

# BULLETIN

HKGCC: THE VOICE OF BUSINESS IN HONG KONG

## BUSINESS PROSPECTS SURVEY

What can businesses expect in 2016?

## 商業前景調查

企業對2016年有何展望？

## TALENT & ETHICS

Winning the war on talent

## 人才與商業道德

在人才爭奪戰中取勝

## IRAN OPENING

After years of embargos, Iran is hungry for business

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## 莫再停滯不前

「萬變不離其宗」，這句話或會有不同的詮釋，視乎回應者和他們的標準而定。

來龍去脈是事件關鍵所在，這不禁讓人聯想到「萬變不離其宗」是否真實反映香港的現況。有一種說法認為自回歸以來，儘管社會經濟經歷不少高低起落，但特區只是不斷在「兜圈」。有人會埋怨，香港現正面對的困局，令競爭力停滯不前。

儘管這種說法未免有點誇大，但我們確實有改善的空間。總商會一直努力不懈，促請政府領導層改善香港的營商環境。每年，本會20個委員會均會就不同議題徵集意見，並將之納入總商會的《施政報告》及《財政預算案》建議書，再呈交予政府參詳。我們亦積極接觸會員，邀請他們分享看法和意見，並就政府可採取的方案提出建議，以維持和提升香港作為安居樂業和營商之都的美譽。

香港的世界級基礎設施、資訊自由流通、具學歷的勞動力、簡單低稅制、法治，以及位處亞洲的地理優勢，都是我們時常談及的相對優勢。雖然香港仍然以捍衛自由企業見稱，但隨著競爭對手紛紛透過增加人力資源的投放、簡化稅制、減省繁文縟節，以及一系列的其他措施，以爭取國際投資者和商機，我們的吸引力正迅速減退。

本會今年的建議書繼續提倡改革勞動市場、抓緊國家「十三五」規劃和「一帶一路」戰略所帶來的機遇、推動金融科技、初創企業和聰明城市的發展、引入具前瞻性的人口政策以應對人口老化，以及檢討本港的稅務競爭力。我們亦表達了對規管日益增加的關注。用意良好但繁鎖的政策，如《競爭條例》及建議的標準工時，勢必蠶食香港作為營商地點的吸引力。

面對日趨激烈的競爭，我們必須保持警覺。因此，總商會已做好準備，致力為政府出謀獻策，並與社會保持緊密溝通，務求提升香港未來的競爭力。✿

## Avoiding Stagnation

The more things change, the more they remain the same. Ask what this means and it is likely that there will be different interpretations depending on the person responding and their frame of reference.

Given that context is everything, one then wonders if this is a truism where Hong Kong is concerned. There is a school of thought that regards the SAR as mostly 'running in circles' despite the socio-economic ups and downs since the handover. Cynics would most likely decry the sad state of affairs that have befallen Hong Kong, as it stagnates in the competitiveness stakes.

Although such assertions may border on the dramatic, there is without doubt room for improvement. The Chamber has been working tirelessly to engage those in the corridors of power to enhance Hong Kong's business environment. Every year, we go around the 20 Chamber committees to solicit views on issues for inclusion in the Chamber's Policy Address and Budget recommendations to the Government. We also reach out to the general membership with the invitation to members to share their perspectives and opinions on what they believe the Government can do to maintain and enhance Hong Kong's reputation as a place to live, work and do business.

A world-class infrastructure, free flow of information, an educated workforce, a low and simple tax regime, the rule of law and our strategic location in Asia are some of the qualities that we often cite as Hong Kong's comparative advantages. While it is true that we continue to stand out as a bastion of free enterprise, we are quickly losing our allure as our competitors up their game by investing more in human capital, simplifying their tax codes, cutting red-tape, and a slew of other initiatives all aimed at winning over international investors and business opportunities.

Our submission this year continues to call for reforms to our labour market, grasping opportunities that will arise from the national 13th Five Year Plan and the Belt and Road initiative, promoting the development of fintech, start-ups and smart city proposals, introducing a progressive population policy to deal with our ageing population, as well as a rethink of our tax competitiveness. We have also expressed concerns over growing regulatory creep. Well-meaning but onerous policies such as the Competition Ordinance and the proposed standard working hours will surely chip away at our attractiveness as a business destination.

We have to be vigilant in the face of an increasingly competitive landscape. In this regard, the Chamber stands ready to advise the Government and to engage with the community to strengthen Hong Kong's competitiveness in the years to come. ✿

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Hong Kong General Chamber of Commerce  
香港總商會 1861

Voice of Business 商界之聲

The Hong Kong General Chamber of Commerce has been representing and safeguarding the interests of business in Hong Kong since 1861. 從1861年開始，香港總商會一直代表商界及捍衛它們的利益。

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# ITB Will Benefit Hong Kong's Economy

Last month the Legislative Council Finance Committee finally approved funding for the establishment of the Innovation and Technology Bureau (ITB) after three years of political wrangling in LegCo. The business community welcomes the decision, and hopes that the ITB will inject new vitality into Hong Kong's economy and drive innovation, research and development. The bureau's initiatives should dovetail with the 13th Five-Year Plan on innovation and technology development.

I hope that the Government will offer tax incentives to encourage research and development, as well as help commercialize R&D projects, which would lift the economy and create new opportunities for young people to turn their creativity into a business.

Innovative technology is a driving force for many economies. However, Hong Kong invests just US\$2 billion annually in R&D, which accounts for less than 1% of our GDP, far behind neighbouring economies such as Shenzhen (4%), Singapore and South Korea (2-3%).

Hong Kong's universities, Science and Technology Parks, Cyberport, the upcoming MIT Hong Kong Innovation Node under the Massachusetts Institute of Technology, the rule of law and a robust intellectual property regime provide an ideal environment for R&D to flourish. Moreover, the formation of the ITB brings the previously fragmented decision making processes concerning innovation and technology policies under one roof. With everything centralized, drafting a blueprint for the coordinated development of innovation and technology in Hong Kong will be much simpler and effective.

Developing innovation and technology requires funding and talent. The Government should consider providing financial support to start-ups and small enterprises to help them transform their innovation and R&D ideas into marketable products and services. To tackle the talent shortage, the Government should introduce concrete measures to attract people to join the industry or to pursue studies in related disciplines. Statistics reveal that for every 1,000 people in Hong Kong, only 6.9 are willing to engage in research and development – far below 20 in Taiwan and 12 in Singapore.

As for bringing R&D products to market, I hope that the ITB will work closely with the business community and other organizations to facilitate technology transfers. The bureau should also align with the 13th Five-Year Plan's focus on fostering innovation. 🌸

# 成立創科局 推動香港經濟

拖 拉三年的創新及科技局撥款申請上月終於在立法會財委會獲得通過，商界深表歡迎，希望創科局成立後，令本港可在創新和科研上急起直追，為本地工商業帶來新動力，並配合國家「十三五」規劃綱要的創新重點。

我期望政府推出稅務優惠，促進科研發展，並協助把科研項目商品化，為本港未來經濟開拓新的增長點，以及為年輕人創造更多機會，將創意發展成生意。

創新科技是不少國家及地區的經濟動力，惟本港每年在科研方面的投入只有20億美元，佔經濟總量不足1%，遠低於鄰近的國家和地區，例如深圳的4%，以及新加坡和韓國的2至3%等。

香港的多間大學、科學園、數碼港，以及麻省理工學院即將在港設立的創新中心 MIT Hong Kong Innovation Node，加上完善的法治和良好的知識產權制度，為本港提供發展科研的理想環境。創科局的成立，將可整合現時創新科技政策分散於不同政策局的情況，集中統籌本港創新科技產業發展，令制定策略藍圖變得更簡單、更有效率。

發展創新科技最需要的是資金和人才。港府可考慮向初創或小型企業提供財政資助，協助它們把創新和科研的意念和計劃予以實行，成為可在市場上營銷的商品及服務；而港府亦應在創科產業及學院有關科目上推行一些吸引人才的政策，以解決目前創科界人手不足的問題。有統計顯示，本港每一千人之中，僅6.9人願意從事科研，遠少於台灣的20人或新加坡的12人。

至於如何把科研產品商業化，我期望創科局將加強與商界及各方的合作，以促進技術轉移，並帶領本港配合國家「十三五」規劃綱要推動創新發展重點。🌸



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# Businesses Expect a Tough Year Ahead

One of the pleasures of being the CEO of the Chamber is the opportunity to pick members' brains on a wide spectrum of issues. I truly believe that the Chamber's membership boasts some of the best and brightest minds in town. It is therefore always interesting to see what members have to say about how they have fared over the past months and their expectations going forward in our Annual Business Prospects Survey.

Given a tapering off in China's economic growth and the continuing malaise in global markets, it is perhaps no surprise that the general outlook is one of caution. It is however encouraging to note an uplift in sentiment for 2017 with more than half of respondents being optimistic of a stronger economy then. In the meantime, businesses are expecting more headwinds from within and without.

As a small but open economy that is heavily dependent on trade, Hong Kong's welfare, for the most part, is tied to the fortunes of its trading partners. Unlike other jurisdictions, the amount of policy tools or levers available to the SAR is limited when it comes to coping with developments beyond its borders. However, we can do something about what happens at home, especially in ensuring that we continue to provide a world-class and business friendly environment for companies to operate in. It is therefore quite disconcerting to note that one of the findings from this year's survey points to a growing sense of dissatisfaction with business conditions in Hong Kong.

We cannot afford to shoot ourselves in the foot when our competitors are doing all they can to get ahead in the competitiveness stakes. Although we can take comfort in the fact that respondents continue to rate Hong Kong highly in the areas of rule of law, a simple and low tax regime and unfettered access to information, there is still much to do in terms of consolidating our strengths and addressing our shortcomings.

For a more detailed report on the findings for this year's Business Prospects Survey, *please go to page 20.* ❀

## 商界料來年 前景艱難

擔任總商會總裁的樂趣之一，是有機會與會員就廣泛議題交流意見，虛己以聽，集思廣益。我深信，總商會雲集中各界的精英和專才，因此我很期望能夠透過本會一年一度的「商業前景問卷調查」，了解會員近月的業務表現和對未來的展望。

隨著中國經濟增長放緩，加上全球市場持續不穩，商界對整體前景趨向審慎亦不足為奇。然而值得鼓舞的是，逾半受訪公司對2017年的經濟增長感到樂觀，反映市場情緒趨向正面。與此同時，企業預期將面對更多內外挑戰。

作為一個細小而又倚重貿易的開放型經濟體，香港的福祉與其貿易夥伴的經濟表現息息相關。有別於其他國家，要應對境外的發展趨勢，特區所能採用的政策工具或規管措施有限。然而，我們卻可以控制自身的市場條件，尤其是確保我們能繼續提供世界級的商業環境，有利企業在港經營。因此，對於本年度的調查結果顯示，企業對香港的商業環境日益不滿，難免令人感到憂慮。

面對競爭者正竭力加強自身競爭力，我們總不能作繭自縛，無動於衷。儘管受訪企業對本港法治、簡單低稅制及資訊自由流通的評分甚高，或可使我們感到安心，但我們仍需積極行動，以鞏固現有優勢，改善不足。

有關本年度「商業前景調查」的詳細報告，請參閱本刊第20頁。❀



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# The Future of Work 未來工作

Technology is driving demand for new talent and skills in today's workforce, but can it address challenges facing companies' manpower needs?

科技正帶動現今勞動市場對新人才和技術的需求，  
但能否應對企業在人力需求方面所面對的挑戰呢？

Technology is expected to replace around half of all jobs by 2025. That might be good news in light of Hong Kong's shrinking labour force and acute skills shortage, but what will become of workers heading for the museum? How will that change us as a society? Can we expect companies to become cold, automated operations void of any human interaction? How can schools prepare youngsters for the brave, new technology driven 2020s – assuming that they have a place in the future workforce?

These were just a few of the challenges that business leaders and HR experts tried to answer at the Chamber's recent closed-door CEO Manpower Conference, held under the banner: "The Future of Work."

On the upside, IT advances are changing where, when and how people choose to work. For companies, technology also allows them to pick talent from the global talent pool, because people no longer need to be physically present in a company. Automation can also lower their headcount, and raise productivity at the same time.

A study conducted by Goldman Sachs showed that 60-70% of steps and procedures for an IPO can be replaced by machines, leaving the remaining 30-40% to be followed up with a human touch.

"Companies can embrace technology to advance their businesses to make themselves more competitive, more efficient and more innovative, so companies should not fear technology developments," one of the conference speakers stressed.







## Debunking Myths

Whilst the Digital Age is dramatically changing ‘how’ we manage talent, the fundamentals of ‘what’ we do will remain very much the same in the future.

■ **MYTH 1: The attitudes of most young people today are very different to those of young people in the 1970s.**

When we look at our teenage years, and drop outs like Bill Gates, Steve Jobs and Mark Zuckerberg, youngsters today are not that different from those from the ‘70s & ‘80s.

■ **MYTH 2: The bosses of today recognise the needs of tomorrow’s senior leaders.**

Bosses underestimate how the youth values the nature of work and quality of leadership. They overestimate the importance of remuneration and work life balance.

■ **MYTH 3: Technology is revolutionising the ways companies develop senior executives.**

Companies can design their own “live” case studies on the internet, but companies still prefer to send their senior staff overseas for company visits.

■ **MYTH 4: Generation-Y?**

We have become almost obsessed with labelling and stereotyping age groups, but in the words of Deng Xiaoping: “It doesn’t matter if a cat is black or white, so long as it catches mice.”

Many employees, on the other hand, do fear IT advances, and for good reason. By 2025, over half of all occupations existing today will be redundant. From self-driving vehicles to carebots for the elderly to fully-automated hotels, artificial intelligence will transform the way we live, work and play.

That might sound like something from a science-fiction novel set far in the future, but the process has been underway for some years. For example, the car manufacturing industry was transformed when robots were introduced on production lines. We have been interacting with automated banking centers for years, and supermarkets are starting to follow suit by replacing cashiers with self-service checkouts. Taxi drivers think they have problems with Uber, but they will soon need to contend with driverless taxis as pilot programmes are underway.

But just as Uber’s technology put the taxi profession in jeopardy, driverless cars will make Uber obsolete – even though it was only launched a few years ago. This clearly demonstrates the speed at which technology is advancing. It is also turning our traditional linear planning process on its head as new technologies make total nonsense of business plans.

### Nothing new

Change is nothing new, and not necessarily a bad thing. Throughout history, mankind has constantly dealt with change. The industrial revolution may have been the final nail in the coffin of cottage industries, but it was a major turning point in history, as almost every aspect of life was influenced in some way – generally for the better. The automobile replaced the horse and carriage, which was bad news for blacksmiths, but led to a new profession, the car mechanic.

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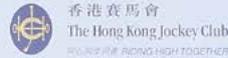
# CEO Manpower Conference 2015

## The Future of Work

Presented By:



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### What will a skilled employee look like?

Universities have traditionally prepared young people for work, but speakers suggested that a job which a student is training for today may not even exist in 10 years' time. So skills that companies will be looking for will be broad and likely filled by liberal arts graduates.

"We need to rethink education, because universities and the business community are not engaging each other enough to equip people with the right skills. At our company, we have lowered the value that we place on employees having a degree, because we recognize the importance of different people's skills," one of the speakers at the Chamber's CEO Manpower Conference said.

As such, workplace training and life-long learning will be vital for companies to give employees the right skills they need to do the job. "The corporate world needs to be sure their staff's skills are sustainable, because at the moment they are not."

However, as contract and project-based contracts become more common, businesses can tap talent from around the world. People no longer have to be physically in the office, or even in Hong Kong. However, speakers felt that as we are a service economy, it is still important to attract talent to Hong Kong.

"I think the most important aspect of attracting talent to come here is that they will be looking for a place to manifest their skills. They want to interact with other experts in their field. They want to be a part of the hub of expertise. So I think it is vitally important that we identify different aspects of what they want and how we attract and retain them."

What is different today, however, is the speed at which changes are taking place, and the speed is only going to get faster, together with the way we live and work.

"Everyone is going to have some new best robot friends in their life. One will be 'Fixer,' who is a robot who fixes things and does your housework. 'Speedy' will drive you from A to B, while 'PA' will schedule your meetings, book restaurants, organize parties, read the news to you ... there is a danger you will talk to 'PA' more than your husband or wife," one of the speakers projected.

'Fixer' and 'Speedy' will be able to take care of mundane, robotic work, as mechanical tasks become increasingly automated. While technology will automate low-skilled tasks, it will also level the playing field in business because small companies can leverage global networks, skills and clients from around the world. It will also create transparency, because it can attract – or put off – talent who see companies that align with their ethics.

"People's decision to work at a company increasingly depends on the organization's role in the community. So unless companies start considering this, then I believe they will not be around in 10 years' time," one of the speakers said.

Another speaker warned of even greater consequences: "Unless companies pay attention to employees' needs and wishes, they run the risk of not being able to find the talent they need, and their indifference could even result in social unrest."

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### Are we becoming slaves to technology?

Organizations that succeed in the future will have a flexible workforce and access to a wide range of skills. “There will be a huge base of freelancers available in the labour market, and corporations can find the best people to do the best job at the cheapest rate for a short period of time over the web,” an IT expert told businesses attending the Chamber’s CEO Manpower Conference.

Workers physically going into a building would bring their own devices to work in an office that was shared or rented on an hourly basis. The organization’s structure would be flatter and senior management can access database and useful information at the same time with the same speed as their line managers.

While the future of companies and work sounds like collaborating on projects with people from all over the world, speakers believe companies may actually be smaller and SMEs could have an advantage with fewer layers of checks and balances.

“I feel that technology is a tool rather than a threat to work and the workplace as we know it. When automation improves productivity and reduces costs, more demand will be generated, which would lead to the company having to hire more labour,” one speaker said.

Interestingly, not a single speaker at the conference mentioned the importance of employees building up relationships with clients. The advantages of a well-oiled office of team players was also ignored. Instead, business would be driven by the bottom line and availability of freelancers to deliver on time.

Such cold, clinical business ideas fly in the face of the growing trend of people looking for a complete experience package rather than buying a simple product or service at the lowest price. Technological driven businesses would also seem to be extinguishing innovation, and technology itself, is in danger of numbing interaction among people and communication, which is where innovation and ideas stem from.

“With the advent of new technology, people are glued to their smart phones. We are also working 24 hours a day, seven days a week. Shouldn’t we be looking for ways to control it and retain a balance between work and life? Or is it now a way of life that we are unable to resist?” a member of the audience asked.

We have already seen mass protests by employees in major cities around the world, from workers in Europe protesting about job security, to factory workers in Asia protesting about working conditions and even fast food workers in the USA protesting about pay.

### Widening rich-poor divide

Many developed countries are being dogged by persistently high unemployment and stagnant wages. While in developing countries, disparity of the Gini coefficient ratio is increasing at an unsustainable rate, as technology, globalization and outsourcing leave segments of society behind. The challenge for society is what to do with them.

Speakers suggested that employers should continually upgrade staffs’ skills to keep up with the changes rather than displacing them. Employers also need to value intellectual capital more than now, as well as rethink the demands being placed on employees.

“We are in the generation of instant response, where if you do not reply to an email within five minutes people get very upset with you. This has led to workplace stress and work related illness has increased at an alarming rate over the last decade,” one of the conference speakers said. “These in turn will lead to civil unrest, and political and social instability if we do not start looking at it seriously.”

However, one speaker disagreed: “I do not buy into the idea of having a work-life balance. I believe there will be no work-life and private-life distinction going forward. The future of work is going to be 24-7 and private life is also going to be 24-7.”



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Presented By:

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**據** 估計，科技將於2025年取代約半數的工作。面對勞動力收縮和技術嚴重短缺，這對香港來說或許是個好消息，但假如工人都成為博物館的展品，會對社會帶來甚麼改變呢？企業會否變成一台冷冰冰、自動化的機器，無需任何人際互動呢？學校可如何裝備學生，迎接美好、以科技為本的2020年代——假設他們在未來勞動力中仍佔一席位？

總商會最近舉辦「CEO人力資本大會」，主題為「未來工作」。會上，多位商界領袖和人力資源專家嘗試回應上述挑戰和其他相關議題。

從好的方面看，資訊科技的演進正改變人類對工作時間、地點和模式的選擇。對企業而言，科技讓他們可從全球各地物色人才，因為員工已無需再親身到辦公室上班。自動化亦可減省人手，同時提高生產力。

高盛一項研究顯示，有六至七成首次公開招股步驟和程序可由機器取代，而餘下的三至四成則由人手跟進。

其中一位講者強調：「企業可善用科技推動業務發展，從而令自己變得更具競爭力、效率和創新，因此他們不應對科技發展產生恐懼。」

另一方面，許多僱員害怕資訊科技演進，他們的恐懼亦不無道理。到了2025年，逾半職業將不再存在。從自動駕駛汽車、護老機械人以至全自動酒店，人工智能將改變我們的生活、工作和娛樂方式。

這些看似未來科幻小說的情節，當中的過程其實已發展多時。例如，汽車製造業在生產線引入機械人後，便從此轉型；銀行業亦於多年前開始設立自動理財中心；超市正緊隨步伐，以自助結賬櫃取代收銀員。的士司機認為Uber影響生意，但



### 破解迷思

儘管數碼時代正大大改變人才的管理方式，但基本原則將大致維持不變。

- **迷思1：時下大部分年青人的態度，與70年代截然不同。**  
當我們回看自己的青年時期，以及當年選擇退學的蓋茨（Bill Gates）、喬布斯（Steve Jobs）和朱克伯格（Mark Zuckerberg），現今的青年人其實與70和80年代的相差無幾。
- **迷思2：現今的老闆都了解未來領袖的需要。**  
老闆往往低估了年青人對工作性質和領導質素的重視，並高估了回報和工作與生活平衡的重要性。
- **迷思3：科技正革新企業培訓高級行政人員的方式。**  
企業可於網上自行設計「現場」的個案研究，但他們仍傾向派遣高層員工前往海外作實地視察。
- **迷思4：Y世代？**  
我們總喜歡把不同的年齡組別標籤和定型，但正如鄧小平說：「不管黑貓白貓，捉到老鼠就是好貓。」



### 具專業技能的未來員工是怎樣的？

大學一直為年輕人作好投身職場的準備，但有講者指出，現時大學生所接受的培訓，可能不適用於十年後的工作。企業要求員工擁有的技能範圍將更廣泛，博雅教育的畢業生很可能更受青睞。

一名講者在總商會舉辦的CEO人力資本大會上說：「我們需要檢討教育，現在大學與商界之間欠缺交流，令學生在大學期間無法獲取所需的工作技能。我們公司已不再只著眼於員工是否持有大學學位，因為我們明白每個人都具備不同的才能。」

正因如此，在職培訓及終身學習對企業而言將極其重要，好讓員工學習到應付工作的必要技能。「員工現有的技能缺乏可持續性，因此企業需要確保員工具備可持續發展的技能。」

隨著以合約制及專案形式聘請員工的情況愈來愈普遍，企業可以從世界各地招攬人才。員工現已無須親身前往辦公室，甚或無須身處香港，亦能完成工作。然而，香港的經濟以服務業為主，不少講者認為，吸引人才來港仍然重要。

「我認為吸引人才來港的關鍵，在於提供一個讓他們充分發揮所長的环境。他們渴望與所屬領域的專業人士交流合作，並成為專業網絡的一分子。因此，我們必須了解他們的需求，以及吸引和挽留這些人才的方法。」

他們不久也將要面對無人駕駛的士的競爭，因為各地已先後推出試行計劃。

然而，正如Uber的科技令的士業陷入困境，無人駕駛的士亦會令推出短短數年的Uber變得過時。科技發展之快，正徹底改變傳統的線性規劃過程，令商業計劃變得毫無意義。

### 變革非新事

變革已不是新事，亦未必是壞事。從古到今，人類都不斷經歷變革。工業革命也許為家庭工業帶來致命一擊，但卻是歷史的轉捩點，因為幾乎每個生活環節都或多或少受到影響——普遍發揮積極的作用。汽車取代了馬匹和四輪馬車，對馬蹄鐵匠來說是壞消息，但卻造就了汽車修理這門新興的行業。

不過，今時今日的分別在於變革的速度只會日益加快，生活和工作方式亦隨之改變。

其中一位講者預言：「人人都會結交新的機械人好友，其中一個是『維修員』，負責修理事物和處理家務；『速運』會把你從A地點送往B地點；『私人助理』會為你安排會議、餐廳訂座、籌辦派對、朗讀新聞……但你會面對一個危機，就是你跟『私人助理』的對話交流要比丈夫或妻子還多。」

隨著機械式的工作日趨自動化，「維修員」和「速運」將可處理呆板乏味的機械式工序。科技除了使低技術工作自動化，亦讓小型企業可運用全球各地的網絡、技術和客戶，從而創造

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## 我們正逐漸成為科技的奴隸？

**機**構未來的致勝之道，在於擁有靈活性的工作團隊，以及掌握不同範疇的技術。在總商會「CEO人力資本大會」上，一名資訊科技專家向與會者表示：「勞動市場將出現大批自由工作者，企業可從網上以最相宜的價錢覓得最合適的人才，完成各項短期的工作。」

未來的辦公室將以時租的形式共用或分租，親身上班的員工將需攜同個人裝置。機構的架構將較精簡，高級管理人員與部門經理能夠同時同速共用團隊的資料庫，獲取有用的資料。

儘管未來的企業運作與工作模式似乎傾向從世界各地招募人才，合作完成不同項目，但不少講者認為公司的規模實際上或會縮小，而中小企的內部制衡機制較少，或可成為優勢。

一名講者說：「就現時所見，我認為科技是有助於工作及職場的一種工具，而非威脅。自動化可提高生產力和降低成本，從而帶動需求增加，促使公司招聘更多人手。」

有趣的是，會上沒有講者提及員工與客戶建立良好關係的重要性，亦沒有談及高效團隊合作的好處。反之，企業會著眼於盈利，以及自由工作者能否準時完成工作。

隨著愈來愈多客戶追求完整的服務體驗，而非純粹以最低價購買一項簡單的貨物或服務，這種冷漠不仁的商業概念便顯得背道而馳。以科技為本的企業似乎正逐漸摧毀創意，而科技本身亦會令人際互動和溝通變得麻木，然而交流正是創意及靈感的來源。

一名與會者問道：「隨著科技日新月異，一般人的生活早已跟智能手機融為一體。我們的工作時間亦延長至每周七天、每天24小時無休。我們是否該設法控制這個情況，並維持工作與生活平衡？抑或，這已成為無法抵擋的生活模式？」

公平的競爭環境，並促進公司的透明度，讓僱員可尋找與個人理念一致的企業，最終企業便可吸引合適的人才。

其中一位講者指出：「員工加盟一家公司的決定，日漸取決於該機構在社會上的角色。除非企業開始重視這一點，否則他們將於十年內銷聲匿跡。」

另一位講者甚至警誡會出現更嚴重的後果：「除非企業正視僱員的需要和期望，否則他們或無法覓得所需的人才，而他們漠不關心的態度，甚至會導致社會不安。」

各地的主要城市均有僱員發起大型示威活動，從歐洲的勞工不滿就業保障，到亞洲的工廠工人埋怨工作條件差，乃至美國的快餐店員工投訴工資偏低等。

### 擴大貧富差距

不少發達國家都備受失業率持續高企和工資停滯不前所困擾。在發展中國家，隨著科技、全球化和外判的趨勢令若干社群未能趕上發展步伐，堅尼系數的差距正以一個不可持續的幅度擴大。社會要克服的挑戰，是如何應對這些問題。

多位講者建議，僱主應不斷提升員工的技能，以緊貼變革，避免脫軌。僱主也得正視知識資本的重要性，並反思企業對員工的要求。

「我們置身即時回應的時代，要是你無法在五分鐘內回覆電郵，對方就會勃然大怒。這引致工作間的壓力和工作相關的疾病，在過去十年以驚人的速度增加。」其中一位講者表示：「假如現在不開始認真處理，這最終或會引起內亂，以及政治和社會不穩。」

不過，一位講者不表認同說：「我倒不贊同工作與生活平衡的概念。展望未來，我認為工作與私人生活之間將沒有區別。未來的工作將會是7天24小時無休，而私人生活亦然。」

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**B**usinesses are not optimistic about Hong Kong's economic outlook for the coming year, and concerns are rising about the city's competitiveness, according to findings of the Chamber's Business Prospects Survey.

The 408 respondents in this year's survey predict economic growth to be modest in 2016, with 48.4% of companies expecting Hong Kong's economy to grow 0-2%, while 44.2% expect GDP to grow 2-4%. Their low expectations reflect the slowing economic growth in Mainland China, the unbalanced economic recovery in developed economies and slowing domestic demand in Hong Kong.

Members' expectations are in line with our own forecast, as we expect Hong Kong's economy to grow 2-3% in real terms in 2016. Our base-case scenario of 2.5% real GDP growth assumes domestic economic activities to decline moderately in 2016 and external demand to stabilize after the second quarter in 2016. Respondents are slightly more optimistic further afield, with over half of the respondents (55.3%) expecting growth to be over 2% in 2017.

### Modest inflation

As for inflation, the majority of respondents (84.6%) expect inflation to be higher than 2% in 2016 – which coincides with our own forecast of 2.5% – while the majority of those respondents expect inflation to be between 2-4% (49.2%) and 4-6% (29.7%). With the U.S. Federal Reserve expected to raise the interest rate in December, the Hong Kong dollar is expected to stay firm and, thus, imported inflation should be controlled, which means we can expect the low inflationary environment to continue.

Businesses' conservative economic outlook will affect salary adjustments. A total of 62.5% of the respondents said they had adjusted staff pay (61.5% upward and 1% downward) in the last 12 months. Most (40.9%) of the pay rises were below 5%, while only 17.9% of respondents said they increased employees' base pay by more than 5% in the previous 12 months, a significant decline from 21.4% in 2014. For 2016, a total of 51.7% and 10.8% of respondents said they plan to increase employees' base pay by "lower than 5%" and "5-10%," respectively, compared to 49.2% and 17.8% in 2014's survey.

### Government's Performance 政府表現

(% of respondents) (受訪者百分比)	Very unsatisfactory: 1 – 3 非常不滿: 1-3	Average: 4 – 7 一般: 4-7	Very Satisfactory: Over 7 非常滿意: 7以上
Business environment 營商環境	13.4% (11.6%)	62.8% (58.2%)	23.8% (30.2%)
Environmental protection 環境保護	21.6% (24.7%)	66.9% (61.7%)	11.4% (13.6%)
Education / training 教育 / 培訓	25.0% (23%)	66.5% (64.1%)	8.5% (12.9%)
Importation of talent 保留人才	20.5% (25.8%)	69.0% (59.1%)	10.5% (15.1%)
Low corruption 貪污率低	10.0% (8.6%)	45.4% (43.5%)	44.6% (47.9%)
Overall 整體表現	13.0% (12.2%)	69.6% (69.4%)	17.3% (18.4%)



A sharp reminder of how difficult some businesses are finding the weak economy is clearly seen in the 36.2% of respondents who are either not planning to increase staff pay in the next 12 months, and may even have to cut pay.

### Government's performance

When asked about their level of satisfaction with the performance of the Government, respondents' views were similar to last year's results. However, there were

Source: HKGCC (Results from 2014 in parentheses)  
資料來源: 香港總商會 (括號內為2014的調查數據)



# Business Prospects for the Next 12 months

## 來年商業前景預測

notable declines (over 3%) in the number of businesses who are “very satisfied” about Hong Kong’s business environment, education and training, and the low corruption environment.

A competitive and predictable business environment is the cornerstone of Hong Kong’s success. Our tax regime continues to be perceived as the most satisfactory element of doing businesses in Hong Kong, with 64.6% of the respondents saying they are “very satisfied” with it (scoring 8, 9, or 10 on a 10-point scale). The low tax rate and the simple tax regime continues to make Hong Kong one of the most competitive international financial and business centres in the region. As usual, the city’s legal and regulatory system (57%) and the free flow of information (49.1%) came in as the second and third most satisfied qualities in Hong Kong.

Nevertheless, rising concerns among businesses in certain areas caught our attention. Respondents indicated that they are becoming less satisfied with the cost of doing business in Hong Kong, with 28.9% saying they are “very

unsatisfied” (scoring of 1-3) with it, comparing to 23.8% in last year’s survey. Their concerns could be attributed to insufficient office supply and rising costs of compliance, among other reasons.

In order to improve Hong Kong’s business environment, more attention should be given to the city’s physical infrastructure, the efficiency of civil service, and the quality of life. Respondents are becoming increasingly dissatisfied with these aspects of the city’s business environment, reflected by the pickup of the “very unsatisfied” responses.

Increasing Hong Kong’s competitiveness is no simple task, but is badly needed, as our competitors are catching up. In recent years, many Asian cities have become highly competitive, with their eyes fixed on stealing our status as the region’s leading financial and business centre. This is particularly true for Singapore, where some 78.2% of all respondents believe that the country is generally more competitive than Hong Kong. The message is clear: we cannot just continue business as usual, or we will be left behind. ❁

**根** 據總商會「商業前景調查報告」，商界對香港來年的經濟前景並不樂觀，對香港競爭力減弱的憂慮正在加劇。

408間受訪企業預測2016年的經濟增長溫和，48.4%受訪者預期香港經濟增長介乎0至2%，另有44.2%受訪公司預期實質GDP將增長2至4%。他們對經濟的預期不表樂觀，反映內地經濟增長放緩、已發展國家的經濟復甦不均，以及本地需求減弱。

受訪會員的預期與總商會基本一致，我們預計香港2016年的實質經濟增長為2至3%。假設本地經濟活動於2016年輕微下降，以及外部需求於2016第二季度後轉趨穩定，我們推算的基準情景（Base-case scenario）為實質GDP增長2.5%。受訪會員對2017年的前景則稍為樂觀，逾半數（55.3%）預期2017年的經濟增長將超過2%。

## 通脹溫和

通脹方面，大部分受訪企業（84.6%）預期2016年的通脹將超過2%，與我們2.5%的預期一致，當中49.2%的受訪者預期通脹率為2至4%，29.7%認為通脹率達4至6%。隨著美國聯邦儲備局預計將於12月調高息率，預期港元將維持強勢，理應能控制輸入通脹，同時意味著低通脹情況將持續。

商界保守的經濟預測將影響薪酬調整幅度。62.5%受訪會員表示，曾在過去12個月調整員工基本薪金（61.5%加薪，1%減薪），大部分（40.9%）加薪的幅度少於5%，另外只有

17.9%受訪會員加薪超過5%，比2014年的21.4%明顯下跌。展望2016年，分別有51.7%及10.8%受訪企業表示，會加薪「少於5%」或「5%至10%」，而2014年的數據則分別為49.2%及17.8%。

值得注意的是，36.2%受訪會員表示，在未來12個月沒有計劃加薪，甚至有可能減薪，可見疲弱經濟令部分企業難於應付。

## 政府表現

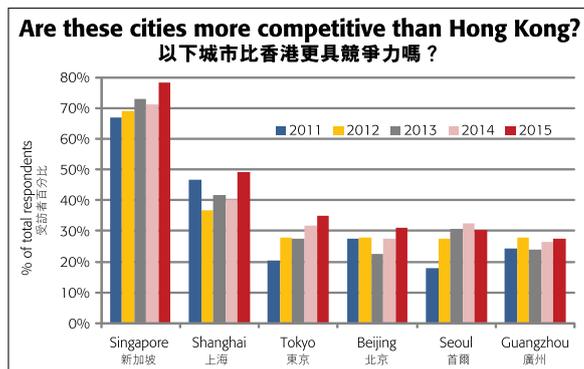
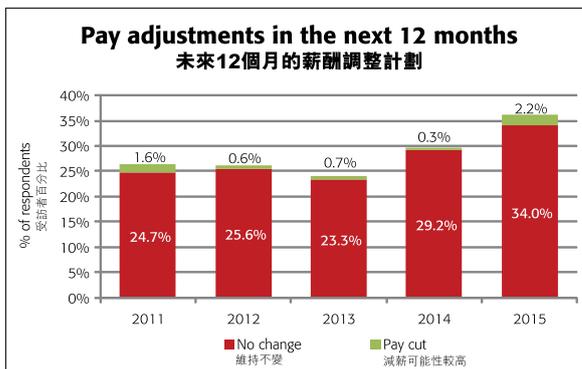
至於對特區政府表現的滿意度，調查結果與去年相若。然而，就香港政府在營商環境、教育/培訓及貪污率低方面的表現，表示「非常滿意」的受訪企業明顯下降超過3%，情況值得關注。

具競爭力及可預期的營商環境是香港成功的基石。一如以往，稅制被視為香港營商環境中最令人滿意的因素，有64.6%受訪者對此表示「非常滿意」（在1至10分中，評分為8、9或10分）。香港的低稅率及簡單稅制，令香港得以繼續成為區內最具競爭力的國際金融及商業中心之一。本港的法治及規管制度（57%）及資訊流通（49.1%）與過往一樣，在滿意度的得分分別排名第2及第3位。

另一方面，我們也留意到商界對某些範疇的憂慮有所增加。受訪會員對香港營商成本的滿意度下降，當中有28.9%表示「非常不滿」（評分為1至3分），而去年調查的結果則為23.8%。他們對營商成本表示關注，或可歸咎於辦公室供應不足，以及合規成本上升等原因。

要改善香港的營商環境，應多加留意基礎建設、公共服務效率，以及生活質素。部分受訪者對以上影響營商環境的因素表示「非常不滿」，反映他們對其滿意度正日益下降。

提升本港競爭力並非易事，但卻極其重要，尤其當競爭者正迎頭趕上。近年不少亞洲城市的競爭力顯著提升，對香港在區內的金融及商業中心的領先地位虎視眈眈，新加坡的表現尤其出色，約78.2%受訪企業認為該國整體上比香港更具競爭力。面對激烈的競爭，我們不能視若無睹，否則或將被遠遠拋離。



# If you are concerned with business growth of your company & economic growth .....



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- A very practical pure distance learning course
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- Offered by PTI of HK in collaboration with IPMA of UK



## Candidates can use the designation "certified FCRP™" awarded by IPMA of UK upon:

- Passing 2 levels of online exams,
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- Approval by IPMA/PTI

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### Importance of Funding for a Company & the Economy

According to a research on UK by The European Commission, "access to finance being increasingly pointed out as the main reason preventing business success". PTI has also seen how lack of funding has turned companies from potential champions to losers in its business.<sup>(1)</sup>

Access to funding is not only quintessential for companies, but which may also potentially contribute towards economic growth, through encouraging innovation, investments, export, jobs creation etc.<sup>(2)</sup>

### The Financing & Capital Raising Professional™ (FCRP™) Programme

The FCRP™ Programme is a very practical pure distance learning course on **raising bank financing, private equity, issuing bonds, and IPO**, and is developed by/based on experiences of banking executives, investment bankers, and private equity professionals etc. Part of the FCRP™ curriculum also covers **U.S, China, U.K., Europe & HK**.<sup>(3)</sup>

The FCRP™ Programme is offered by **PTI Professional Development Ltd.** and awarded by **The International Professional Managers' Association** of UK.

### International Professional Managers' Association (IPMA), UK

IPMA is an international examining, licensing and regulatory professional body, and collaborates with various business partners in offering trainings for *CEOs, executive trainings, leadership trainings, specialist trainings, international conferences, global conferences, and other professional trainings etc.* in **Europe, UK, France, Beijing, Shanghai, HK, Singapore, Malaysia, Vietnam etc.**

For instance, the upcoming "**Learning & Development World Congress 2016**" in Singapore is jointly organised by EQUIP-GLOBAL and IPMA etc., with speakers from corporations around the world, like **Dell, Hilton, Cigna, Google, 3M, Deutsche Bank, American Express, eBay, AIG, McCann Worldgroup, Manulife, Pfizer, Mitsubishi Corp., AXA, Lee Kong Chian School of Medicine, Standard Chartered Bank, DBS Bank, Jones Lang LaSalle, ANZ Bank etc.**<sup>(4)</sup>

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For enquiries: [info@the-pti.com](mailto:info@the-pti.com) / Tel.: 3511-9288 PTI's website: [www.the-pti.com](http://www.the-pti.com)  
IPMA's website: <http://ipma.co.uk>

(1) Source: European Commission. Please also see: <http://www.the-pti.com/content.php?contentID=59>

(2) <http://www.the-pti.com/content.php?contentID=60>

(3) <http://www.the-pti.com/content.php?contentID=100>

(4) [http://www.equip-global.com/speaker-trainer?product\\_id=121](http://www.equip-global.com/speaker-trainer?product_id=121)



# Are You Future-Proof Ready?

您準備好  
迎戰未來考驗嗎?

American Express has just completed a survey of Hong Kong businesses, which identifies the key issues they are dealing with as they plan for the future

美國運通最近對香港企業進行一項調查，了解他們在計劃未來時所面對的主要挑戰

The biggest challenge facing Hong Kong businesses is around their cash flow, with four out of ten respondents identifying this as their greatest challenge. This was followed by Government Regulation (**28 percent**), macro-economic conditions (**25 percent**) and disruptions from new markets (**19 percent**).

In order to remain competitive, companies focused on people, digital marketing and social media as key strategies. Connectivity, say Hong Kong businesses, is the way to stay ahead.

"From this first American Express CFO Future Proofing Survey in Hong Kong, we understand that overall, mid-sized companies think they can maintain their competitive advantage in the next 3-5 years," said Mr Stephen Pendergast, Vice President and General Manager of Global Corporate Payments for Hong Kong and Taiwan, American Express International Inc.

The Survey also showed that the role of the CFO has changed significantly, and is now much more strategic. **89 percent** of Hong Kong CFOs say future proofing is a core responsibility, while another **10 percent** say they are leading from the front.

香港企業面對的最大挑戰是現金流量，每十位受訪者之中便有四位指出這是最大的挑戰，其次是政府規管（**28%**）、宏觀經濟狀況（**25%**）及新市場帶來的衝擊（**19%**）。

為了保持競爭力，企業集中以人才、數碼行銷和社交媒體作為主要策略。香港企業表示保持聯繫是維持領先地位的方法。

美國運通國際股份有限公司全球企業支付（香港及台灣）副總裁及總經理彭德豐先生表示：「美國運通首次在香港舉行未來部署調查，發現就整體來看，中型企業有信心在未來三至五年維持競爭優勢。」

調查亦顯示，財務總監的角色出現了大幅轉變，並且越來越具備策略性。在香港，**89%**的財務要員表示迎戰未來考驗是其核心責任，另外**10%**則表示他們在前線領導。

## CRITICAL CHALLENGES FOR MID-SIZED COMPANIES IN HONG KONG 香港中型公司認為企業營商發展最大挑戰是



“From this first American Express CFO Future Proofing Survey in Hong Kong, we understand that overall, mid-sized companies think they can maintain their competitive advantage in the next 3-5 years,” said Mr Stephen Pendergast, Vice President and General Manager of Global Corporate Payments for Hong Kong and Taiwan, American Express International Inc.

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## THE ROLE OF CFOS IN FUTURE-PROOFING IS 決策者在未來部署上擔當的角色是

A CORE RESPONSIBILITY 責無旁貸



LEADING FROM THE FRONT 領導前線



### Increasingly, the “F” in CFO is for “Future.”

For Hong Kong businesses, their people are seen as a key asset. Service is at the heart, and people are regarded as the most competitive feature of the organizations. **36 percent** say human capital is their area of greatest investment for the future.

Asked to nominate the most competitive features of their organizations, customer service ranked first, the know-how and skills of the people was second, with product and service differentiation third.

“Thankfully, I think Hong Kong people understand service really well, and that is the heart of our business,” said the CFO of a Hong Kong retailer.

Hong Kong’s location delivers the advantage of proximity to Mainland China for sales, and for supply chain, while Hong Kong’s transparent open market and rule of law are still seen as a key advantage.

On the downside, commercial rent and accommodation are still at the top of the list of concerns, while volatility in the Chinese economy is also creating uncertainty.

Given the outcome of the survey, the message for Hong Kong businesses is that the right move is to control what is controllable. Corporates need to adapt to the ever-changing macro-environment, while at the same time optimizing the use of capital and controlling operational expenses.

To view the full insights from the whitepaper, please visit [americanexpress.com.hk/future-proofing](http://americanexpress.com.hk/future-proofing).

### 財務總監英文簡稱CFO的「F」是指未來，此說越來越確切

對香港企業來說，「人才」是一項重要的資產。企業用心提供服務，而「人才」被視為企業最具競爭力的優勢。**36%**的受訪者表示人力資本是他們未來的最大投資領域。

最多受訪者指出顧客服務是他們最強的競爭力，其次是員工的技術和技巧，第三是產品及服務的多元化。

一間零售公司的財務總監表示：「幸而，我認為香港人對於服務非常瞭解，這正好是本公司業務的核心。」

香港位近中國內地，有利於在國內銷售和建立供應鏈，而香港透明開放的市場和法治依然被視為重要的優勢。

商業大廈租金和住宿依然是首要的挑戰，而中國經濟波動，亦讓財務要員感覺不明朗。

這調查的結果，可成為各香港企業的借鏡，並把握機會掌握可以控制的因素。企業需要適應不斷轉變的宏觀環境，同時善用資本和控制營運開支。

如欲閱讀這份白皮書全文，請登入 [americanexpress.com.hk/future-proofing](http://americanexpress.com.hk/future-proofing)。

American Express Global Corporate Payments division offers a suite of B2B and T&E payment solutions that help organisations streamline processes and transform them into opportunities for savings, control and efficiency. American Express can help your organisation increase working capital flexibility and strengthen relationships with suppliers.

For more information, visit us at [business.americanexpress.com/hk](http://business.americanexpress.com/hk)

美國運通透過環球企業支付服務方案，提供一系列企業及差旅支付方案，協助企業簡化流程，從而達至節省開支、全面管理及提高效率。美國運通能為企業提高資本靈活性，深化企業與供應商的關係。

如欲查詢更多資料，請瀏覽 [business.americanexpress.com/hk](http://business.americanexpress.com/hk)



GLOBAL  
CORPORATE PAYMENTS

The Chief Executive recently declared that the Government should adopt an “appropriately proactive” approach in its policies. Obviously there are areas where the Government could articulate its vision more clearly and provide clear direction on what it aims to achieve. The Chamber believes that policy support can play an important role in fostering a favourable and predictable business environment to facilitate our long-term economic development. To help the Administration focus on pressing issues and also map out a long-term strategy, the Chamber recently presented its proposals for inclusion in the Chief Executive’s upcoming Policy Address and also the Financial Secretary’s Budget. Following is a summary of the key points. Members can read the full submission on the Chamber’s website.

### 1. Long-term Vision and Opportunities

- Foster a favourable and predictable business environment to facilitate our long-term economic development via “appropriately proactive” initiatives.
- Follow up opportunities: 13th Five-Year-Plan, Belt and Road strategy, Smart City, start-ups (fintech), regional treasury centre/ IP trading/ aircraft leasing hub, and international arbitration centre.

### 2. Two-tiered Profits Tax System

- Reduce the rate imposed on the first \$2 million of taxable profits to 10%.
- Remaining profits, if any, would be taxed at the standard rate of 16.5%.
- All taxpaying businesses will benefit, 78,000 of whom are SMEs.
- In 2013-14, the implied revenue foregone if a two tiered tax system were implemented would be about \$4.7 billion.
- Japan, Malaysia, Thailand and China have similar tax schemes to help SMEs.

### 3. Progressive Population Policy

- The expected aging population and dwindling labour force require a more overarching and progressive population policy addressing the issues of labour supply, talent development, healthcare, retirement planning, immigration policy and housing. The Chamber proposes:
  - Developing a talent-focused immigration policy.
  - Introducing more large-scale sector-specific labour importation initiatives to replace the ineffective enhanced Supplementary Labour Scheme.

### 4. Comprehensive Regulatory Impact Assessment (RIA)

- A rigorous and comprehensive RIA analysis of new and existing regulations and legislations, covering not only intended results but also unintended consequences.

## The Chamber submitted its Policy Address and Budget proposals for ensuring Hong Kong's long-term economic development

總商會向政府提呈《施政報告》及《財政預算案》建議書，致力確保香港長遠的經濟發展



- Over-regulation adds compliance costs to businesses’ burden, undermines their flexibility and damages our long-term competitiveness.
- The Government could take reference of the U.K. Government’s “one in, two out” mechanism. Their approach is for every pound of compliance cost incurred by a new business regulation, at least two pounds of cost must be saved for businesses through revising or removing other regulations.

### 5. Standard Working Hours

- The Chamber supports the proposed approach of specifying clearly working hours, overtime arrangements and overtime payment in employment contracts.
- Adopting standard working hours will undermine flexibility for businesses to adapt to market changes and sabotage our long-term competitiveness.
- In today’s tight labour market, employees have the freedom of choice to switch jobs when unsatisfied with employment terms. We should allow supply and demand to work in Hong Kong’s free market economy.



# Sustainable Development 可持續發展

## 6. MPF Offsetting

- A proper regulatory impact assessment should be conducted on the impact of abolishing the MPF offsetting arrangement on employers, the business environment and the economy.
- The current debate goes against the promise that the Government made to businesses to continue the ongoing offsetting mechanism before the implementation of MPF.
- Abolishing the offsetting arrangement will impose a double burden on employers, especially SMEs whose limited cash flow may force them to close down.
- The Government should conduct a comprehensive review of the entire MPF system, including its fees and returns, instead of singling out the offsetting mechanism for adjustment.

## 7. Honing Our Competitiveness

- Put forward proactive measures to improve air quality and waste management to establish a sustainable environment.

- Attract more multinational corporations to set up regional headquarters in Hong Kong, and ensure there are enough international school places for children of incoming families and an affordable international curriculum with English as the primary teaching medium.
- Develop the domestic bond market through employing debt financing to fund major infrastructural projects.
- Set up a sovereign wealth fund, which together with the continued development of offshore RMB business in Hong Kong, will further strengthen our role as the largest offshore RMB market and regional financial centre.
- Eliminate commercial DSD, which has been adversely affecting business costs, expansion plans and investment decisions.
- Develop a long-term plan as well as immediate measures to boost our attractiveness as a tourist destination.
- Review the stakeholder engagement process to ensure that genuine two-way communication is maintained throughout and stakeholders' views and concerns are considered and integrated in final policy decisions. 🌸

**行**政長官近日表示，政府應採取「適度有為」的施政方針。毫無疑問，政府在某些範疇上可更清晰闡明其願景，並提供明確的發展路向。總商會認為，政策的支援對締造有利且可預期的營商環境十分重要，有助香港長遠的經濟發展。為協助政府集中應對迫切的議題，並制訂長遠的策略，本會近日已向當局提交建議，以供行政長官和財政司司長參考，並納入即將發表的《施政報告》及《財政預算案》。以下是建議書的重點概要，會員可登入總商會網頁閱覽全文。

## 1. 長遠願景與機遇

- 透過「適度有為」的措施，締造有利且可預期的營商環境，以促進香港長遠的經濟發展。
- 抓緊機遇：「十三五」規劃、「一帶一路」策略、智慧城市、新創企業（金融科技）、地區財資中心 / 知識產權貿易 / 飛機租賃樞紐，以及國際仲裁中心。

## 2. 雙層利得稅制

- 把應課稅收入首200萬元的稅率下調至10%。
- 餘下的收入（如有）以16.5%的標準稅率徵稅。
- 所有納稅企業皆可受惠，當中有78,000家為中小企。
- 以2013至2014年度的數字計算，雙層稅制會令收入減少約47億元。
- 日本、馬來西亞、泰國和中國已推出類似的稅務政策，協助中小企。

## 3. 具前瞻性的人口政策

- 預期的人口老化和勞動力萎縮，需要更全面和具前瞻性的人口政策，以應對勞動力供應、人才發展、醫療、退休規劃、入境政策及房屋等問題。本會提倡：
- 訂立以人才主導的入境政策。
- 為特定行業引入更多大型的輸入勞工計劃，取代成效不彰的「補充勞工計劃」優化措施。

## 4. 全面規管影響評估

- 就現有和新的法規進行嚴格和全面的規管影響評估，以剖析預期成效和非預期的後果。
- 過度規管令企業的合規成本增加，影響他們的靈活性，並損害本港的長遠競爭力。
- 政府可參考英國政府的「加一減二」機制。根據當地機制，新的商業法規每增加一英鎊的遵從成本，就須透過修訂或廢除其他法規，剔除最少兩英鎊的商業成本。

## 5. 標準工時

- 總商會支持在僱傭合約具體列明工時、超時工作安排和工資的建議。
- 推行標準工時將影響企業應對市場轉變的靈活性，並削弱本港長遠的競爭力。
- 在當前緊絀的勞動市場，僱員一旦對聘用條款感到不滿，有選擇轉工的自由。在香港的自由市場經濟，我們應讓供求力量發揮作用。



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## 6. 強積金對沖

- 就取消強積金對沖安排對僱主、營商環境和經濟的影響，進行適當的規管影響評估。
- 現時的討論違反了政府在實施強積金前，向商界作出維持現有對沖機制的承諾。
- 取消對沖安排會對僱主構成雙重負擔，而資金有限的中小企更可能會被迫結業。
- 政府應對整個強積金制度作出全面檢討，包括當中的費用和回報，而非單單調整對沖機制。

## 7. 提升競爭力

- 推出積極的措施，改善空氣質素和廢物管理，締造可持續發展的環境。
- 吸引更多跨國企業來港設立地區總部，並確保為有關外籍家庭的兒童提供足夠的國際學校學額，以及學費相宜的國際課程，且以英語作為主要的授課語言。
- 透過債務融資為主要基建項目集資，發展本地債券市場。
- 成立主權財富基金，加上離岸人民幣業務在港的持續發展，將可進一步加強我們作為最大離岸人民幣市場及地區金融中心的角色。
- 取消向商用物業徵收雙倍印花稅，因為該稅項已對商業成本、擴展計劃和投資決定均造成不良影響。
- 訂立長遠計劃和即時措施，以提高本港作為旅遊目的地的吸引力。
- 檢討持分者的參與過程，確保維持有效的雙向溝通，讓持分者的意見和關注得到重視，並獲納入最終的政策決定。✿

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When it comes to the issue of fraud, bribery and corruption risks, executives and boards in the Asia-Pacific region have been served a wake-up call that the issue is far more wide reaching than simply financial and reputational loss. Employees are now rating ethical practices as important in their willingness to work for or stay at a company – meaning organisations could be faced with new challenges in the war for talent.

EY's Asia-Pacific Fraud Survey 2015 entitled: "Fraud and corruption – driving away talent?" found that employees are prepared to vote with their feet when it comes to speculation over fraud, with 78% of respondents in the Asia-Pacific region claiming that if an organization was involved in bribery and corruption, they would be unwilling to work for it. This was even more pronounced in the under 25s, where 86% of such respondents said if a company acted unethically, they would look for other employment opportunities.

These findings come at a time when we know companies are already struggling to recruit and retain skilled employees. A third of respondents to a recent regional survey undertaken by Heidrick & Struggles said they were not confident that they would be able to attract and retain the right talent in the next two years. So for companies who put talent at the heart of their success, the effect of unethical business practises on attracting the right people will be a major issue that they will need to address urgently.

While companies are struggling to attract and retain talent, speculation has been growing regarding fraud, bribery and corruption. Regulators across the world have been cracking down on companies attempting to defraud stakeholders. We have seen continuing financial scandals, such as the foreign exchange and interest rate setting scandals. As regards corruption, the most far reaching enforcement actions up to now have been in respect of the U.S. Foreign Corrupt Practises Act, where U.S. authorities have collected more than US\$3 billion in fines since 2010. But the issue of enforcement is more than just global – we are now witnessing more local enforcement of regulations across Asia-Pacific. For example China's President Xi Jinping's anti-corruption crackdown has forced companies doing business there to take anti-bribery measures seriously as companies with links to corrupt practices are being held accountable for their actions as well as being thrust into the media spotlight.

Yet despite many Asia-Pacific companies addressing the issue of fraud, bribery and corruption risks, employees in the EY survey still believe that their local management is likely to act unethically during difficult times. Some 40% of respondents had seen a colleague



## 人才與商業道德

To win the war on talent, companies need to put ethics at the core of their business strategy, writes **Chris Fordham**

要在人才爭奪戰中取勝，企業必須將商業道德納入營商的核心策略 霍德傑



who acted unethically being promoted and a quarter of respondents believe their colleagues do not comply with their organization's code of conduct.

Although more companies in the Asia Pacific are adopting policies and procedures that ought to prevent unethical practices from happening, the survey found that these policies and procedures are still not embedded in a company's "business as usual." One in two respondents believe their organization's anti-bribery policies are neither relevant nor effective.

Worryingly whistleblowing, which is an important tactic for detecting fraud, is not being fully embraced in the Asia Pacific. Whilst the survey showed a slight increase in organizations adopting whistleblowing hot-lines, there was a dramatic drop in those respondents willing to use them; from 81% in 2013 to 53% this year. Employees tell us that they are deterred from making whistleblowing reports because of insufficient legal protection and the lack of confidentiality, leading to a risk of retaliation. Employers need to make sure whistleblowers feel confident that their reports will be dealt with in a transparent and confidential manner.



# Talent & Ethics

To ensure that employees have confidence in the ethics of a business, CEOs and boards need to look at the issue from all aspects – embedding strong leadership, visibly living the values of the company, and up-to-date and well-enforced internal control policies and procedures. As a priority, organizations should review their current fraud prevention approaches through this new lens – paying particular attention to ethics in the work environment and instituting a robust, anti-fraud framework. Compliance reviews need to be made more sustainable by intelligent use of company's data, including using forensic data analysis, to focus valuable resources on high risk issues.

In the Asia-Pacific region, one such high risk area is around third parties, including joint venture partners, distributors, agents and vendors. It would appear companies are overconfident in managing the fraud, bribery and corruption risks associated with third parties, despite regulators on-going scrutiny on the involvement of third parties in corrupt practices. To defend themselves against third party transgressions, companies need to be able to undertake robust due diligence procedures on entering into relationships. Companies must

demonstrate to their employees that efforts are made to properly assess third parties, not just to ensure they have policies, but to identify any 'red flags' that signal weakness or the possibility for illegal conduct.

So what if a company fails to implement policies and loses the trust of employees for unethical behaviour, will your top talent really walk out of the door? If it came down to the wire and employees who have a family relying on their wage to put food on the table, would they all walk? Maybe not, but in a market that is facing a war on talent, public disgrace from being involved in a fraud, bribery or corruption scandal will add to the existing difficulties to attract and retain employees.

The link between ethics and talent retention introduces a major new benefit to fraud and corruption management – running an ethical business is now central to talent retention; compliance should no longer be seen as a cost, but as a competitive advantage and critical to the strategy for success. What we know is that many companies have a lot of work to do and the sooner that they start preparing, the easier that it will be in the long run to ensure they win the war on talent. ❁



**詐**騙、賄賂及貪腐風險除了令企業在財政及聲譽上受損，也帶來其他更深遠的影響，對亞太地區企業的高層及董事局是一個警示。企業的商業道德日漸受到僱員的重視，影響他們受僱或留職的意願，這意味著企業或機構在招募及挽留人才時，或需面對新挑戰。

安永2015年《亞太地區舞弊調查》以「欺詐及貪污——導致人才流失？」為主題，調查發現僱員願意以實際行動，表達對詐騙行為的不滿，78%受訪者表示不願意為涉及賄賂及貪污事件的企業工作，情況以25歲以下僱員最為明顯，當中86%受訪者坦言，若企業的經營手法不符合道德操守，他們將另謀高就。

現時，企業在招募及挽留頂尖人才時面對不少困難。Heidrick & Struggles（海德思哲）近期進行的地區性調查顯示，三分之一受訪者就未來兩年能否吸引及留住合適的人才，表示欠缺信心。對以人才為本的企業而言，不道德商業行為對吸引人才的影響十分明顯，是必須急時應對的議題。

正當企業苦於吸引及挽留人才之時，懷疑涉及詐騙、賄賂及貪腐的傳聞愈來愈多。雖然全球的執法機關一直努力打擊意圖欺詐持分者的企業，但操縱外匯及利率等財政醜聞仍然時有所聞。在處理貪污問題方面，美國《反海外腐敗法》是國際上最具影響力的法例，當局自2010年起，合共徵收罰款超過30億美元。現在，反貪污的法例不單在國際層面上執行，亞太地區亦加強執法力度，例如國家主席習近平的反腐運動，已促使當地營商的企業嚴厲執行反賄賂措施，這是因為任何與貪污有關連的企業將要為其行為負責，並於媒體的報導下曝光。

許多亞太地區企業已著手應對舞弊、賄賂及貪腐的風險，然而，是次調查的受訪僱員依然認為，所屬企業在營運艱難的時期很可能涉及不道德商業行為。約四成受訪者表示，曾有違反道德守則的同事獲得晉升，亦有四分之一受訪者認為同事並沒有遵守公司的行為守則。

雖然愈來愈多亞太地區的企業已制定政策及程序，以防止不道德商業行為，但調查結果顯示，這些政策及程序仍未在

企業的日常運作中切實執行。半數受訪者表示公司的反賄賂政策缺乏相關性，或成效不彰。

值得擔心的是，內部舉報作為重要的偵察欺詐措施，在亞太地區卻沒有被充分利用。調查結果顯示，設立內部舉報熱線的機構雖略為增加，但願意使用舉報熱線的受訪者人數卻急劇下降，由2013年的81%跌至今年的53%。受訪者表示，由於法律保障不完善，加上舉報的保密性不足，擔心會招致報復，因此不敢作出舉報。企業需要採取措施，保證以透明度高及保密的方式處理舉報，讓僱員安心。

為使僱員相信僱主恪守商業道德的決心，總裁及董事會應從不同方面著手，包括強而有力的道德領導力、實踐企業核心價值，以及切實執行內控政策與流程。企業的當務之急，是要以全新視角檢討現行的預防欺詐措施，特別要留意工作環境中的操守問題，並建立完善的防範欺詐框架。企業應透過善用數據，包括法證數據分析，加強合規審查的可持續性，將寶貴的資源集中於處理高風險的領域。

就亞太地區而言，欺詐的高風險領域往往與第三方機構（包括合資夥伴、分銷商、代理商及供應商）有關。儘管監管機關正持續審查第三方在舞弊行為中所扮演的角色，但企業似乎高估了自己管理相關詐騙、賄賂及貪污風險的能力。為免受第三方違規所波及，企業與第三方機構建立任何商業關係時，應進行盡職審查，並讓僱員清楚知道企業在監管上作出的努力，不單確保第三方實施反欺詐的政策，更從中識別容易或有可能出現非法行為的環節。

假如一家企業未能有效推行反欺詐政策，失去僱員的信任，人才真的會因而流失嗎？僱員在有家庭經濟負擔的情況下，他們仍然會因此而請辭嗎？這樣的情況或許不會發生，不過在競爭激烈的人才爭奪戰中，涉及舞弊、賄賂或貪腐醜聞的企業要吸引及挽留員工，必定會面臨更多困難。

商業道德與挽留人才有直接的關係，使企業下定決心實施詐騙及貪污管理。守法經營是企業挽留人才的關鍵，而遵循法例不應被視為成本，而是競爭優勢，是不可或缺的成功策略之一。我們明白企業仍有許多事情要做，若他們能盡早作出準備，將有助日後在人才爭奪戰中取勝。✿

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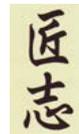
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# Keeping Pace with Change

## 與時並進

HeterMedia embraces change as a way to grow its business and benefit its customers and employees, writes staff reporter **Ivy Wong**

軒達資訊勇於求變，在拓展業務的同時，也惠及客戶及僱員 黃彥彤

Company: **HeterMedia Services Ltd**  
HKGCC Membership No.: HKH0814  
Established: 1992  
Website: <http://www.hetermedia.com>  
Telephone: (852) 21211555

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總商會會員編號：HKH0814  
創辦年份：1992  
網站：<http://www.hetermedia.com>  
聯絡電話：(852) 21211555

**H**eterMedia started out as a small printing business in 1992, employing around 30 staff. Despite fierce competition from other printers in Hong Kong and Mainland China, the company has expanded steadily over the years and now employs 170 staff.

Walter Tse puts the company's success down to his staff. "Our most important asset is our people. They work to overcome obstacles and make sure our customers are happy," he explained.

Tse has over 20 years' experience in the printing field and decided to join HeterMedia 10 years ago after graduating from Newport University with an MBA specializing in Total Quality Management. As the company's Executive Vice Chairman, he oversees the overall operation of the business, which specializes in customized integral info-logistics services.

From its modest beginnings, the company has invested in technology to help it expand its services from just printing into a one-stop solution provider, offering everything from financial document printing to e-books and webcasts.

"Our greatest strength is our dedicated and talented team, who enable us to deliver best-in-class products and services. We understand the importance of experience, trust, precision and security – they are the foundations on which we have built true partnerships with our clients," explained Tse.

The mission of the company is to deliver quality services while meeting the ever-changing demands of their clients with its 'CARE' philosophy: Confidentiality, Accuracy, Reliability, and Ease of Mind.

Tse hopes their CARE service package will help the company remain competitive locally as well as enable it to expand further internationally to London and New York.

While upgrading the technology that the company uses is straight forward, persuading staff to embrace change and adapt a new way of working can take time.

"Most people perceive change differently and there is no one solution that fits everyone, so the first thing we always do is educate staff why we are making changes so that they can get their minds around the changes," he explained. "For example, in the past 20 years, the Internet has had a revolutionary impact on many aspects of our lives and behavior. People can now easily access information from the Internet. Information also spreads instantly, so we have to keep up with developments in this ever-changing world."

Many employers complain about the high turnover rate in their companies, but Tse said employers also have to change their mindset about today's employees, who have different values, needs and desires from previous generations.

"I often hear negative things being said about the working attitude of people born in the '80s and '90s, but I think that this segment of the workforce is bringing more creativity to businesses," he said.

To help his staff grow and remain interested in their job, employees can rotate to work in different offices, such as

**軒**達資訊成立於1992年，初期為一間小型印刷公司，聘用約30名員工。儘管面對其他本港及內地印刷公司的激烈競爭，該公司多年來一直穩步擴張，至今已擁有超過170名員工。

謝錦榮將公司的成績歸功於員工，他解釋道：「員工是我們最重要的資產，他們努力克服各種困難，務求令顧客稱心滿意。」

謝錦榮擁有超過20年的印刷業工作經驗，十年前於Newport University獲授工商管理碩士，主修全面品質管理，畢業後隨即加入軒達資訊。公司專注為客戶度身訂製完善的資訊處理服務，身為執行副主席的謝錦榮，則肩負起監督公司整體營運的重任。

軒達資訊自成立初期便不斷投資新科技，成功擴大業務範圍，從初期的印刷服務，發展至現時的一站式資訊處理服務，包括財經文件印刷，以至製作電子書及網絡廣播。

他說：「我們最大的優勢是擁有熱誠能幹的專業團隊，為顧客提供一流的产品與服務。我們深明經驗、信任、精確性及保安措施的重要性，而這些素質正是我們與客戶建立良好合作關係的基礎。」

軒達資訊的使命是以「CARE」的經營理念，提供優質服務，迎合客戶的不同需求。CARE的四項元素包括Confidentiality（恪守機密）、Accuracy（精確無誤）、Reliability（忠實可靠）及Ease of Mind（從容不迫）。

謝錦榮期望「CARE」的服務承諾，能維持公司於本地的競爭力，並幫助他們進軍國際，在倫敦與紐約開展業務。

站在公司的立場，引進新科技是個簡單直接的決定，但要說服員工迎接改變，採用新的工作模式，也許需要一定的時間。

「面對改變，各人的態度不盡相同，世上沒有一套適合所有人的解決方案。因此，我們要做的第一件事，是向員工解釋公司作出轉變的原因，讓他們充分理解公司的決定。」他解釋：「舉個例子，在過去20年間，互聯網徹底改變了我們的生活與行為習慣。我們現在能夠輕易地從互聯網接收不同資訊，而資訊亦能透過互聯網即時傳播。我們必須與時並進，迎合時代的轉變。」

很多僱主抱怨員工流失率高，謝錦榮認為僱主應該改變對員工的固有看法。與上一代相比，新世代員工擁有不同的價值觀、需求與目標。

他說：「80後及90後員工的工作態度經常為人詬病，但我認為他們正為商界帶來更多創新意念。」

為幫助員工成長，以及保持對工作的熱誠，公司會安排員工輪流前往不同辦事處工作，如上海、北京或台灣，以加深對大中華地區市場的了解。

他說：「人生不應只有工作，因此我們正與員工討論每周工作44小時的安排，容許他們管理個人的工作時間表，自由選擇工作地點與模式。我們明白，不是每個人都喜歡整天留在辦公室。」

Shanghai, Beijing, or Taiwan to experience more about markets around the greater China region.

"Work should not be the only thing in your life, which is why we are discussing with our staff about a 44-hour week work plan. This will allow them to manage their own working schedule and choose how and where they would like to work as we understand not everyone likes working the whole day in the office," he said.

**A**fter years of isolation, Iran is opening its door to the Western world. The country's reformist President, Hassan Rouhani, wants to reach out to the West and end the sanctions that have crippled the economy. Western governments see an end to sanctions as a huge opportunity to inject much needed vitality into their economies, as Iran badly needs investment in everything from airports to roads to hotels and everything in between.

Some companies have been doing business with Iran throughout the sanctions regime. It was inconvenient, but not that hard, although a few have had their fingers burned, including global banks Deutsche Bank, BNP Paribas and Credit Agricole. Mainland Chinese businesses have been happily cooperating for years.

"The Chinese have been doing business with Iran, because I think they genuinely wanted to help stop Iran from collapsing, but also because they could get access to cheap fuel," said Behzad Mirzaei, Senior Partner of Basio Consultants & Services Ltd. "After the sanctions are lifted, I expect the Mainland will still be the main investor, but most importantly for Iranian businesses, also the most trusted."

### Money to spend

China-Iran trade was estimated to be US\$44 billion last year. There is plenty of room to grow as Iran's US\$406 billion economy offers immense opportunities. But Chinese businesses will soon have more competition as their European peers are poised to sign lucrative deals. American firms, however, may still have to wait. Even if the U.S. Congress agrees to lift sanctions related to Iran's nuclear programme, sanctions related to human rights will still prohibit U.S. firms from engaging in business in Iran.

On the economic front, Iran is seen as one of the last major economic frontiers. It is home to around 78 million people, many of whom are young, well educated and eager to snap up the latest fashions and technologies. After 36 years of embargos, there is huge pent up demand in the country. There is also an enormous need to upgrade the country's creaking infrastructure. For example, air travel in Iran makes even hardened air travelers' nervous, as the average age of planes is 23 years old and embargos mean spare parts are not always available.

President Rouhani announced that he hopes to turn Tehran into a key air hub for the region, and plans to build airports across the country. He also reportedly plans to order 400 new aircraft, which is a dream come true for Airbus and Boeing.

"Everyone will benefit from the lifting of sanctions. I think it will also help bring stability to the region. You

After 36 years of embargos, the third-largest economy in the Middle East is hungry for business and development

經過長達36年的禁運，中東第三大經濟體正積極尋求商業發展機會



could say Iran is in the middle of the fire of troubles in the Middle East, but the country itself has been stable, said Behzad, who advises companies on doing business in Iran.

He is also optimistic that Iran can play an important point along China's planned Belt & Road initiative.

"Since the time of Ancient Persia, it has always played an important role in the flow of trade in the region, as well as between the East and the West. That is why I think Iran can be not just part of the Belt & Road route, but also a very important junction along this new Silk Road as well as along the Maritime Road," he said.

### Learning the language of business

Many Iranian businesses still do deals based on a firm handshake – after calling a few of your customers or suppliers – and do not bother with contract law, dispute resolution or arbitration. Moreover, after years of living in a hostile environment, mismanagement, corruption, etc.,

# Iran Opening 伊朗開放



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Iranian businesspeople have adopted their own way of doing things, which can cause challenges for the uninitiated as they are not the international business norms.

“Iranians are very fast learners, and are always looking for opportunities to make good money. However, they treat business like a soccer game in that if they do not win, then they lose. We educate them that business is not like that. It is a game in which both sides need to win, to have some benefit, through mutual agreement,” he said.

Past government policies killed off much of the country’s entrepreneurial spirit. Even today, business policies are unclear. The BBC reported in early November that police closed down a restaurant under the Turkish franchise called Halal KFC, as they thought it was a branch of the U.S. fast food giant Kentucky Fried Chicken. The closure was also thought to be in response to concerns amongst hardliners about growing Western influences in Iran as relations with countries improve.

Asia & Africa Committee Presents:  
Country Briefing Series  
**Iran Opening**  
Friday, 18 December 2015, 12:30 - 2:00p.m.



### Find out more 更多詳情

The Chamber will be hosting a Country Briefing roundtable luncheon on Iran on 18 December. For more details visit the Chamber’s website or scan in the QR code.

總商會將於12月18日舉辦「國家簡介系列：伊朗」午餐會。有關詳情，請登入本會網站或掃描QR編碼。

Bezhad believes that the business climate is improving, but change will obviously not come overnight. He said President Rouhani has done a great job in normalizing relations with the international community, but normalizing business and cultural norms will take longer as there is a steep learning curve for businesses to climb.

Despite these challenges, Iranian businesses very rarely default on a deal, and if they do, it is often a result of a link in the chain breaking.

“There is a saying in Iran: ‘payment can come early or late, but it can never burn’ which you hear everywhere. Basically, it means people will always try to honour their commitments.”

### Opportunities for Hong Kong businesses

As Iran has the second largest gas reserves in the world, and 4th largest oil reserves, opportunities for energy and oil-based products are huge. State-owned companies generally control the energy sector, but its 17 refineries also produce a lot of oil byproducts. It is also rich in natural resources, including coal, chromium, copper, iron ore, lead, manganese, zinc and sulphur.

While energy and natural resources are the domain of specialized multinationals, Behzad feels there is still room for Hong Kong SMEs to benefit from the opening of the country.

“Basically Iran needs everything from fitted kitchens to logistics services to goods and services. Hong Kong can play a strategic role, especially with our good reputation and experience in doing businesses internationally and with the Mainland,” he said. “But businesses shouldn’t go too fast and should do their homework, as a conservative approach is always the best role for businesses to follow.”

### Tourism

Iran is home to thousands of unique historic and cultural treasures, largely unseen by not only Western eyes, but also Iranians. Its rich Persian history and importance as a major junction along the ancient Silk Road stems from the vastness of the country, from the mountains and Caspian Sea in the north to the deserts in the interior and the Gulf in the south. Its best known tourist destination is Esfahan, where ancient mosques, vivid blue tiles, ornate mosaics, and beautiful minarets is everyone’s image of Persian history.

Iran’s Vice President for tourism, Masoud Soltanifar, was quoted saying after the nuclear agreement that, “No other industry in Iran will see a bigger boost than tourism as the result of this deal.”

In October, Iran started to issue 30-day visas for tourists from 58 countries upon arrival at its airports. However, the flood of tourists entering the country has resulted in visitors having to queue for hours to apply for their visa on arrival. Consequently, Behzad recommends that visitors still apply for their visa at the Iranian Consulate General in Hong Kong ahead of their trip to avoid the long queues. ❀



**經** 過多年的外交孤立，伊朗正向西方開放門戶。該國的改革派總統魯哈尼（Hassan Rouhani）希望與西方復交，並終止重創當地經濟的制裁。鑒於伊朗無論在機場、道路乃至酒店等各方面都迫切需要投資，西方政府紛紛視解除制裁為一個龐大的機遇，以便為各自的經濟注入動力。

部分企業在制裁期間仍一直與伊朗維持商業往來，儘管有所不便，但不至於太困難。少數企業最終亦損手而回，包括國際銀行如德意志銀行、法國巴黎銀行和法國農業信貸銀行，而中國內地企業則多年來一直與當地保持良好的合作關係。

Basio Consultants & Services Ltd.資深顧問及合夥人苗澤文表示：「中國一直跟伊朗有生意往來，因為他們希望協助伊朗避過崩盤之餘，同時可以低價購買燃油。」他又稱：「制裁解除後，預料內地仍然會是伊朗企業的主要、甚至是最可靠的投資者。」

### 消費力

去年中國與伊朗貿易估計為440億美元。現時，伊朗經濟總值達到4,060億美元，為當地創造了大量的機遇，相信兩地貿易將有偌大的發展空間。然而，中國企業不久將面對更大的競爭，因為歐洲企業正準備與該國簽訂一系列利潤可觀的協議，而美國企業或許仍需耐心等待。即使美國國會同意撤銷與伊朗核計劃相關的制裁，但針對人權實施的制裁，仍將限制美國公司在伊朗經商。

經濟方面，伊朗被視為其中一個最後崛起的主要邊境市場。該國擁有約7,800萬人口，當中很多都年青、有學歷，並渴望掌握最新的潮流和科技趨勢。經過長達36年的禁運，國內積壓了龐大的需求，而且有必要提升當地破舊不堪的基礎設施。例如，伊朗的航空服務就連飛行常客也感到提心吊膽，因為機隊的平均機齡為23年，而禁運亦意味著更換機件並不容易。

總統魯哈尼表示有意把德黑蘭發展成為區內的主要航空樞紐，並計劃在全國興建多個機場。據報，他亦打算訂購400架新飛機，相信是空中巴士和波音飛機的一大喜訊。



## MISSION TO IRAN 伊朗考察團

The Asia & Africa Committee is planning to organize a business mission to Iran in early April. Details have yet to be finalized, but members wishing to receive more information can leave their email with [deanna@chamber.org.hk](mailto:deanna@chamber.org.hk) and we will send you updates when they are available.

亞洲及非洲委員會計劃於4月初率團赴伊朗考察，詳情有待確定。會員如欲接收更多詳情，可電郵至[deanna@chamber.org.hk](mailto:deanna@chamber.org.hk)，如有最新消息，本會將以電郵方式通知。

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作為伊朗商業顧問，苗澤文亦指出：「解除制裁除了令各方受惠，亦有助穩定該區的局勢。儘管伊朗位處中東亂局之中，但該國本身相當穩定。」

他亦看好伊朗可在中國的「一帶一路」策略中成為重要的據點。

他說：「自古波斯時代以來，該國一直對區內及東西方之間的貿易流通起著關鍵作用。因此，伊朗不僅是一帶一路的一部分，亦是新絲綢之路和海上絲綢之路的重要樞紐。」

### 學習商業語言

許多伊朗企業進行交易時，會先聯絡對方的若干客戶或供應商以作了解，然後就只靠堅定的握手建立互信，並不著重合約法、糾紛調解或仲裁。此外，多年來一直面對不利的環境、管理不善和貪腐等問題，促使伊朗商家建立了自己一套的辦事方式，由於這與國際商業規範不符，因此會為外來人帶來挑戰。

他說：「伊朗人的學習能力很高，時刻尋找機會賺錢。不過，他們認為做生意好比足球比賽，不勝則敗。我們會教導他們，做生意並非如此，反之透過雙方的共同協定，雙方都會在這場比賽中有所得益，達到雙贏。」

過往的政策嚴重扼殺了當地創業精神。即使到了現在，商業政策仍然有欠清晰。英國廣播公司於11月初報導，警方下令一家名為Halal KFC的土耳其特許餐廳停業，懷疑該餐廳為美國快餐店肯德基（KFC）的分支店舖。是次事件亦被指是對強硬派作出的回應，因為他們憂慮與西方國家的關係得到改善，會令西方勢力在伊朗日益擴大。

苗澤文相信，商業氣氛正在改善，但改變並非一朝一夕的事。他說總統魯哈尼踏出了重要一步，就是令伊朗與國際社會的關係正常化，但要令商業和文化規範正常化，則仍有待時日，企業必須急起直追。

縱使面對此等挑戰，伊朗企業亦甚少違約，如有出現違約的情況，往往是因為過程中的其中一環失誤。

「伊朗人常言道：『付款有早有晚，但總不會走掉。』這說明當地人會全力履行承諾。」

### 香港企業的機遇

由於伊朗坐擁全球第二大的天然氣儲備及第四大的石油儲備，可為能源及石油產品帶來巨大的商機。能源業普遍由國有企業管控，但其17家煉油廠亦生產大量石油副產品。當地亦蘊藏豐富的天然資源，包括煤、鉻、銅、鐵礦、鉛、錳、鋅和硫磺。

儘管能源和天然資源是跨國企業的專業領域，但苗澤文認為香港中小企仍可受惠於伊朗開放。

他表示：「基本上，伊朗甚麼都缺，無論是組合式廚房、物流服務，以至各種的貨物和服務等，都需求甚殷。憑藉香港在國際及內地營商方面的良好聲譽和經驗，我們可從中擔當策略角色。」他補充說：「但企業不應過於急進，應先做足功課，因為保守的模式無疑是企業可依循的最佳策略。」

### 旅遊業

伊朗的歷史和文化遺跡多不勝數，大部分皆未曾開放予西方人參觀，就連伊朗人亦未有機會踏足。伊朗豐富的歷史及作為古絲綢之路的主要樞紐，均源於其遼闊的領土，從北部的山脈和裏海一直延伸至中部的沙漠及南部的波斯灣。該國最知名的旅遊勝地是伊斯法罕，該古城滿目盡是富麗堂皇的清真寺、鮮明悅目的藍磚、典雅瑰麗的馬賽克裝飾及雄偉高聳的尖塔，無一不是波斯歷史的印記。

伊朗旅遊副局長於達成核協議後表示：「伊朗旅遊業是最能受惠於協議的行業。」

伊朗自10月起向經機場入境的58個國家遊客發出30天簽證。然而，遊人蜂擁而至，導致抵埗後申請簽證需時。因此苗澤文建議，旅客出發前應先向伊朗駐港總領事館申領簽證，以免輪候。✿

# Harbour, City, Sky: Photographs of Victoria Harbour

## 海港 • 城市 • 天空： 維港掠影

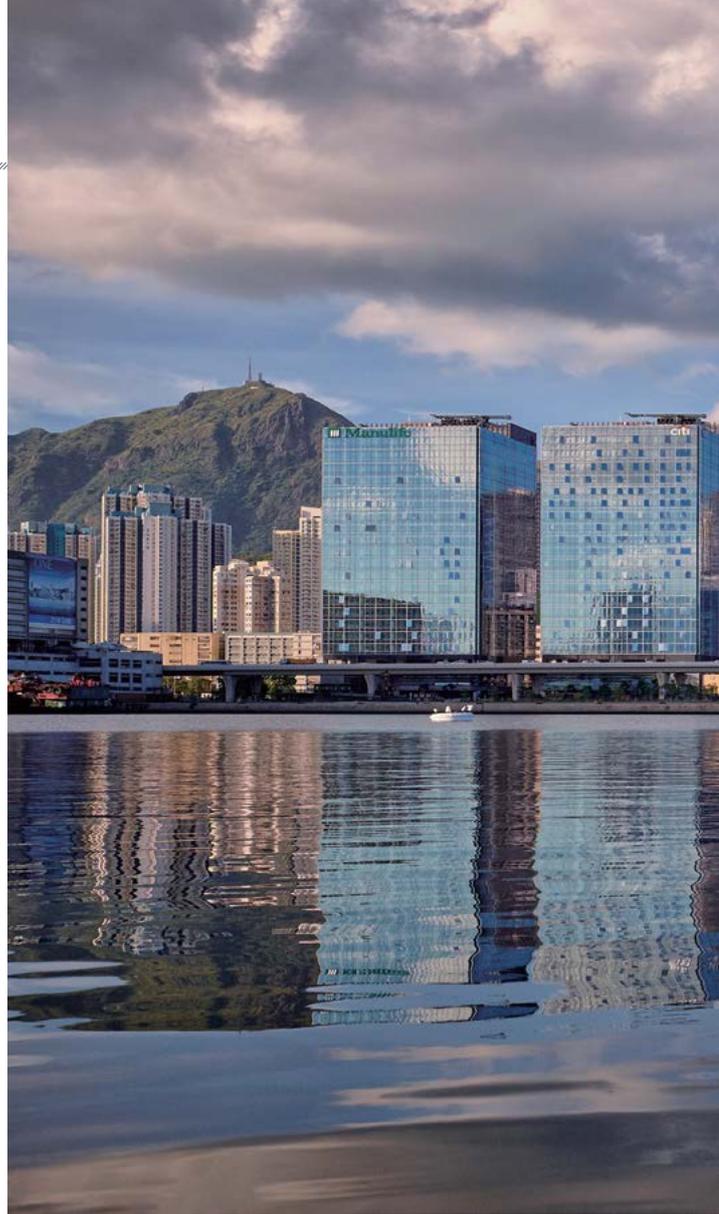
A photo exhibition at the Maritime Museum explores the beauty and diversity of Victoria Harbour

海事博物館近日舉行攝影展，探索維多利亞港多變的魅力

Victoria Harbour, Hong Kong's original reason for existence, later became a great port and trading city. Today the shipping has moved westwards to Kwai Chung, yet the harbour remains central to the SAR's prosperity. The harbour is also much more than that, for its scenic grandeur, changes and activity make it Hong Kong's most loved area: a place of family and personal experiences, events and memories. For the tourists who visit Hong Kong, witnessing the harbour's life is always a highlight. This exhibition by professional photographers Rogan Coles and Nicholas Kitto will show all these aspects.

The photographs, planned and taken for this exhibition, have not been published or exhibited before. Their range of subjects, documentary impact, compositions and luminous light will draw viewers into the harbour's sights, aiming to embed its scenes in their minds.

The exhibition's title – 'Harbour, City, Sky' – reflects the grandeur of the harbour, with its waters and the sky framing the foreshore urban districts. The exhibition







The exhibition is being held at the Hong Kong Maritime Museum (next to the Star Ferry Pier in Central) and will run until 31 December. The museum's hours are Monday to Friday, 9:30 a.m. to 5:30 p.m., and 10:00 a.m. to 7:00 p.m. on weekends.

攝影展由即日起至12月31日假香港海事博物館舉行。博物館位於中環8號碼頭，開放時間為星期一至五上午9時半至下午5時半，以及周末上午10時至下午7時。

[www.hkmaritimemuseum.org](http://www.hkmaritimemuseum.org)



presents over 30 photographs showing every aspect of the harbour: foreshores, promenades, views of the city from the harbour, tourist areas, recreation along the foreshore, ships, ferries, and the variety of small craft. Says exhibition curator Edward Stokes, “Despite the harbour’s history, and its importance to the economy, tourism and people’s sense of belonging, this is the first photo show to focus on Victoria Harbour.”

This seems an extraordinary omission, for it was the harbour, the deepest, most sheltered, and yet most easily accessible anchorage on the China coast, that led to Hong Kong’s establishment as a trading port and a British colony. Today, profound change has occurred around the harbour – and Hong Kong the colony is now the HKSAR... Yet, without Victoria Harbour, Hong Kong would be – unimaginable.

As the exhibition images show, Victoria Harbour is a multi-faceted gem. As always, cargo ships remain its lifeblood – but passenger ships, now mostly cruise liners, are a major part of its ocean-going traffic. The Pearl River Delta, with its multitude of river lighters, barges and tugs, adds a further dimension. Then there are the ferries! Few other harbours have as many: crabwise, swept by tides, crossing the harbour, heading off to the outlying island ferries, skimming off to Macao and the PRD ports.

Despite these positives, the harbour faces two issues that many believe Hong Kong has mismanaged: well thought out, balanced reclamation, and making the foreshore areas attractive and accessible. Very large reclamations that were initiated in the mid-1990s caused widespread disquiet, with concerns that the grand, wide sweep of the eastern and western harbour reaches would become a mere ‘river.’ That was over-stating the case, but Hong Kong was wise to act as it then did, to stop further reclamation. At the same time, increasing numbers of people, and the business community, urged making the harbour foreshores much pleasanter places for people.

Doing so will benefit tourists and local life alike. Happily, even if at present primarily led by the private developers, the harbour environs are taking on more attractive aspects – as some of Rogan Coles’ best photos show. Hong Kong’s Harbourfront Commission, an exhibition partner, is urging the process of change forward as fast as the situation allows. Seeking input locally and overseas, and learning from the best aspects of iconic harbours worldwide, the commission has the long-term objective of leading the creation of a world-class harbourfront. The exhibition’s photos highlight why this is such a valuable task. For, without any doubt, Victoria Harbour is Hong Kong’s single most-memorable feature. 🌸



**維**多利亞港賦予香港生命力，使其得以成為主要的港口及貿易城市。時至今日，本港的航運設施雖然已西移至葵涌，但維港仍然是香港經濟繁榮的基石。除了經濟價值，維港景致迷人、充滿活力，見證著社會變遷，承載了不少家庭與個人的美好經歷和回憶，因此亦成了港人最愛的地標。對於訪港旅客而言，欣賞維港景色向來是旅程的重點。在是次攝影展中，專業攝影師Rogan Coles 與Nicholas Kitto將攜手呈獻維多利亞港的各種面貌。

是次展覽的照片從未對外公開或展出，無論是拍攝主體、紀實意義、構圖及光影使用，都具體細緻地把維港的不同美感描繪出來，使之深深印在觀眾的腦海。

攝影展的主題為「海港・城市・天空」，旨在展現維港的壯麗景致，碧海與藍天彷彿成為畫框，將兩岸的都市風光裱起。展覽期間將展出超過30幅照片，記錄維港兩岸的點滴，包括前濱、海濱長廊、從維港欣賞到的都會景貌、旅遊區、沿岸的娛樂活動、輪船、渡輪，以及不同類型的小艇。策展人艾思滔說：「雖然維多利亞港歷史悠久，是本港經濟和旅遊業的命脈，也是港人歸屬感的泉源，但這卻是首個以維港為主題的攝影展。」

這實在是令人意想不到的大遺漏，因為維多利亞港是中國沿岸最優越的避風港和碇泊區，以水深港闊和位處便利見稱，而這些優勢亦令香港其後發展成為貿易港及英國殖民地。時移世易，維多利亞港經歷了不少重大改變，香港亦已從殖民地變成特別行

政區，然而不變的是維多利亞港無可取替的地位，沒有了維多利亞港，香港就會變得不一樣。

從展出的照片可見，維多利亞港活像一顆幻化多變的寶石。一如既往，貨輪仍然是維港的命脈，但客輪、尤其是郵輪，現已成為遠洋交通的重要的一環。來自珠江三角洲的駁船、躉船與拖輪亦會駛入維港。當然還有橫渡維港的渡輪，乘風破浪地向著離島、澳門或珠三角的港口駛去，全球沒幾個海港會出現這麼多的渡輪。

撇除上述的正面因素，很多人認為維港正面對兩大未有妥善處理的問題：其一是需要制訂經過周詳考慮的均衡填海計劃，其二是提升海濱地區的吸引力和暢達性。90年代中提出的大型填海計劃，引起了社會的廣泛關注，憂慮水深廣闊的維多利亞港最終會變成「維多利亞河」。這個說法未免略嫌誇張，但香港其後暫停繼續填海，有關決定無疑十分明智。與此同時，愈來愈多市民及企業促請政府優化海濱地帶，為市民締造更舒適的環境。

美化海濱將令遊客與本地市民同時受惠。儘管現時的優化計劃主要由私人發展商進行，但從Rogan Coles的部分優秀作品可見，維港四周的環境正日漸增添魅力，情況令人鼓舞。是次展覽的協辦機構海濱事務委員會提倡，若情況容許，應加快美化海濱的進度。該會一直積極尋求本地及海外意見，並致力學習各地知名海濱的優點，務求長遠把維港兩岸打造成世界級的海濱。是次展出的照片正好說明這項工作別具意義，因為維多利亞港確實具有香港唯一最令人難以忘懷的特色。🌸

The exhibition, sponsored by Wheelock Properties Limited, and supported by the Hong Kong Maritime Museum, The Photographic Heritage Foundation, and the Harbourfront Commission, will also show winning entries from a public competition, 'Wheelock Photography Competition: Harbour Sights' themed on the harbour. See the winning harbour competition photos at: [www.wheelockphotocompetition.com](http://www.wheelockphotocompetition.com)

攝影展由會德豐地產贊助，香港海事博物館、歷史遺珍攝影基金會及海濱事務委員會協辦，同時亦會展出「會德豐攝影比賽：極目維港」的得獎作品。歡迎登入 [www.wheelockphotocompetition.com](http://www.wheelockphotocompetition.com)，欣賞得獎照片。





## Chef's Profile 大廚小檔

Born in Hong Kong to Shanghainese parents and raised in the United States, Chef Esther Sham's multi-cultural upbringing exposed her to different cuisines from an early age. Her early career in modeling ignited her love for cooking, and she worked in a number of Michelin starred restaurants before opening her own restaurant, Maison Es, in 2014.

總廚沈依紅來自上海家庭，於香港出生，在美國長大，多元文化的成長背景讓她自小接觸各國佳餚。她早年的模特兒生涯引發她對烹飪的濃厚興趣，促使她放棄模特兒事業，轉而在幾間米芝蓮星級餐廳工作，以增進廚藝，並在2014年開設其餐廳Maison Es。



### Baked Escargot & Champignon Puff

牛油酥皮焗法式蝸牛及蘑菇

Escargot, or "snail," is a classic French dish. The snails and mushrooms (champignon) are baked with a subtle infusion of herbs and butter in a puff pastry case. The pastry seals in the flavours, which burst out when you cut into the crispy pastry.

蝸牛是經典法國菜之一。將蝸牛與蘑菇放入酥皮盒內，加入香草牛油調味，一併烤焗。香脆酥皮鎖住食物的香味，切開酥皮後香氣四溢。

### Fa Dew Crab Salad Jelly (Chinese Yellow Wine)

花雕啫喱蟹肉沙律(中國黃酒)

Inspired by seasonal crab feasts in Hong Kong, this three-layered appetizer is a variation of Chinese Mitten Crab. A base layer of well-seasoned crab meat is covered with a Chinese yellow wine jelly, which is a common addition to Chinese crab dishes, and topped with a seafood broth foam.

香港人愛在秋天吃大閘蟹，為此菜式提供創作靈感。此款前菜共有三層，底層是鮮味十足的蟹肉，中間鋪上與大閘蟹絕配的黄酒啫喱，最後在面層淋上海鮮泡沫醬，別有一番風味。

### Tuna Steak on Leeks & Ginger Soy Broth

吞拿魚扒配韭蔥生薑鼓油汁

A thick tuna steak is seared on all sides so the centre remains raw. Served with leeks and ginger soy broth – the ginger enhances the tuna's flavor – and topping of deep-fried vermicelli adds a bit of crunch.

將厚身吞拿魚扒略為煎香，魚扒中間煎至半熟。上菜時配上韭蔥生薑鼓油汁，薑汁可提升吞拿魚的味道，最後將炸粉絲灑在魚扒上，增添香脆口感。

Like the French, Hong Kong has a similar love affair with food, but we need to emulate their lifestyle too, writes staff reporter **Elmo Wong**

香港人與法國人同樣熱愛美食，但我們同時更要仿效他們寫意的生活節奏 本刊記者王靜雯

# A Wonderful Way of Life

## 法式寫意生活

In a fast-paced city like Hong Kong, people long for a relaxing lifestyle. I am often envious of the French, who I see on my trips to Paris, enjoying life with a cup of coffee and steak tartare at a sidewalk cafe. So when I saw Maison Es, located at the heart of Wan Chai, I thought that is just what stressed out office zombies need.

Run by Esther Sham, the restaurant serves modern French cuisine in a vintage-inspired decor. From the concept, decor, menu and food, Maison Es, which stands for "Esther's home," invites diners into a relaxing Parisian experience.

香港生活節奏急速，不少人嚮往悠閒舒適的生活方式。每次到巴黎旅行，看到當地法國人安靜坐在路邊的咖啡店，細意品嚐咖啡與韃靼牛肉，實在令人羨慕。正因如此，當我踏入位於灣仔心臟地帶的Maison Es，就知道這是個能讓都市白領們充電放鬆的地方。

餐廳由沈依紅 (Esther) 主理，主打現代法國菜，店內的裝修靈感取自懷舊風格。Maison Es，意指「Esther之家」，希望從營運概念、裝潢、菜單及食物等方面，帶領食客盡情體驗巴黎風情。



### Coddled Egg on Black Truffle Mash

#### 松露薯蓉配半熟蛋

This luxury comfort food is one of the restaurant's signature dishes. A Japanese egg is carefully boiled to ensure the yolk remains runny. It is then placed on a bed of mashed potato infused with black truffle. Served with crispy toast soldiers, dunking the toast into the oozy egg yolk and smooth mash took me back to my childhood when my mother would whip up this quick lunch – minus the truffle – on a lazy summer afternoon. Classic comfort food.

這道菜是餐廳的招牌菜式。首先將日本雞蛋焗好，以確保蛋黃呈半熟狀態，再將之放在混入黑松露的薯蓉上。伴隨上碟的還有香脆可口的吐司條，蘸在半熟蛋汁及軟滑的薯蓉中，不禁讓人回想童年時的經典舒心小吃，那就是母親在慵懶的夏日下午匆忙準備的午餐——只是裡面沒有松露而已，實在令人回味無窮。



### Roast Pork Shoulder served with Black Bean Pork Jus

#### 烤豬肘配豆豉豬肉濃汁

Pork shoulder is a great cut for slow roasting, as when done right the meat just falls apart. The shoulder is sliced and placed on charred endives, which are soaked before grilling to soften their natural bitterness. The meat dish is served with a Chinese style black bean sauce.

豬肘十分適合慢烤，若過程控制得宜，豬肘會自然散架，骨肉分離。將烤好的豬肘切片，放在燒烤過的苜蓿菜上，苜蓿菜在燒烤前可用水浸透，以減少原來的苦澀味道。豬肘片配上中式豆豉醬一同食用，非常特別。



### Cote de Boeuf topped with French Herb Butter (serves 2)

#### 連骨牛肋排配法式香草牛油 (二人份量)

The restaurant uses Australian Wagyu beef for its texture. Marinated with herbs, the steak is nicely seared and served on a sizzling pan with a knob of herb butter and a small side of mixed green salad.

餐廳選用肉質鮮嫩的澳洲和牛，用香草調味後，再慢慢煎香，最後將牛肋排放在熱騰騰的鐵板上，配以一小塊香草牛油及沙律上菜。

### Maison Es

G/F, 1 Electric Street,  
Wan Chai, Hong Kong  
香港灣仔電氣街一號地下  
2521 8011



The Central Government announced that its 13th Five-year plan will focus on developing innovative industries. To explore possible opportunities for Hong Kong companies, the Hong Kong-Mainland Joint Business Liaison Committee (JBLC) and China International Economic and Trade Arbitration Commission jointly organized a seminar on 28 October entitled: 'Internet+ Era: How to Protect the Interests of Businesses.' The JBLC comprises HKGCC, CMA, CGCC, FHKI, and CCPIT.

中央政府近日公布的「十三五」規劃綱要將以推動創新發展為重點。為探討香港企業在此規劃下的發展機會，香港—內地商會聯席會與中國國際經濟貿易仲裁委員會於10月28日合辦「互聯網+時代：如何保障企業利益」研討會。香港—內地商會聯席會的成員包括香港總商會、香港中華廠商聯合會、香港中華總商會、香港工業總會及中國國際貿易促進委員會。



Cathy Jiang, Partner at PricewaterhouseCoopers, spoke at the Chamber's roundtable luncheon on 6 November about business opportunities that are expected to arise from the Mainland's Belt and Road initiative. She dissected operation models under the Belt and Road plan and shared cases studies.

羅兵咸永道會計師事務所合夥人江凱出席總商會在11月6日舉行的午餐會，分析中國「一帶一路」戰略帶來的商機。她向會員講解典型的「一帶一路」商業運作模式，並分享個案研究成果。

The Port City Development & Cooperation Forum of 2015 Guangdong 21st Century Maritime Silk Road International Expo, organized by the People's Government of Guangzhou Municipality, took place in Guangzhou on 30 October. Pang Chun Yu, China Committee Chairman, represented the Chamber to attend the forum, where he signed an agreement of cooperation.

廣州市人民政府主辦的「2015廣東21世紀海上絲綢之路國際博覽會——港口城市發展合作高端論壇」，於10月30日假廣州舉行。中國委員會主席余鵬春代表總商會出席論壇，並簽署合作協議。



PC Yu, Chairman of the China Committee, attended the opening ceremony and cocktail reception for Hengqin New Area's Hong Kong office on 12 November. Yu met with Niu Jing, Director, Administrative Committee of Hengqin New Area, and other officials at the event.

中國委員會主席余鵬春於11月12日出席橫琴新區駐港經貿代表處開幕發佈會暨酒會。活動期間，余鵬春與橫琴新區管委會主任牛敬及其他官員會面。

Qian Yibing, Director General of the Liaison Department, Hong Kong and Macao Affairs Office of the State Council, visited Guangdong in early November and hosted a meeting on 2 November in Guangzhou with major Hong Kong chamber representatives to learn about the situation of Hong Kong enterprises operating in Guangdong. Eric Fok, China Committee Vice Chairman and a few members attended the meeting to share their experiences, situation, and difficulties.

國務院港澳辦聯絡司司長錢益兵在11月初出訪廣東省，並在11月2日於廣州與香港主要商會的代表會面，以了解香港企業於廣東省的營運情況。中國委員會副主席霍啟山與其他委員出席會議，分享他們在廣東省營商的經驗、現況與挑戰。

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# China in Focus 中國焦點

Chen Wuyi, Researcher at Investment and Promotion Office, Department of Commerce of Hubei Province, visited the Chamber on 28 October to promote the upcoming 2015 Forum on Hubei-Hong Kong Economic and Trade Cooperation.

湖北省商務廳投資促進處調研員陳五一於10月28日到訪總商會，推廣即將舉行的「2015鄂港經貿合作洽談會」。



Hao Linhai, Deputy Party Secretary of the Ningxia Hui Autonomous Region, led a delegation to the Chamber on 6 November, where the visitors were welcomed by Chamber Chairman YK Pang, General Committee member David Lie and members. Hao spoke about potential areas of interest for Hong Kong entrepreneurs in the autonomous region, including wine, as Ningxia is one of the Mainland's largest wine producing regions.

寧夏回族自治區黨組副書記郝林海率團於11月6日到訪總商會，由總商會主席彭耀佳、理事李大壯及其他會員接待。郝林海介紹了寧夏自治區多個對港商而言具發展潛力的項目，當中包括酒莊酒。寧夏是內地最大的產酒地區之一。

Dou Lifu, Vice Mayor of Huai'an City, Jiangsu Province, called on the Chamber on 20 October and met with China Committee Chairman P C Yu and members. Dou briefed members on Huai'an's planned industrial parks and emerging industries, and encouraged Hong Kong entrepreneurs to consider investing in the city.

江蘇省淮安市人民政府副市長竇立夫於10月20日到訪總商會，與中國委員會主席余鵬春及其他委員會成員會面。竇立夫向委員簡介淮安市的工業園計劃及新興產業，並鼓勵香港企業在該市投資。



Dr Tse Kwok Leung, Head of Policy and Economy Research at Bank of China (Hong Kong), shared his insights on the 13th Five-Year Plan at a roundtable luncheon on 11 November at the Chamber.

中國銀行香港有限公司經濟及政策研究主管謝國樑博士在11月11日出席總商會的午餐會，分享他對「十三五」規劃綱領的見解。



Liu Jilong, Division Chief, Conference & Exhibition Promotion Department, Chongqing Foreign Trade and Economic Relations Commission, visited the Chamber on 27 October, where he was welcomed by Rocky Tung, Senior Economist. Members attending the meeting expressed interest in investing in Chongqing and also helping the city's entrepreneurs invest abroad.

重慶市外經貿委展推廣處處副處長劉繼龍於10月27日到訪總商會，由本會高級經濟師董一岳接待。出席會議的委員表示有興趣在重慶投資，並樂意協助該市企業作海外投資。



Xie Xiaobiao, Executive Vice President of Shenzhen Association of Trade in Services, visited the Chamber on 4 November to invite members to attend a symposium on Shenzhen's Trade in Services on 19 November. The event aims to strengthen cooperation and communications between Shenzhen and Hong Kong in services.

深圳市服務貿易協會常務副會長謝小彪於11月4日到訪總商會，邀請會員出席11月19日深圳服務貿易的研討會，目的是加強深圳與香港服務業界的合作與交流。

# The Chamber's Mobile App

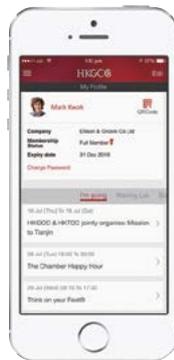
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# Once-in-a-Lifetime Opportunity 歷史新機遇

Hong Kong should grab onto the coattails of Xi Jinping's vision of a 21st century Silk Road  
香港應把握習近平「21世紀絲綢之路的願景」所帶來的機遇

「中國『一帶一路』戰略為商界帶來千載難逢的機遇。」總商會主席彭耀佳表示：「這個戰略將改寫世界經濟格局，加速發展，並能在促進經濟之餘，改善一帶一路沿線國家居民的生活質素。」

彭耀佳近日出席「中國日報亞洲領袖圓桌論壇」，主題為「『一帶一路』飛龍在天，香港歷史新機遇」，總商會為活動的合辦機構。他在會上發表演講，表示大型建築公司與物流公司將最先受惠於此計劃，但其他機會亦將延伸至中小企業。

香港作為世界級商業和金融中心，擁

有豐富的專業知識，能為「一帶一路」沿線國家提供優質金融服務。香港特別行政區行政長官梁振英在會上發言，指出香港企業具備國際化特色，與內地企業有所不同。

由籌集資金到管理供應鏈，香港能因應不同經濟體的實際需求，提供最合適的服務。他指出，雖然不少一帶一路沿線國家的情況並不為人熟悉，但這同時為香港的顧問及中介人帶來新機會。

馮氏集團主席馮國經對「一帶一路」的前景同樣感到樂觀。他說：「30年前，香港成功讓中國貨物出口至全世界。展望將來，全球消費市場的中心將轉移至亞洲。因此，我們必須反思，如

何開拓海路運輸、開發新市場，以及建設新的溝通橋樑。」

他亦指出，貨物出口至陸上絲綢之路沿線國家時，過程需要不同服務的配合，這將充分發揮香港的專長。

香港鐵路有限公司行政總裁梁國權認為「一帶一路」不應只由中國推動，全球所有專業人士都應該參與其中。在建設及管理鐵路、鐵路上蓋住宅與商場方面，香港擁有專業知識，比其他城市更具獨特優勢。

然而，總商會前主席兼香港交易及結算有限公司主席周松崗表示：「機遇雖多，但得來不易。我們需要全力爭取，方能抓緊機遇。」



“China’s Belt & Road initiative is a once in a lifetime chance for businesses,” says Chamber Chairman YK Pang. “It is a game-changing initiative that is going to accelerate development, but at the same time, it is bigger than just business, because it is going to change for the better the lives of people along the belt and road route.”

Speaking at the *China Daily* Asia Leadership Roundtable, titled: ‘Hong Kong Unleashing the Potential of the Belt & Road initiative,’ organized in cooperation with the Chamber, he added that big construction and logistics firms will be the first to benefit from the plan, but other opportunities will trickle down through to SMEs.

Our expertise as a world-class business and financial centre gives

Hong Kong excellent references for providing its services to countries along the silk road. HKSAR Chief Executive CY Leung, told the audience that Hong Kong’s international character differentiates us from businesses in the Mainland.

From raising funds to managing supply chains Hong Kong can provide tailor-made services to these economies. However, he pointed out that there is a lack of knowledge about many of the countries along the belt & road, which in itself offers an opportunity for Hong Kong consultants and middlemen.

Chairman of the Fung Group Victor Fung was similarly upbeat. “If you look back 30 years, Hong Kong orchestrated the flow of goods from China to the world. Looking forward, the bulk of global consumption will shift to Asia. So we should be asking

ourselves how we can tap into the maritime road, tap new markets and build new bridges.”

He is also optimistic that the services embedded in products when exported to countries along the overland silk road also play to Hong Kong’s strengths.

Lincoln Leong, CEO of the MRT Corporation, said the belt & road won’t just be driven by China, but by expertise around the world. Hong Kong’s expertise in building and managing railways, as well as residential and shopping centres above stations, gives it a unique advantage over other cities.

However, former Chamber Chairman and Chairman of the HKEC said, “Opportunities are abundant, but they are not going to be served to us on a silver plate. We will have to work hard for them.” ❀



By Dr Tse Kwok Leung, Head of Policy & Economic Research, Bank of China (Hong Kong)  
中銀香港經濟及政策研究主管謝國樑博士

# The 13th Five-Year Plan: Objectives and Opportunities

## 「十三五」規劃的目標及機遇

One of the main objectives of the Mainland's 13th Five-Year Plan (FYP) is to become a “moderately prosperous society” by 2020. To reach this target, China must double its GDP in 2010 (RMB 39,798.3 billion) and per capita income of urban and rural residents (RMB 19,109). So the question is: what average annual growth would China need to achieve that target?

The Central Government estimates it would need an average annual growth rate of at least 6.5% between 2016-2020. Premier Li Keqiang also wrote in the *People's*

*Daily* that China's GDP is predicted to reach US\$17 trillion by 2020. Based on China's 1.3 billion population, the GDP per capita will need to be US\$13,000, and if it fails to reach US\$12,000, it could fall into the middle-income trap.

### Economic growth

Not everyone is as optimistic that China can achieve its 6.5% growth target. Its slowing economy in recent years is due to weak export growth. Its RMB 4 trillion economic stimulus package rolled out in 2008 has generated local debt, overcapacity and a real estate bubble. Moreover, exces-

sive loans will limit domestic demand and retard economic growth.

Nevertheless, demand for investment in infrastructure, advanced manufacturing and urbanization will remain strong and help drive consumption. Moreover, the plan to optimize its export product structure has started to deliver results, and domestic demand is expected to grow, all of which will help the economy to grow.

### Innovation

Innovation has been given priority in the latest economic blueprint, as it is expected to inject new



vitality into the economy. China has a number of advantages that are conducive to the development of innovation. On the institutional front, while the country can take advantage of its collective strength to foster innovation nationwide, opportunities for individuals to unleash their creativity are also improving. It has a large pool of talent engaged in research and development, and the young generation is eager to learn, adventurous and enterprising. As for capital, with China's high savings rate, there is abundant liquidity in the market. With regards to market factors, given the huge domestic market in the Mainland, economies of scale can be achieved at home in the commercialization of new technologies and ideas, without competing globally. Consequently, the outlook for innovation and technology development is positive. Last but not least, the Made in China 2025 and Internet+ initia-

tives, which although still in their infancy, should start to grow and serve as a new engine of growth.

### Internationalization of the renminbi

The 13th FYP provides a list of targets to achieve liberalization of financial services, including a gradual realization of the RMB capital account convertibility, and promoting the renminbi as a freely convertible currency. It also includes relaxing restrictions on overseas investment exchanges, foreign exchange; overseas use of capital by multinational enterprises, and gradually removing quotas for inbound and outbound investment, among other measures. As these targets are included in the 13th FYP, hopes are high that the RMB will become fully convertible within the next five years.

### Two-child Policy

The full implementation of the two-child policy proposed in the

13th FYP has been widely recognized. However, whether the policy will achieve its intended results is another story. Since the Mainland introduced a pilot programme in November 2013 to allow families with one parent being a single-child to have a second child, 11 million eligible couples were eligible to have another child. However, as of the end of August, only 1.69 million couples had applied to have a second child. The figure shows that post-1980s' attitudes towards having children have changed significantly in modern-day China.

After nearly 40 years of strict family planning, China's population is aging quickly. In 2014, more than 15% of its population was over 60 years old. Therefore, the need for China to address its greying population is urgent.

### Opportunities for Hong Kong

The 13th FYP will create opportunities for Hong Kong companies operating in a number of areas. First, as China expands its investments overseas, demand for Hong Kong's financial services expertise will expand. Second, the 13th FYP calls for strengthening Hong Kong's status as an international renminbi business centre. The move reflects our progress over the past five years in consolidating our position as an offshore renminbi centre. Third, with a free flow of information and a robust intellectual property protection regime, Hong Kong, as an R&D platform for creative industries and innovation and technology, will have access to new development opportunities.

The 13th FYP will provide guidance and direction at a time when China is trying to stabilize growth, promote reform, restructure the economy, improve people's livelihood and avoid risks. If it succeeds, China will enhance its position and long-term competitiveness in the world economy. ❁





**內**地「十三五」規劃的其中一項重大目標，是在2020年全面建成小康社會。要達到此目標，必須於2020年實現國內生產總值（GDP）和城鄉居民人均可支配收入比2010年（分別為397,983億元及19,109元人民幣）翻一番。翻一番目標的年均增長率、GDP總量將達到多少？

按國家的計算，2016至2020年經濟年均增長底線是6.5%以上。李克強總理在《人民日報》撰文提到：「到2020年內地實現國內生產總值和城鄉居民人均收入比2010年翻一番時，預計國內生產總值可達17萬億美元左右。」以13億人口計算，人均GDP總值為1.3萬美元。人均GDP總值超越1.2萬美元是內地能否跨過中等收入陷阱的關鍵。

## 經濟增長

國際市場對內地是否能在「十三五」期間實現經濟增長率6.5%的目標，仍持觀望甚至懷疑態度。內地近年的經濟增長放緩，一方面受出口增長持續大幅下滑的影響，另一方面，內地在2008年「四萬億」刺激經濟措施後出現地方債、產能過剩、房地產局部泡沫等現象，信貸投放過量對未來內需推動經濟增長將形成制約。

不過，未來內地基礎設施、先進製造業仍有較大投資需求，而新型城鎮化將有利於擴大居民消費。內地出口產品結構的轉型調整已取得成效，一般貿易出

口發展勢頭良好，預計未來內需增長潛力仍大，有利於支持經濟維持中高速增长。

## 創新

「十三五」規劃把創新放於首位，期望透過創新注入發展新動力。內地發展創新擁有多方面的有利因素，包括：體制上有發揮集體力量的優勢，個人發揮創意的環境也在改善；人力資源方面，從事研發的人才多，年輕一代好學，且有冒險精神及企業家精神；資金方面，內地的儲蓄率較高，資金較充裕；市場因素方面，內地擁有龐大內需市場，新技術、新理念在本地市場已可以取得規模效率，毋須直接參與國際競爭。因此，內地創新科技的發展前景樂觀。內地提出的「中國製造2025」及「互聯網+」行動計劃目前處於投入階段，其成效將為經濟增長帶來新動力。

## 人民幣國際化

「十三五」提出一系列金融改革及開放的目標，包括逐步實現人民幣資本項目可兌換，推動人民幣成為可自由兌換及自由使用貨幣；放寬境外投資匯兌限制，放寬企業和個人外匯管理要求，放寬跨國公司資金境外運作限制；推進資本市場雙向開放，改進並逐步取消境內外投資額度限制。隨著這些目標被納入「十三五」規劃，意味著人民幣有望在未來五年實現完全自由兌換。

## 兩孩政策

「十三五」提出的「兩孩政策」受到廣泛肯定，惟能否取得預期效果，還有待觀察。事實上，內地在2013年11月推出「一方是獨生子女的夫婦可生育兩個孩子」政策以來，全國符合政策條件的夫婦有1,100萬對，但截至2015年8月底，提出生育申請的只有169萬對夫婦。數據反映80後、90後的生育觀念已經轉變。

中國經過近40年的計劃生育，人口已出現老化跡象。2014年60歲以上人口佔總人口的比例已超過15%，老年人口比例高於世界水平，急需透過放寬計劃生育等措施來緩解人口老齡化的發展趨勢。

## 香港機遇

「十三五」規劃將給香港提供多方面發展機遇。首先，內地加快對外投資及企業走出去，這將給香港金融中心及企業運營平台提供新的發展機會。第二，「十三五」提出「支持香港強化全球人民幣業務樞紐地位」，反映香港離岸人民幣中心在過去五年取得了顯著發展。第三，香港資訊自由、知識產權保護制度完善，作為創意產業及創新科技研發平台，也將有新的發展機會。

「十三五」規劃將為內地穩增長、促改革、調結構、惠民生、防風險，提供指導及方向。規劃的成功實行，將提升中國在全球經濟的地位及長遠競爭力。✿

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# Protecting Your Business in the Internet+ Age

## 在互聯網+時代保障業務利益



Entrepreneurs looking to break into the Chinese market can often be faced with the threat of cyber squatting or companies taking advantage of using well-known brands and creating a similar sounding name to sell cheaper, inferior products. The number of such cases has been increasing with the rapid development of e-commerce in the Mainland.

Resolving such disputes used to be a long and costly exercise. With the Internet+ era, however, businesses can choose more convenient and less costly ways to settle trade disputes: online arbitration. Businesses using the internet to promote their products and corporate image can also use online resolution to protect themselves. For example, corporate internet domain registration.

To discuss the advantages of online arbitration in more detail, the Hong Kong-Mainland Joint Business Liaison Committee (JBLC) and China International Economic

and Trade Arbitration Commission jointly organized a seminar on 28 October titled: 'Internet+ Era: How to Protect the Interests of Businesses.'

Experts from Beijing explained how online dispute resolution services can plug the gap for convenience and efficiency, compared with general litigation in the Mainland. Liang Hua, Secretary General, CIETAC Online Dispute Resolution Center, explained that the Center's online case management system significantly improves the efficiency of domain name dispute resolution. Usually, it takes 45-60 days from the start to conclusion of a regular dispute resolution case. Online resolution, however, will give a decision within 14 days of a panel of experts being formed to study the case.

In 2014, most applications for online arbitration came from France, then the United States and Japan. Speakers said the number of foreign companies using the service

shows that they are eager to protect their companies' reputation.

At the seminar, participants sought practical information from speakers. Lian Yunze and Liu Yuping, Partners and Lawyers of Beijing Hylands Law Firm, listed case-studies, which enabled the audience to understand the criteria and possible result when using the online arbitration services.

### About JBLC

Members of JBLC comprise: the Hong Kong General Chamber of Commerce; the Chinese Manufacturers' Association of Hong Kong; the Chinese General Chamber of Commerce; the Federation of Hong Kong Industries; and the China Council for Promotion of International Trade (CCPIT). ✿

To learn more about China International Economic and Trade Arbitration Commission (CIETAC) visit <http://www.cietacodr.org/>



**有**意進軍中國市場的企業家往往面對域名被搶註，或企業利用知名品牌的商標創造相若的品牌，從而售賣廉價的劣質產品。隨著電子商貿在內地迅速發展，這些糾紛正日益增加。

要解決此等爭議，一般需時甚久，而且成本高昂。然而踏入互聯網+時代，企業大可選擇網上仲裁這種更方便、成本較相宜的方案，以處理貿易糾紛。利用互聯網推廣產品和企業形象的公司，亦

可透過網上調解來保障自身的利益，如企業網上域名註冊。

為深入討論網上仲裁的優點，香港一內地商會聯席會與中國國際經濟貿易仲裁委員會於10月28日合辦研討會，主題為「互聯網+時代：如何保障企業利益」。

來自北京的專家表示網上爭議解決服務，比內地的一般訴訟機制更方便、更有效率。貿仲委網上爭議解決中心秘書長梁華指出，該中心的網上個案管理系

統明顯提高了解決網域名稱爭議的處理程序。一般情況下，從開始立案到最後解決爭議，通常需要45至60天，但透過網上調解，專家小組可於14天內作出裁決。

2014年，申請網上調解服務最多的國家為法國，其次為美國及日本。講者們認為，海外企業選用此服務，可見他們渴望保護自己企業的形象。

講者在研討會上向在場人士分享有用資訊。北京市浩天信和律師事務所合夥人廉運澤與律師劉玉萍作出個案分析，讓與會者了解使用網上仲裁服務的準則及可能出現的結果。

### 關於香港-內地商會聯席會

「香港-內地商會聯席會」的成員包括香港總商會、香港中華廠商聯合會、香港中華總商會、香港工業總會及中國國際貿易促進委員會 (CCPIT)。

如欲了解更多中國國際經濟貿易仲裁委員會的資訊，請瀏覽<http://www.cietacodr.org/>。



### Americas Committee 美洲委員會



President of Purdue University Mitchell E. Daniels, Jr. spoke at the Chamber's 27 October afternoon forum on issues affecting the United States' economy. He said three big worries are the sustained zero interest rate, which is prolonging the weak economic recovery and ballooning the deficit. Another concern is the growing cost of higher education in the U.S., which has created a US\$1.3 trillion debt in student loans. Consequently, the number of people who feel higher education in the U.S. is important has plunged from 75% to 49%.

普渡大學校長米奇·丹尼爾斯於10月27日出席總商會論壇，討論影響美國經濟的各項因素，並提出三大憂慮，第一為持續的零息率，令赤字膨脹，延長疲弱的經濟復甦；其次是美國高等教育成本上升，令學生貸款高達1.3萬億美元；最後是認為高等教育對美國重要的人數下降，由75%驟跌至49%。



Dr Nicholas R. Lardy, senior research staff of Peterson Institute of International Economics (PIIE), USA, called on the Chamber on 2 November. The Chamber's Senior Economist Rocky Tung welcomed Dr Lardy and briefed him on economic developments in Hong Kong.

美國彼得森國際經濟研究所高級研究員尼古拉斯·拉迪博士於11月2日到訪總商會，由總商會高級經濟師董一岳接待。董一岳向他簡介了香港的經濟發展情況。

### Digital, Information & Telecommunications Committee 數碼、資訊及電訊委員會



In response to the upcoming second reading of the Copyright (Amendment) Bill 2014, legislators, industry experts and academia attended the Chamber's seminar on 9 November to share their views on the bill.

在《2014年版權（修訂）條例草案》進行二讀前，總商會於11月9日舉行研討會，邀得立法會議員、傳媒及通訊行業的代表出席，表達對草案的意見。

# Committee Chairmen 委員會主席

## Asia & Africa Committee 亞洲及非洲委員會



Yong-seok Yang, Deputy Director, NGO & Business Cooperation Division of Anti-Corruption and Civil Rights Commission (ACRC), Korea, and his team visited the Chamber on 9 November. The Chamber's Asia & Africa Committee Chairman Andrew Wells welcomed the visitors and briefed them the political, social and economic developments in Hong Kong. The visitors were impressed that Hong Kong is one of the cleanest cities in the world, and were eager to learn about business ethics. The visit was part of a fact-finding mission to help the Korean government develop anti-corruption policies.

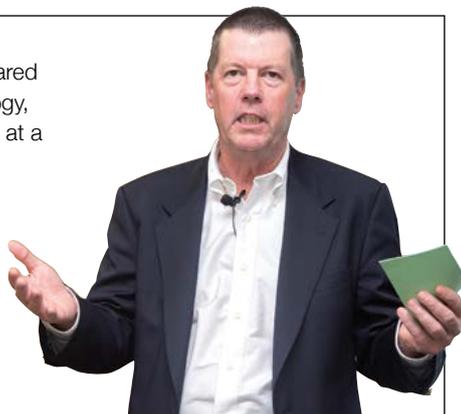
韓國國民權益委員會非牟利組織與商業合作科助理總監Yang Yong-seok及其團隊於11月9日到訪總商會。總商會亞洲及非洲委員會主席華賢仕接待到訪來賓，並向他們簡介了香港的政治、社會及經濟發展。到訪成員對香港能夠成為全球最廉潔的城市之一表示讚賞，並樂於了解有關商業道德的知識。是次到訪總商會的訪問團為實地調查團，負責協助南韓政府制定反貪污政策。

Members of HKGCC's Working Group on FinTech met on 23 October to discuss how it could contribute to the Government's initiative to develop Hong Kong into a FinTech hub.

香港總商會金融科技工作小組於10月23日舉行會議，討論如何響應政府號召，為發展香港成金融科技中心出一分力。

Scott McNealy, CEO of Wayin, shared his views on the future of technology, social media and digital marketing at a Chamber forum on 26 October.

Wayin行政總裁史考特·麥克里尼於10月26日出席總商會研討會，就科技、社交媒體與網絡營銷的未來發展，分享他的看法。



**Americas Committee**  
美洲委員會  
Mr Thomas Wa Sun Wong  
黃華樂先生



**Asia/Africa Committee**  
亞洲/非洲委員會  
Mr Andrew R Wells  
華賢仕先生



**China Committee**  
中國委員會  
Mr P C Yu  
余鵬春先生



**CSI – Executive Committee**  
香港服務業聯盟 — 執行委員會  
Mr Leland Sun  
孫立勳先生



**Digital, Information & Telecommunications Committee**  
數碼、資訊及電訊委員會  
Ms Agnes Tan  
陳國萍女士



**Economic Policy Committee**  
經濟政策委員會  
Dr Mark C Michelson  
麥高誠博士



**Environment & Sustainability Committee**  
環境及可持續發展委員會  
Mr Cary Chan  
陳永康先生



**Europe Committee**  
歐洲委員會  
Mr Stephen Weatherseed  
韋大象先生



**Financial & Treasury Services Committee**  
金融及財資服務委員會  
Mr George S K Leung  
梁兆基先生



**Industry & Technology Committee**  
工業及科技委員會  
Mr Emil Chen On Yu  
于健安先生

### Entrepreneur Series: Making Life Simpler

#### 企業家系列：讓生活變得簡單

German Pool founder Dr Edward Chan Kwok Man spoke at HKGCC's Entrepreneur Series on 12 November about how he started his business, which has become a household name today in Hong Kong. He stressed that quality products, good branding and effective distribution channels have been key factors in the company's success.

德國寶創辦人陳國民在11月12日出席總商會「企業家系列」講座，分享他成立著名家電品牌德國寶的故事。他強調優質的產品、成功的品牌推廣和有效的分銷渠道，一直是公司成功的關鍵。



### Economic Policy

#### Committee

#### 經濟政策委員會

Gilly Wong, Chief Executive, Consumer Council, met with members on 5 November to introduce the work of the council. She also discussed opportunities for collaboration with the Chamber on issues of common interest in maintaining a fair and competitive operating environment in Hong Kong.

消費者委員會主席黃玉山在11月5日與委員會會面，介紹該會的工作，並討論與總商會的合作機會，以共同維持香港公平和具競爭力的營商環境。

### Environment & Sustainability Committee

#### 環境及可持續發展委員會

Cary Chan, Chairman of the Environment & Sustainability Committee, attended the opening ceremony of the Eco Expo Asia on 28 October at the AsiaWorld-Expo. The annual fair is an important international trading platform for green businesses and technologies. Committee Vice Chairmen Steve Wong and Wilson Kwong attended a reception dinner for Mainland delegates hosted by the Environment Bureau. On 29 October, 160 Hong Kong and Mainland enterprises were awarded the "Hong Kong-Guangdong Cleaner Production Partner" accreditation.

環境及可持續發展委員會主席陳永康在10月28日出席「國際環保博覽」開幕禮，每年一度的「國際環保博覽」於亞洲國際博覽館舉行，是為環保企業及科技而設的重要國際商貿平台。委員會副主席黃兆輝及鄭永銓出席環境局為招待內地代表團所主持的晚宴。此外，160間本港及內地企業於10月29日獲頒「粵港清潔生產伙伴標誌」。

### Europe Committee 歐洲委員會



#### Promoting HK-Portugal opportunities 推廣葡萄牙商機

CEO of the Portuguese Trade & Investment Agency (AICEP) Miguel Frasilho, Consul General of Portugal Vitor Sereno, Advisor to the Board of AICEP Artur Alves Pereira, and Vice Consul Maria João Bonifacio called on the Chamber on 23 October. Europe Committee Vice Chairman Davide de Rosa, Americas Committee Vice Chairman Gary Ahuja and members welcomed the visitors. Frasilho said the Portuguese economy has gone through three years of recession and has now turned to growth of around 2% in 2015. Consul General Sereno said that the tourism industry in the country grew by 15% in 2015, and other sectors such as automotive, ITC, textiles and renewable energy are also key drivers of Portugal's economy. Members interested in getting more information on AICEP can contact [deanna@chamber.org.hk](mailto:deanna@chamber.org.hk).

葡萄牙經貿投資促進局(AICEP)總裁Miguel Frasilho、葡萄牙駐港總領事Vitor Sereno、葡萄牙經貿投資促進局(AICEP)董事局顧問Artur Alves Pereira及駐港副總領事Maria João Bonifacio於10月23日到訪總商會，由總商會歐洲委員會副主席戴偉德、美洲委員會副主席加利及其他委員接待。Frasilho稱，葡萄牙經濟經歷三年衰退後，在2015年錄得2%增長。總領事Sereno亦指出，葡萄牙的旅遊業於2015年增長15%，其他行業如汽車、資訊及通訊科技、紡織及可再生能源，皆是推動該國經濟的主要動力。如有興趣了解更多葡萄牙經貿投資促進局的資訊，請電郵至[deanna@chamber.org.hk](mailto:deanna@chamber.org.hk)。

# Committee Chairmen

## 委員會主席

### Exploring HK-Spain Opportunities 探索西班牙商機

Maria Perez-Ribes, Deputy Consul General and Commissioner for Economic & Commercial Affairs, Spain, called on the Chamber on 3 November, where she was welcomed by Europe Committee Chairman Stephen Weatherseed. Both sides discussed how the Chamber and Spanish Consulate could cooperate more closely and how Spain can expand its presence in Hong Kong.

西班牙駐港副總領事兼經濟及商務專員Maria Perez-Ribes於11月3日到訪總商會，由歐洲委員會主席韋大象接待。雙方討論如何促進合作，以及西班牙如何在香港開拓更大商機。



Shirley Lam, Special Representative for Hong Kong Economic and Trade Affairs to the European Union, and Jeffrey Chim, the new Assistant Representative of Hong Kong Economic and Trade Office in Brussels, called on the Chamber on 30 October where they were welcomed by Europe Committee Vice Chairmen Jennifer Chan, Eberhard Brodhage and Davide de Rosa. Lam was eager to learn more about the work of HKGCC's Europe Committee, members' views on China's the Belt and Road and how the two organizations could cooperate.



香港駐歐洲聯盟特派代表林雪麗及新任命的香港駐布魯塞爾經濟貿易辦事處助理代表詹錦秋於10月30日到訪總商會，由歐洲委員會副主席陳佩君、包凱歌及戴偉德接待。林雪麗希望了解更多關於總商會歐洲委員會的工作、委員對中國「一帶一路」的看法，以及雙方合作的機會。

Mirosław Adamczyk, Consul General of Poland in Hong Kong, called on the Chamber on 13 November where he was welcomed by Chamber CEO Shirley Yuen. Adamczyk explained that Poland has been concentrating on growing its trade relations with the rest of Europe, Africa, and Mainland China, and is now looking to strengthen business ties with Hong Kong as he sees the city as a gateway to Asia. He said that Poland's primary exports include food & beverage, cosmetics, jewelry and motorized yachts. Yuen said that the Chamber and Consulate can join forces to further promote the country and strengthen business ties between Poland and Hong Kong.

波蘭駐港總領事Mirosław Adamczyk在11月13日到訪總商會，由總裁袁莎妮接待。Adamczyk表示波蘭一直致力發展與其他歐洲國家、非洲及中國內地的貿易關係，並視香港為波蘭通向亞洲的重要門戶，期望加強與香港的商務聯繫。他指出，波蘭主要的出口貨品為食品及飲料、化妝品、珠寶及機動帆船。袁莎妮認為總商會與領事館可互相合作，進一步推廣波蘭，並加強兩地之間的商務聯繫。



**Legal Committee**  
法律委員會  
Mr Stephen Crosswell  
高善和先生

**Manpower Committee**  
人力委員會  
Mr Nicholas R Sallnow-Smith  
蘇兆明先生

**Membership Committee**  
會員關係委員會  
Mr Stephen Ng  
吳天海先生

**Real Estate & Infrastructure Committee**  
地產及基建委員會  
Mr Peter Churchouse  
卓百德先生

**Retail & Tourism Committee**  
零售及旅遊委員會  
Mr Frank Lee  
李敬天先生

**Shipping & Transport Committee**  
船務及運輸委員會  
Dr Kelvin Leung  
梁啟元博士

**Small & Medium Enterprises Committee**  
中小型企業委員會  
Mr William Wong  
黃龍想先生

**Taxation Committee**  
稅務委員會  
Mr Francis Lee  
李安東先生

**Taiwan Interest Group**  
台灣小組  
Mr Stanley Hui  
許漢忠先生

**Women Executives Club**  
卓妍社  
Mrs Margaret Leung  
梁甘秀玲女士

**Young Executives Club**  
卓青社  
Mr Oscar Chow  
周維正先生

### Financial & Treasury Services Committee 金融及財資服務委員會



Eminent Ambassador of Mexico Andres Rozental and Consul General of Mexico in Hong Kong Alicia Buenrostro Massieu exchanged views with Chamber members on 23 October about growing trade and investment between the two areas. Hong Kong companies could make use of the double taxation agreement between the two territories, and Mexico could also serve as a gateway to NAFTA and TPP economies.

墨西哥傑出大使Andres Rozental及墨西哥駐港總領事Alicia Buenrostro Massieu在10月23日與總商會會員見面，雙方就兩地日益頻繁的貿易和投資交換意見。香港企業可善用兩地簽訂的避免雙重課稅的協定，而墨西哥亦能成為港商投資北美自由貿易區及跨太平洋夥伴關係協定成員國的門戶。



### Secretary for Labour and Welfare Discusses Regulations 勞工及福利局局長討論勞工及社福政策

Matthew Cheung Kin-chung, Secretary for Labour and Welfare, spoke at the Chamber's 'Town Hall Forum Series' on 16 November about the Government's initiatives to address Hong Kong's labour and social issues. He discussed what the Government is doing to balance the needs of all stakeholders, and manage the future manpower needs of Hong Kong.

The Chamber regularly holds Town Hall Forums with senior officials. To encourage a free exchange of views, these forums are for members only and under Chatham House Rules.

勞工及福利局局長張建宗於11月16日蒞臨本會「議事論壇系列」研討會，講解政府就應對香港人力及其他社會議題的措施，並探討當局如何平衡各持分者的需要，以及管理本港未來的人力需求。

總商會定期舉辦「議事論壇系列」研討會，讓會員有機會與政府高官親自交流。為鼓勵雙方作坦誠討論，論壇僅供會員參加，不設傳媒採訪。

### The Past, Present, and Future of Chinese Family Businesses 中國家族企業的過去、現在與未來

Professor William Kirby, T. M. Chang Professor of China Studies at Harvard University, gave a fascinating account of Chinese family businesses at a Chamber roundtable luncheon on 19 October. In his presentation, he took members on a historical journey of the successes, failures and transformative processes through which Chinese family-owned businesses have experienced throughout recorded history by drawing on case studies of such renowned enterprises as the Esquel Group, CP Group and Grace Vineyards, among others.

哈佛大學T. M. Chang中國研究教授柯偉林教授於10月19日在午餐會上演講，就中國的家族企業作出詳盡講解。他以溢達集團、正大集團和怡園酒莊等知名企業作個案研究，分析中國的家族企業在過去所經歷的種種成功、挫折及轉型過程。



## HKCSI Executive Committee 香港服務業聯盟 — 執行委員會

Chamber CEO Shirley Yuen and members of the HKCSI Executive Committee met with ABAC Hong Kong Representative Anthony Nightingale on 26 October to discuss Hong Kong's participation at the meeting of the Asia Pacific Services Coalition in May 2016.

總商會總裁袁莎妮和香港服務業聯盟執行委員會成員於10月26日與亞太經合組織商貿諮詢理事會香港代表黎定基會面，商討香港在2016年5月參與亞太服務業聯盟會議的相關事宜。

## Legal Committee 法律委員會

On 23 October, the Chamber submitted members' comments on a Competition Commission consultation on the draft leniency policy for undertakings engaged in cartel conduct. The Commission will not bring proceedings in the Tribunal for a fine against the first cartel member who reports the cartel conduct to the Commission and meets all the requirements for receiving leniency under the policy. These requirements include fully cooperating with the Commission's investigation. The cartel leniency policy is designed to provide clear incentives for cartel participants to cease participating in cartel conduct and to report that conduct to the Competition Commission. Other than suggestions on refinements to the draft approach, the Chamber has suggested a 'go slow' approach in the adoption and implementation of the proposed policy.

The Chamber is doing its utmost to educate and ready members for the Competition Ordinance, which comes into being on 14 December 2015. Besides organizing briefing sessions, the Chamber also issued a Code of Conduct on 29 October to provide members with practical tips.

總商會於10月23日就競爭事務委員會《為從事合謀行為之業務實體而設的寬待政策》草擬稿的諮詢文件呈交建議書。對於首個向競委會舉報合謀行為且符合所有寬待條件的合謀成員，競委會將不會展開向其施加罰款的法律程序。寬待條件包括全面配合競委會的調查。寬待政策旨在提供清晰的誘因，促使合謀成員終止參與合謀行為，並向競委會舉報。總商會提出了完善草案的修訂建議，並建議在通過及實施寬待條例時，應採取「循序漸進」的方式。

《競爭條例》將於2015年12月14日正式生效。總商會現全力協助會員作好應對新法的準備，除了籌備多個研討會，亦在10月29日公布「《競爭條例》下的行為守則」，供會員參考。

法律委員會主席兼貝克•麥堅時律師事務所合夥人高善和於11月9日發表演講，內容關於企業在競爭條例實施前，可考慮採用的有效合規策略。他亦講解競委會的調查過程，並就應對不同情況提供實際意見。



Stephen Crosswell, Chairman of the Chamber's Legal Committee and Partner at Baker & McKenzie, gave a presentation on 9 November concerning effective compliance strategies corporations could consider ahead of the Competition Ordinance's implementation in December. He also touched on the Competition Commission's investigative process and offered useful advice on issues to cope with different outcomes.



Kenneth Wong and Cedric Poon, respectively Senior Partner and Solicitor with the firm Messrs. Woo Kwan Lee & Lo, spoke at the Chamber's roundtable luncheon on 23 October on the 'Do's and Don'ts for SMEs under the Competition Ordinance.'

胡關李羅律師事務所高級合夥人黃永恩與律師潘詩峻出席10月23日的午餐會，講述《競爭條例》下的中小企須知。

### Small & Medium Enterprises Committee 中小型企業委員會



The tremendous growth of social media and the mobile economy over the past few years has led to an increase in demand for digital marketing services. Ruby Ng, Head of Professional Services and Bosco Tsin, Online Marketing Guru, from Wharf T&T eBusiness Ltd, shared with members at the Chamber's 3 November roundtable luncheon how companies can adopt a multi-faceted approach to getting their message across via a wide range of online and offline advertising channels.

社交媒體和流動經濟在過去幾年經歷大幅增長，網上營銷服務的需求亦因此大增。Wharf T&T eBusiness Ltd 專業服務主管伍智敏及市場推廣達人錢慶殷在11月3日出席午餐會，向會員講解企業能如何採取全方位策略，透過不同的線上及線下廣告渠道發放宣傳訊息。

### Women Executives Club 卓妍社



Fanny Law Fan Chiu-fun, Non-official member of Executive Council of the HKSAR and Chairperson of the Hong Kong Science and Technology Parks Corporation, spoke at the Chamber's Women Executives Club Breakfast Meeting on 19 November. She spoke about her 32 years in Government, where she started as an executive officer to the Permanent Secretary. She said four traits that have helped her succeed in work and life are to be honest, be forward looking, be inspiring and be competent.

香港特別行政區行政會議非官守議員及香港科技園公司主席羅范椒芬女士在11月19日出席卓妍社舉辦的早餐會，與會員分享她32年的公務員生涯，期間出任的職位由政務主任到常任秘書長。她於會上亦分享如何透過不同崗位貢獻社會，以及領導者的四個重要特質：誠實、前瞻性、啟發性和能力。

## Young Executives Club 卓青社



Around 50 members joined a half-day fund-raising boat trip on 7 November under the sponsorship of Ascent Partners Group Limited in support of the Chamber's YEC Oxfam Trailwalker Teams.

約50位會員於11月7日參加由艾升集團贊助的半日慈善遊船河活動，為本會兩支「樂施毅行者」隊伍籌款。

At a YEC meeting on 24 November, Oscar Chow was re-elected as the YEC Chairman, while Eric Fok, Joseph Chan and Elsa Wong were re-elected as Vice Chairmen.

在11月24日的委員會會議上，周維正獲選連任卓青社主席，霍啟山、陳浩濂及黃玉娟則獲選連任副主席。

## Talent Development 人才發展

Kin U, Partner & Managing Director of Signium Management Consulting Limited, spoke at a seminar on “Overcoming the Leadership Challenge in China” on 11 November. He suggested how members can build stronger cross-team collaboration through creative leadership and organisation development interventions.

Signium Management Consulting Limited合夥人及常務董事余建中在11月11日的「克服中國的領導力挑戰」研討會上演講，向會員分享如何以創意領導和組織發展方案，加強公司內部的跨團隊合作。



Angus Yip, Director of Sustainability, CSG Consultancy, spoke at a seminar on 13 November on “New ESG Reporting Requirement and Relationship with Social Enterprises.” Speakers from HKCSS-HSBC Social Enterprise Business Centre also explained how companies can fulfill certain requirements under ESG reporting requirements through CSR projects and initiatives.

精確環球諮詢可持續發展總監葉榮鏗在11月13日出席「ESG報告的新規定與社會企業關係研討會」。社聯—滙豐社會企業商務中心的講者在會上說明企業如何透過不同的社會責任計劃及措施，以符合ESG匯報規定。





# From Agony to Jubilation

## 毅行苦與樂



The Chamber's two Oxfam Trailwalker teams, Mighty Titans (0073) and Minions (0250), successfully completed the recent Hong Kong Trailwalker. The team members were Joyce Bijl, Thomas Chan, Gary Cheung, Yvonne Lum, Anthony Tsao, Gregory Wong, Rachel Yam, and Emily Yau. They were supported by members of the Young Executives Club (YEC) who besides helped raise funds, also delivered necessities to team members during their 100-kilometre hike. Although the hike is over, the team still

has one more mountain to climb in their quest to raise over HK\$200,000. So if you can help them achieve their target, please donate via the QR Code.

### A long journey

After six months of intensive training through blistering heat and even thunder storms, the two teams set off at 9:30 a.m. with hundreds of other Trailwalkers on 20 November. The weather was unusually hot and humid for November, but that didn't worry the teams, who had trained in 30+° Celsius heat in the summer.



Months of training





**Donations still being accepted.**  
**現正接受捐款。**

Everyone's spirits and adrenaline was pumping at the starting line. To give support and encouragement to the Chamber's teams, YEC Chairman Oscar Chow, and Vice Chairman Joseph Chan, together with Chamber CEO Shirley Yuen cheered them on as the starting horns sounded.

The Mighty Titans soon got into their stride and powered along the first stage of the 100-km route. The intensive training paid off for both teams as they were not plagued by injuries or problems, which can affect some teams.

The Mighty Titans crossed the finishing line in 30 hours and 31 minutes, and were soon followed by the Minions, who completed the walk in 33 hours 37 minutes, despite one team member having to drop out due to a leg injury.

The two teams' dedication and success is truly inspirational. Their success has motivated them to push themselves even further, as some members are planning to enter the six-day, 251 km Sahara Marathon, and of course next year's Trailwalker. 🌸





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## Sailing for a Good Cause 為慈善起航

Around 50 members spent Saturday afternoon on 7 November sailing around Hong Kong on the Aqua Luna to raise funds for the Chamber's two Oxfam Trailwalker teams. The junket was sponsored by Ascent Partners Group Limited. The teams, Mighty Titans and Minions, hope to raise as much money as possible for a good cause. Trailwalker has ended, but efforts to raise as much money as possible for Oxfam continue, so if you want to make a donation, however small, please visit [www.chamber.org.hk/trailwalker/](http://www.chamber.org.hk/trailwalker/)

The Chamber and the teams would like to take the opportunity to thank all who have supported the good cause! Especially Ascent Partners, EY, Chung Fung Charitable Foundation Limited, and Chicks. 🌸

約 50名會員於11月7日參加由艾升集團贊助的半日慈善遊船河活動，登上「張保仔」帆船，為本會兩支「樂施毅行者」隊伍籌款。兩支隊伍 Mighty Titans與 Minions皆希望盡力籌得最多善款，雖然「毅行者」經已圓滿結束，但現仍接受募捐。如您希望捐款支持此項有意義的活動，請瀏覽[www.chamber.org.hk/trailwalker/](http://www.chamber.org.hk/trailwalker/)。

總商會及兩支「毅行者」隊伍感謝所有參與是次善舉的人士及機構，特別鳴謝艾升集團、安永會計師事務所、松峰慈善基金有限公司及雞仔嘜。 🌸





**總** 商會兩支「樂施毅行者」隊伍 Mighty Titans (0073) 及 Minions (0250) 參加了最近舉行的「毅行者」活動，並順利走畢全程。兩隊隊員分別為喬愛思、陳智健、張家利、林嘉薇、曹宇新、黃樂天、任芷穎和丘明欣。卓青社其他會員大力支持是次活動，不但協助籌款，更於當天沿路為隊員提供所需物資。在克服長達100公里的遠足路程後，他們仍有一個任務，就是完成20萬港元的籌款目標。如您希望出一分力，幫助他們完成目標，可透過QR編碼，作出捐款。

### 百里長征

經過6個月風雨不改的密集訓練後，兩支隊伍在11月20日與其他毅行者一起，準時於上午9時30分出發，正式踏上毅行之旅。當天天氣炎熱潮濕，在11月並不常見，但他們曾在夏天攝氏30度以上的環境下接受訓練，因此未受影響。

隊員們在出發前皆精神抖擻，心情興奮。總商會總裁袁莎妮、卓青社主席周維正及副主席陳浩濂亦親身到起點，為兩隊隊員加油打氣。

Mighty Titans很快便進入狀態，並完

成100公里中的首段路程。密集訓練的成果顯著，兩支隊伍沒有因受傷或其他問題而受阻，而這些問題或會影響其他隊伍。

Mighty Titans最終以30小時31分鐘走畢全程，而Minions緊隨其後，雖然有隊員因腳傷退出，仍以33小時37分鐘不俗的成績到達終點。

兩隊為完成挑戰所付出的努力令人佩服，而隊員們挑戰成功，亦激勵他們繼續突破自我。有隊員計劃參加為期6天、長達251公里的撒哈拉沙漠馬拉松，而明年亦會繼續參加毅行者。🌸





# Enhancing Online Copyright Protection

## 加強網上版權保護

Copyright (Amendment) Bill 2014 aims to bring Hong Kong in line with international practices  
《2014年版權（修訂）條例草案》旨在令香港的版權制度緊貼國際做法

**T**he Copyright (Amendment) Bill 2014 has been a long time coming. It has taken Hong Kong around nine years to arrive at the Bill, which aims to beef up online copyright protection in light of technological developments.

A key element in the Bill is a technology-neutral communication right, which will help protect copyrighted works against online piracy (e.g. commercial streaming on pirate sites) and plug a major loophole in the current provisions. It also provides sufficient exceptions that allow people to continue to create derivative works for parody and to also quote copyrighted works.

For online service providers, the Bill establishes a safe harbour that limits their liabilities and offers practical guidelines on handling alleged copyright infringements on their service platforms.

### Online piracy harming the industry

Before the Bill is tabled for resumption of its second reading, the Chamber and Hong Kong Copyright Alliance jointly organized a seminar on 9 November to call for the Bill to be speedily enacted.

Sam Ho, Managing Director of the Hong Kong International Screen Association, said, “In 2014, the Hong

Kong film and television industry alone contributed HK\$15.58 billion to the local economy and created over 30,200 jobs. Its direct contribution, however, accounts for only 0.3% of Hong Kong’s GDP, lagging behind other Asia Pacific economies, such as Korea, Thailand and Taiwan. Effective copyright legislation is necessary to ensure the industries can develop.”

Robert Lee, Chairman of the Hong Kong Creative Industries Association added that electronic devices, including TV set-top boxes, which offer online access to a wide array of unauthorized screen content, pose serious threats to the entertainment industry. “Our home

entertainment revenues plunged from HK\$850 million in 2002 to a meager HK\$185 million in 2014. Efforts should be stepped up to tackle online infringement and illegal electronic devices,” he said.

Chamber CEO Shirley Yuen said that Hong Kong’s copyright law is falling behind other more developed areas. LegCo Member Chung Kwok-pan echoed her view. “The current Copyright Ordinance is outdated. I think the Legislative Council should endorse the amendments as soon as possible,” he said. “The Bill, in its current form, has struck a balance between the interests of copyright owners and users, as it provides a wide range of copyright exceptions, with which netizens can continue to create derivative works.”

Online service providers feel more comfortable that the Bill now clarifies the liability of online service providers. However, “It is important that the procedural guidelines for safe harbour provisions are balanced, practical and do not unduly burden online service providers. We urge the Government to work with us closely to arrive at such guidelines,” said Agnes Tan, Vice President - Legal, Regulatory & Carrier Affairs, Wharf T&T Limited.

### Getting the message across

According to the Hong Kong Online Content and Copyright Survey, conducted by YouGov, 66% of Hongkongers admitted to using torrent sites, even though 54% of that number were aware that content on those sites was illegal. Some 78% of respondents believed that such websites receive big financial gains from advertising on their pages.

A total of 67% of those surveyed feel the creative industries are essential to the economy, culture and local identity of Hong Kong, and 66% of them agreed that creative industries need better copyright protection so that they can be paid for their work. 🌸



香港的《2014年版權（修訂）條例草案》經過長達9年的討論後修訂而成，其目的是加強網上版權保護，以應對數碼科技的最新發展。

草案其中一個重點，是引入科技中立的傳播權利，保障版權作品免受網上盜版活動（例如商業串流盜版網站）侵害，填補現行法例的重要漏洞；亦會提供足夠版權豁免，讓版權使用者可繼續創作以戲仿或引用為目的之衍生作品。

至於聯線服務提供者，草案將設立安全港，限制他們對服務平台上侵權行為的法律責任；同時向他們提供處理服務平台上侵權活動的實質指引。

### 網上盜版窒礙創意及娛樂產業

在《2014年版權（修訂）條例草案》恢復二讀辯論前，總商會及香港版權大聯盟於11月9日聯合舉辦版權研討會，促請盡快通過草案。

香港國際影視協會常務董事何偉雄指出：「電影和電視行業在2014年為香港經濟帶來155.8億港元的貢獻，創造超過30,200個職位。可是，其直接經濟貢獻只佔本地生產總值0.3%，落後於多個亞太區國家和地區，包括南韓、泰國和台灣。為了令我們的行業能繼續發展，香港有必要實施更有效的版權法例。」

香港創意產業協會理事長李永強也指出，現時電視機頂盒等電子裝置可傳送大量侵權影視內容，令娛樂行業面臨嚴峻威脅。他說：「家庭娛樂行業的收入已由2002年的8.5億港元，大幅下跌至

2014年的1.85億港元。當局必須採取措施打擊網上侵權行為及非法電子裝置。」

總商會總裁袁莎妮在研討會上表示，香港的版權法例遠遠落後於其他發展國家和地區。立法會議員鍾國斌先生也認同她的看法：「現有的版權條例已過時，我認為立法會應盡快通過這次的版權修訂。」他續道：「現時的草案提供多項豁免，讓網民可繼續創作衍生作品，已平衡版權擁有人及使用者的利益。」

草案澄清了聯線服務提供者的法律責任，釋除他們對草案的部份疑慮，但這仍有商榷空間。九倉電訊有限公司法律、監管及網絡商事務副總裁陳國萍女士表示：「為設立安全港而訂立的實質指引必須均衡合理、實事求是，不會為聯線服務提供者造成過份負擔。我們促請政府在制定指引時與業界緊密合作。」

### 提高公眾版權意識

根據YouGov進行的「香港網絡內容和版權」調查，結果顯示有66%香港人承認，曾經透過BT種子網站收看影視節目，而當中有54%人士認為透過BT種子網站收看影視節目並不合法。另外，約78%受訪者認為，此類網站可通過網頁上的廣告獲得巨大經濟收益。

67%的受訪者贊成創意產業對香港的經濟、文化及本土認同感十分重要，亦有66%受訪人士認同創意產業需要有版權保護，以保障行內人士能獲得相應的回報。 🌸



# Welcome to the Chamber Family!

Chamber Deputy Chairman Stephen Ng, and CEO Shirley Yuen, welcomed new members to at a special briefing session on 18 November, and introduced the services that they can take advantage of as Chamber members. Attendees also got to meet long-serving members and senior staff, as well as networked with fellow members. 🌸





### 歡迎加入總商會！

**總**商會常務副主席吳天海與總裁袁莎妮於11月18日出席新會員簡介會，歡迎新會員加入，並向他們介紹總商會會員專享的服務。新會員亦與加入總商會多年的會員及本會高層會面，以及與其他會員交流意見。



# Grooming Talent 培育科技人才

Scott McNealy believes that entrepreneurs who miss cycles of change in the digital age will struggle to grow their business. “That is why startups, in particular, those in the tech field, should set a clear vision, direction and an effective strategy in their early years,” he told members at the Chamber’s 26 October seminar.

The former Chairman of Sun Microsystem, today’s CEO of social network marketing company Wayin, said online marketing strategies help target pitches for products or services to customers through generating talking points and discussions over the web.

## Tech transforms jobs

While social media is changing online marketing strategies,

**史**考特·麥克里尼 (Scott McNealy) 認為，企業家若錯失了數碼時代的變革周期，日後將難以拓展業務。他於本會10月26日的研討會上表示：「因此新創企業，特別是科技公司，應及早訂立清晰的願景、方向和有效的策略。」

作為Sun Microsystem前主席及社交網絡營銷公司Wayin現任行政總裁，麥克里尼表示企業透過制定網上營銷策略，可在網上引起話題和討論，從而向顧客推廣產品或服務。

## 科技改變工作

社交媒體正在改變網上營銷策略，而他預期科技亦將改寫我們的生活、工作和娛樂模式。機械人將接手人類重複的機械式工作，而海陸空的交通工具亦將演變為無人駕駛。

這些變革會為我們的工作模式帶來機遇和挑戰。他解釋：「這個趨勢已經出現，未來只會看到更多明顯的轉變。的士司機將被無人駕駛汽車取代，就連辦公室的工作也將有所改變，甚至完全自動化。另一方面，市場對科技相關的工作需求殷切，因此就業市場將會面對職

he expects technology will also reshape how we live, work and play. Robots will take over mechanical and repetitive jobs from humans, and drones in the sky, sea and on land will be transporting people from A to B.

The changes will present both opportunities and threats to how we work. “This trend is already happening. It is just a matter of time when more notable changes will be observed. Taxi drivers will be superseded by driverless automobiles. Even office work will be reformed, if not totally automated. On the other side of the coin, jobs relating to technology are in high demand. We will soon face a situation when the job market is characterized by both insufficient jobs and insufficient talent,” he explained.

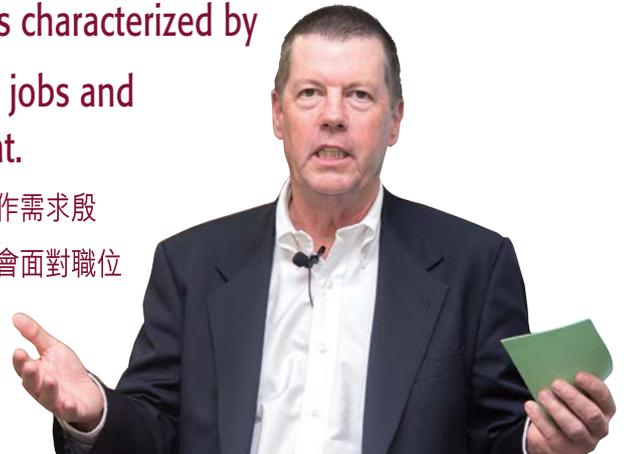
## Leadership can’t be taught

Finding talent to groom up to take up the challenge of leading a company as CEO will be even more challenging. “There is an abyss between a general manager and a CEO. People either possess the qualities of leaders or don’t. Education and work experience are essentially counted for one’s career development, but they could never be the key determinants of differentiating leaders from others,” he said.

In fact, “uncollege” is an emerging trend in the U.S. and McNealy feels that going to college is no longer the only path to success. Many musicians and scientists develop their full potential without going to college, as do some well-known business figures. ✿

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市場對科技相關的工作需求殷切，因此就業市場將會面對職位和人才不足的情況。



位和人才不足的情況。」

## 領導力不能傳授

物色和栽培人才，以接管公司的行政總裁一職，將會是更大的挑戰。他說：「總經理與行政總裁兩者截然不同。領袖的特質非有則無，教育和工作經驗對

事業發展固然十分重要，但卻絕非是辨別領袖的決定性因素。」

事實上，「不上大學」是美國一個新興趨勢，麥克里尼認為讀大學不再是成功的唯一途徑。許多音樂家、科學家和部分知名的商人都沒有唸大學，但他們仍能充分發展潛能。✿

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## A Look Under the Wing 參觀飛機庫

**A**ircraft engineering and maintenance is a highly regulated industry due to security and safety concerns, so 30 Chamber members were very lucky to have a special hangar tour at Hong Kong Aircraft Engineering Co Ltd's (HAECO) operations on 18 November.

Led by Raymond Chan, Vice Chairman of the Industry & Technology Committee, members were impressed by the scale and state-of-the-art technologies used at the hangar. Established in 1950, HAECO is one of the world's leading independent aircraft engineering and maintenance groups, as well as one of the largest main-

tenance, repair and overhaul (MRO) service providers in terms of capacity. Its three heavy maintenance hangars at the Hong Kong International Airport are amongst the most technologically advanced in Asia, with 18 maintenance positions capable of accommodating a wide range of commercial aircraft types.

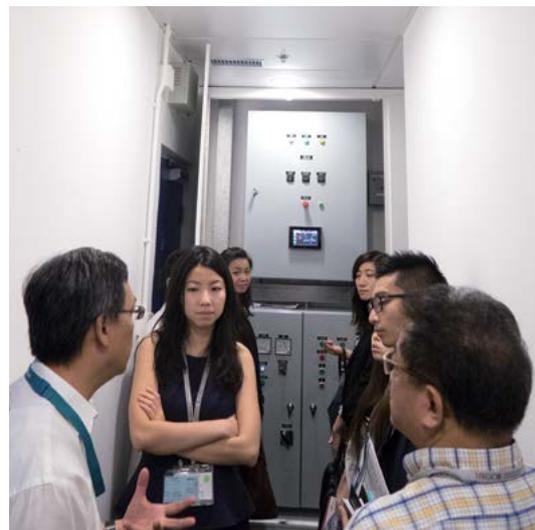
To maintain the highest standard of services, technical training has been one of the most important tasks of the company. Employees are its most valuable asset, as it usually takes about three years to train up a new hire to become a tradesman. 🌸



**基**於保安和安全考慮，飛機工程和維修是受到高度監管的行業。在總商會的特別安排下，30位會員有幸於11月18日前往香港飛機工程有限公司（HAECO）參觀，一睹飛機庫的運作。

在工業及科技委員會副主席陳偉奉率領下，會員考察了飛機庫，並對該設施的規模和所採用的頂尖技術，留下了深刻印象。HAECO於1950年成立，是全球領先的獨立飛機工程和維修集團之一，也是容量最大的其中一家航空維修工程服務供應商。該公司採用亞洲最先進的技術管理位於香港國際機場的三個大型飛機庫，內設18個可容納各種商用飛機的維修庫。

為維持優質的服務水平，技術培訓一直是該公司的重要工作之一。由於培訓一名新手成為技術人員一般需時約三年，因此每位員工都是公司最寶貴的資產。✿



# Seeing the Light 燃亮光明路

**R**enewable energy is a clean, sustainable alternative to fossil fuels for providing electricity, but its production usually requires a lot of land and sunlight in the case of solar panels, or wind for turbines. Town Island, off the Sai Kung Peninsula, is a test bed for workable renewable energy installations to serve the sparse population on the island.

To see their application, the Chamber visited the island on 30 October to see how CLP Power's solar panel farm supplies electricity to a non-profit drug rehabilitation centre operated by Operation Dawn.

The organization's General Secretary Mamre Lilian Yeh introduced the humble operation to members. "A nine-month programme supports the rehabilitation of drug

users through gospel-based counseling and group programmes, such as outward bound activities, craft making, carpentry and language learning," she explained.

The centre used to rely on shipping kerosene for lamps and diesel to power generators, which was expensive. But in 2010, CLP installed 100 solar panels, as a pilot programme to provide electricity to the centre's kitchen, garden and hostels. An additional 576 solar panels were installed in 2012 together with two wind turbines. The renewable energy facilities can generate 200kW of electricity, which is sufficient to meet the power demands of the centre and improve the quality of life of inhabitants.

The Chamber donated all members' participation fee for this visit to Operation Dawn to support its work. ✿





**可** 再生能源是潔淨、可持續的能源，能取代化石燃料用作發電用途。然而，發展可再生能源受到客觀條件限制，例如使用太陽能板需要空曠地方及充足陽光，風力發電則需要足夠風能。位於西貢水域的晨曦島符合以上條件，是試驗安裝可再生能源設施的理想地方，足以為島上為數不多的居民提供電力。

總商會於10月30日組團前往晨曦島，實地參觀中華電力於島上設立的太陽能發電設施，了解該設施如何為香港晨曦會的非牟利戒毒復康服務中心供電。

香港晨曦會總幹事葉陳慢利向會員介紹復康中心的運作：「我們的戒毒復康計劃為期9個月，透過福音輔導及小組活動幫助戒毒人士，包括外展活動、手工藝製作、木工及語言學習。」

復康中心過往以煤油點燈，以及柴油發電機供電，燃料經海路運輸，成本高昂。中華電力於2010年開始在島上推行供電試驗計劃，安裝100塊太陽能板，為中心的廚房、花園及宿舍供電。2012年，中華電力加裝576塊太陽能板及兩台風車，總發電量達200千瓦，足夠滿足中心的用電需求，改善中心學員的生活環境。

總商會將活動參加費用全數捐贈予香港晨曦會，以支持該會的工作。✿



# New Season for BSPP

## 新一屆商校交流計劃



Sixty companies and schools joined a briefing and matching meeting on 6 November at the launch of the 16th Business-Schools Partnership Programme (BSSP) for 2015-2016. During the meeting, company representatives and teachers discussed plans for the year. After gaining a better understanding of students' expectations and interests, companies will work on developing activities to enhance students' understanding of their respective industries, job nature and work environment.

The Chamber also introduced the first HKGCC Student Ambassador Programme, which will enable students to

get involved or attend various Chamber events and activities. Towards the end of the school year, the ambassadors will help organize a career sharing and closing ceremony for the programme.

### About BSPP

The Business-Schools Partnership Programme aims to facilitate direct communication between companies and schools to enhance secondary school students' knowledge of the business world and commerce. It also allows our young generation to experience firsthand life in the corporate world, and prepare for their future careers. ❀

60間公司及學校的代表於11月6日出席2015至2016年度「第16屆商校交流計劃」的簡介配對會，為活動揭開序幕。會上，公司代表與老師商討來年的活動內容。參與計劃的公司了解學生的期望及興趣後，將安排合適活動，讓學生對其所屬行業、工作性質及工作環境有更深入的認識。

總商會當日亦介紹了全新的「香港總商會學生大使計劃」，學生大使將有機會參與或出席本會的不同活動，並在學年結束時協助籌辦職業分享會與活動閉幕禮。

### 商校交流計劃簡介

商校交流計劃旨在促進商界與學校之間的直接交流，以增進中學生對商業世界的認識，讓年青一代能藉此親身了解商業運作，為未來投身職場做好準備。 ❀



The Chamber would like to thank the following members and schools for joining BSPP:

總商會感謝以下會員公司及學校對本計劃的支持：

Company		公司	
1	Airport Authority		機場管理局
2	Bank Consortium Trust Company Limited		銀聯集團
3	Bank of China		中國銀行
4	Business Environment Council Limited		商界環保協會有限公司
5	Citi Hong Kong		花旗集團
6	CITIC Telecom International CPC Limited		中信國際電訊(信息技術)有限公司
7	CLP Power Hong Kong Limited		中華電力有限公司
8	DHL Supply Chain (HK) Limited		敦豪供應鏈(香港)有限公司
9	Dow Chemical Pacific Limited		Dow Chemical Pacific Limited
10	Eidealink Limited		Eidealink Limited
11	Esquel Enterprises Limited		溢達企業有限公司
12	Fuji Xerox (Hong Kong) Limited		富士施樂(香港)有限公司
13	Gateway Group Limited		聯達集團(國際)有限公司
14	Green Island Cement Company Limited		青洲英坭(集團)有限公司
15	Hongkong Land Group Limited		香港置地集團公司
16	Hong Kong Internet Registration Corporation Limited		香港互聯網註冊管理有限公司
17	Inchcape Motor Services Limited		英之傑香港
18	Jardine Aviation Services		怡中航空服務
19	Kinetics Medical & Health Group Company Limited		毅力醫護健康集團有限公司
20	Laboratory JaneClare Limited		珍卡兒藥妝有限公司
21	Link Asset Management Limited		領展資產管理有限公司
22	Mizuho Bank Limited		瑞穗銀行
23	New World Development Company Limited		新世界發展有限公司
24	Philips Electronics Hong Kong Limited		飛利浦電子香港有限公司
25	Ocean Park Corporation		海洋公園公司
26	Strategic Public Relations Group		縱橫公共關係顧問集團有限公司
27	The Hong Kong and China Gas Co Limited		香港中華煤氣有限公司
28	The Hongkong Electric Co Limited		香港電燈有限公司
29	The Nuance Group (HK) Limited		The Nuance Group (HK) Limited
30	Woods Bagot		伍茲貝格亞洲有限公司
School		學校	
1	Baptist Lui Ming Choi Secondary School		浸信會呂明才中學
2	Baptist Wing Lung Secondary School		浸信會永隆中學
3	Carmel Divine Grace Foundation Secondary School		迦密主恩中學
4	Chan Shu Kui Memorial School		陳樹渠紀念中學
5	Christian Alliance S. C. Chan Memorial College		香港九龍塘基督教中華宣道會陳瑞芝紀念中學
6	Fanling Kau Yan College		粉嶺救恩書院
7	G.T. (Ellen Yeung) College		優才(楊殷有娣)書院
8	HKTA The Yuen Yuen Institute No. 1 Secondary School		香港道教聯合會圓玄學院第一中學
9	Heep Yunn School		協恩中學
10	Ho Lap College (Sponsored by the Sik Sik Yuen)		可立中學 (舊色園主辦)
11	Holy Family Canossian College		嘉諾撒聖家書院
12	Kwun Tong Government Secondary School		觀塘官立中學
13	Marymount Secondary School		瑪利曼中學
14	MKMCF Ma Chan Duen Hey Memorial College		馬錦明慈善基金馬陳端喜紀念中學
15	Munsang College		民生書院
16	Munsang College (Hong Kong Island)		港島民生書院
17	Pui Ching Middle School		香港培正中學
18	Pui Kiu College		培僑書院
19	Raimondi College		高主教書院
20	SKH Lam Woo Memorial Secondary School		聖公會林護紀念中學
21	SKH Lui Ming Choi Secondary School		聖公會呂明才中學
22	St. Francis Canossian College		嘉諾撒聖方濟各書院
23	St. Mark's School		聖馬可中學
24	St. Rose of Lima's College		聖羅撒書院
25	St. Stephens College		聖士提反書院
26	Stewards Pooi Kei College		香港神託會培基書院
27	Tak Nga Secondary School		德雅中學
28	The Mission Covenant Church Holy Glad College		基督教聖約教會堅樂中學
29	True Light Girls' College		真光女書院
30	Tsuen Wan Government Secondary School		荃灣官立中學

# Mark Your Diary



07 Dec



09 Dec

Town Hall Forum Series:  
The Hon Arthur Li

HKGCC Christmas  
Cocktail Reception



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## 2015 Chamber Events

### DECEMBER

**01**  
**DEC**

CSI Executive Committee Meeting

---

LegCo Visit cum Luncheon

---

Training: Managing Extraordinary Staff Situations

---

Roundtable: Managing Legal Risk

---

Seminar: Masters of Our Destiny - Empowering Women Leaders

---

**02**  
**DEC**

DIT Committee Meeting

---

Seminar: Breaking the Glass Ceiling

---

**04**  
**DEC**

Workshop: Media Handling Skills

---

**07**  
**DEC**

Town Hall Forum Series: The Hon Arthur Li

---

Seminar: Payment situations in Europe and how to handle payment difficulty cases effectively

---

**08**  
**DEC**

Taxation Committee Meeting

---

Roundtable: PPP in China

---

LegCo Visit cum Luncheon

---

Workshop: Employee Engagement

---

Lunch with Stuart Harbinson

---

Women Executives Club Dance & Social Event

---

**09**  
**DEC**

Shipping & Transport Committee Meeting

---

HKGCC Christmas Cocktail Reception

---

Seminar: Mindful Leadership – “Stay one second ahead” to enhance our performance

---

Workshop: Tips for Handling Export L/C

---

Real Estate & Infrastructure Committee Meeting

---

**10**  
**DEC**

Legal Committee Meeting

---

Delegation to Hengqin, Zhuhai

---

Visit to U.S. Consul General’s Residence

---

Training: Effective Selling Skills

---

Joint Chamber Happy Hour

---

**14**  
**DEC**

2015 HKAI Presentation Ceremony cum Gala Dinner

---

SME Committee Meeting

---

**15**  
**DEC**

Manpower Committee meeting

---

**17**  
**DEC**

Environment & Sustainability Committee Meeting

---

Forum with Christine Loh: HKSAR Climate Change Strategy and COP21

---

YEC & WEC Networking Cocktail

---



Joint Chamber  
Happy Hour

Country Briefing Series:  
Iran Opening

Roundtable Luncheon:  
Social Sustainability of  
Hong Kong as a Tourist  
Destination

Joint Business  
Community Luncheon  
with the Honourable  
Leung Chun-ying

For further details and a complete listing  
of all our events, visit us online



## DECEMBER / JANUARY

## JANUARY

- 18  
DEC** Asia & Africa Committee Meeting

---

- Country Briefing Series: Iran Opening

---

- Manpower Committee meeting

---

- 05  
JAN** Workshop: Lawful Wages Calculation

---

- 06  
JAN** Roundtable: Social Sustainability of Hong Kong as a Tourist Destination

---

- 07  
JAN** Workshop: Manage Conflicts Effectively with Positive Approach

---

- 08  
JAN** LegCo Visit cum Luncheon

---

- China Committee Meeting

---

- Workshop: Procurement Management

---

- 12  
JAN** Seminar: Preparing for the latest development of ISO9001: 2015 ISO14001:2015

---

- 14  
JAN** YEC: Dr Happy & the Search for Empowering Mindset

---

- YEC: Cocktail Event at Sogo

---

- 15  
JAN** Entrepreneur Series Roundtable – Chicks

---

- 18  
JAN** Industry & Technology Committee meeting

---

- 19  
JAN** Workshop: The Myth of Performance

---

- 20  
JAN** Training: Project Management

---

- Visit – Sludge Treatment Factory

---

- 21  
JAN** HKCSI Executive Committee meeting

---

- Seminar: Credit Management during Global Economic Turbulence: Effective use of Export Insurance, Risks Management & Overseas Collections

---

- 26  
JAN** Financial & Treasury Services Committee meeting

---

- Workshop: Strategic Story Telling

---

- GC Meeting

---

- 27  
JAN** Joint Business Community Luncheon with the Honourable Leung Chun-ying

---

- 28  
JAN** Roundtable: Data Protection

---

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## Dr Happy and the Search for Self and Team Success

### 快樂博士 (Dr. Happy) 與追尋團隊及自我成就之旅培訓系列 (第一章)

Join Dr Happy in search for an "Empowering Mindset" that enables you to:

- Take responsibility of own success;
- Increase confidence of self and your team;
- Equipped with surviving and empowering skills to sustain happiness; and
- Increase self-worthiness and how to empower others to perform.

與快樂博士一起追尋「自主思維」，有助你：

- 為個人成就負責
- 增強對自己及團隊的信心
- 掌握在職場上活得開心自主的技巧
- 增強自我價值及推動團隊邁步向前

Trainer: Dr Harry Wong  
導師: 黃彥衡博士  
Date: 14 January 2016  
日期: 2016年1月14日  
Time: 2:00 p.m. — 5:30 p.m.  
時間: 下午2時至5時30分  
Venue: HKGCC Conference Room, 22/F United Centre  
地點: 金鐘統一中心22樓香港總商會會議室  
Language: Cantonese  
語言: 廣東話  
Fees: Member \$800 / Non-member \$1000 (include coffee/tea refreshment)  
費用: 會員\$800 / 非會員\$1000 (包茶點)



## The Myth of Performance Management

### 「績效管理的誤區」工作坊

This workshop will look at:

- Why has year-end appraisals become nothing more than a "going-through-the-motions" exercise?
- Why do most staff and managers no longer take the annual appraisal exercise seriously?
- Why year-end ratings get inflated and not necessarily reflecting the true performance of the respective staff?
- Are there ways to revitalize performance management practices which ultimately carry an important bearing towards driving a truly performance-based culture?

本工作坊將探討:

- 為何在大多數機構中，年終績效評估已變成無關緊要，甚至敷衍了事？
- 何以大部分員工及經理都不再認真看待年度績效評估？
- 為何評分會被誇大，評價往往流於精心堆砌，而未必能反映員工的真實表現？
- 有何方法提升績效管理，從而推動和實現真正以績效為本的公司文化？

Trainer: Elly Zee  
導師: Elly Zee  
Date: 19 January 2016  
日期: 2016年1月19日  
Time: 9:15 a.m. — 11:15 a.m.  
時間: 上午9時15分至11時15分  
Venue: HKGCC Conference Room, 22/F United Centre  
地點: 金鐘統一中心22樓香港總商會會議室  
Language: Cantonese  
語言: 廣東話  
Fees: Member \$600 / Non-member \$800 (include morning refreshment)  
費用: 會員\$600 / 非會員\$800 (包早點)



## Strategic Story Telling

### 策略性講故事

Stories are an effective way to transmit important information and values. Stories that are personal and emotionally compelling engage more of the brain, are better remembered and more likely to provoke a positive response, than simply stating a set of facts. This workshop will introduce you to the power of storytelling for effective communication.

故事是傳遞重要資訊及價值觀的有效方法。相比純粹陳述一組事實，說一個扣人心弦及感人肺腑的故事，更能讓人印象深刻，牢牢緊記，而且更有機會引發積極的回應。此培訓課程能讓學員了解故事的力量，從而達致有效的溝通。

Trainer: Eric Sampson  
導師: Eric Sampson  
Date: 26 January 2016  
日期: 2016年1月26日  
Time: 9:15 a.m. — 11:45 a.m.  
時間: 上午9時15分至11時45分  
Venue: HKGCC Conference Room, 22/F United Centre  
地點: 金鐘統一中心22樓香港總商會會議室  
Language: English  
語言: 英語  
Fees\*: Member \$600 / Non-member \$800 (include morning refreshment)  
費用: 會員\$600 / 非會員\$800 (包早點)



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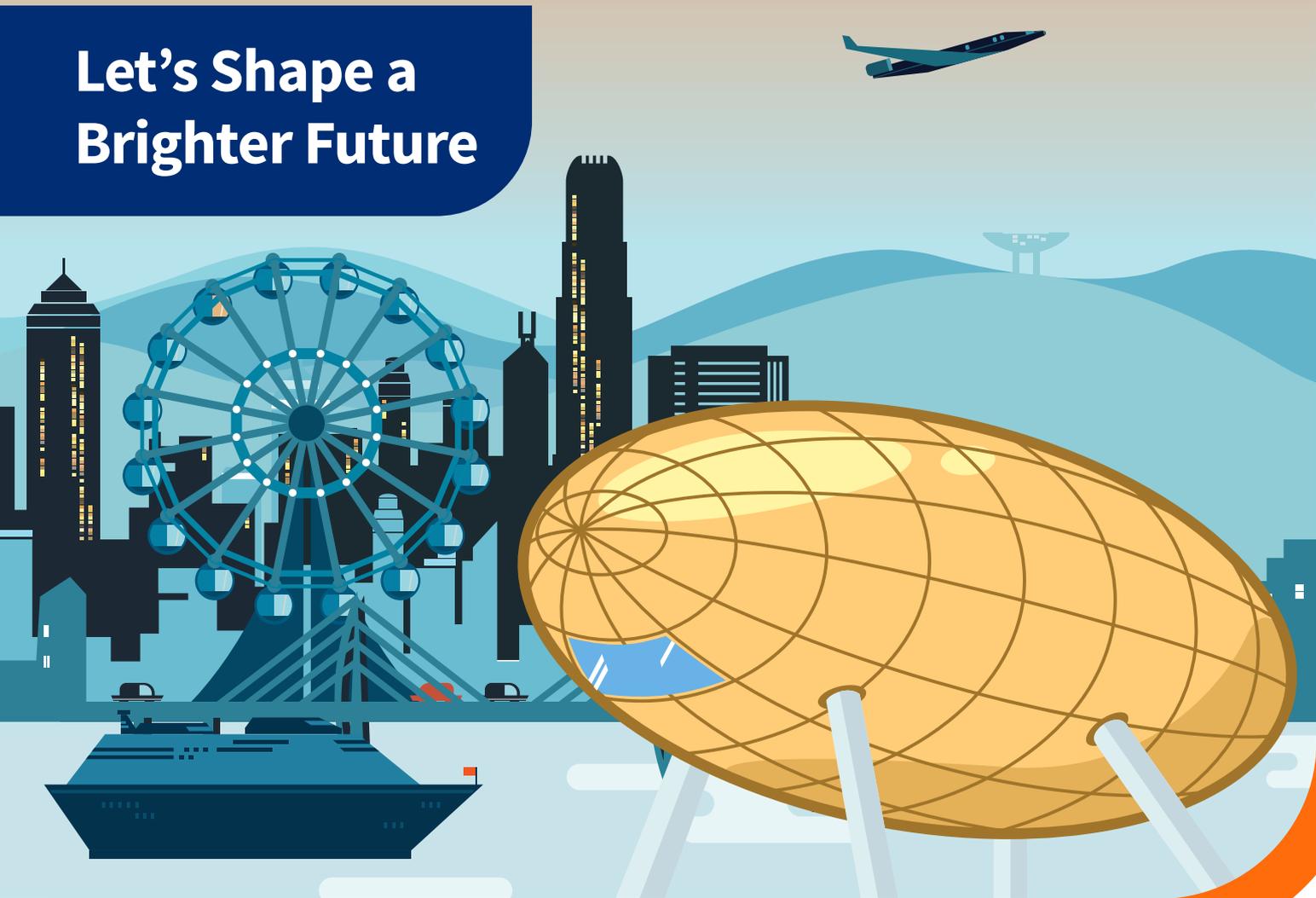
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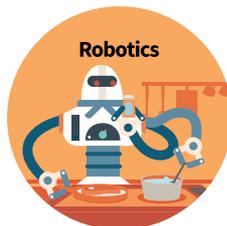
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Contact us on [enquiry.marketing@hkstp.org](mailto:enquiry.marketing@hkstp.org) for further information!

[hkstp.org](http://hkstp.org)



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Let's Shape a Brighter Future Together

