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No392

D. Jargalsaikhan

www.jargaldefacto.com

Three key conditions must be developed and strengthened in order to achieve peace and prosperity. They are democracy, market, and innovation, which are also referred to as the formula for development in our century. These conditions complement each other, and any one of them cannot deliver its full potential without the other two.

The market creates most value when its participants voluntarily exchange with each other the valuables that they possess. These discretionary choices make the market a fair place for everyone. If you sell something that you do not possess, it would be deemed illegal. Hence, possession is the basis for creating value and increasing wealth.

However, it is not about having nice cars or designer clothing. Wealth comes from the possession of specific properties or capital, including savings,

fixed capital, innovative ideas, and life insurance. Countries are categorized as 'developed' and 'developing', depending on the government's ability to ensure the security and protection of these types of capital.

Mongolia is a developing country because these types of capital have been weakly developed, and neither the government nor the people fully grasp how it can be increased and protected. Accountability comes from ownership – you will have something to lose when you have the possession. Vice-versa, no one will have responsibility if they have nothing to lose. When there are more people who do not own properties or have jobs, our society sees an increasing number of crimes. It leads to heightened populism and divided opinions, which puts the country on the way to bankruptcy.

Ownership



The source of a country's wealth is what its people own.

Savings can be defined as surplus capital people keep in a bank for a limited amount of time. The risks associated with this property are measured by the savings interest rate. It means you are giving your money to another person for a year for the level of risk your interest rate suggests. Without commercial banks, it is impossible to develop the economy, because the money circulation would be too slow.

Shares are a property that comes with its risks as well. It means you are giving your cash to others and bearing all risks. You can either multiply your initial investment or lose it altogether.

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ҮНДСЭН ҮНЭ: 174,000,000₮

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	20% ОХИОЛ	30%	40%	50%
УРЬДЧИЛГАА / %	34,800,000₮	52,200,000₮	69,600,000₮	87,000,000₮
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It is the biggest shareholder who either wins the largest amount or loses the most. For example, famous investor Warren Buffett is known for buying controlling shares of a company, reforming its operations, and making huge profits out of it.

Purchasing shares in Mongolia would – at the very least – require the companies to have produced its reports within the set deadline and have them independently verified. However, the authorities have never been able to enforce it, despite spending years talking about doing so.

Following the democratic revolution, pink and blue vouchers were issued to all citizens for ‘privatization’ of all industrial facilities and factories that were built in the socialist era. However, a small group of people collected

The market creates most value when its participants voluntarily exchange with each other the valuables that they possess

all those vouchers by visiting people at their homes and giving cash in exchange. They bought the vouchers without going through the stock exchange. Today those people are nearing the completion of converting those companies into limited liability companies, instead of public companies.

Mongolians have lost trust in shares, while the Mongolian stock exchange is still in hibernation mode.

Fixed capital. After the democratic revolution, state-owned apartments were privatized, free of charge,

to their residents. Having assumed the ownership, people increasingly renovated their apartments and started renting them out. It increased the number of service providers and small businesses located in apartment blocks, and almost every apartment unit on the ground floor was turned into shops and other service centres.

New business ideas and new products entering the market should be patented and protected by law as intellectual property

As commerce expanded and people become wealthier, there was an increasing need for new buildings and apartments. Unfortunately, our short-sighted authorities with short reigns have been ‘conspiring’ and issuing construction permits for every possible location, including mountain passes and river banks. The land trade flourished while hundreds of apartment blocks were built next to each other.

Buildings and apartments are being traded constantly, but without any specific registers and taxes. It is developing the possession of fixed capital. They are not building cheaper apartments for households with less income, and there is no suitable renting system in place yet. It is the reason why our ger districts keep expanding, and the Ulaanbaatar air is getting worse due to the increased burning of coal. The land in ger districts is not giving economic value because there are no registers or ownership.

Herders do not own fixed assets in the country side, not even their wintering places. It is another reason why Mongolians are flocking to the city, leaving the countryside unpopu-

lated.

Ulaanbaatar is currently full of disputes of land ownership in cases where someone does not own the land, but the asset on it. For example, the physical education fields of every high school have now been turned into apartment blocks as a result of land trades conspired between school directors and authorities.

New, innovative ideas. New business ideas and new products entering the market should be patented and protected by law as intellectual property. Mongolia still lacks in registration and protection of intellectual property. There have been repeated occasions of people copying others or using their branding without permission.

Also, companies are increasingly going to the court with the local government in order to receive a mining license after getting an exploration permit and finding a deposit.

Insurance comprises the biggest part of capital market. Mongolians today are not able to find their health and pension insurance in their ownership. A person who worked as a public servant for 30 years and paid for all his social security insurance is getting 250,000 MNT (100 USD) a month as pension, which is making people frustrated. The most important insurance – life insurance – is only starting to develop in Mongolia.

Mongolia will not develop, unless the situation is fixed by registering and clearing up the ownership and possession of all this capital. Limited ownership means limited financial market.

DEFACTO INTERVIEW

When saw Tiger Woods come along, I decided to understand it better and I took golf instruction immediately



*Steven Lorick
CEO of HybridZone, Certified golf instructor*

Defacto: This made me to talk about sports education; medicine and you are a certified trainer by sports academy. Please tell us more about it?

Steven Lorick: If you are speaking of the National Academy of Sports Medicine, it's a conglomerate of different types of certifications whether its youth exercise specialist, personal training, corrective exercise etc. It has been a research institution for personal trainers. If you teach at a gym in the United States, you need to be a certified by an organization. National Academy of Sport Medicine has done an excellent job of being research based systematic and progressive program for personal trainers.

Defacto: That's something Mongolia should complete. In the gym, we have people called trainers who are ordinary fit people, not specialized certified professionals. So please tell us why it is important to have professional certified trainers?

Steven Lorick: I believe it is important because you need to have a fundamental program if you meet with a client such as yourself come to me and if I am a personal trainer I think the most important thing is to do an assessment. By doing an assessment or an evaluation I am able to identify the areas of your body where you are weak and then I can build a customized program for you to get strong in those areas. And what that does is it improves the quality of your life.

Defacto: So this certified, personal, professional training makes a better difference than working out alone. Secondly, we were talking about obesity of Mongolians. We are getting bigger and then we need to lose weight and we want to be more fit. But that fitness as we understand is running a little bit, do some exercises and that's it. So what will you tell these people?

Steven Lorick: Well, the thing I read about Mongolia is that for years you guys have been healthy because of

the countryside. I read that sports that have been coming through these years were wrestling, horse racing and archery.

Defacto: "Three man games" we call it. We celebrate this festival every year. And every boy is supposed to be that man who trains all these 3 sports. But this is not the case today.

Steven Lorick: Yes. I noticed with the younger generation they are starting play more western sports like basketball, soccer and golf. I think that if a country needs to move forward, whether it's politically, economically or physically, they need to be healthy and its seems to me that obesity or being overweight is becoming global epidemic that's needs to be addressed in many countries. When you have a professional trainer that person is knowledgeable about the issue itself, and also how to help the regular person all the way up to the professional athlete and how to train or prepare.

Defacto: Or being fit does not necessarily mean having muscles. That person eventually becomes self-confident. This is all about you feeling good first.

Steven Lorick: Absolutely. We are better when we feel good. In Mongolia, you have so much air, productivity and it is such a progressive country. So I think this is a great place to embody what it means to be physically fit.

Defacto: Please tell us about your golf engagement. You have been with a famous instructor, Leadbetter, who is very familiar to Mongolian golf players. We don't have many golf players in Mongolia since it's a small country and golf as a sport has started here only 10 years ago. So tell us about him and how you partnered with him?

Steven Lorick: Well Mr. Leadbetter is a global icon for golf instruction. In fact, he was named the father of golf instruction. If you look at the timeline of golf, in the beginning of golf time, it was a sport for the wealthy. They dressed similar to the way we are now. The golf equipment didn't encourage you to be fast and aggressive. You are more elegant and graceful in your swing.

Defacto: Because the sport of golf came from Scotland 600 years ago.

Steven Lorick: Exactly.

Defacto: Mostly those people who were playing golf at their palace or on their own land.

Steven Lorick: And today a golf player has athletic clothing and athletic shoes following the development of this sport. I saw your interview with Kevin Brand. You were dressed very athletic for that day.

Defacto: Yes

Steven Lorick: But when you wear athletic clothes, it encourages you to be more athletic when you swing. And when you talk about modern golf swing with David Leadbetter, he has done excellent job of understanding that your body needs to be healthy and fit in order for you to be able to swing at the golf club. He named it "A-swing" which is a very efficient way to swing the golf club instead of swinging too much of a back swing or the follow-through to make it efficient and safe.

Defacto: Did you say A-swing?

Steven Lorick: Letter A. A-swing. David Leadbetter makes this and that's why he is named as the father of modern golf instruction.

Defacto: So there is a golf technique. The distance depends on how you swing and moving it back or unfold it back etc. But how can a woman swing?

Steven Lorick: Let's talk about Lady's Professional Golf Association (LPGA). Who or what classifications are dominating the sport is the South Koreans. You will see a 5.4-foot Lydia Ko being able to hit the ball just far as your 3 wood and 200 plus meters. And it's all about being efficient with the swing and that's actually how David Leadbetter and myself started working together is because he was creating fitness certifications to understand the body and how it's related to the golf swing. Because if you improve your ability physically then you will be able to improve your golf game since these two work together.

Defacto: For example, a tall, big guy like you doesn't necessarily hit the longest and strongest. A short guy can swing the longest. I used to think to myself this is not an issue of muscles, but it's actually in our mind, right? So how do you say for beginners to have this mindset? First is fitness, and second is your technique. Your company is named HybridZone. So is golf a hybrid?

Steven Lorick: It actually has a number of meanings. First of all, it means sports and education. I don't believe you can have the one without the other. So hybrid still combines the sports and education. As you look at golf, the hybrid would be you can't have fitness without golf instructions. You have to have those two to be successful.

Defacto: That's something that beginners ignore. They go with basic instruction on how to play and some people become good at it as naturally but some people can't succeed without its technique. So why is technique important? Why can't we succeed with our natural instinct by trying on our own?

Steven Lorick: Well let me ask you this. You are an economist and there is a formula that you can use to figure out the answer. However, with golf, it's not a natural movement. For example, when you swing a baseball, this action

is natural. A lot of people think golf swing takes a lot of arm movement, but in actual reality it's all about our core, it's more of synchronization or a coordination of your lower body and your upper body. I remember when you were interviewing Kevin, he said I can teach the technique but I can't teach the coordination. So when you add fitness, your body can move better, more efficiently, and that's where the coordination comes from. And that starts with kids, with juniors. If you have juniors playing different sports, they build up different strengths to move certain directions by being able to coordinate their body. And this makes a better golfer.

Defacto: So it's like a formula, you need to know the technique, and then you can improve the technique, but you can't improve instinct. Is that what you are saying?

Steven Lorick: Did I answer your question fully?

Defacto: Very well done. And the next question is about golf itself. How many years have you been playing golf?

Steven Lorick: Very nice question. I started playing golf when Tiger Woods came up in the 90s like all the other golfers.

Defacto: Was that your inspiration?

Steven Lorick: Yes it was a big inspiration for me. I always played other sports when growing up, and I thought golf was a boring sport and I used to think golf was for non-athletic people. But when saw Tiger Woods come along, I decided to understand it better and I took golf instruction immediately. I decided not to use my natural ability. I was following the rules.

2017.06.14

Full interview available here:
<http://bit.ly/2fUhi3c>



Christopher Melville,
Registered foreign
lawyer (England)

Five observations in five years

I remember very clearly my first visit to Ulaanbaatar, the Red Hero, in March 2012. Approaching the brown and rugged Steppes, I looked out of the window, thinking that the barren snow-strewn landscape was like something from the planet Mars. The trepidation eased as I was whisked off from the airport with a friendly handshake, and after a few Chinggis beers later that evening, it felt much more like home. It has now been over 5 years since that first visit, and I have been based in UB ever since. In this first column for the De Facto Gazette, I thought I would reflect on 5 observations from my time here.

An open culture

When I first arrived full time in April 2012, my time in 1990's Moscow working as a lawyer in the aluminium sector came in handy. Frequenting some of the less 'high-end' bars in town meant that my remnants of Russian language proved useful. Hostile glances turned into friendly banter with the new Scottish "bratan" on the block. Having now been here for some time, it is clear to me that Mongolia has a strong European outlook. This is certainly the case compared to the southern neighbour. While importantly retaining its own traditions, sports, and nomadic lifestyle, the majority young generation willingly embrace Western culture. On the whole, society is open, friendly and democratic. The people have a voice and are not afraid to use it. Knowledge and skill in foreign languages, be it Russian, German, Japanese or increasingly English, is quite extraordinary.

The young population has huge potential. When comparing my

Mongolian colleagues based here in UB with their peers across Asia, people are impressed with their openness, professionalism, ability to absorb and willingness to learn. There is none of the narrow thinking that characterises those brought up in a communist regime, with a collectivist and rigid education. For me, this is a great cause for optimism for the development of the country as whole.

Democracy

Mongolia retains a robust democratic system in comparison to its neighbours. This is no small achievement, given the political development of the countries nearby, and a history of repression.

The world is going through a period of great uncertainty, with war in the Middle East, the threat of war in North Korea, a near crisis in the EU, daily terrorist attacks, and a media obsessed with every written word from Donald Trump. In many "developed" countries, we can see a creeping totalitarianism closely associated with these recent events. Each event results in calls for tighter controls on what people can say and do in the name of security. Censorship is becoming commonplace. Identity politics dictates the mainstream view and stifles genuine debate. The results of democratic elections are being contested by every means possible. In this context, and despite its many issues, Mongolia's young democracy and comparatively open media are a real cause for celebration. Post-democratic notions of identity politics and political correctness are refreshingly absent from the Mongolian political system and political discourse in general. There is a sense of genuine free-

dom and a healthy respect for the views of the people and the outcome of elections.

Urbanisation

While the wider economy may have stagnated due to policy missteps combined with a collapse in commodity prices, undoubtedly Ulaanbaatar has continued to develop at a very fast pace in my 5 years here. Although that development has been haphazard, and to some extent unplanned, the amenities available to working Mongolians have continued unabated. A lot has taken place.

There is a much wider range of quality restaurants, high end hotel chains, take-away delivery networks, entertainment centres, coffee shops, better supermarkets and improved road networks. All of this contributes to UB being a much more modern and convenient city.

But there are of course, numerous downsides. Rapid urbanisation brings increasingly difficult issues to resolve, such as the alleviation of poverty in the ger districts, the availability of water and electricity, the accompanying pollution in winter, and making the city as a whole more inclusive. These are not easy issues to address, requiring hugely significant economic resources, a real determination to prioritise the problems and perhaps a more collectivist approach to decision making. I don't have ready made answers, but it seems that little progress has been made in solving these issues over the past 5 years. And they will likely only get worse over time. There is no reason why a country blessed with Mongolia's vast mineral resources should not be capable of reducing inequality for its 3 million citizens.



► Tourism and the environment

Out and about around UB this summer, one major observation stood out in terms of tourism and environmental issues. This is the prevalence of discarded plastic, tin cans and other rubbish around major tourist sites. This is not just a Mongolian issue, but one that is becoming a major problem the world over.

Recently I read an article about an uninhabited island in the South Pacific Ocean, Henderson Island, where an incredible 38 million pieces of plastic, comprising 17.6 tons, had been washed ashore, simply as debris and rubbish accumulated from the sea. Scientists estimate that 13,000 pieces of plastic are washed on to the beaches every single day. All of this pollutes land and water, and causes damage to animals and plants. Moreover, fish, a major food source, are increasingly becoming contaminated by ingesting plastic debris.

In the last 10 years, more plastic has been produced than in the pre-

vious century. Only around 10% of plastic products are recycled. Plastic derivatives can eventually find their way into the human body, with likely negative effects on our health.

In short, it is vital that we all, Mongolians included, take care of our own environment and habitat. This growing issue likely needs a political level solution, with education about the potential damaging effects of disposable plastics, developing recycling facilities and emphasising their importance to the environment around us. Please take some time to investigate further.

Sporting prowess

On a lighter note, as a keen follower of sport, it has been great to see significant Mongolian success in Judo, Wrestling, Boxing and Shooting at recent international competitions. But even more exciting for me has been the grass-roots development of rugby union and cricket, two sports that I love.

Two weeks ago, a British rugby team from Hereford College,

Oxford University, toured Mongolia and played some matches against the Ulaanbaatar Warriors. There was an interesting (and perhaps predictable) contrast in styles, with the Mongolian side completely dominating the scrummage, where the two teams literally come head to head to scrap for the ball. In many ways, this symbolised the cultural advantage of wrestling for the Mongolian team, but there was also some excellent running rugby from the UB boys.

While both games were narrowly lost, I have always thought the Mongolian physique would be well adapted to success at rugby union, and hope that the game will continue to go from strength to strength in the years to come.

Likewise, the development of Mongolian cricket has taken off in the past two years, with a pitch and cricket training nets now set up in UB. There has been some international publicity around this, especially in the UK, and again it would be wonderful to see this sport gain some traction.

DEFACTO REVIEW



Every Sunday live at 8PM on VTV: 20th August, 2017

Turmoil in MPP

Power struggle within MPP threatens government reshuffle. Speculation about a new prime minister and cabinet continues as members of the Mongolian People's Party (MPP) have begun signing a petition for the dissolution of the government. Newspapers such as 'Udriin sonin' have reported that 30 MPs have signed a petition for a government reshuffle, or eight short of the majority needed, behind closed doors.

U.Khurelsukh and S.Bayar are re-

portedly the 2 most-likely candidates for the job of prime minister, with possible candidates for minister positions also named.

So far there are rumors about the possible nominees for the head of parliament but we want to see a bigger picture which Mongolia is being very busy with elections after election such as first it was parliament election, then president election and now reshuffling of the parliament members and ambassador's being sent back and forward etc. these actions doesn't help overall Mongolian economic growth and the

development of the country. Being too much attached to these, they are preventing Mongolia from development. This is the first point I would like to draw attention of Mongolians.

Second point is MPP is doing the same thing as the Democratic Party was in a previous government. Every 2 years' cabinet changes, what is the reason of this short-lived government reshuffling? It is because there is 1. No internal democracy in those political parties 2. Corruption is the main cause. Until these 2 problems are addressed properly there won't be stable political life in Mongolia. Therefore, these issues now depend on the new head of the parliament whether he will raise these questions about internal democracy in political parties and the financing of the political parties. Otherwise, if they keep changing the names of the leaders or political structural change doesn't stop the main cause as content in these political parties.

Having new members to these political parties has no effect since the issues are among the elites of these parties. They don't want to bring people up to the elite level but there are members who weren't powerful in the beginning has resulted discussions about the 60 million tugriks and other illegal things that the party has done.

GDP grows 5.3% first half of the year with coal market revival

Economic growth accelerated sharply in the first half of 2017, the government said, helped by a revived coal market and a bailout package led by the International Monetary Fund. The country's gross domestic product (GDP) expanded 5.3 percent from a year earlier, to 12.8 trillion tugrik (\$5.26 billion), the National Statistics Office said on Tuesday.

In the first quarter, Mongolia reported 4.2 percent annual growth. For all of 2016, the economy expanded only 1 percent, the slowest pace in seven years. The coal industry in

Mongolia has also seen a boon from a Chinese ban on coal from North Korea and curbs on deliveries into smaller ports. Coal exports grew more than four times from January through July compared with the same period last year, to \$1.4 billion.

Mongolia sold 97 percent of its coal to China, with the remainder going to Russia and the United Kingdom.

In 2011 FDI was the main source of economic boom, it wasn't the mining export itself even though a lot of them into that sector. FDI depends on the quality of the "governance" for the stability of the econ-

omy. Do foreign investors believe in that? Not yet. Mongolia still receives a lot of foreign debts and we are replacing the debts with cheaper, larger and longer-term debts. Also we pay quarter of its revenue as an interest for our international debt, which is a huge burden, and this burden went down when the IMF loan came in for a cheaper rate. And that is caused banks to buy state bonds, which has even higher rate than saving rate. Right now, Mongolian banks are under audit of the recognized international auditing companies and its result will be out 2 months from now on. And many banks have a bad loan which is 15.3%

non payee loan this is quite high percentage and according to the IMF warning this could be even larger since they have mentioned herds, mining licenses can't be collateral.

The more collateral means more capital from the bank itself and its expected to have a new structure for banks at the end of October. If this issue continues Mongolian banking sector will need more equity capital and this

means smaller banks may merge.

Even tough economic growth says 5% or higher due to export of natural resource its price, this is not a value we have created. The real growth supports prosperous private sector via increasing employment, and without it Mongolian economy cannot be recovered. But it's been awhile of promises up to now it's been a lot of one get to it but you know

we're shutting down mining projects, we are not doing much for tourism and the new airport project keeps getting kicked down due to state owned properties grows larger and larger and change its leadership as per request which we can see that these are not state owned companies this is political party owned businesses and it is one of the factors that blocks the competition from the private sector.

160-km Traffic Jam

A queue stretched 160-kilometer in the Gobi Desert because of bottlenecks at the Chinese border last week. The website Sxcoal.com has reported longer wait times for customs to clear Mongolian coking coal for export into China since the Naadam Festival. It now takes at least one month to finish customs clearance at Ganqimaodu border crossing, a much longer period compared with previous two weeks, according to market sources.

The number of coal trucks from Mongolia to China declined sharply from 1,400 in July to 600 in mid-August. Daily coal imports also plummeted to 40,000 tons or so from 100,000 tons. Trucks loaded with Mongolian

coal needed to wait 2-3 days before allowed to unload at border crossings, according to a Chinese trader.

The solution government is taking towards this issue was taken at the parliament last Wednesday. There was a place called Tsagaan Khad (White rock) that was created 10 years ago where they have customers are bonded warehouse they made the check there their cars come up at that point from both countries. At Tsagaan Khad they used to pile a coal and there was a short road to border that they have been misusing the road for illegal smuggling so the Chinese border stopped that site and the whole customs clearance is going very slow.

And Mongolian government has

closed the Tsagaan Khad area and the local governor and more than 10,000 citizens are protesting since they have made it their survival on this business as well as the local governor has invested 1 billion tugriks to make a better living in there.

This issue raises one first about the railway transport. When will we make this railway? Second, what kind of gage would it be? Since our president is against the Chinese gage. Third point is, who is going to engage in this project if we need to borrow money to invest in it? And what happens if China doesn't want to buy anymore? Who is going to take all these risks?

Facebook for Horses

A team of Mongolian mobile developers is trying to innovate centuries-old herding practices with an iOS app called Уяач ("seller"), designed for horse breeders and herders. The app enables horse owners to carefully document each animal they own by allowing them to upload up to 10 photos per horse and input data on their ancestry, race history, age, sex, and health conditions, according to a report from Vice media.

The horse occupies an irreplaceable

role in many herders' everyday lives and remains a national symbol of Mongolia's distinctive nomadic heritage. Accomplished race horses are commonly sold for breeding by city slickers and herders alike.

On the Apple Store you can download the app "Uyach". Since IT innovations coming to Mongolia long time ago, its connected with every part of our life and our herds men, horsemen they can use their horse database for everything. The same we can do for

our wrestlers. People who want to know and the people who love wrestling they know all the techniques, success stories all my heart but this is a great source for people who want to know all the details such as when that person was successful and how he got famous and this idea can even be accomplished for other national sports like archery.

Full review available here:
<http://bit.ly/2x4TZHX>

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