virtual machine, disk image .services

SaaS:-provide software services to the consumer hosted on cloud

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اسئلة على الباب السادس

II. Write short notes about Service models of Cloud Computing.

---

Define Cloud Computing?

---

Its vendors offers a development environment to application developers, also it including operating system, programming-language execution environment, database, and web server.

(a) Utility Computing

(b) IaaS

(c) PaaS

(d) SaaS

" واغتم عمرڪ ابان الصبا فهو ان زاد مع الشيب نقص "

2018/2019

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