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社會動盪 的代價

待數月後官方公布統計數據後，方可具體得知近日社會動盪對香港經濟的影響。然而，會員——尤其是本地中小企及從事零售及旅遊業的公司——紛紛向我們表示，目前已損失慘重。

這實在不足為奇，震撼的暴力場面在全球各地廣泛報導，令人對香港的印象產生難以磨滅的影響。和平上街反對修訂逃犯條例人數空前，卻秩序井然，充分體現了港人的公民素質，並反映出我們是個珍視自由的守法社會。遺憾的是，和平示威活動最後被少數人士的暴力行為所掩蓋。

遊客和商家很自然會延遲計劃好的假期和會議，直至社會回復安寧。由於旅客對香港卻步，酒店業界和零售商已預期，入住率和銷售額將大幅下跌。

社會亂局亦影響本港市民。鑒於不安的氣氛籠罩整個城市，加上種種不明朗因素，市民也無心出外消費享樂。

當社會回復安寧——我們均盼望這天儘早到來，香港的根基仍然會保持堅實如初。不過，受影響的營商情緒則較難恢復。香港素以極安全、高效和便利見稱，如今這幾方面的聲譽卻受累於極少數市民的行為。

香港為開放型經濟，亦是舉世知名的旅遊勝地。每年訪客達數百萬人次，足證本港作為國際旅遊熱點的魅力。但換轉角度，我們也實在依賴旅客、投資者以至環球商企登門造訪。

這個城市在過去數十年經歷過不少挫折，例如回歸疑慮、沙士爆發及亞洲金融危機。然而，我們總能逆境自強，昂首走過難關，而這次也必不例外。

無疑，近日的暴力衝突，其嚴重程度不下於上述連串危機。待塵埃落定，我們將需重建港人乃至海外投資者對香港的信心，但這並非一時三刻能夠做到。我們作為商界一份子，必須團結一致支持香港，更應群策群力做好準備，迎來陰霾消散、雨過天青的一天。✿

Counting the Cost of Turmoil

It will be a few months before official statistics reveal in concrete terms what impact the recent social unrest has had on Hong Kong's economy. But what we are hearing from our members, particularly local SMEs and companies in the retail and tourism sector, is that significant damage has already been done.

This is hardly surprising, as the shocking scenes of violence that have been broadcast around the world will have an indelible impact on people's impressions of the city. The unprecedented number of people who marched without incident to protest against the extradition bill were a great reflection of Hong Kong citizens' civility, and showed that we are a law-abiding society that treasures our freedoms. Unfortunately, the peaceful actions of these protestors were overshadowed by the few who turned violent.

It is only natural that tourists and businesspeople will delay their planned vacations and meetings until they can be sure calm has returned. Hoteliers and retailers are already anticipating that their occupancy rates and sales will suffer a significant drop as people stay away.

The turmoil is also affecting local Hong Kong people, as atmosphere of unease affects the whole city. People are not in a mood to go out and spend money to enjoy themselves amid such uncertainty.

When calm returns – as we all sincerely hope will happen soon – our fundamentals will still be as strong as ever. But the impact on sentiment will be harder to fix. Hong Kong has a well-earned reputation for being extremely safe, efficient and convenient. Our reputation in all these areas has been hit by the actions of just a few citizens.

Hong Kong is an open economy and a world-famous tourist hotspot. The millions of people who come here every year are a testament to Hong Kong's success as an attractive global destination. But the other side of the coin is that we are dependent on people coming here, from tourists to investors to global companies.

The city has undergone upheaval in the past decades, including concerns over the impact of the handover, the SARS outbreak and the Asian Financial Crisis. But we have pulled through to emerge stronger than before and we will do so again.

There is no doubt that the recent violence is a major incident on a par with these previous storms. Once the dust settles, we will need to rebuild that confidence – among Hong Kong people as well as overseas investors. But we cannot expect this confidence to return overnight. We in the business community must show unity and support for Hong Kong as we all work together and prepare for the time when the turbulence eases and brighter days emerge. ✿

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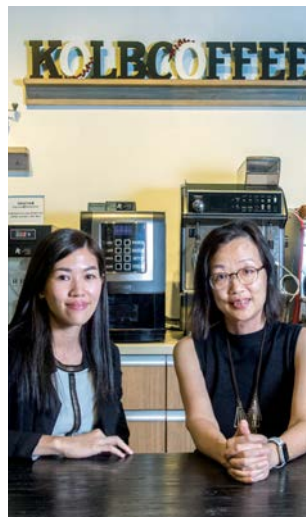
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A Taste of the World of Work
體驗商業世界

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HKGCC

Hong Kong General Chamber of Commerce
香港總商會1861

The 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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Focus on Development and Move Forward

After several difficult rounds of negotiations, the heads of states of the United States and Mainland China have finally agreed to restart trade negotiations on the basis of equality and mutual respect. With the Mainland's reiteration of its determination to further open up its markets and expand imports, future opportunities will abound. As such, there is a pressing need for the SAR Government to forge a social consensus and join hands to overcome difficulties, while refocusing on economic development.

In fact, the Mainland is keen to provide a more open trade environment, as this will narrow the gap with developed countries. The passing of the new Foreign Investment Law during the Two Sessions earlier this year is of great significance. The law makes clear provisions on a number of the issues that foreign investors are most concerned about – such as expropriation and compensation as well as protection of intellectual property.

With CEPA being a key channel for Hong Kong businesses to invest in the Mainland, Hong Kong investors enjoy more concessions and protection than foreign investors do under the Foreign Investment Law. This will further encourage Hong Kong people to develop their businesses in the Mainland and expand their markets.

Nevertheless, while the reform and opening up of the country has become more mature and people's livelihoods are improving, Hong Kong residents have been dogged by the upheaval relating to the extradition amendment bill over the past few months, witnessing violent confrontations and disputes one after another.

Hong Kong is well known as a society that upholds the rule of law, and as an international financial centre. Regardless of our position or political stance, we must not challenge the rule of law and risk damaging Hong Kong's reputation.

The wounds caused by social division cannot be healed in a short period of time. Thus, it is imperative for the Government to take concrete actions to restore public confidence. For instance, efforts should be focused on economic and livelihood issues, including improving the business environment. On the other hand, as the recent unrest has drawn international attention, Hong Kong's reputation is inevitably impacted. As such, we need to shout out loud to the world that Hong Kong is still a free, open and law-abiding society.

Tremendous opportunities are arising from the national development. We should value and grasp these opportunities, or Hong Kong will lose its competitiveness built on decades of hard work.

I hope all of us can place the overall interest of Hong Kong as our top priority. We should refocus on promoting economic development and improving people's lives, so as to narrow differences and facilitate the implementation of policies. Let's move forward together amid adversity. 🌸

聚焦發展 邁步前行

經過多輪艱難的談判後，中美兩國元首近月終於舉行會晤，並同意在平等和相互尊重的基礎上重啟經貿磋商。國家多次重申進一步開放市場及擴大進口的決心，未來機遇將與日俱增；特區政府急需凝聚社會共識，攜手面對難關，重新聚焦發展經濟。

事實上，內地樂意提供更開放的貿易環境，拉近與已發展國家的距離。今年兩會審議通過的《外商投資法》意義非常重大，在外國投資者最為關注的徵收和補償、知識產權保護等問題上，作出了明確的規定。

港商進入內地投資主要是通過CEPA進行，有關安排比《外商投資法》提供更多的優惠和保障，進一步鼓勵港人到內地發展，開拓市場。

然而，在國家改革開放愈趨成熟、人民生活得到改善之際，香港市民過去幾個月卻經歷修例而引起的風波，見證著一場又一場暴力的對抗紛爭。

香港是法治社會，也是一個國際金融中心。即使站在不同崗位和政治立場，我們都必須遵守法律，不能衝擊法治，損害香港的聲譽。

社會撕裂所帶來的傷痕，不能在短時間內癒合。政府急須用實際行動挽回市民的信心，例如集中精力處理與經濟民生相關事宜，包括改善營商環境。另一方面，不少國際媒體關注近日事件，難免會對香港的聲譽帶來影響，我們要對外表明香港仍是自由、開放和守法的社會。

國家發展帶來了重大機遇，我們應該抓緊形勢，珍惜機會，否則香港將失去幾十年奮鬥累積而成的競爭力。

我希望大家重新把香港整體利益放在首位，聚焦發展經濟和改善民生，收窄分歧、落實政策，在風雨中堅定前行。🌸



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CEO Comments 總裁之見

Cooperation and Commitment to Empower the Young Generation

For businesses to thrive in today's competitive global environment, a willingness to cooperate is often essential. From collaborating with partner companies to working closely with clients, building business relationships can be a key factor in success.

A spirit of cooperation also drives companies' CSR commitments, something that we were reminded of at the recent Closing Party for this year's Business School Partnership (BSP) Programme.

Every year, we hear from students how much they enjoyed the activities, and from their teachers about how it helps the students as they start to plan their careers. We are always happy to hear such feedback, but of course this scheme would not be the success that it is without the cooperation of our members.

The BSP Programme is not a one-off event. It pairs companies with secondary schools for a partnership that runs throughout the academic year. The companies organize a range of activities which can include visits to offices and factories, career talks from senior managers and HR staff, and workshops on interview skills. All told, it involves a considerable commitment.

Our member companies do a great job of revealing the multi-faceted world of work to these youngsters. Meeting senior executives is, no doubt, extremely inspiring. But just as valuable is the opportunity to go behind the scenes and see workers of all levels. This shows students not only the huge variety of careers available, but also how every worker plays a crucial role.

Our BSP Programme has gone from strength to strength over the past 19 years that it has been running. But we have been thinking for some time that there has been a gap in the Chamber's reach. Previously, we did not have a programme dedicated to university students and new graduates. That has changed with the launch of our Business Case Competition in July.

We have teamed up with Agorize and four corporate sponsors for this exciting new project for the Chamber. The companies have each come up with a theme based on genuine business challenges for the participating teams to work on, in the areas of green fashion, sustainable hospitality experience, transport decarbonization, and future mixed-use developments.

We hope that through this project we can better serve the whole community in Hong Kong. The Business Case Competition will help more students explore opportunities in the world of business, while also helping companies to tap into the brightest young talent.

University students and recent graduates are surely among some of Hong Kong's most innovative thinkers. I'm sure they will come up with some fantastic ideas, and we are greatly looking forward to the solutions they come up with as the project gets under way. 🌸

商校群策群力 扶助年青一代

企業要在現今競爭激烈的全球市場中蓬勃發展，樂於與他人合作往往是關鍵所在。從與夥伴公司協作，到與客戶緊密合作，建立商業關係可說是成功要素。

團隊合作精神亦可驅使公司實踐企業社會責任；近日舉行的本年度「商校交流計劃」閉幕派對，便正體現了這一點。

每年，學生都對活動讚口不絕，而老師亦表示計劃有助同學規劃事業發展。這些正面評價，都令我們十分鼓舞；然而，全賴會員的合作和協助，這個計劃才會辦得如此成功。

「商校交流計劃」並非一次性項目，而是持續整個學年。本會先為參與企業和中學進行配對，再由雙方協商為學生籌辦各式各樣的活動，包括考察辦公室和廠房、由高級經理和人事部主管主持的就業講座，以及面試技巧工作坊等。這些活動都需要雙方付出努力，投入參與。

透過我們的會員公司，這些年青人得以深入認識職場的各個層面。與高級行政人員會面無疑極具啟發意義，而有機會走到幕後，一睹不同崗位員工的日常工作的，亦甚為難得。這些體驗讓學生明白到就業出路其實多不勝數，同時領悟到企業內每位員工都各司其職，缺一不可。

儘管「商校交流計劃」在過去19年不斷發展，日益壯大，惟總商會的接觸面仍略嫌不夠全面。由於我們以往並未有專門為大學生和新畢業生而設的計劃，因此本會於7月份推出的「商業案例競賽」，正好填補這個空隙。

總商會夥拍Agorize和四家贊助企業籌辦這個全新項目。該些公司因應各自的實際業務挑戰，訂立項目專題，涵蓋環保時裝、可持續旅遊服務體驗、低碳運輸和未來混合地產發展四個範疇，讓參賽隊伍設計解決方案。

「商業案例競賽」既可協助更多學生探索商業世界的機遇，亦可幫助企業發掘頂尖年輕人才；我們希望藉此能更好地服務社會。

作為本港的創意新力軍，大學生和應屆畢業生必有不少絕妙的新想法，我們拭目以待他們在比賽中提出的創新方案！🌸



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A Taste of the World of Work

體驗 商業世界

BSP Programme opens eyes and doors for students as they learn from Chamber member companies about the different career paths available.

Interviews by **Charles Chung, Yannas Chung, Wilkins Lau and Ankie Pang**

商校交流計劃提供平台，
讓同學向總商會會員公司學習，
了解不同的就業出路，擴闊眼界
採訪：鍾卓亨、鍾曉欣、劉偉健及彭安喬



Chamber staff got a break from organizing a large-scale ceremony recently as a group of secondary school students stepped in to help run things. At the Closing Party for the Chamber's Business-School Partnership (BSP) Programme on 5 July, a team of students prepared presentation slides, provided on-site support, and worked on the registration desk to welcome guests.

Around 60 students from over 20 secondary schools attended this year's Closing Party. Several members of the Chamber's Young Executives Club (YEC) also participated in a Career Sharing session, to give the students the opportunity to ask questions and learn about their jobs.

The Bulletin spoke to some of the teachers, companies, young executives and students involved in the BSP Programme to hear their thoughts.



ABOUT THE BSP PROGRAMME

HKGCC has been running the Business-School Partnership Programme since 2001. This year a record 51 companies and 54 local secondary schools joined the programme. Throughout the academic year, students took part in more than 60 activities, including company visits, CEO talks, interviewing skills workshops and job shadowing.

BSP also operates a Student Ambassadors Programme, now in its fourth year. This year, 34 students from seven schools served as ambassadors for the Chamber at events like the Business Community Luncheons with the Chief Executive and the Financial Secretary.

STUDENT'S VIEW 學生洞見

Putting theory into practice

Mui Lai Yuk, Head of Business, Accounting and Financial Studies Panel at True Light Girls' College, explained that her school already holds career-planning sessions, but that the BSP Programme puts the theory into practice. Through corporate visits, the students get to see companies in action, and hear insights directly from executives.

"Real HR directors in the field advised our students on 'dos and don'ts' during an interview, and taught them how to write impressive CVs."

She added that a key benefit of the BSP programme is that it runs throughout the academic year and offers a range of options.

"The length of time is particularly important in enabling students to participate in a series of activities with a sense of progression," Mui said. "Participants can take

I was most impressed by visiting InvestHK and attending the StartmeupHK Festival on the same day. We got the chance to learn from Stephen Philips, Director of InvestHK, about Hong Kong's unique advantages and how it attracts foreign investment. StartmeupHK featured speakers of different ages and from different backgrounds. Not only did I get to understand their entrepreneurial journey, but I was also inspired that we shouldn't be too influenced by the traditional career-planning mindset. The innovation and technology industry is the future!

我印象最深刻的是參觀投資推廣署，並於同日出席StartmeupHK創業節。我們有機會向投資推廣署署長傅仲森了解香港的獨特優勢及對外資的吸引之處。StartmeupHK邀來不同年齡和背景的講者，讓我從中了解他們的創業歷程之餘，還有所啟發：我們不應過分受職業規劃的傳統觀念影響，創新科技業就是未來！

Joyce Lee,
Diocesan Girls'
School
李芷欣 拔萃女書院



STUDENT'S VIEW 學生洞見

Ethan Lui,
Raimondi College
雷超銳 高主教書院

The HeforShe Forum (which campaigns for gender equality in the workplace) really opened my eyes. It was my first time to be in such an interactive and constructive setting, where experts and audience could give each other instant responses to what they had just shared and discussed together. This forum provided me with a real ability to understand the different angles of the campaign, and also to be more considerate of the needs of others.

「他為她」論壇（推動職場性別平等的運動）真的讓我眼界大開。這是我首次置身如此互動、積極的場景，當中專家和與會者即時回應彼此的分享和討論。這個論壇讓我從多角度切實了解到該運動的意義，同時更體恤他人的需要。



a step-by-step approach in learning about the authentic world of business, while the range of activities can cater to the different needs and levels of students.”

Lo Hoi Ching, Career Planning Teaching Assistant at Munsang College, said that the BSP Programme allows students to develop in-depth understanding of different sectors.

“We partnered with Aoba CPA Limited this year. By having the opportunity to shadow their work, our stu-

dents saw first-hand how accounting is not only about maths, but also involves meeting with clients and making trips to different parts of the world,” she said.

Betty Ling Lai Han, Business Teacher at Raimondi College, said the BSP Programme opens eyes and doors to different industries.

“One thing BSPP offers to our students is exposure,” she explained. “The students get to learn first-hand from companies both international and local, and from consulting businesses to accounting firms. Knowledge gained through the programme is beyond what they can learn from textbooks.”

And as Jessie Chen Siu Kwan, Coordinator of CCA Development Team, External Affairs Committee Liaison Officer, Pui Tak Canossian College, pointed out, the benefits can continue even after the scheme has finished.

“The BSP Programme also provided us with valuable connections with businesses that carried on even after the year’s program,” she said. “For example, we maintained a constructive relationship with our partner from last year – Pacific Century Premium Developments – and they invited some of our students to participate in further cooperative opportunities.”

Career paths

Before the presentations got under way at the Closing Party, the students formed groups to hear from some of the Chamber’s YEC members about their career paths.

Making a Business Case

The Chamber's new Business Cases Competition will team university students and graduates with corporates to solve key industry problems

Last month, HKGCC launched a new programme to link university students and recent graduates with the business community in Hong Kong. In collaboration with Agorize and four corporate sponsors, the Business Case Competition gives young people the opportunity to come up with solutions for real problems facing the business world.

The sponsors – CLP Power Hong Kong Limited, Great Eagle Group, LVMH Fashion Group Asia Pacific and Sino Group – have each created a specific project for the competitors to work on.

Agorize has been running the competition for the past three years, and has joined hands with the Chamber this year to expand its reach. The final pitching session and awards-presentation will be



held in November. In the meantime, groups can apply to compete in any of the four projects.

CLP explained that the key benefit for students in participating in the competition is that they can use what they have learned during their studies to solve genuine and challenging problems. For its project, it has set the task of coming up with ideas to decarbonise the city’s transport system.

The company hopes the competition will help grow their ideas into solutions and business applications

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Jason Yau was born and raised in the U.K., and worked in London before moving to Hong Kong and setting up his own firm, JS Wealth, in 2017. His client base of high-net-worth individuals is focused on lawyers and doctors, Yau explained, because those were the people already in his network.

“Your network is just as important as your qualifications,” he said. “When I came to Hong Kong I had zero network, but I built it up again, because it’s all about the people I knew.”

The wealth management industry is fairly saturated

in Hong Kong, Yau explained, so people skills are crucial to build a client base.

Running your own company has challenges, but also advantages. “If I want to do something, I don’t have to ask the boss,” Yau said. “I can play tennis on a Tuesday morning and get to work at 11a.m.”

Architect and Director at ANJ Sackthi Muthu agreed that setting your own schedule was one of the benefits of being the boss. On the other hand, he added, sometimes he has to work long hours.

But if you are passionate about your work – espe-

that could ultimately change our city and help society. Students can also learn how to collaborate with other teammates with different expertise and backgrounds, and working complementarily with each other to develop a real business proposal.

Sino’s project is also looking at ways to protect the environment: specifically, how to improve sustainability in the hotel sector.

Through this competition, Sino Group hopes to gather ideas from young minds on how technology can contribute to sustainable hospitality and fulfill evolving guests’ behaviours and needs.

LVMH Fashion Group’s theme of interest this year is “How to make Fashion greener.” Damien Vernet, President of LVMH Fashion Group Asia, explained that LVMH has made sustainable development a strategic priority since its very founding, as exemplified by the LIFE (LVMH Initiatives For the Environment), amongst other initiatives. “Protecting the environment is an imperative and the long-term success of our business depends directly on preserving and respecting natural resources. All our teams are actively engaged on this subject and we wanted to engage further with the younger generations on this,” he said.

LVMH Fashion Group participated in the business case competition last year and Vernet was impressed by how “passionate, committed, creative, eager to develop and learn” the students were.

“We aim to create a journey connecting the young talent and business world. The students worked on practical business cases and were coached by our senior manager as part of the learning experience. The winning team went to Paris, with an opportunity to meet our Maisons’ Headquarters teams, allowing them to deepen their understanding and exposure to our businesses,” Vernet added. “We welcome this opportunity to engage, inspire and develop young entrepreneurs – together to build the Luxury Fashion of tomorrow.”

The rapid development of technology is changing cities and the way people live in them. Mixed-used developments have emerged as a major trend in recent years, so this is the theme that property developer Great Eagle Group has set for its project.

“The Group is keen to get inspiration in creating smarter ways of living, especially from the eyes of young people who are our future,” according to Samantha Chan, Senior Corporate Communications

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cially if there is a creative element – you don't mind spending time on it, he said. "It's fun, because you are doing design."

Muthu first became interested in architecture when he was a child, because he was good at drawing. But he pointed out that drawing skills are not the most important thing for architects. More important is having imagination and good observation skills.

Muthu previously worked on the Sai Ying Pun and Kennedy Town MTR stations, and he shared with the students the sense of achievement that comes from playing a part in major projects.

Company view

A wide range of companies participate in the BSP Programme, and a variety of schools as well. So Hutchison Telecommunications Hong Kong Holding Ltd, which operates the 3 mobile network, has tailored its activities to the different schools it has partnered with in the past three years.

Kenny Koo, Executive Director and CEO, explained that these activities include visits to workplaces with only authorised access, and talks on jobs ranging from conventional telecoms-related posts to newly created roles for the digital era.

Manager, Great Eagle Group. "To cope with the rapidly changing world where social changes and technology advancements take place every moment, innovation allows businesses to respond to changes and determines business competitiveness," she said.

"The competition also encourages communication between our staff and the younger generation, where we can understand the youth's thoughts, gain inspirations and inject creative thinking into our businesses."

Sponsors agree that the competition provides a precious channel to access new trends and develop a culture of innovation. The competition also serves as a meaningful platform for CLP to get fresh new ideas which are unencumbered by entrenched business models.

Sino Group also said that the competition would allow them to tap into the brains of the young generation for 'out-of-the-box' ideas – while also giving the students a great opportunity for development.

"The competition is an excellent chance for students to broaden their horizons and actualize their disruptive ideas in real business cases, and to exchange ideas with mentors and get real world experience," said Chamber CEO Shirley Yuen.

Student Insights

At the Closing Party, certificates were awarded for the 10 award-winning reports written by the students. Below is an edited version of the report written by Claire Ng Man Sze, Rain Lau Wing Yan and Tracy Ma Tsz Ching, students at St Mary's Canossian

We were honoured to participate in the Governance Professionals Preview Day organized by The Hong Kong Institute of Chartered Secretaries (HKICS) on 23 February. The activity gave us the chance to understand and get to know more about the Hong Kong Institute of Chartered Secretaries.

When we first heard about the job of Chartered Secretary, scenes like neatly-dressed ladies serving and refilling coffee cups, and making document copies, came to mind. Surprisingly, these are not true.

After hearing about the role and duties of a Chartered Secretary, we began to understand what they actually do. All listed companies in Hong Kong are required to hire at least one Chartered Secretary. Their duties range from administrative matters to giving professional advice, and ensuring that the companies act in accordance with government's regulations and practices.

Then, a presentation was given on job details and qualifications for attaining the membership. Candidates are required to have relevant work experience, and sit several examinations. After obtaining the Hong Kong membership, the Chartered Secretary is approved by other Chartered Secretary Institutes around the world.

Next, we were fortunate to hear from four members of the institution who are of different seniority levels. They shared with us their professional experiences and job perspectives. We learned about their daily duties, ranging from Junior Chartered Secretary to the Company's Representative Secretary. Afterwards, we had lunch and tea which enabled us to have an informal chat with the professionals.

To conclude, the meeting was an unforgettable and worthwhile event. We have developed a better comprehension about the job of Chartered Secretary. More importantly, the activity provided us a precious opportunity to have face-to-face meetings with the professionals. All of us cherished the opportunity of meeting them, and gaining insight into their careers.

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Rigoletto

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STUDENT'S VIEW 學生洞見

Elsa Choi,
Pui Tak Canossian College
蔡紫婷 嘉諾撒培德書院

I had a great time talking with a Japanese employee at Mizuho Bank. We also got to explore the behind the scenes at the office, including the room where staff monitor stock transactions. I am amazed by the staff who have to keep their eyes peeled looking after dozens of computers!

我很高興能夠與瑞穗銀行的日籍員工交流。我們還有機會探索辦公室的幕後運作，包括職員監察股票交易的房間。他們要一眼關七，同時兼顧數十台電腦，令我歎為觀止！



Koo added that BSP can be mutually beneficial: "By engaging with youngsters on a regular basis, we keep abreast of their new thoughts and needs, which in turn help us shape the latest service offerings and marketing strategies to cater for young people and facilitate communications in our increasingly inter-generational workforce."

Kenneth Si, Learning Officer at Grand Hyatt Hong Kong, also noted that the schools had different cultures, adding that the students were mostly energetic, creative and positive. He said that they gain a valuable insight into the working world, which can help them in their future careers.

"They get to know more about the reality of work, besides what they have learnt at school," Si said. "The programme shows them more options at hand that they can choose from."

The scheme also helps to promote the hospitality industry, Si added, and introduce young people to the opportunities available.

Nick Chan, Partner at Squire Patton Boggs, said that taking part was part of the global law firm's contribution to local communities in the regions where they operate.

"Being part of the BSP Programme gives us more opportunity to help impart legal knowledge to the wider community," he said, "and help groom the next generation of global citizens with legal knowledge – and perhaps a few lawyers in the making!" ✿



Officiating guests at the BSP Closing Party

HKGCC CEO Shirley Yuen; Tam Kim Hung, Representative of the Association of English Medium Secondary Schools and Principal of True Light Girls' College; Ho Pui Sing, Representative of the Association of Chinese Middle Schools and Principal of Tsang Pik Shan Secondary School; and Sin Nga Lam, Vice Chairperson of the Hong Kong Association of Careers Masters and Guidance Masters; and Assistant Principal of Munsang College (HK Island).

「商校交流計劃」 閉幕派對主禮嘉賓

總商會總裁袁莎妮；香港英文中學聯會代表兼真光女書院校長譚劍虹；香港中文中學聯會代表兼曾壁山中學校長何沛勝；以及香港輔導教師協會副主席兼港島民生書院助理校長冼雅琳。

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總商會於7月5日舉行「商校交流計劃」閉幕派對，籌辦典禮的卻是參與計劃的學生，總商會職員難得可藉機放空一下。同學忙裡忙外，既準備了投影簡報，又負責臨場支援，更親自坐鎮接待處，歡迎一眾嘉賓蒞臨。

約60位來自20多家中學的同學參加了本年度的派對。總商會卓青社幾位成員亦有出席其中的職涯分享環節，讓學生提問和了解他們的工作。

《工商月刊》邀請了參與計劃的老師、企業、卓青社成員及學生接受訪問，分享體會。

實踐理論

真光女書院企業、會計與財務概論科主任梅麗玉解釋，雖然該校已有舉辦職涯規劃課，但商校交流計劃卻能把理論付諸實踐。透過參觀活動，學生能夠親睹企業運作，直接聆聽行政人員的洞見。

「業內的人力資源總監為學生講解面試的宜忌，又教導他們撰寫令人眼前一亮的履歷。」

她補充指，商校交流計劃的一大優點，在於計劃持續整整一年，並提供多元化的選項。

梅老師表示：「充裕的時間讓學生能夠參與一系列活動，循序漸進。參加者由淺入深，逐步了解真實的商業世界；而多元化的活動，則能因應學生的程度，滿足他們的不同需要。」

民生書院職業生涯規劃教學助理羅海晴認為，計劃能讓學生深入認識不同行業。

她說：「今年我們夥拍青葉會計師事務所。親身觀摩後，同學才知道會計工作並非只有數學，更包括與客人會談和到世界不同地方公幹。」

高主教書院商科老師凌麗嫻表示，商校交流計劃助同學開闊眼界之餘，又打開了各行各業的大門。

他解釋：「計劃其中一個可取之處，在於能夠擴闊學生視野。同學有機會親身造訪本地及國際企業，包括顧問公司以至會計企業，從中學習。而從計劃獲取的知識，並非日常課堂書本能夠傳授的。」

嘉諾撒培德書院聯課活動主任及外事部聯絡主任鄭兆君則指出，即使計劃已圓滿結束，其好處亦一直延續。

「商校交流計劃為學校穿針引線，助我們與不同企業建立可貴的長期合作關係。」她說：「例如，我們與上年度的夥伴公

「商校交流計劃」簡介

總商會自2001年起推出「商校交流計劃」，今年有51家企業和54間本地中學參與計劃，創下歷年新高。今個學年，學生參加了60多項活動，包括企業考察、總裁對談、面試技巧工作坊和工作影子實習。

「商校交流計劃」下還設有「學生大使計劃」，現已踏入第四年。今年，來自七間中學的34名學生擔任總商會大使，有機會出席與行政長官和財政司司長的「商界聯席午餐會」等活動。



建立商業案例

在總商會的全新活動「商業案例競賽」中，大學生、畢業生和企業連成一線，合力應對業界問題

上月，總商會推出全新項目，把大學生、新畢業生與本港商界聯繫起來。我們夥拍Agorize和四家贊助公司籌辦「商業案例競賽」，讓年青人有機會就商業世界的真實難題出謀獻策。

贊助公司——中華電力有限公司、鷹君集團、LVMH Fashion Group Asia Pacific及信和集團——已各自訂立了具體專案，讓參賽者制定解決方案。

Agorize過去三年均有舉辦同類活動，今年則與總商會攜手合作，以擴大接觸層面。入圍提案簡報會及頒獎典禮將於11月舉行。在此期間，參賽隊伍可從四個專題項目中，參與競逐任何一個項目的獎項。

中電解釋，參賽學生的主要得著是能把課堂知識學以致用，解決實際的棘手難題。該公司的專題項目是如何在本港發展低碳運輸系統。

該公司希望學生可藉著這次比賽，把意念轉化為商業方案，為我們的城市帶來轉變，貢獻社會。同學們亦可學習與



不同專長和背景的隊員合作，互相協助，一同設計切實可行的商業方案。

信和的專案以保護環境為目標，探索如何促進酒店業持續發展。

信和集團希望透過這次比賽，與年輕人集思廣益，探討科技如何推動酒店業的持續發展，並迎合住客的行為和需求轉變。

LVMH Fashion Group今年訂立的主題為「環保時裝」。LVMH時裝部亞太區總裁韋德安解釋，LVMH自創辦以來，一直以可持續發展為策略重點，這可見於集團的LIFE (LVMH Initiatives For the Environment)環保計劃和其他倡議。保護環境乃當務之急，而業務的持續成功直接取決於我們能否保護和尊重天然資源。集團內所有團隊都積極參與其中，我們希望能多走一步，與年輕一代合力探討這個課題。

韋德安表示，去年參與同類競賽的同學「熱誠主動、積極投入、創意無限、不斷求進、樂於學習」，令他印象深刻。

他說：「我們旨在創造一趟旅程，讓年輕人才與商業世界連繫起來。學生著手處理實際的商業個案，而作為學習體驗的一部分，我們的高級經理一路從旁提供指導。勝出隊伍遠赴巴黎，與Maisons總部的團隊會面，讓他們加深對集團業務的認

識。」他補充：「我們很歡迎有此機會去接觸、發掘和激勵年青企業家，與我們聯手打造明日的高級時裝。」

科技日新月異，為城市 and 居民的生活方式帶來了轉變。有見混合用途發展近年成為主流，地產發展商鷹君集團遂以此為項目主題。

鷹君集團高級企業傳訊經理陳詩藍說：「年青人是我們的未來，集團渴望從他們身上得到啟發，創造更智慧的生活方式。」她又稱：「社會和科技時刻在變，為迎合這個瞬息萬變的世界，企業可透過創新作出應變，維持商業競爭力。」

「比賽亦促進了員工與年青一代溝通，讓我們了解年輕人的想法，從而得到啟發，為業務注入創意思維。」

贊助商認同比賽提供了難得的渠道，讓公司掌握市場新趨勢，建立創新文化。活動亦是一個實用平台，讓他們突破既定的商業模式，激發嶄新構想。

信和集團亦表示，比賽既可讓公司深入了解年青一代的創新想法，亦為學生提供良機，發揮所長。

總商會總裁袁莎妮說：「學生可透過真實的商業案例實現他們的破格意念，並與導師交流看法，從中擴闊視野，吸取實際經驗。」



學生感言

在閉幕派對上，10位學生獲頒優異報告證書。
以下報告經過編輯整理，由嘉諾撒聖瑪利書院的吳曼詩、劉穎綏和馬子晴同學撰寫

我們很榮幸能參加香港特許秘書公會於2月23日舉辦的「管治專業人士資訊日」，讓我們藉此機會了解和加深對該會的認識。

最初聽到特許秘書這份工作，腦海中不禁浮現衣著端莊的女生為人沖、斟咖啡，還有打印文件等情景。但出人意料的是，實情並非如此。

聽畢負責人講解特許秘書的角色和職責後，我們開始了解他們的實際工作。所有香港上市公司都必須僱用至少一名特許秘書，負責履行行政事務以至提供專業意見，確保公司符合政府法規和慣例。

接著，大會為我們介紹工作詳情和取得會員資格的條件。考生必須具備相關工作經驗，並通過多個專業試。特許秘書取得香港會員資格後，代表同時獲得全球其他特許秘書機構認可。

其後，我們有幸細聽了該會四位不同資歷的會員分享各自的專業經驗和工作。我們了解到初級特許秘書以至公司代表秘書的日常職責。隨後，我們邊享用午膳，邊與這些專業人士閒談交流。

總括而言，是次會面令人十分難忘，而且獲益良多。活動除了加深我們對特許秘書工作的認識，更重要是提供了寶貴的機會，讓我們與專業人士面談交流。一眾同學都認為能夠得此機會，與各專業秘書面談，深入了解這門職業，實屬難得。

司盈地產一直保持良好的合作關係，他們在計劃結束後，仍邀請本校同學參與後續的合作項目。」

職業道路

簡報環節前，同學分組聆聽總商會卓青社成員分享職涯經驗。

邱展霆於英國土生土長，曾在倫敦工作，其後移居香港，並於2017年創辦了JS Wealth。他解釋，他的客戶群以律師和醫生等高資產淨值人士為主，因為這些人真正就在他的人際網絡。

他說：「人際網絡與資歷同等重要。初來港時，我把網絡由零慢慢重建，因為我的工作是以人為本的。」

邱展霆解釋，財富管理這行業在香港已頗為飽和，因此要建立客戶群，人際技巧至關重要。

創業守業有其難處，但也有其利。他說：「想做點甚麼，我都不用請示上司。我可以在星期二早上打網球，到11時才上班。」

建築師兼室內設計公司ANJ總監Sackthi Muthu表示認同：能夠自訂日程，是當老闆的便利之一。不過Muthu補充，他有時亦需長時間工作。

然而他表示，只要熱愛你的工作——尤其涉及創意的作品——便會樂意付出時間。「因為從事創作充滿樂趣。」

Muthu年幼時善於繪畫，故早有興趣成為建築師。但他指出，建築師最重要的技能不是畫功，而是想像力和良好的觀察技巧。

Muthu過往參與過的建築項目包括港鐵西營盤和堅尼地城站；他向同學分享，參與大型項目帶給他很大的成功感。

企業見解

參與「商校交流計劃」的企業和學校林林總總。有見及此，經營流動網絡3香港的和記電訊香港控股有限公司在過去三年為其夥伴學校度身設計了不同活動。

執行董事及行政總裁古星輝解釋，這些活動包括參觀只限授權人士進出的工作場所，以及多場就業講座，為同學介紹一般的電訊業相關職位，以至數碼世代的新興工作。

古星輝補充，「商校交流計劃」可達至互惠互利：「定期與年青人接觸，讓我們能夠緊貼新一代的思維和需要，從而在設計新服務組合和釐定營銷策略時，做到更切合年輕人所需，並且在日趨跨世代的工作環境中，促進彼此溝通。」

香港君悅酒店進修發展主任史奕淇亦指出，學校各有不同文化，而同學大多精力充沛、創意無限和積極進取。他表示，學生對工作世界加深認識，有助他們發展未來事業。

史奕淇說：「除了校內學到的知識，他們亦可深入了解工作實況。該計劃讓他們明白到職場提供的更多就業選項。」

他補充，該計劃還有助推動酒店業發展，並為年輕人介紹種種機遇。

翰宇國際律師事務所合夥人陳曉峰表示，作為環球律師事務所，參與計劃能為其所在地的當地社群作出貢獻。

他說：「作為商校交流計劃的一份子，我們有更多機會向廣大社會傳授法律知識，並協助培養具有法律知識的下一代世界公民，甚至準律師！」



Hong Kong General Chamber of Commerce
香港總商會1861

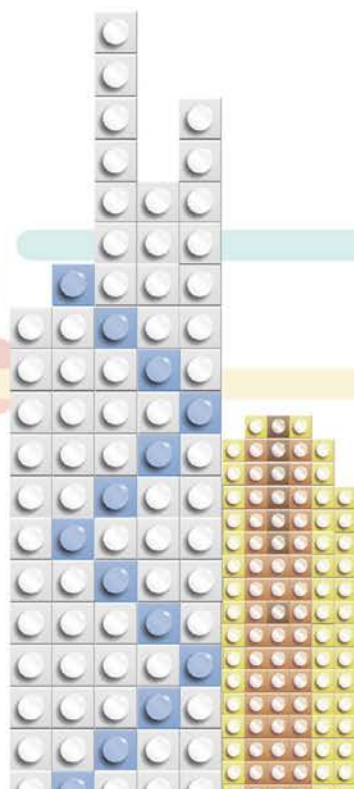
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New Chapter for Eurozone 歐元區新篇章

New ECB head will face a weaker German economy, global trade uncertainty and the limitations of monetary policy

歐洲央行新任行長將面對德國經濟轉弱、環球貿易不明朗和貨幣政策局限等問題

Mario Draghi, President of the European Central Bank (ECB), will step down on 31 October. He may well be remembered for his “whatever it takes” pledge to save the euro. His statement and supporting policies did shore up market confidence at the height of the eurozone sovereign debt crisis in 2012. However, critics say that such unconventional policies have also led to problems, such as an addiction to monetary stimulus and increasing wealth inequality.

During Draghi's eight-year tenure, the main lending rate has been pushed to zero, some 2.6 trillion euros have been spent under the asset purchase programme, known as quantitative easing (QE), low-cost loans have been provided to commercial banks under targeted longer-term refinancing operations (TLTRO), and Greece is on track to recover from its debt crisis.

It is never an easy task to serve as the head of a central bank. While the U.S. Federal Reserve Chairman Jerome Powell faces pressure from the White House to keep interest rates low, Draghi is duty bound to balance the economic interests of the 19 eurozone member states.

However, the ECB's QE programme – which started in the spring of 2015 and was halted at the end of last year – faced fierce opposition from some members of the governing council, particularly those from the richer northern member states. Bundesbank President Jens Weidmann and Dutch Central Bank Governor Klaas Knot are among the more hawkish policy makers and most vocal critics of the QE programme.

In contrast, people from the southern nations that were in deep trouble following the financial crash have more reason to be enthusiastic about Draghi, as he has consistently said that monetary policy has its limits and called on European governments to ramp up fiscal stimulus to boost growth.

Draghi will leave his nominated successor, Christine Lagarde, the now resigned head of the International Mon-

etary Fund (IMF), stronger economic conditions compared to when he assumed office in 2011. In May this year, the unemployment rate in the eurozone was 7.5%, the lowest level since July 2008, while wage growth in the first quarter this year rose to 2.5% – the fastest pace since 2009. However, inflation remains subdued at 1.2% in June and is well below the official target of just below 2%.

Uncertainty over trade and Brexit, the rise of populism across the continent, and the current woes of Germany, which is the region's economic powerhouse, mean that the new ECB head will have her hands full. At the same time, Lagarde will have less room to manoeuvre in the next crisis given that interest rates are already at rock bottom. As such, she might find achieving the key goal of the ECB – maintaining inflation rates below but close to 2% over the medium term – becomes more and more distant.

Owing to a challenging external environment, the IMF predicts Germany's real GDP growth will slow sharply to 0.8% this year from 1.5% in 2018. The country's car industry, which employs more than 800,000 people, is facing headwinds as the outlook for the combustion engine market dims due to tightened emission standards and the rise of electric vehicles. Some are wondering if the industry can survive its “iPhone moment.”

There are worries that softness in Germany, particularly in its export-oriented manufacturing sector, will infect other parts of the eurozone due to supply chain integration. With the German economy weakened, the IMF expects economic growth in the area will fall to 1.3% this year from 1.8% in 2018, before rebounding to 1.5% next year.





Monetary policy has its limitations, and will not work well without the support of fiscal policy. Low interest rates, rounds of QE and TLTRO, do not automatically create demand for goods and services in the real economy. After all, it is up to households and corporates to make decisions on whether to borrow more – even if the financial conditions have become more favourable due to accommodative monetary policy. Simply creating supply without enough corresponding demand is not the answer to the economic problems in the region.

While the eurozone basically has a common monetary union, it doesn't have a fiscal union. Specifically, the eurozone lacks a "central fiscal capacity" to transfer money to particular countries to counter economic shocks. Such country-specific transfers cannot be achieved directly by ECB monetary policy, as interest rates are applied to all member states in the eurozone, regardless of their economies being overheated or deep in recession. There are concerns regarding the risk of moral hazard but even so, perhaps such a risk is more acceptable than the risk of a collapse of the currency union in a future financial crisis. ❀

歐洲央行行長德拉吉 (Mario Draghi) 將於10月31日卸任，他曾揚言「不惜一切代價」拯救歐元的承諾將為人所銘記。

2012年，當歐元區主權債務危機正值最嚴峻時刻，他的言論和扶持政策確實提振了市場信心。然而，有評論認為這些非常措施也有弊端，包括令市場過分依賴貨幣刺激措施，並加劇財富不均。

在德拉吉任內八年間，基準利率被推至零水平；約2.6萬億歐元被投放於資產購買計劃，即量化寬鬆政策；商業銀行透過定向長期再融資操作獲得低成本貸款；希臘亦從債務危機中恢復過來。

央行行長一職絕不易當：美國聯邦儲備局主席鮑威爾 (Jerome Powell) 面對白宮要求把利率維持在低水平的壓力；另一邊廂，德拉吉則需平衡歐元區19個成員國的經濟利益。

然而，在2015年春季啟動、去年底停止的歐洲央行量化寬鬆計劃，卻面對管理委員會部分成員的強烈反對，尤其是北部一些較富裕的成員國。德國央行行長Jens Weidmann及荷蘭央行行長Klaas Knot便是其中較為鷹派的決策者，對量化寬鬆計劃的反對聲音也最大。

另一方面，德拉吉反覆重申貨幣政策有其局限，並呼籲歐洲各國政府加強財政刺激，促進經濟增長；這會是金融危機後陷入水深火熱的南歐國家人民所樂見。

與德拉吉2011年履新時相比，被提名接替他的繼任人——剛辭任國際貨幣基金組織總裁的拉加德 (Christine Lagarde) 上任時，歐洲的經濟狀況將會較為強勁。今年5月，歐元區的失業率為7.5%，是自2008年7月以來的最低水平；今年首季工資亦上升2.5%，為2009年以來的最快增速。然而，通脹持續低迷，於6月份為1.2%，遠低於官方訂定略低於2%的目標。

貿易和英國脫歐的不明朗因素、歐洲大陸民粹主義冒起，以及區內強國德國當前經濟出現困難，都意味歐洲央行新行長將不會空閒。與此同時，鑒於利率已處於谷底，一旦爆發另一場危機，拉加德的操作空間將會較少。因此，她可能會發現，歐洲央行要實現維持中期通脹率略低於2%的主要目標，變得愈來愈遙不可及。

由於外圍環境充滿挑戰，國際貨幣基金組織預測，今年德國實質經濟增長將從2018年的1.5%大幅放緩至0.8%。隨著排放標準收緊，加上電動車興起，內燃引擎市場前景被看淡，令該國聘用超過80萬員工的汽車業面臨逆風。有人甚至懷疑，德國汽車業能否在此「iPhone時刻」存活過來。

有憂慮指在供應鏈一體化下，德國經濟疲軟——尤其是其出口導向型製造業，將影響歐元區內其他國家。隨著德國經濟轉弱，國際貨幣基金組織預料區內經濟增長將從2018年的1.8%下跌至今年的1.3%，再於明年回升至1.5%。

貨幣政策有其局限，在沒有財政政策的支持下會事倍功半。低利率、多輪量化寬鬆及定向長期再融資操作，不會在實體經濟中自動創造對商品和服務的需求。畢竟，即使寬鬆的貨幣政策令財政狀況變得更有利，增加借貸與否仍得由家庭和企業自行決定。單純增加供應而沒有足夠的需求，並非解決區內經濟問題的良方。

雖然歐元區基本上有統一的貨幣聯盟，卻沒有財政聯盟。具體而言，歐元區缺乏「中央財政庫」把資金轉移到特定國家，以應對經濟衝擊。這種針對特定國家的資金轉移，並不能透過歐洲央行的貨幣政策直接實現，因為利率一刀切適用於歐元區內所有成員國，不管其經濟是否過熱還是陷入衰退。又有人關注到道德風險的問題，但相比起貨幣聯盟在未來金融危機中崩潰的風險，道德風險也許還是較易接受。❀

Competition Investigations: What Really Happens

Businesses should be aware that the Commission has demonstrated an appetite to prosecute with numerous dawn raids and other enforcement activities



Since the Competition Ordinance came into force in December 2015, the Competition Commission has launched three prosecutions in the Competition Tribunal and undertaken dawn raids and other enforcement actions on numerous occasions. This article examines practical considerations, highlighting practices that may diverge from, or are not immediately apparent in, the Commission's investigation guidelines.

Practical considerations

Companies may think that it will be obvious when they are under investigation for potential breach of the Ordinance. However, the practices that have emerged do not always alert companies to the situation they are facing.

The Commission has various investigative powers. It can seek voluntary cooperation or use the compulsive powers in the Ordinance.

The voluntary engagement steps we have seen the Commission take include: making contact by phone, email or letter (even direct calls to employees), requests for meetings and interviews, or undertaking surveys or market studies.

If inviting voluntary responses, companies and individuals are free to agree or to decline to respond. It should be borne in mind that if information is volun-

teered to the Commission, there may be no ability to claim privilege against self-incrimination if the Commission subsequently seeks to use that information in a prosecution.

To use its compulsive powers, the Commission must have reasonable cause to suspect a contravention of the Ordinance. The Commission's compulsive powers include:

- a. section 41 notices – to require a company or an individual to provide documents and information;
- b. section 42 notices – to appear before the Commission to answer questions; and
- c. dawn raids.

Businesses should beware of any less formal contacts or fact-finding exercises emanating from the Commission, which should be treated just as seriously as dawn raids. The Commission has not always been willing to reveal whether a company or individual they are approaching is a target under investigation or "a person of interest." Until you are sure you are not a suspect, it is safest to assume that you may be.

It is important when facing an investigation to take immediate steps to secure and preserve relevant evidence. Destruction of evidence in a dawn raid or when a section 41 notice has been issued could lead to serious criminal penalties.



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Any routine document destruction processes should immediately be stopped. At this stage, a parallel internal investigation is usually necessary, to assess the merits of the Commission's case, with a view to formulate strategies on how best to manage possible legal consequences.

It is worth noting that the Commission has, in some cases, refused to recognize law firms that state they act for a party under investigation, unless the party under investigation has provided a written confirmation from the individual or, in the case of a company, a "proper officer" of the company, confirming the lawyer's representation. There is no other regulator or law enforcement agency in Hong Kong that has adopted such a practice.

It appears that the Commission may require this authorisation when dealing with section 41 and section 42 notices, but not when executing dawn raids. It is not clear whether it would apply in situations where a party is seeking leniency. The practice does raise concerns including its consistency with Article 35 of the Basic Law (which guarantees timely and effective access to legal representation) and the maintenance of legal professional privilege.

Dawn raids and section 41 and 42 notices

The Commission must obtain a court warrant before undertaking a dawn raid. When faced with a dawn raid, businesses should verify the details presented on the court warrant, such as the address of the premises, the alleged contravention and the scope of the search operation. With a court warrant, the Commission has a broad power to search both office and private premises, including those which are not related to the party under investigation, without prior notice.

The Commission may, either alongside or as an alternative to a dawn raid, issue notices pursuant to sections 41 and 42 of the Ordinance to provide documents and information or conduct interviews. In practice, the Commission typically provides limited information regarding the alleged conduct and scope of the investigation in such notices.

Hence, there can be, in comparison to a dawn raid, less transparency as to whether you are the target of investigation. In addition, the documents and information required can be very extensive with limited time for response. Businesses faced with section 41 and 42 notices should consider discussing with the Commission to clarify the target of investigation and the scope of request, as well as to negotiate for a time extension if necessary.

To cooperate or not

When faced with an investigation, it is important for businesses to consider as early as practicable whether

or not to seek leniency or otherwise cooperate with the Commission. Leniency and cooperation are two distinct processes.

Businesses applying to the Commission for leniency may be relieved from potential penalties, provided that the applicant is the first cartel member who reports the cartel conduct and meets all the requirements for leniency. If leniency is not granted, cooperation may still potentially reduce the penalty by up to 50%.

However, as part of the leniency/cooperation agreement, the company must undertake searches to identify all potentially relevant evidence, make employees available for interviews and, if enforcement action is taken, make employees available to give evidence in trial. Ultimately, the company must sign up to a statement of agreed facts regarding the alleged conduct.

If leniency is not available, companies may still choose to cooperate with the Commission. In return, the Commission will agree to seek a discount to the pecuniary penalty it would otherwise recommend to the Tribunal. However, there is no guarantee of penalty reduction given that it is ultimately subject to the Tribunal's discretion. Parties considering cooperation need to tread carefully in this area until the Tribunal clarifies the way in which it will approach cooperation agreements.

In any event, conducting an internal investigation can help to assess the merits of the Commission's case and the company's potential exposure to liability. In turn, this helps the company to reach an informed decision on whether or not to apply for leniency or cooperation.

Handling interviews

The Commission will often want to interview employees as part of its investigation. It has the power to require any individual to attend an interview on pain of criminal prosecution. Interviews are usually held at the Commission's offices, with legal representatives permitted to attend. The Commission will record interviews, and produce a verbatim transcript.

In a recent decision – *Competition Commission v Nutanix Hong Kong Limited & Or* – the Tribunal determined that in such interviews, the employee's answers will be personal to him and not made on his employer's behalf. Hence, an employer cannot rely on the privilege against self-incrimination in relation to the information provided by its employees.

Tribunal proceedings

Once it completes its investigation, the enforcement outcomes open to the Commission will depend on what it has found. If it has identified an anticompetitive

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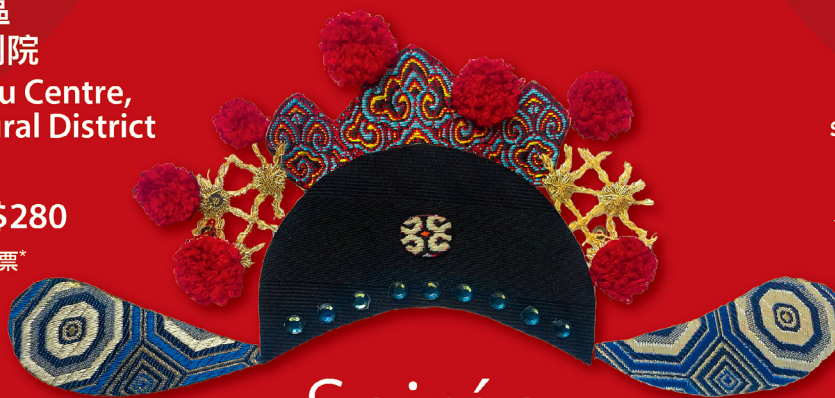
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agreement that falls short of “serious anticompetitive conduct,” it must first issue a warning notice to the companies involved. In all other cases, the Commission may issue an infringement notice or commence Competition Tribunal proceedings.

Brent Snyder, CEO of the Commission, has recently indicated that neither warning nor infringement notices will often be used. In practice, even a one-off instance of conduct that can be characterised within the statutory definition of “serious anticompetitive conduct” is likely to result in enforcement proceedings in the Tribunal seeking financial penalties and other relief, including potential director disqualification.

The Commission has demonstrated an appetite to prosecute regardless of the size of the company or transaction involved, with a view to laying down early court precedents on the scope of the law. Companies and individuals therefore need to treat any investigation or contact from the Commission with the utmost care. 🌸



《競爭條例》（條例）於2015年12月實施，競爭事務委員會（競委會）已就三宗案件入稟競爭事務審裁處，並多次展開突擊搜查及其他執法行動。本文將探討各實際考量因素，並重點論述偏離競委會調查指引或指引沒有闡明的調查手法。

實際考量

企業或會以為，一旦自身涉嫌觸犯條例，會明確知悉自己正接受調查。然而，從過往的做法可見，競委會進行調查時未必會把情況告知有關公司。

競委會可行使多項調查權力，既可尋求自願合作，又或行使條例賦予的強制權力。

競委會過往尋求自願合作的做法包括：透過電話、電郵或書信聯絡（甚至直接致電公司僱員）、要求會面及訪談，或者進行問卷調查或市場研究。

企業或個人收到自願合作邀請時，可自由選擇接受或拒絕。值得注意的是，若自願向競委會提供資料，而資料隨後被競委會用於檢控，則可能喪失免使自己入罪的特權。

競委會行使強制調查權力前，必須有合理理由懷疑有違反條例的情況發生。競委會的強制權力包括：

- 第41條通知——向公司或個人索取文件及資料；
- 第42條通知——要求任何人出席競委會聆訊，以回答問題；及
- 突擊搜查。

企業須留意，面對競委會任何較非正式的聯絡接觸或實況調查，都應當如同面對突擊搜查一般，慎重看待。競委會不一定會透露所接觸的公司或個人是否調查對象抑或「關注對象」。故在肯定自己並非疑犯之前，假定自己身具嫌疑方為萬全之策。

一旦面臨調查，便應立即妥善保存相關證據。接受突擊搜查或接獲第41條通知後毀壞證據，可招致嚴重刑責。

任何定期的文件銷毀程序均須立即停止。於此階段，涉嫌企業往往需要展開平行內部調查，以評估競委會的立案理據，從而訂定最佳策略，管理可能面對的法律後果。

值得注意的是，律師事務所稱述代表受查一方時，除非當事人提供書面證明，又或涉案公司有「恰當的高級人員」證明其為代表律師，否則競委會可能拒絕承認該事務所的代表權。香港沒有其他規管機構或執法機關行此做法。

競委會以第41及42條通知進行調查時，可能要求出示上述授權證明，執行突擊搜查則未見有此要求，也不清楚在受查方申請寬待時會否提出。不過，此做法不乏爭議，包括是否符合《基本法》第35條（保障市民得到及時有效的法律代表）及法律專業保密權。

突擊搜查及第41及42條通知

競委會須獲法庭頒發手令，方能執行突擊搜查。面對突擊搜查時，企業應核實法庭手令上的細節，例如處所地址、涉嫌的違例行為，以及搜查範圍等。憑藉法庭手令，競委會有廣泛權力到辦公室及私人處所進行搜查，包括與受查方無關的地方，且毋須事前通知。

競委會可在獨立或配合突擊搜查的情況下，根據條例第41及42條，要求有關人士或企業提供文件及資料，或進行會面。實

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競委會調查：實際程序

企業當須留意：競委會傾向訴諸檢控，並已進行多次突擊搜查及其他執法行動

際上，競委會通常僅會就涉嫌的違例行為及調查範圍提供有限資料。

與突擊搜查相比，此調查透明度較低，故更難得悉自身是否調查對象。另外，接獲通知者往往須在限時內，提供大量的文件及資料。接獲第41及42條通知的企業，應考慮與競委會商討，以釐清調查對象及範圍，並在必要時協商延長限期。

配合與否

面對調查時，企業應儘早決定是否申請寬待，抑或選擇配合競委會調查。申請寬待及配合調查是兩套截然不同的程序。

申請寬待的企業若然是首名向競委會舉報合謀行為，且符合所有寬待條件的合謀成員，或可獲豁免刑罰。倘申請不獲批准，選擇配合調查仍可能獲扣減高達一半的罰款。

不過，作為寬待 / 合作協議的一部分，企業須接受搜查，確認所有可能相關的證據，並安排僱員接受會面；而當競委會採取執法行動，企業亦須安排僱員出庭作證。最終，企業必須就涉案行為簽署一份同意事實陳述書。

假若未能申請寬待，企業仍可選擇配合競委會調查，以換取競委會同意扣減本應向審裁處建議的罰款。不過，罰款能否獲得扣減，最終還得由審裁處酌情決定。有關人士或公司應當慎重考慮是否配合調查，直至審裁處釐清處理合作協議的做法。

無論如何，展開內部調查將有助評估競委會的立案理據及公司的潛在法律責任，讓企業能夠就是否申請寬待或配合調查作出知情決定。

應對會面

會見公司僱員是競委會常見的調查程序之一。競委會有權要求個人出席會面，不從者可被刑事檢控。會面通常於競委會辦事處進行，容許代表律師出席。競委會將記錄會面過程，並製備逐字紀錄本。

在最近的裁決中——競爭事務委員會對Nutanix Hong Kong Limited及其他，審裁處判定，會面期間僱員僅代表自身回答提問，而非代表其僱主。故此，僱主不能就其僱員提供的資料，行使免使自己入罪的特權。

研訊程序

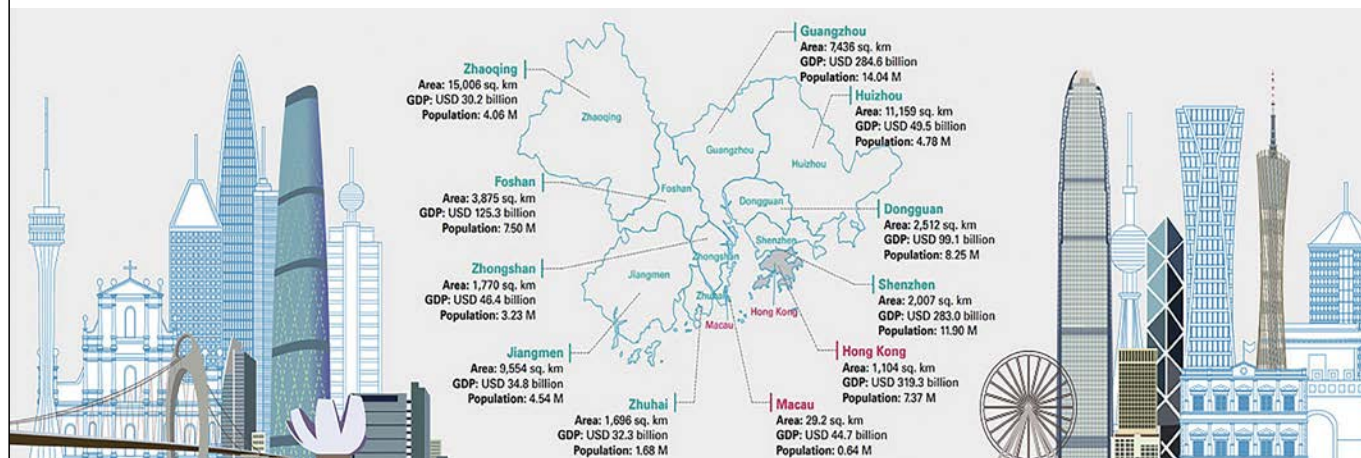
競委會完成調查後，所能採取的執法行動將取決於調查結果。若然競委會查證涉案的反競爭協議並未構成「嚴重反競爭行為」，便須先向有關公司發出告誡通知。在其他所有情況，競委會則可發出違章通知書或於競爭審裁處提起法律程序。

競委會行政總裁冼博崙最近指出，告誡通知及違章通知書均不常用。實際上，即使僅作出過一次條例所定義的「嚴重反競爭行為」，亦可能面臨審裁處訴訟，甚或須承擔罰款及作出其他補償，包括取消董事資格。

競委會面對違例行為時，不論所涉的公司或交易規模，都傾向訴諸檢控，以求就法律範圍及早訂立判決先例。因此，企業或個人處理競委會的任何調查和聯絡接觸時，皆應謹慎以對。

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Mission to Kaohsiung

Members meet mayor of Taiwan's second largest city and learn about start-ups, traditional businesses and corporate culture, reports the Chamber's staff writer **Janice Lam**

Kaohsiung, the second largest city in Taiwan, is a major centre for economic, political and cultural development in the southern part of the island. With visitor arrivals up 20% compared to last year, it is among the fastest-growing cities in Asia for tourism. This also creates great potential for development and investment.

To explore the growing opportunities, a 30-member Chamber delegation visited Kaohsiung on June 19-21.

The highlight of the mission was a meeting with the city's new mayor, Han Kuo-yu. Since taking office last year on a wave of popular support, he has been proactively promoting cooperation among Kaohsiung, southern China and Southeast Asia – what he calls “south-south” co-operation.

“Thanks to its harbour and geographical location, Kaohsiung has ‘explosive power’. I hope Hong Kong people can come here more often to explore the investment opportunities and promote economic development,” Mayor Han said.

The delegates said Mayor Han has enormous passion to revitalize the city. PC Yu, Chairman of the Chamber's Taiwan Interest Group and leader of the mission, added that the Chamber had organized the visit partly in response to the mayor's initiatives.

“We were interested to learn more about Mayor Han's goal of ‘Export Goods Out, Welcome People In,’” Yu said, “and to help members explore the investment environment in Kaohsiung.”

Apart from the city's well-established petrochemical and shipbuilding sectors, emerging industries, such as green technology, biomedical science and smart manufacturing, are driving Kaohsiung towards a more diversified development.

Culture and creativity are also important sectors in Taiwan. To experience first-hand how the local government in Kaohsiung supports these industries, the delegation visited M.ZONE Makerspace and KOSMOS Hatch.

Yang Yuhsiu, CEO of M.ZONE, explained that the company, established in 2016, has been welcomed by



高雄考察之旅

會員拜會台灣第二大城市的新任市長，探索當地的初創企業、傳統老店和企業文化 本刊記者林倩珩

many micro-entrepreneurs as it provides over 50 types of professional machinery for carpentry, digital printing and lases for members, which helps reduce design costs. Delegates had the opportunity to design their own key-rings, a fun activity that echoed Yang's motto of: "Make fun! Make it happen!"

KOSMOS Hatch, a start-up accelerator hub promoted by the Kaohsiung City Government, offers resources for start-ups to undertake research and development. It aims to build an ecosystem that encourages young people to be innovative and start their own businesses. Delegates had fun trying out some of the newly launched AR and VR games at KosmoSpot.

Many Taiwanese companies also pay attention to corporate culture and succession planning. During the trip, the delegation visited three successful companies to learn more about their internal support development.

China Steel Global Trading Corporation is the largest steel company in Taiwan, and makes products ranging from vehicles and household products to strings for

musical instrument. China Steel played a part in major construction projects in Taiwan like TAIPEI 101 and Kao Ping Hsi Bridge, and it also supplies global companies, including raw materials for motors for Tesla.

The most distinctive feature of the company's manpower policy is its mentorship system. New recruits are guided by senior staff members for one-on-one mentoring and support to ensure the finest craftsmanship can be passed on.

Established in 1890 and with a total of 20 stores in Taiwan, Jiu Zhen Nan Food Co Ltd has been steadfast in continuing to hand-make its pastries. To help people appreciate the value and culture of *Han bing* (Han pastries) and carry on the thousand-year-old tradition, Jiu Zhen Nan Han Pastry House was established in 2016 to allow visitors to experience the handicraft and have a taste of *Han bing*.

Richard Lee, Chief Operating Officer of Jiu Zhen Nan, said that even though the company has 130 years of history, they understand the importance of active

歡迎香港總商會蒞臨高雄市訪問



brand management. To this end, they empower young team players to help Jiu Zhen Nan to continue to grow, with a view to achieving the goal of “Taste Local, Link Global.” During the visit, delegates also learned how to make Taiwanese mooncakes – green-bean cakes.

D.E Chung Hua Foods Co Ltd, founded by the couple Lin Tsung-lung and Chen Hsiu-ching with just NT\$5,000 (around HK\$1,200), started out as a street-side food stand at Kaohsiung’s Shihchuan Night Market in 1993. Within just a few years, it had successfully transformed into a wholesaler supplying food to over 100 *lu wei* (braised food) shops across the city. Their homemade brand “Playful Iron Eggs” is sold in Europe, the United States, Japan and Hong Kong.

Chen also gave delegates a tour of the Aviation Education Exhibition Hall she operates. The aviation museum exhibits suspended planes, including various military aircraft.

Members of the delegation were keen to try some of the celebrated local farm produce while in Kaohsiung. To learn more about agricultural specialties and the harvest of white water snowflakes (a green vegetable popular in Taiwan), members called on the Meinung Farmers’ Association, and visited The Best of Kaohsiung to purchase local products.

“During the trip, members learned a lot about the unique customs and traditions of Taiwan,” Yu said at the end of the mission. “Taiwanese people are passionate about everything and treat others with honesty and sincerity. They also work hard to get things done – I believe this is the key to success of Taiwanese companies.”



高雄作為台灣第二大城市，是南部地區重要的經濟、政治與文化發展中心。高雄今年觀光客比去年同期增長兩成，成為亞洲地區增長最快的旅遊城市之一，可見未來發展和投資潛力無窮。

為探索日益增長的機遇，總商會於6月19至21日率領30人代表團到訪高雄。

是次高雄之旅的亮點是拜訪新任市長韓國瑜。韓市長自去年上任以來，一直提倡「南南合作」，積極推動高雄、華南與東南亞的合作。



韓市長說：「高雄因為有海港、有地理位置，因此有一個『爆炸力』可以衝起來，希望香港朋友多來發掘高雄的投資機遇，促進經濟發展。」

會面期間，團員都感受到韓市長改變高雄的熱誠。總商會台灣小組主席兼團長余鵬春表示，這次訪問響應了韓市長的倡議。

他說：「我們希望前來多了解韓市長提出的『貨走出去，人帶進來』概念，並協助會員探索高雄的投資環境。」

除了發展完善的石化及造船業，新興的綠色科技、生物醫學和智慧製造等產業，亦帶動高雄朝向更多元的方向發展。

台灣亦一直非常著重文化創意的培育。有見及此，訪問團到訪了M.ZONE大港自造特區及KOSMOS體感奇點館，感受當地政府對文化創意產業的支持。

M.ZONE大港自造特區執行長楊育修介紹道，M.ZONE於2016年成立，為會員提供木工、數碼印刷和鐫射等50多種專業機器，藉以減低創作成本，因此受到許多微型創業家的支持。參觀期間，團員更有機會親手設計鑰匙圈，如楊執行長所言：「Make Fun! Make it Happen!」

KOSMOS體感奇點館是高雄市政府推動的新創加速器基地，為新創團隊提供研發資源，打造鼓勵年輕人創新創業的生態體系。代表團於KosmoSpot奇點站體驗了不同已上架的擴增實境（AR）和虛擬實境（VR）遊戲，樂在其中。

許多台灣企業也著重企業文化傳承。此行，訪問團走訪了三家成功企業，了解他們的內部支援發展。

中鋼集團是目前台灣最大的鋼鐵公司，產品大至汽車船舶，小至家居用品樂器鋼絲。中鋼除了參與建造台北101大樓、高屏溪大橋等多項大型工程，亦是特斯拉（Tesla）汽車馬達原材料的供應商。

該公司在人力傳承上最有特色的制度就是「師徒導師制」。新員工入職後，單位會指派資深員工擔任一對一的導師，確保最優質的工藝得以傳承。

舊振南食品股份有限公司始創於1890年，多年來一直堅持純手工製餅，目前在全台共有20個營業據點。舊振南為了讓大眾對漢餅的價值和文化有更深認識，令千年漢餅文化得以傳承，於2016年特別開設了「舊振南漢餅文化館」，讓訪客體驗手作及品嚐漢餅。

舊振南營運長李立元介紹，雖然店舖已有130年歷史，但他們明白到品牌管理的重要性，故大膽採用年輕團隊，協助舊振南持續發展，以期達到「Taste Local, Link Global」的目標。參觀期間，該店更安排教授會員製作台式月餅綠豆椪，享受烘焙的樂趣。

得意中華食品有限公司由林琮隆及陳秀卿夫婦於1993年僅以新台幣5,000元（約港幣1,200元）在高雄市十全夜市擺滷味攤開始，幾年間成功轉型為批發商，供貨給市內百多家滷味店，並自創口味獨特的品牌「頑皮鐵蛋」，外銷歐美、日本和香港等地。

陳女士更帶考察團到她營運的航空教育展示館參觀。展示館展示了多架懸吊飛機，包括台灣軍用飛機。

來到高雄，當然要品嚐地道農產品。團員到了美濃區農會了解當地的特色農產品及野蓮採收，並參觀高雄物產館，購買當地的土產食品。

余鵬春總結說：「此行，會員都深深感受到台灣獨有的風土人情。台灣人無論對任何事都充滿熱情，待人以誠，努力做事，相信這是台灣企業成功的秘訣。」

Japan Opportunities for Start-ups

日本初創機遇

Major corporations are seeking innovating thinking and technology
from Hong Kong and around the world
大企業探尋香港與海外企業的創新思維和科技

Japan's many major global corporations helped the country become a byword for manufacturing excellence and advanced technology in the second half of the 20th century. Today, as technology evolves ever more rapidly, Japan's big companies are keen to tap into the innovative ideas emerging from start-ups: the amount of funding from corporate investors has increased about fifteen-fold in the past five years alone.

Takuya Matsutani, CEO of the Innovation Leaders Summit (ILS), visited the Chamber recently to introduce the summit to PR and Programmes Director Malcolm Ainsworth, and explain how it can help link Hong Kong start-ups with Japanese companies.

The ILS was launched in 2014 with support from Japan's Ministry of Economy, Trade and Industry. Last year's event had more than 11,000 participants (a 63% increase from the previous year) including representatives from more than 100 corporations and 500 start-ups.

The list of corporate participants reads like a roll call of Japan's most famous names. Last year's list includes Panasonic, Toshiba, Suntory, Toyota and Hitachi. Of the start-ups, 75 of the participating companies were from overseas, including the United States, Canada, Israel and France. There were also representatives from Asia-based start-ups, as Matsutani explained.

"At last year's ILS, 10 start-ups were from Taiwan, 20 came from Korea. But from Hong Kong – none," he said. "So I hope that Hong Kong start-ups will participate this year."

Matsutani explained why the country's major corporations were keen to build relationships with start-ups.

"In Japan, most competitive big companies are in the manufacturing sector," he said.

"But they can no longer only compete on the products, but also in technology development, which is extremely competitive."

The ILS is an invitation-only system where start-ups that have been recommended by support organizations can participate. Once accepted, the main part of the programme is "Power Matching" – a series of one-on-one meetings between start-ups and corporates.

Last year's overseas participants met an average of 6.5 corporates, and more than 1,000 alliance deals were done.


One example of a successful deal was between a start-up and Shiseido. The beauty giant is also active in the health field and the product being developed is a device for delivering tailored supplements.

"This start-up has the technology to make the supplements according to the clients needs and their health condition," said Matsutani. "So the ILS matched Shiseido with this start-up, as they are very interested in this area of biotechnology and healthcare."

The summit is also becoming increasingly international. Matsutani recently returned from a fruitful visit to Europe, where organizations including the Finnish Embassy and the Thames Valley Chamber of Commerce discussed becoming members. Matsutani added that the ILS would also like to have a Hong Kong representative as an advisor, and on his visit to Hong Kong, he also visited Cyberport and Hong Kong Science and Technology Park.

Matsutani explained some of the benefits for both sides of Hong Kong start-ups participating in the ILS.

"The Hong Kong market is relatively small, so when start-ups launch, it is difficult for them to go global. Japanese corporations already have the global network," he said. "Also, Hong Kong is very mature in AI, big data and data science, particularly in the fintech area."

Besides the Power Matching, the programme also includes venture pitches, meetings with prominent managers and networking events. This year's ILS will take place in late October; more information is available at <https://ils.tokyo/> 



日本許多大型跨國企業推動該國發展成為20世紀下半葉卓越生產和先進科技的典範。今天，科技發展一日千里，日本的大公司渴望利用初創企業的創新意念：僅在過去五年，企業投資者的資助額已增加約15倍。

創新領袖峰會總裁Takuya Matsutani最近到訪總商會，向公共關係及項目總監麥爾康介紹該峰會，並解釋其如何協助香港初創企業與日本企業建立聯繫。

創新領袖峰會於2014年在日本經濟產業省的支持下首辦。活動去年吸引超過11,000名參加者（按年增加63%）出席，包括來自100多家公司和500家初創企業的代表。

參會企業全為日本最知名的品牌。去年的公司包括松下、東芝、三得利、豐田和日立。在初創企業中，有75家參與公司來自海外，包括美加、以色列和法國。Matsutani表示，也有亞洲初創企業的代表。

他說：「去年的峰會，10家初創企業來自台灣，20家來自韓國，卻無一來自香港。因此，我希望香港的初創企業今年能參與其中。」

Matsutani解釋為何日本的大企業熱衷與初創企業建立關係。

他說：「在日本，大部分具競爭力的大企業都從事製造業。然而，他們不能只在產品上競爭，還要在科技開發方面較量，競爭十分激烈。」

創新領袖峰會以邀請制的方式，僅供獲支持機構引薦的初創企

業參與。計劃的主要部分，是透過一連串的單對單會面，為獲批參與的初創公司和大企業進行「成效配對」。

去年，海外參加者平均會見了6.5家企業，達成了過千項合作協議。

其中一所初創公司與美容業巨頭資生堂的合作協議，便是成功例子之一。資生堂雖然主力美容產品，但亦活躍於醫療保健市場，而兩家企業正合力研發能夠為人度身發配營養補充品的儀器。

Matsutani說：「這家初創企業開發的技術，能夠因應客戶的需要和健康狀況，製造合適的補充品。由於資生堂和該初創企業都對生物科技及醫療保健業甚感興趣，故此大會把兩家企業配對在一起。」

峰會亦愈趨國際化。Matsutani最近便遠赴歐洲，與芬蘭大事館及英國泰晤士谷商會商談入會事宜。Matsutani補充，峰會希望能有香港代表擔任顧問；他亦在訪港期間，考察了數碼港及香港科技園。

Matsutani解釋，香港初創企業參加峰會對雙方皆有裨益。

他說：「香港市場相對較小，因此初創公司難以進軍國際。日本企業已建立環球網絡。另外，香港在人工智能、大數據和數據科學——尤其是金融科技領域已臻成熟。」

除了成效配對活動，計劃亦涵蓋商業方案簡介、與著名經理會面和聯誼交流活動。本年度的創新領袖峰會將於10月底舉行；詳情請瀏覽<https://ils.tokyo/>



Dr Lawrence Cheung, Chief Innovation Officer,
Hong Kong Productivity Council
香港生產力促進局首席創新總監張梓昌博士

Helping SMEs Expand into Emerging Markets

Enhancement of the BUD Fund will help the city's smaller companies to explore the opportunities arising in GBA and ASEAN

Small and medium-sized enterprises (SMEs) are crucial pillars for Hong Kong's prosperous economic development. Today, there are about 340,000 SMEs in Hong Kong, accounting for over 98% of the total business units and representing nearly half of the employment in the private sector.

In view of their significance, SMEs are encouraged to upgrade and optimise their production processes to tackle operational difficulties, particularly against the backdrop of the current global economic uncertainty.



"BUD Fund" at a Glance



Tapping the unparalleled market opportunities in the Greater Bay Area (GBA) and ASEAN will also diversify the risk of investment.

To help Hong Kong companies make the most of these opportunities, the BUD Fund, a Government funding scheme, is a timely measure that enables SMEs to get a foothold to enter the Mainland China and ASEAN markets.

Opportunities abound in Mainland and ASEAN

The BUD Fund is a dedicated fund that helps SMEs surf the wave of economic upheavals, and also ties in with the Government's advocacy of local enterprises "Going Global."

The Mainland Programme of the BUD Fund scheme was enhanced in August last year, and the ASEAN Programme was added. The number of approved projects for each programme was also extended to ten. Enterprises can receive up to HK\$1 million for Mainland China and ASEAN projects, respectively. Such moves aim to encourage enterprises to capture the unparalleled business opportunities in Mainland China – the GBA in particular – as well as reach the ASEAN markets.

However, before filing an application, enterprises are advised to make holistic considerations. They should also have a full grasp of the varied business environments of these places – in terms of infrastruc-



ture, manpower, systems, production and operation conditions – in order to make the right decision.

Grasp market trends to make the right choice

Hong Kong SMEs that wish to explore the Mainland markets should be aware of a number of considerations. Generally speaking, the GBA has three currencies, taxation and legal systems, and different development paces and directions. This creates a pressing question on how to coordinate and integrate the GBA cities.

Expert advisors on Mainland Chinese tax and business issues suggested companies take every factor into account when deciding where to go. For example, geographic factor, transportation and logistics, procedures and duration of opening companies, taxation and labour-related issues. What's more, the companies need to assess whether their business fits in with the local core business activities and resources.

ASEAN, with 10 strongly bonded member states, is a dynamic economy. However, each member has unique economic status, business environment and taxation system. In terms of per capita GDP, Singapore is the most affluent, followed by Brunei and Malaysia.

Although in Singapore it takes just a few days to set up a company, the cost and resources may be a concern. The Philippines, in stark contrast, is rich in labour with lower pay, but establishing a company is more complicated. In respect of taxation, companies might bear

a lower burden in those jurisdictions that have signed a double taxation relief agreement with Hong Kong – Vietnam, Indonesia, Brunei, Singapore and Malaysia.

The Hong Kong Productivity Council regularly organizes seminars and study missions to explore business opportunities arising from Mainland China and ASEAN member states. These efforts not only help enterprises increase their understanding of the emerging markets, but also enable them to devise appropriate investment and operational strategies.

BUD Fund success stories

Launched in June 2012, the BUD Fund has approved more than 1,800 applications, granted over HK\$700 million and benefited above 1,500 enterprises as of March 2019. Successful cases prove that the scheme is conducive to driving business growth.

One of the success stories is a jewellery company that has filed four applications for BUD Fund support since 2015, and received a total of HK\$770,000 to expand in the Mainland China market. The company has established online sales channels, and performed product tests and certifications that helped grab numerous business opportunities.

Another case is a manufacturer of precision engineered metal components that first received HK\$440,000 to upgrade its Mainland China plant with advanced equipment, invest in advertising, optimise the company's website and train its staff. With another subsidy of HK\$500,000, it has also registered trademarks, participated in various exhibitions in ASEAN countries, employed domestic workers, purchased upgraded devices and launched product promotions in the Mainland.

Planned projects in Free Trade areas

The 2019/20 Government Budget announced that the BUD Fund would extend coverage to all markets that have signed Free Trade Agreements (FTA) with Hong Kong. It also plans to increase the ceiling of funding support for each enterprise to HK\$3 million, of which HK\$1 million is for the Mainland Programme and HK\$2 million for the ASEAN Programme, plus other FTA markets.

The Government will seek funding approval from the Finance Committee of the Legislative Council in the hope that the enhancement measures can be implemented in the fourth quarter of 2019. Hong Kong enterprises will then be able to harness the FTA opportunities to further expand their markets and boost sales. ❀

For more details on the BUD Fund, please visit www.bud.hkpc.org.

協助中小企開拓新興市場

BUD專項基金的優化措施可助本地中小企探索大灣區和東盟商機

中小企業是香港經濟賴以蓬勃的重要支柱，目前全港約有34萬家，佔企業總數超過98%，僱員人數佔私營機構近半，地位舉足輕重。

然而，中小企一直面對種種經營困難，加上近年外圍環境不明朗，要迎難而上，除了升級轉型、改善生產流程外，亦可拓展東盟或大灣區等具發展潛力的市場，適度分散投資風險，有利營商致勝。

為協助港企抓緊機遇，政府資助計劃「發展品牌、升級轉型及拓展內銷市場的專項基金」（「BUD專項基金」）可說是企業開拓中國內地和東盟市場的及時雨。

內地及東盟商機處處

「BUD專項基金」專門協助中小企應對經濟動盪，同時配合政府鼓勵本地企業「走出去」。

「BUD專項基金」下的內地計劃於去年8月推出優化措施，並新增了東盟計劃。兩地項目分別可獲高達港幣100萬元資助，而資助項目亦增加至10個，以鼓勵企業抓緊內地特別是大灣區

「BUD專項基金」一覽



的巨大商機，並把市場版圖擴展至東盟市場。

不過，企業在選址時應作全盤考量，充分了解各地在基礎建設、人力、制度、生產和營商條件上的差異，以便作出明智抉擇。

洞悉市場趨勢，作出明智抉擇

有意探索內地市場的香港中小企應考慮若干因素。就大灣區而言，區內有三種不同的貨幣、稅制和法制，加上發展步伐和方向各有不同，如何協調和融合是相當逼切的問題。

中國內地稅務及商務諮詢專家建議，企業選址時須考慮地利、物流運輸條件、成立公司的程序和需時、稅務和勞工相關議題等因素，甚至需要評估業務是否配合當地的經濟重點活動和資源供應。

至於東盟方面，十個成員國互相緊密合作，凝聚成一個充滿動力的經濟體。然而，各國的經濟情況、營商環境和稅務體制大相逕庭。以人均國內生產總值計，新加坡最富裕，其次是汶萊和馬來西亞。

論營商環境，在新加坡成立公司最快只需幾天，惟成本及資源價格較高；菲律賓的開業程序則較繁複，但工資水平相對較低，勞動人口亦較充裕。稅務方面，越南、印尼、汶萊、新加坡和馬來西亞已經與香港簽訂避免雙重徵稅協定，在這些司法管轄區經營的企業稅負較低。

香港生產力促進局不時舉辦講座和考察團，探索中國內地和東盟國家的商機，並加深中小企對新興市場的認識，以便制訂適當的投資和營運策略。

BUD專項基金成功個案

「BUD專項基金」自2012年6月推出以來，截至2019年3月底，已成功批出1,800多宗申請，總資助額突破港幣7億元，受惠企業超過1,500家。成功個案證明計劃有助推動業務增長。

其中本地一間珠寶首飾公司自2015年起，先後四次申請「BUD專項基金」，共獲資助約港幣77萬元拓展內地業務，用作建立網上銷售渠道、為產品進行檢測認證等。項目成效顯著，帶動該公司整體銷售額明顯增長。

此外，一間本地五金代工廠商最初獲「BUD專項基金」資助港幣44萬元，為內地廠房添置升級設備、投放廣告、加強網頁宣傳和員工培訓。該公司得悉基金加碼擴充後，去年再申請基金，成功獲批合共近港幣50萬元的資助，用作在東盟進行商標註冊、參加展覽會，以及在內地增聘員工、購買升級設備和進行產品宣傳。

「BUD專項基金」將擴至自貿區

香港特區政府於2019-20年度《財政預算案》公布，「BUD專項基金」的資助地域範圍將擴展至所有與香港締結了自由貿易協定（自貿協定）的市場，而且每家企業的累計資助上限提高至港幣300萬元，即內地市場港幣100萬元，以及東盟和其他自貿協定市場合共港幣200萬元。

政府會向立法會財務委員會申請撥款，以期在2019年第四季推行優化措施。屆時，港商可利用自貿協定帶來的機遇，進一步開闢新市場和擴展銷售網絡。

有關「BUD專項基金」詳情，請瀏覽www.bud.hkpc.org。

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Passion Drives Success

熱誠驅動成功

From bakery machinery to packaging and lessons in latte art, Kolb offers a one-stop service for its clients, reports the Chamber's staff writer **Anthony Cheng**

從烘焙設備、包裝到咖啡拉花藝術，瑞士高比為客戶提供一站式服務 本刊記者鄭健誠

“From machinery, utensils and after-sales service to food consumables, ingredients and also packaging, we aim to provide an integrated service to our clients,” said Catherine Yu, General Manager at Kolb (HK) Ltd.

The firm supplied bakery machinery when it was founded in 1986, and has expanded its range of products and services over the years to satisfy the ever-changing needs of the market.

“Just before 2000, we introduced the induction cooker as an environmentally friendly and cost-saving alternative to flame cooking,” said Yu. “In the past 10 to 20 years we have added raw materials and ingredients for baking.

We also set up RR Shenzhen to deal with imports to the Mainland and help our clients with

factories there with orders and installation.”

The company now also exports food packaging through the Mainland to new rising markets including the Philippines and Myanmar.

To ensure that Kolb is ahead of the game when it comes to the latest product developments, Yu and her team often participate in exhibitions around the world.

“We are like pioneers,” she said. “We want to see how new technology and machinery are used in foreign countries. Then we can bring the knowledge back home and provide better and quicker solutions to our customers.”

Selling equipment is just part of the process, Yu explained, and the company's role does not end once the customer has received their product.

“What distinguishes us is our after-sales service,” she said. “We value the trust of our clients. Good after-sales service, such as efficiently repairing the machines, allows our clients to trust us even more.”

Coffee culture

With the growing demand for coffee in Asia, and Kolb's already-established position as a supplier of machinery and products in the food sector, it was a natural step to move into the coffee field. Kolb

Coffee supplies coffee-making machinery, and a range of other food and beverage items in addition to coffee.

“We have been in this industry for more than 15 years,” said Astrid Lai, Senior Sales Manager at Kolb Coffee. “We saw the growing demand in the market, especially in Asia.”

Lai explained that coffee has become part of the modern lifestyle in Asia, with many people now starting their day with a cup of coffee.

“Coffee also has an important role in the business world,” she added. “Hotels, F&Bs and even offices need good coffee to greet their customers and for their staff to stay energetic. Essentially, coffee serves to initiate communication and bring people closer together.”

From time to time, Kolb Coffee also holds tailor-made workshops for its clients. “There are workshops for latte art, tasting, grinding and brewing, with the latte art being the most popular,” said Lai. “What is best is that they can take photos of the coffee and share it with their friends.”

Like many others in the food and beverage world, Yu's passion for food was what initially attracted her to the business. The ever-changing nature of the sector means it is always interesting.

“There is always something new,” said Yu. “I have been working in the industry for 17 years and it





Essentially, coffee serves to initiate communication and bring people closer together.

– Astrid Lai, Senior Sales Manager of Kolb Coffee



is always eye-opening to see how new machines and technology are being developed to help solve our problems.”

Lai’s career path, on the other hand, was driven by her experience of seeing coffee culture in action overseas.

“Everything started eight years ago when I was on my working holiday in Sydney, where I was amazed by the vibe created by the coffee shops around me,” said Lai.

“The determining moment was when I drank a cup of good coffee and I felt happy for the entire day. I realized that coffee can make people feel wonderful. That was why I started to look into coffee and decided to work in the industry.”

But even successful companies face bumps along the road, and managing a business is never easy. Hong Kong’s manpower challenges are among the hurdles that Kolb faces.

“Like many other firms, the biggest problem is the loss of talent,” said Yu. “We once lost an account manager who was responsible for looking after accounts both in Hong Kong and in the Mainland.”

Until they found a replacement, Yu had to take up the role herself, travelling back and forth to the Mainland to ensure the business continued to run smoothly. But for the most part, working at Kolb provides a great deal of satisfaction for both Yu and Lai.

“It is really rewarding when our clients specify that they only want



our machines, services and coffee beans,” said Yu. “We do our work with passion and it is encouraging to see that we have established a connection.”

Rewarding experiences don’t come only from business success. In 2017, Kolb organized an event where they served coffee to people who were working through the night on Labour Day – called “Made in HK – Salute to the fighting spirit of Hong Kong with Coffee.”

“We were giving out our coffee at the airport, at the wholesale fruit market, near the Tsim Sha Tsui pier and to kiosk keepers,” Lai explained.

“It was humbling to see that there are people working very hard at night, while most of us are probably sleeping in bed. Our interaction with them also reminded me of how coffee is a means to facilitate communication.”

The passion to better serve their clients is what drives the firm to

strive for excellence, from their products to staff training.

“Our short-term goal is to look for new technology and keep up with the latest trends,” said Yu. “In the long run we aim to upgrade the skills of our staff. Staff members are our most important assets. We hope to equip them with skills and knowledge by sending them to factories to understand the production process. Subsequently, they can use what they have learned to help our clients.”

The firm has also expanded its coverage to include tea.

“Last year we collaborated with The 1872 Clipper Tea, a Singaporean tea company,” said Lai. “A lot of people want to have a cup of refreshing tea in the afternoon, after a cup of coffee in the morning.”

The vibrancy of the F&B industry and the enthusiasm of the people who work in it means that the sector has always been attractive to the younger generation, although Lai cautions that people in the industry should be ready to work hard.

“Be prepared to keep making cups of coffee every day,” Lai said. “It is very important to keep your passion alive.”

Company : Kolb (HK) Ltd

公司名稱：瑞士高比(香港)有限公司

HKGCC Membership No. 總商會會員編號：HKK0379

Established 創辦年份：1986

Website 網站：www.kolb-hk.com / www.kolbcoffee.com



基本上，咖啡可帶起話題，促進溝通，拉近人與人之間的距離。

——瑞士高比咖啡業務部高級經理黎思運

「從設備、用具、售後服務到食品、食材以至包裝，我們致力為客戶提供一應俱全的綜合服務。」瑞士高比（香港）有限公司總經理余潔儀如是說。

該公司創辦於1986年，最初為烘焙設備供應商，其後一直拓展產品和服務種類，致力滿足不斷轉變的市場需求。

余潔儀表示：「就在2000年之前，我們引入了比明火煮食更環保和節省成本的電磁爐。」她續道：「過去10至20年，我們新增多種烘焙食材和用料，更成立了深圳佳爾思，專門處理內地入口，並為當地設廠的客戶提供訂單和安裝支援。」

公司目前亦透過內地把食品包裝出口到新興市場，包括菲律賓和緬甸。

為確保高比在產品開發方面走在最前，余潔儀及其團隊不時要參加世界各地的展覽。

她說：「我們像業界先鋒一樣，希望認識外國採用的嶄新技術和設備，再把有關知識引入香港，從而為顧客帶來更佳、更便捷的方案。」

余潔儀解釋，銷售儀器只是整個過程的一部分，因為客戶收到產品後，公司仍未可功成身退。

「我們與眾不同之處，在於公司的售後服務。」她補充：「我們重視與客戶建立互信。良好的售後服務，例如高效的機器維修服務，令客戶更信任我們。」

咖啡文化

隨著亞洲市場對咖啡需求日增，加上高比作為餐飲業設備及產品供應商，已

在行內建立了穩固地位，進軍咖啡業這一步可謂理所當然。高比咖啡供應咖啡沖泡設備及咖啡以外的一系列食品和飲品。

「我們從事這個行業超過15年。」瑞士高比咖啡業務部高級經理黎思運說：「我們看到市場需求日益增長，尤其是亞洲。」

黎思運解釋，現在許多人都愛以一杯咖啡迎接新的一天，可見咖啡已成為亞洲現代生活的一部分。

「咖啡在商業世界亦扮演重要的角色。」她續道：「酒店、餐館和辦公室不僅要以優質咖啡來招待住客，更要為員工提供香濃咖啡來抖擻精神。基本上，咖啡可帶起話題，促進溝通，拉近人與人之間的距離。」

高比咖啡亦不時特別為客戶舉辦工作坊。黎思運說：「我們開辦了咖啡拉花、品味、研磨和沖泡工作坊，又以拉花藝術最受歡迎。箇中原因在於學員可為自己的作品拍照，再與好友分享。」

與餐飲業內很多行家一樣，余潔儀對食物的熱愛是吸引她入行的原因。業界趨勢時刻在變，對她而言亦充滿趣味。

她說：「這行給予我源源不絕的新鮮感。我入行17年，每當看到有新機器和科技面世，協助業界解決問題，都大開眼界。」

另一邊廂，黎思運投身咖啡業，全因受到外地咖啡文化的啟發。

她憶述：「一切由八年前在悉尼的工作假期開始。當地到處都是咖啡店，我被四周的氛圍所感染。」

「一次，我喝了一杯香濃咖啡，接下來一整天都感到豁然開朗。那一刻我領會到

We do our work with passion and it is encouraging to see that we have established a connection.

我們對工作充滿熱誠，看到與客戶建立了良好的合作關係，確是令人鼓舞。

咖啡可令人心情愉快。就這樣，我便開始研究咖啡，並決心入行。」

然而，再成功的公司也會經歷挫折，而管理一家企業亦不容易。香港的人力資源問題是高比面對的挑戰之一。

余潔儀指出：「跟大部分其他公司一樣，最大的問題是流失人才。曾經有一位客戶經理離職，他負責與中港兩地的客戶接洽。」

直到公司物色到繼任人之前，余潔儀也得接替其職務，定期往返內地，確保業務繼續運作暢順。但整體而言，在高比工作為余潔儀和黎思運帶來無比的滿足感。

「當客戶指定只用我們的設備、服務和咖啡豆，實在令人大感欣慰。」余潔儀又說：「我們對工作充滿熱誠，看到與客戶建立了良好的合作關係，確是令人鼓舞。」

滿足感不僅源於商業成就。在2017年的勞動節，高比特意舉辦了一項分享活動，主題為「以咖啡致敬香港的拼搏精神（香港製造）」，向通宵工作的市民送上咖啡。

黎思運解釋：「我們到機場、果欄、尖沙咀碼頭一帶和報攤派發咖啡。」

「當大多數人已好夢正酣，卻仍有市民徹夜不休地工作，實在令人深表敬佩。與這些市民互動亦令我有感咖啡是促進溝通的工具。」

為客戶提供更優質服務的決心，驅動公司從產品到員工培訓等方面都力臻完美。

「我們的短期目標是尋找嶄新科技，緊貼最新趨勢。」余潔儀補充：「長遠來說，我們致力提升員工的技能。員工是公司最寶貴的資產，因此我們希望能夠安排他們考察廠房，了解整個生產過程，從而讓他們掌握當中的技能和知識，然後學以致用，幫助我們的客戶。」

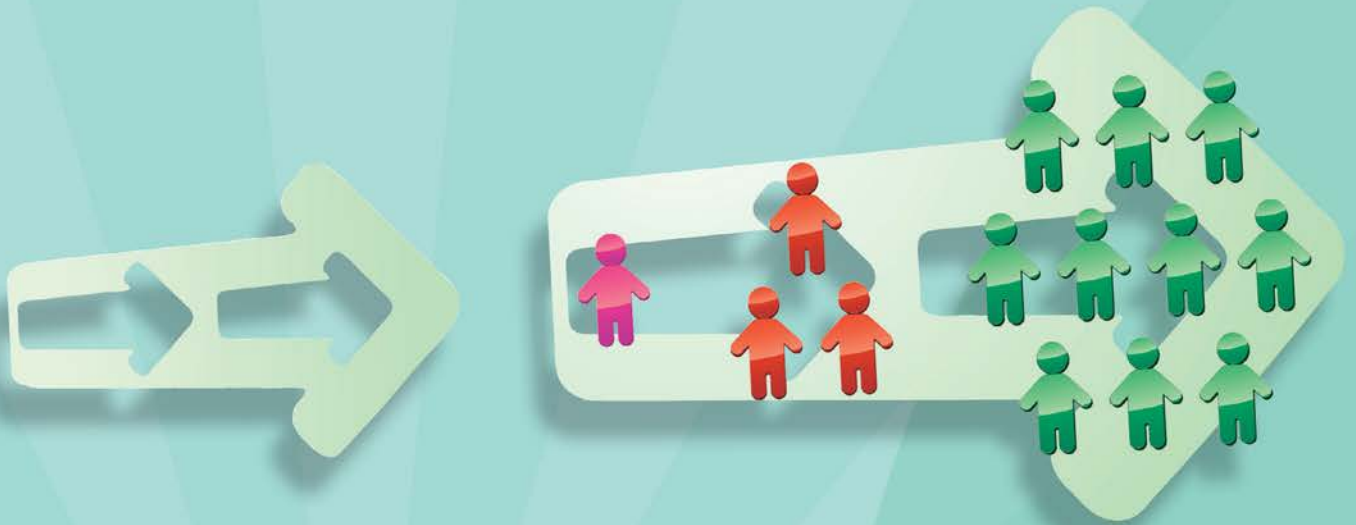
公司亦涉足茶葉業務。黎思運說：「我們去年與新加坡茶葉公司1872 Clipper Tea合作。很多人於早上品嚐了一杯香濃咖啡後，都喜歡在下午來一杯怡神紅茶。」

餐飲業的朝氣活力和從業員的投入熱誠，是業界吸引年青一代入行的原因，但黎思運忠告，投身餐飲這一行必須預備好要勤懇工作。

她說：「要準備好每天不停沖泡咖啡，對工作持之以誠十分重要。」

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Arcane Delights 隱世美點

Award-winning Australian chef Shane Osborn lives up to his reputation with his first Hong Kong restaurant, reports the Chamber's staff writer **Elmo Wong**

澳洲星級名廚Shane Osborn首家香港餐館不負盛名 本刊記者王靜雯

Tucked away on On Lan Street in Central, Arcane – as its name suggests – is a small and discrete fine-dining establishment. Founded by celebrated chef Shane Osborn in 2014, it was awarded a Michelin star in 2017. Unlike many top restaurants that have grand and glamorous interiors, Arcane offers a cozy and comfortable space for diners

to savour the restaurant's refined European food. The interior features warm-hued furnishings, soft lighting, a modern open kitchen and contemporary art.

With a focus on top quality cuisine, service and wine, Arcane uses the best produce, including some of the wide selection of herbs that Osborn grows on his terrace.

坐落中環安蘭街的Arcane名副其實是一家隱世小餐館。餐館在2014年由名廚Shane Osborn所創，並在2017年獲得米芝蓮一星榮譽。有別於大部分高級餐廳，Arcane不以金碧輝煌的裝潢作賣點，反而著眼營造舒適愜意環境，讓食客能舒心享受精緻的歐陸菜式。餐館擺設以暖色為主調，室內燈光柔和，設有開放式廚房，又陳設了一系列當代藝術品。

Arcane致力呈獻頂級菜餚、服務和酒品，並嚴選優質食材，其中更不乏Osborn自家陽台種植的香草。



● **Lightly Poached Hokkaido Scallop**
嫩灼北海道帆立貝

With their natural sweetness and unique texture, scallops are one of Osborn's favourite ingredients. Fresh scallops from Hokkaido are lightly poached, cut into cubes and mixed with diced Jersey Royal potatoes. It is served in Arcane's special dashi (Japanese clear broth) and butter sauce and topped with wild asparagus from France and sea grapes from Okinawa, Japan. This appetizer unites quality ingredients to present diners with the authentic flavours of the sea.

帆立貝味道清甜、口感獨特，是Osborn最愛的食材之一。新鮮北海道帆立貝先輕灼，後切粒，再混入Jersey Royal薯塊；最後佐以Arcane特製的日式高湯及牛油汁，並把法國野生蘆筍及沖繩海葡萄置頂點綴。如此，便完成一道食材鮮美、洋溢大海風味的開胃頭盤了。

● **Cappelletti of Homemade Lemon Ricotta**
香檸芝士意式雲吞

Cappelletti is a stuffed pasta similar to Chinese wontons. Eggs from Japan are used to give the pasta a bright yellow colour. Unlike traditional cappelletti that uses minced-meat filling, Arcane stuffs the dough with homemade lemon ricotta that refreshes diners' taste buds. The pasta is served with fresh peas, broccolini and black truffle from Australia.

Cappelletti即以麵皮夾入內餡，又稱意式雲吞。外皮混日本雞蛋製作，取其色澤明黃。Arcane的意式雲吞有別於傳統做法，餡料不用碎肉，換上自家製的檸檬瑞可塔芝士，滿載清新；另配新鮮豌豆、西蘭花和澳洲黑松露。





● **Pan Roasted Wagyu Rump Cap**
香煎和牛臀肉蓋

This specially selected Wagyu beef comes from Mayura Farm in South Australia, where the cattle are fed chocolate to give their meat a hint of sweetness. With its higher sugar content, the pan roasted wagyu is extraordinarily crisp on the outside but tender and moist inside. The rich beef flavor is perfectly complemented by a smoky truffle red-wine sauce. The wagyu is served with caramelized onions, baby carrots, Japanese daikon and celeriac.

特選和牛產自南澳Mayura農場，因其飼料加入巧克力，所以肉味隱隱帶甜。較高的糖分使牛肉下鍋香煎時表面格外酥脆，內裡則嫩滑多汁。香濃牛味更與煙燻松露紅酒醬相輔相成，再配襯焦香洋葱、小胡蘿蔔、日本白蘿蔔和根芹，堪稱一絕。

● **Roasted Banana Mousse with Peanut Ice Cream, Lime macerated Blueberries**
花生雪糕伴香烤香蕉慕司、青檸浸製藍莓

This irresistible dessert is a wonderful combination of childhood favourites banana and ice-cream, with an update thanks to salted peanuts and tart blueberries to balance the sweetness.

香蕉伴雪糕無疑是大家的童年摯愛，實在令人無法抗拒。加入鹽香花生與餡餅藍莓，更顯鹹甜適中，使得一撮兒時回憶飄上心頭。



Chef's Profile 大廚小檔

Born and raised in Perth, chef Shane Osborn's first lessons in professional cooking were gained through working with his mother, a caterer. This solid foundation was augmented at culinary school, and Osborn then accumulated further experience in restaurants at home and abroad.

Following a move to London, he became the first Australian head chef to attain two Michelin stars, before coming to Hong Kong in 2012. He quickly won recognition for his work here, including being named as Tatler magazine's New Chef of the Year, before going out on his own to open Arcane.

Netflix viewers will also recognize him as one of the finalists on The Final Table, a high-end cooking contest featuring well-known chefs from around the world.

Despite his considerable success to date, Osborn is still looking to the future. "There is no final destination," he said. "I want to go forward, travel around and bring quality food to different countries."

Osborn於澳洲珀斯土生土長，小時協助母親承辦餐飲到會服務，卻正好成就了他的入廚之路。隨後他考入廚藝學院，深造本已扎實的烹飪技巧，更遠赴各地餐廳工作，累積經驗。

在倫敦下廚時，Osborn獲頒米芝蓮二星殊榮，成為首位得此榮譽的澳洲主廚。他於2012年來港，不久便得到賞識，更獲Tatler雜誌評選為年度新廚，後來開辦了Arcane餐館。

Netflix觀眾或許會對Osborn留有印象，因為他正是全球頂尖名廚競技節目《The Final Table》的四強之一。

儘管功成名就，Osborn卻依然邁步求進。他說：「旅途是無盡的。我希望繼續向前，遊歷各地，把美食帶到不同國家。」

Arcane

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Celebrating PRC's 70th Anniversary

More than 150 members and guests joined the China Committee Cocktail Reception, hosted by Chamber Chairman Aron Harilela, on 27 June to celebrate the 70th anniversary of the Founding of the People's Republic of China. Liu Yajun, Head of Commercial Office, Liaison Office of the Central People's Government in the HKSAR, took the opportunity to share his vision on the future development of the country with members. Zhu Wen, Director General, Coordination Department,

Liaison Office of the Central People's Government in the HKSAR; Andy Chan, Under Secretary of Constitutional and Mainland Affairs in the HKSAR, and Zhu Lingyan, Deputy Director General, Representative Office in Hong Kong and Macau, CCPIT, joined the reception as officiating guests. More than 20 representatives from different provinces and cities on the Mainland also attended to meet Chamber members and discuss cooperation opportunities. For more photos from the event, see p.54.

慶祝建國70年

逾150名會員和嘉賓於6月27日參加由總商會主席夏雅朗主持的中國委員會交流酒會，舉杯共慶中華人民共和國建國70周年。中聯辦經濟部貿易處負責人劉亞軍藉機與會員分享其對國家未來發展的願景。中聯辦協調部部長朱文、香港特區政制及內地事務局副局長陳帥夫及中國貿促會駐香港代表處副總代表朱凌燕擔任酒會的主禮嘉賓。來自內地不同省市逾20位代表亦有赴會，與總商會會員會面，並討論合作機會。更多活動相片，請參閱第54頁。

The annual China International Fair for Investment & Trade (CIFIT) and the Belt and Road Investment Congress (BRIC) will both take place in Xiamen from 8 to 11 September. Jeoven Wong, Director General of the Xiamen Municipal Bureau of Convention & Exhibition Affairs, and Yiyao Liu, Deputy Director of the Shanxi Investment Promotion Bureau, visited HKGCC on 25 June to invite the Chamber to join the 23rd CIFIT and BRIC. Edmond Yew, Vice Chairman of the China Committee, received the delegation and said that the Chamber would continue to support these major events.

Two days later, Edmond Yew and 12 Chamber members attended the Hong Kong Promotional Symposium of CIFIT and BRIC. The Chamber was one of the co-organizers of the symposium, which took place on 27 June.

一年一度的「中國國際投資貿易洽談會」和「一帶一路投資大會」將於9月8至11日假廈門舉行。廈門市會議展覽事務局局長王琮文及山西省投資促進局副局長劉乙佑於6月25日到訪總商會，邀請本會參加「第23屆中國國際投資貿易洽談會暨一帶一路投資大會」（投洽會）。中國委員會副主席姚逸明接待二人，並表示總商會將繼續支持該等盛事。

在兩天後即6月27日，姚逸明和12位總商會會員出席投洽會「香港推介會」。總商會是推介會的協辦機構之一。



Charles Man and Wilson Yan, Legal Consultants at Gold Partners Holdings Limited, spoke at a Chamber roundtable luncheon on 28 June. They used real-life cases to illustrate some of the legitimate methods that can be employed to collect debts in Mainland China, besides using the courts system. Yan also explained the differences in the legal systems, agreements and arbitration between the Mainland and Hong Kong, and shared some strategies to help solve cross-border disputes.

高柏資本控股集團法律顧問文國權及閔明誠在總商會6月28日的午餐會上，利用真實案例講解在中國內地追討欠款的合法方式，而無需訴諸法律。閔律師也解釋中港兩地在法制、合同和調解方面的差異，並分享跨境爭議的解決方案。



At the China Committee meeting held on 27 June, Liu Yajun, Head of Commercial Office, Liaison Office of the Central People's Government in the HKSAR, briefed members on the latest developments of China's trade and economic situation, and also the new Foreign Investment Law, which will come into force on 1 January 2020. Also at the meeting, Petrina Tam was re-elected as Chairman, and SH Chan, Eric Fok, David Hsu and Edmond Yew were re-elected as Vice Chairmen.

在中國委員會6月27日的會議上，中央人民政府駐香港特別行政區聯絡辦公室貿易處負責人劉亞軍向委員概述中國最新經貿發展，以及將於2020年1月1日生效的外商投資法。席間，譚唐毓麗獲選連任主席；陳紹雄、霍啟山、許立慶及姚逸明再度當選副主席。

The Qingdao-Hong Kong Economic and Trade Cooperation Seminar took place in Hong Kong on 26 June and was hosted by Yang Jun, Chairman of Qingdao CPPCC. Petrina Tam, China Committee Chairman, attended the seminar and discussed future cooperation opportunities with the Qingdao delegation.

「青島—香港經貿合作推介會」於6月26日在港舉行，由青島市政協主席楊軍主持。中國委員會主席譚唐毓麗出席推介會，並與青島代表團討論未來的合作機會。

The Mainland's food and beverage sector presents many opportunities but investors should enter this rapidly evolving market with their eyes open. At a roundtable luncheon on 10 July, Andrew Sim from Baker McKenzie shared his views on the legal and regulatory framework, advertising and labelling requirements, and key IP trends in Mainland China to help members avoid any compliance risk.

內地餐飲業機遇處處，惟投資者踏足這個急速發展的市場時，應多加留意最新趨勢。貝克·麥堅時合夥人沈淵明於7月10日的午餐會上，剖析中國內地的法律和規管框架、廣告與標籤規範，以及主要的知識產權趨勢，協助會員避免合規風險。



On 4 July, Edmond Yew, Vice Chairman of the China Committee, attended the "Exploring the Greater Bay Area – Hong Kong-Shenzhen Strategic Cooperation Seminar." The event was organized by the CPPCC (Shenzhen) Hong Kong and Macao Members Association, and HKGCC was one of the co-organizers of the event. As the scope of cooperation between Hong Kong and Shenzhen has been expanded since the release of the Outline Development Plan for the Greater Bay Area earlier this year, this will create more potential collaboration opportunities, particularly in innovation and technology, financial services, and healthcare services for the elderly.

中國委員會副主席姚逸明於7月4日出席「透視大灣區 危中覓新機—港深戰略合作座談會」。活動由深圳市政協歷屆港澳委員聯誼會主辦，總商會為協辦機構之一。自《粵港澳大灣區發展規劃綱要》於本年初出台以來，深港兩地合作空間不斷擴大，這將開創更多潛在合作機遇，尤其在創新科技、金融服務及醫療養老範疇。



The Chinese Venture Capital International Summit 2019 took place in Hangzhou on 9 July. During the summit, Edmond Yue, General Committee Member, represented the Chamber to sign an MoU with the Shangchen General Chamber of Commerce in Hangzhou to strengthen cooperation between Hong Kong and Hangzhou enterprises.

「2019僑界創業投資國際高峰論壇」於7月9日假杭州舉行。期間，理事余國賢代表總商會與杭州市上城區商會簽署諒解備忘錄，以加強香港與杭州兩地企業合作。

On 9 July, Zhou Shengqiao, Head of the Department of Relations, China Council for the Promotion of International Trade Hunan Sub-council, visited the Chamber to invite the HKGCC leadership to a promotion seminar to be held on 30 July in Shaoyang, Hunan Province.

Wendy Lo, Senior Manager, China Business, received the delegation.

湖南省貿促會國際聯絡部部長周勝橋於7月9日率團到訪總商會，邀請本會領導參加將於7月30日在湖南省邵陽市舉行的推介會，由中國商務高級經理盧慧賢接待。



The 23rd Beijing – Hong Kong Economic Cooperation Symposium – organized by the Beijing Government, HKTDC, and the five major Hong Kong local chambers – will be held on 21-22 October in Hong Kong. Petrina Tam, China Committee Chairman, attended the second joint meeting chaired by Meng Fanyong, Director of Large-scale Events Department of Beijing Investment Promotion Bureau, on 16 July to discuss the details of the event.

由北京市政府、香港貿發局及香港五大商會主辦的「第二十三屆北京—香港經濟合作研討洽談會」將於10月21至22日在港舉行。中國委員會主席譚唐毓麗於7月16日出席由北京市投資促進局大型活動處處長孟凡勇主持的第二次聯席會議，討論活動細節。

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Celebrating 70 Years 慶祝建國70年

Cocktail Reception gives members and guests the opportunity to mark the founding of the PRC
會員和嘉賓出席酒會，同慶中華人民共和國成立



More than 150 guests and members took the opportunity to raise a glass to the 70th anniversary of the People's Republic of China during the China Committee's Cocktail Reception on 27 June. Liu Yajun, Head of Commercial Office, The Liaison Office of The Central People's Government in the HKSAR, spoke at the event, where he shared his vision for the future development of the country. As well as officials from the Mainland, a number of representatives of business communities from different provinces and cities attended the reception to meet with Chamber members and discuss potential opportunities for collaboration. ✿

今年是中華人民共和國建國70周年，逾150名嘉賓和會員於中國委員會6月27日舉行的交流酒會上舉杯共慶。當晚，中聯辦經濟部貿易處負責人劉亞軍致辭，分享其對國家未來發展的願景。多位內地官員及不同省市的商務代表亦有出席酒會，與會員會面交流，討論潛在合作機遇。 ✿

China in Focus 中國焦點



Asia & Africa Committee 亞洲及非洲委員會

Priyanka Chauhan, Consul General of India, met with Chamber Chairman Aron Harilela and Asia & Africa Committee Chairman Behzad Mirzaei on 24 June to discuss ways to grow trade, investment and tourism between India and Hong Kong.

印度總領事Priyanka Chauhan於6月24日與總商會主席夏雅朗和亞洲及非洲委員會主席苗澤文會面，討論如何促進印度與香港的貿易、投資和旅遊業交流。



Kripabar Baruah, Joint Director, and Vijay Puri, Administration Committee Member of The Synthetic & Rayon Textiles Export Promotion Council (SRTEPC) of India, visited the Chamber on 11 July, accompanied by representatives from the Indian Consulate General. They were welcomed by Asia & Africa Committee Chairman Behzad Mirzaei and members. Baruah updated members on India's textiles and garments industry. India is the second-largest producer of man-made fibres in the world, exporting products worth over US\$6 billion to more than 150 countries. The biggest markets for the sector include the U.S., Turkey, Bangladesh, Brazil and the UAE. Baruah invited Chamber members to attend the upcoming trade fair, Source India, to be held in Mumbai in August.

印度合成纖維紡織品出口促進委員會聯合主任Kripabar Baruah及行政委員會成員Vijay Puri於7月11日在印度總領事館代表的陪同下到訪總商會，由亞洲及非洲委員會主席苗澤文和委員接待。Baruah介紹印度紡織和成衣業的最新動向。印度是全球第二大人造纖維生產國，向超過150個國家出口價值逾60億美元的產品。業界最大的市場包括美國、土耳其、孟加拉國、巴西和阿聯酋。Baruah邀請總商會會員參加即將於8月假孟買舉行的「Source India」貿易展。

Vikram Misri, Indian Ambassador to Beijing, along with Consul General of India Priyanka Chauhan and Consul Ajith John Joshua, paid a courtesy visit to the Chamber on 5 July to discuss how India and Hong Kong can work more closely together. The visitors were welcomed by Chamber Vice Chairman Leland Sun, General Committee Members Nicholas Brooke and Neville Shroff, Asia & Africa Committee Vice Chairmen Nigel Collett and Andrew Wells, and members.

Ambassador Misri explained that India had been working to reduce red tape, and in 2017 had recorded a jump of 23 positions to be placed 77th among 190 countries in the World Bank's Doing Business Report. He said that the Indian government was working on opening a Hong Kong trade office in India to facilitate trade activities between the regions. During the meeting, members expressed their wishes for simplified visa requirements.

印度駐北京大使Vikram Misri聯同印度總領事Priyanka Chauhan和領事Ajith John Joshua於7月5日到總商會作禮節性拜訪，由總商會副主席孫立勳、理事蒲祿祺和尼維利施樂富、亞洲及非洲委員會副主席Nigel Collett和華賢仕及會員接待。雙方討論印度與香港如何加強合作。

Misri大使解釋，印度一直致力拆牆鬆綁，並在2017年世界銀行的《營商環境報告》中躍升23位，在190個國家中排名第77位。他指出，印度政府正著手在當地設立香港貿易辦事處，以促進兩地的貿易活動。席間，會員表示希望簽證要求得以簡化。



Committee Chairmen 委員會主席



Consul General of Cambodia Sin Siya spoke at the Chamber's ASEAN Series roundtable luncheon on 25 June about the growing opportunities in Cambodia. Tommy Yip, Personal Assistant to the Consul General, briefed members on the country's investment incentives, while Catherine Chan, Director of Goldfame Group and Urban Village, shared her experience of investing in Cambodia's tourism and retail sectors.

柬埔寨總領事Sin Siya出席總商會6月25日的東盟系列午餐會，介紹柬埔寨與日俱增的機遇。總領事私人助理葉振強向會員講解該國的投資優惠，而金鏗集團及首都國金董事陳潔盈則分享投資柬埔寨旅遊和零售業的經驗。

Jamal Chafra, member of the organizing group for the Chamber's Ghana and Morocco mission, met with Malcolm Ainsworth, Director for PR and Programs, on 29 June to discuss details of the Moroccan leg of the mission in December. Chafra explained that more Mainland companies are investing in Morocco as a gateway into West Africa, and that the country is also a manufacturing hub for exports to Europe and the United States.

總商會加納及摩洛哥考察團籌委會成員Jamal Chafra於6月29日與公共關係及項目總監麥爾康會面，討論12月摩洛哥考察行程的細節。Chafra解釋，愈來愈多內地企業投資摩洛哥，作為通往西非的門戶；該國也是出口到歐美產品的製造樞紐。

At a committee meeting on 25 June, Leanne Ma, Senior Administrative Officer at the Trade and Industry Department (TID), and Nelson Mak, BUD Fund Manager at the Hong Kong Productivity Council, introduced the various funding schemes available under TID. Members also gave some suggestions as to how the department could improve its loan guarantee services by partnering with virtual banks and simplifying paperwork.

At the same meeting, Committee Chairman Behzad Mirzaei, General Committee Member PC Yu, and Vice Chairmen Nigel Collett and Andrew Wells, shared their views with committee members on the business and investment opportunities in Hokkaido following the Chamber's recent mission to the Japanese island. The committee also held its election and Behzad Mirzaei was re-elected as Chairman, while Nigel Collett, Jonathan Lampert and Andrew Wells were also re-elected as Vice Chairmen.



在6月25日的委員會會議上，工業貿易署高級政務主任馬念恩及香港生產力促進局BUD專項基金秘書處經理麥迪倫介紹工貿署推出的各項資助計劃。委員亦建議該署通過與虛擬銀行合作及簡化文書程序，以改善其貸款擔保服務。

會上，最近隨總商會赴北海道考察的委員會主席苗澤文、理事余鵬春及兩位副主席Nigel Collett和華賢仕，向委員介紹該島的商業和投資機會。委員會選舉行選舉，苗澤文獲選連任主席，而Nigel Collett、林偉全和華賢仕亦獲選連任副主席。

Americas Committee

美洲委員會

Prof Steve Wong

黃兆輝教授



Asia & Africa Committee

亞洲及非洲委員會

Mr Behzad Mirzaei

苗澤文先生



China Committee

中國委員會

Mrs Petrina Tam

譚唐毓麗女士



HKCSI – Executive Committee

香港服務業聯盟 — 執行委員會

Ms Veronica Lockyer

駱凱燕女士



Digital, Information & Telecommunications Committee

數碼、資訊及電訊委員會

Ms Jennifer Yuen Chun Tan

陳婉真女士



Economic Policy Committee

經濟政策委員會

Mr John Anthony Miller

苗學禮先生



Environment & Sustainability Committee

環境及可持續發展委員會

Mr Mike Kilburn

吳敏先生



Europe Committee

歐洲委員會

Ms Jennifer Chan

陳佩君女士



Financial & Treasury Services Committee

金融及財資服務委員會

Ms Agnes Chan

陳瑞娟女士



Industry & Technology Committee

工業及科技委員會

Mr William Yuen Fai Lai

黎元輝先生



HKGCC Signs MoU with Qatar Financial Centre

HKGCC and the Qatar Financial Centre (QFC) signed a Memorandum of Understanding (MoU) on 9 July to promote trade, investment and collaboration between the two economies. Chamber CEO Shirley Yuen and Sheikh Alanoud Bint Hamad Al-Thani, Managing Director, Business Development at the QFC Authority, signed the agreement. Both parties expressed their hopes for broader collaboration and interaction between Hong Kong and Qatar.

"The Gulf Region has long been a key market for Hong Kong companies, and it is also at a crossroads of the very important Belt and Road Initiative," said Yuen. "We look forward to working with QFC through this MoU to help businesses expand their trade, investment and understanding of the rapidly diversifying Qatari economy to capture more opportunities in the country."

The QFC, located in Doha, is one of the world's fastest growing onshore business and financial centres. Al-Thani noted that Hong Kong and Qatar have enjoyed strong bilateral relations for many years, and said that this agreement is testament to these ties.

"Through this MoU, we are also broadening the capacity of the QFC to create even more business prospects for organizations based in Qatar and Hong Kong, while paving the way for more avenues for mutually beneficial collaboration," she said. "I am confident that we will witness significant process as a result, and look forward to the many opportunities that will result from our combined efforts."



總商會與卡塔爾金融中心管理局 簽訂諒解備忘錄

香港總商會與卡塔爾金融中心管理局於7月9日簽訂合作諒解備忘錄，促進兩地貿易、投資和合作。備忘錄由總商會總裁袁莎妮及卡塔爾金融中心管理局業務發展部行政總監 Sheikh Alanoud Bint Hamad Al-Thani 簽署，雙方均表示期望擴闊兩地的合作交流。

袁莎妮表示：「海灣地區一直是港商的重要市場，亦是重要倡議『一帶一路』的交匯點。我們期望能透過簽訂備忘錄，加強與卡塔爾金融中心合作，協助企業拓展貿易投資，並加深了解日益多元的卡塔爾經濟，從而把握當地更多機遇。」

卡塔爾金融中心座落多哈，是全球領先且增長速度最快的在岸商業金融中心。Al-Thani指出，香港與卡塔爾多年來一直保持緊密的雙邊關係，此次簽訂備忘錄便是明證。

她表示：「此備忘錄亦有助卡塔爾金融中心為兩地商企開創商機及互惠合作機遇。我深信，備忘錄將帶來重大進展，並期待見證我們共同合作的成果。」

Meeting with King Faisal Center for Research and Islamic Studies 與費薩爾國王學術與伊斯蘭研究中心會面

A Saudi Arabian delegation from the King Faisal Center for Research and Islamic Studies visited the Chamber on 26 June. The delegates were welcomed by Andrew Wells, Asia & Africa Committee Vice Chairman and Convenor of the Chamber's Belt and Road Working Group; General Committee Member Nicholas Brooke and members.

Kameal H Alahmad, Representative of the Regional Security Unit, briefed members on Saudi Arabia's latest developments and the country's "Vision 2030" plan to diversify its economy. The three pillars of Vision 2030 are establishing the country as the heart of the Arab and Muslim world, an investment powerhouse, and a hub connecting three continents.

Sarah Al-Otaibi, Representative of the Political Economy Unit, gave a presentation on Saudi Arabia's renewable energy policies, saying that more than 35 renewable energy parks across the country would be developed by 2030. She added that the country had the potential to be the world's greatest in solar and wind energy production.

費薩爾國王學術與伊斯蘭研究中心率領沙特阿拉伯代表團於6月26日到訪總商會，由亞洲及非洲委員會副主席兼總商會一帶一路小組召集人華賢仕、總商會理事蒲祺祿及會員接待。

區域安全部代表Kameal H Alahmad介紹沙特阿拉伯的最新發展及該國「2030年願景」多元經濟發展計劃。「2030年願景」的三大目標是建設沙特阿拉伯成為阿拉伯和伊斯蘭世界核心、投資強國，以及亞歐非樞紐。

政治經濟部代表Sarah Al-Otaibi介紹沙特阿拉伯的可再生能源政策，並表示到2030年全國將會興建逾35個可再生能源公園。她補充，該國有潛力成為全球最大的太陽能及風能生產地。



Committee Chairmen 委員會主席



Chamber Chairman Aron Harilela and Deputy CEO Watson Chan welcomed Kosaku Kawai, President and Managing Director, Mitsubishi Corporation (Hong Kong) Ltd, and a number of his senior planning staff to the Chamber on 26 June to discuss expanding cooperation with the Chamber and the development of the Greater Bay Area.

總商會主席夏雅朗及副總裁陳利華於6月26日接待香港三菱商事會社有限公司董事總經理河合耕作及隨行多位高級策劃人員，雙方討論與總商會擴大合作和大灣區發展。

Yutaka Hashimoto, Deputy Director General of JETRO Hong Kong, met with Behzad Mirzaei, Chairman of the Asia & Africa Committee, and Malcolm Ainsworth, PR and Programs Director, on 25 June. Yutaka presented updated information about some of the sites visited during the Chamber's recent mission to Hokkaido, and discussed follow-up actions to help members develop their interests on the island. He also provided an update on a food expo fair taking in Hokkaido in August that may be of interest to committee members.

日本貿易振興機構香港副所長橋本豐於6月25日與亞洲及非洲委員會主席苗澤文和公共關係及項目總監麥爾康會面。總商會近日赴北海道考察，橋本豐就部分到訪景點提供最新資訊，並討論後續行動，以提升會員對投資該島的興趣。他還介紹8月假北海道舉辦食品博覽會的最新情況，讓有興趣的委員多加了解。

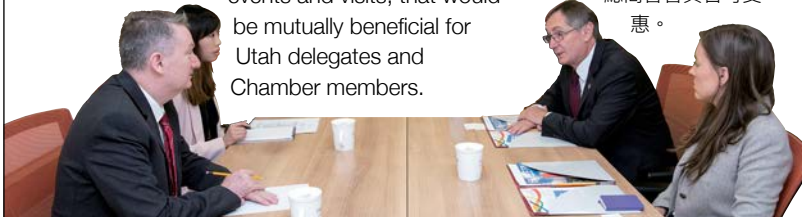
Takuya Matsutani, CEO, Innovation Leaders Summit, called on the Chamber on 25 June to provide an update on Japan's leading start-up event, which will take place in Tokyo on 28-30 October. He explained to the Chamber's Public Relations and Programs Director Malcolm Ainsworth that the annual summit, which was launched in 2013, now attracts more than 100 major Japanese corporations and 500 start-ups from around the world.

創新領袖峰會總裁Takuya Matsutani於6月25日到訪總商會，介紹將於10月28至30日假東京舉行的大型初創企業盛會。他向總商會公共關係及項目總監麥爾康解釋，這個年度峰會於2013年首辦，現已吸引100多家大型日本公司和世界各地500家初創企業參與。

Americas Committee 美洲委員會

Franz Kolb, Director of Trade and Diplomacy, State of Utah Governor's Office of Economic Development, and Meg Harris, Trade Mission Manager, World Trade Center Utah, visited the Chamber on 15 July, where they were welcomed by Malcolm Ainsworth, Director for PR & Programs. The visitors informed the Chamber about a trade mission to Hong Kong led by Utah Governor Gary Herbert that will take place in mid-September. Both sides discussed possible areas for collaboration, including meetings, events and visits, that would be mutually beneficial for Utah delegates and Chamber members.

猶他州州長經濟發展辦公室貿易及外交處主任Franz Kolb及猶他州世界貿易中心貿易代表團經理Meg Harris於7月15日到訪總商會，由公共關係及項目總監麥爾康接待。訪客一行向總商會表示，猶他州州長Gary Herbert將於9月中旬率領貿易代表團訪港。雙方討論了潛在合作領域，包括會議、活動和考察，讓猶他州代表和總商會會員皆可受惠。



Legal Committee 法律委員會



Ms Fiona Loughrey
羅嘉莉女士

Manpower Committee 人力委員會



Ms Connie Lam
林翠華女士

Membership Committee 會員關係委員會



Mr Peter Wong
王冬勝先生

Real Estate & Infrastructure Committee 地產及基建委員會



Mr Nicholas Brooke
蒲祿祺先生

Retail & Tourism Committee 零售及旅遊委員會



Ms Sylvia Chung
鍾慧敏女士

Shipping & Transport Committee 船務及運輸委員會



Mr Kenneth Bell
鮑健偉先生

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



Mr Roy Ng
伍俊達先生

Taxation Committee 稅務委員會



Ms Alice Leung
梁愛麗女士

Taiwan Interest Group 台灣小組



Mr PC Yu
余鵬春先生

Women Executives Club 卓妍社



Ms Jennifer Chan
陳佩君女士

Young Executives Club 卓青社



Mr Eric Fok
霍啟山先生

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

At a roundtable luncheon on 17 June, Tyler Aveni, Head of International Partnerships at WeBank, discussed the impacts that virtual banks have had in revolutionizing the banking experience on the Mainland. He also touched on the key factors in WeBank's success, the latest open banking innovations, and their real-life applications.

在6月17日午餐會上，微眾銀行國際夥伴關係主管溫泰然講解虛擬銀行對革新國內銀行業的影響，並討論該行的成功要素、開放銀行創新服務及其實際應用。



At a joint committee meeting on 3 July, Syed Musheer Ahmed, General Manager of the FinTech Association of Hong Kong, and a number of his colleagues, met with members of the Digital, Information & Telecommunications Committee and the Chamber's FinTech Working Group. The visitors shared details on the association's recently issued report on the development of the sector in the Greater Bay Area.

香港金融科技協會總經理Syed Musheer Ahmed及代表出席7月3日的聯席委員會會議，與數碼、資訊及電訊委員會及總商會金融科技工作小組成員會面，並分享協會近期發表有關大灣區金融科技業發展報告的詳情。



David Fung, General Manager – Digital Solutions & eCommerce, ESDlife, discussed ways that mobile platforms can be used to engage with consumers and help companies grow their customer base at a roundtable luncheon on 25 June.

生活易電子商務及產品策劃總經理David Fung出席6月25日的午餐會，討論如何運用流動平台與消費者互動及擴展公司客戶群。

Environment & Sustainability Committee

環境及可持續發展委員會

A seminar entitled "Asia's Energy Challenges: Key Trends for APEC and Hong Kong through 2050" was held on 24 June with representatives of the Tokyo-based Asia-Pacific Energy Research Centre (APERC). James M Kendell, Senior Vice President of APERC, provided an overview of the outlook for energy policy in the Asia-Pacific, while Jun Fang discussed challenges specific to Hong Kong.

委員會於6月24日舉辦題為「亞洲能源挑戰：香港以至亞太區到2050年的主要趨勢」研討會，邀得亞太能源研究中心代表出席。研究中心設於東京，其高級副總裁James M Kendell概述了亞太區的能源政策，而研究員方軍則討論香港特有的能源挑戰。

At a committee meeting on 27 June, Dr Robin Kennish, Managing Partner of Environmental Resources Management, introduced a reporting framework developed by the Task Force on Climate-related Financial Disclosures to members. At the same meeting, members elected Mike Kilburn of Airport Authority Hong Kong as the new Chairman. Professor Steve Wong of BillionGroup Technologies and Wilson Kwong of Hong Kong Air Cargo Terminals were returned as Vice Chairmen.

在6月27日的委員會會議上，香港環境資源管理顧問有限公司執行合夥人簡樂文博士為委員介紹氣候相關財務披露工作小組訂立的匯報框架。香港機場管理局吳敏亦於會上獲選新任主席，兆豐科技設備黃兆輝教授及香港空運貨站鄭永銓則連任副主席。



Economic Policy Committee

經濟政策委員會

Jessica Lam, Head of Strategy at WeLab, shared her insights on the virtual banking market in Hong Kong at a committee meeting on 9 July. Also at the meeting, John Anthony Miller and Jim Taylor were elected as Chairman and Vice Chairman respectively.



WeLab策略主管Jessica Lam在7月9日的委員會會議上，分享對香港虛擬銀行市場的見解。席間，苗學禮和戴樂生分別當選委員會主席和副主席。

Greener Events 更環保活動

HKGCC received the "Green Event Pledge" certificate from the Environmental Protection Department on 5 July. As part of the pledge, we will continue our efforts to make our events more environmentally friendly by recycling materials used in setting up our events where possible, minimizing the use of disposable items, and reducing food waste. We appreciate our members' support in our ongoing endeavours to go green!

總商會在7月5日獲環境保護署頒授「活動減廢承諾」證書。為實踐承諾，我們將繼續致力以更環保方式籌辦活動，包括回收活動物料、避免使用即棄用品及減少廚餘。我們亦感謝各會員一直支持本會奉行綠色原則！

Europe Committee 歐洲委員會



Two experts discussed the impact of Brexit on the United Kingdom and beyond at a roundtable luncheon on 24 June. Simon Shen, Adjunct Associate Professor of Social Science at the Chinese University of Hong Kong, described Brexit as a challenge to the U.K.'s long-established political system, and said that the results of the referendum reflected voters' desire for a change. Carlos Casanova, APAC Economist at Coface, said he expected the different options for Brexit would all have negative economic impacts. He also said Hong Kong traders that depend on exports to the U.K. are likely to experience a decline in demand.

兩位專家於總商會6月24日的午餐會上，探討脫歐對英國以至其他地區的影響。中文大學社會科學院副教授沈旭暉形容，脫歐是對英國悠久政制的一大挑戰，並指出公投結果反映了選民希望改變現狀。科法斯亞太區經濟師Carlos Casanova預期，任何形式的脫歐均會對經濟帶來負面影響。他亦表示，依賴出口英國的香港貿易商或將面臨需求下降。

Ben Handley, Regional Distribution Director of Euler Hermes, briefed members on the economic trends across Europe at a Europe Committee meeting on 24 June. He said that he expected to see a slowdown in growth in the eurozone as a result of the U.S.-China trade conflict, Brexit uncertainty in Britain and Italy's rising debt problem, as well as a possible global economic downturn. Inflation and a rise in interest rates are also anticipated, contributing to a gloomy outlook for Europe for the rest of 2019.

裕利安宜地區分銷總監Ben Handley在6月24日的歐洲委員會會議上，向會員概述歐洲各地的經濟趨勢。他表示，面對中美貿易糾紛、英國脫歐的不明朗因素、意大利債務問題惡化，以及可能出現的全

球經濟衰退，他預計歐元區經濟增長將會放緩，而通脹和利率亦會上升，令歐洲2019年下半年前景黯淡。



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

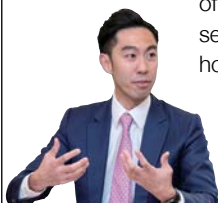
Michael Chan, Head of International Issuer Services of the Hong Kong Exchanges and Clearing Limited, introduced members to the stock exchange's new listing regime and latest initiatives at a committee meeting on 11 July.

香港交易所環球上市服務部高級副總裁陳文棟出席7月11日的委員會會議，介紹交易所最新的上市規則及倡議。



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

At a committee meeting on 19 June, Leslie Lu, General Manager, Digital at Cathay Pacific Airways, discussed some of the key strategies for businesses to enhance their services competitiveness in the digital age. He explained how Cathay Pacific harnesses technology and innovation to improve connectivity, customer experience and service standards. At the same meeting, Veronica Lockyer was elected as Chairman and James Tong as Vice Chairman of the committee.



在6月19日的委員會會議上，國泰航空公司數碼部總經理呂聯輝討論企業在數碼時代提升服務競爭力的一些關鍵策略。他解釋國泰航空如何利用創新科技改善連通、客戶體驗和服務水平。席間，駱凱燕當選委員會主席，唐偉邦則當選副主席。

Industry & Technology Committee 工業及科技委員會



At a committee meeting on 10 July, TK Cheng, Principal Environmental Protection Officer (Strategic Facilities) of the Environmental Protection Department, briefed members about the Integrated Waste Management Facilities and the general waste-to-energy situation in Hong Kong. At the same meeting, William Lai was returned as Chairman and Nature Yang, Victor Lam and Patrick Lee were re-elected Vice Chairmen.

在7月10日的委員會會議上，環境保護署首席環境保護主任（策略性設施發展及規劃）鄭德權向委員簡介綜合廢物管理設施及香港當前轉廢為能的概況。會上，委員會主席黎元輝及副主席楊自然、林凱章和李世賢膺選連任。

The Chamber Assessment Team, assisted by an independent consultant, completed preliminary assessments of 34 applications received for the Innovation & Creativity category of the 2019 Hong Kong Awards for Industries. A shortlist was also drawn up for site visits and judging interviews to be carried out in August.

總商會評審小組在獨立顧問協助下完成「2019香港工商業獎」創意組別34份參賽申請的初審工作，並擬訂了入圍名單，將於8月實地考察及面見入圍企業。

Raymond Wong, Head of Investment at Hong Kong Science and Technology Parks Corporation, spoke at a Chamber roundtable luncheon on 19 June about the latest developments at the park to promote innovation and technology as a key economic activity in Hong Kong.

香港科技園投資總監黃賢敏在總商會6月19日的午餐會上，講解科技園推動創科成為香港重要經濟產業的最新發展。



Manpower Committee 人力委員會



Daniel Fong, Principal Assistant Secretary for Labour and Welfare (Manpower), spoke at a committee meeting on 4 July about the key findings of the Government's manpower projections up to 2027. Fong also discussed the implications of the projected supply and demand on manpower planning for businesses and the overall economy. Also at the meeting, Connie Lam was re-elected as Chairman, while Hayly Leung and CK Lee were re-elected as Vice Chairmen.

勞工及福利局首席助理秘書長（人力）方兆偉出席7月4日的委員會會議，講解政府2027年人力資源推算的主要結果。方兆偉亦討論了預計供求對企業及整體經濟人力資源規劃的影響。席間，林翠華獲選連任主席，梁小玲和李志強亦獲選連任副主席。

Deputy Chamber CEO Watson Chan and several Chamber members welcomed a delegation of senior executives from government agencies, business chambers and nonprofit organizations in Malaysia and Bhutan on 25 June. The delegates exchanged views with members on anti-corruption and ethical practices, and learned about the Chamber's endeavors to promote business ethics.

總商會副總裁陳利華及總商會會員於6月25日接待一行來自馬來西亞和不丹政府機構、商會和非牟利組織的高級管理人員。團員就反貪腐和道德操守議題與會員交換意見，並了解總商會在推廣商業道德方面的工作。

Real Estate & Infrastructure Committee 地產及基建委員會

At a committee meeting on 12 July, George Tee, Chief Technology Officer of the Hong Kong Science and Technology Parks Corporation (HKSTP), discussed the notable technology-related trends that are reshaping the real estate industry in Hong Kong. He also suggested possible approaches that the sector could adopt in partnership with HKSTP to harness the benefits arising from such developments.

香港科技園首席科技總監戴紹龍出席7月12日的委員會會議，講解重塑本港房地產業的重要科技趨勢。他亦向業界提出可行建議，鼓勵行內企業與科技園合作，從而受惠於有關發展。



Retail & Tourism Committee 零售及旅遊委員會



A guided tour of the Hong Kong Ocean Park Marriott Hotel on 27 June provided members with the opportunity to visit this newly opened facility. In addition to a guided tour, the group also learned about some of the practical measures adopted by the hotel to achieve sustainability and reduce its environmental footprint.

總商會於6月27日安排會員參加香港海洋公園萬豪酒店導賞團，一睹這間新開業酒店的運作。除了導賞參觀，會員亦得以了解酒店實踐可持續發展及減少環境足跡的實際措施。

Shipping & Transport Committee 船務及運輸委員會

Peter Luk, Associate Director, Business Development, Hong Kong Science and Technology Parks Corporation, updated members on the latest developments at the organization during a committee meeting on 26 June. This was followed by a presentation by Gerry Yim, Managing Director of Hongkong International Terminals, on the Hong Kong Seaport Alliance, which was set up earlier this year. At the meeting, Kenneth Bell was elected as Chairman, and Tony Tong and Mark Slade as Vice Chairmen.

在6月26日的委員會會議上，香港科技園公司副總監陸彥鳴向委員講解科技園的最新發展。隨後，香港國際貨櫃碼頭董事總經理嚴磊輝介紹年初成立的「香港海港聯盟」。席間，鮑健偉當選委員會主席，唐健輝及司馬文則獲選副主席。

Taxation Committee 稅務委員會

A working group meeting was held on 20 June to consider issues for inclusion in the Chamber's upcoming submissions for the Government's policy and budget addresses. Topics discussed included new economic substance requirements in low-tax territories, enhancing research and development concessions, and incentives for the establishment of regional headquarters in Hong Kong.

委員會於6月20日召開工作小組會議，討論總商會在下一份《施政報告》及《財政預算案》建議書應涵蓋的議題，包括低稅率地區的經濟實質新規定、增加研發稅務優惠，以及吸引企業來港設立地區總部的誘因。

Women Executives Club 卓妍社



At a seminar organized by WEC on 21 June, Robin Ball, Managing Director of Management Development Services (MDS), presented the findings of the company's recent survey "MDS 2018 Asia Gender Research – Advancing Female Leaders in Asia." A panel discussion followed, with speakers from Baker McKenzie, Credit Suisse, Sun Life Financial Asia, Swiss Reinsurance and Veolia sharing their experiences of tackling the persistent barriers to gender equality at work, as well as their companies' policies in support of diversity and inclusion. Rounding off the event, Angie Wong, Executive Coach of MDS, introduced the Integral Growth Model, which can help women become more effective leaders.

在卓妍社6月21日舉辦的研討會上，諾華仕企業管理顧問有限公司董事總經理Robin Ball講解該公司最近的《諾華仕2018年亞洲性別研究》調查結果。在其後的小組討論環節，來自貝克·麥堅時、瑞士信貸、亞洲永明金融、瑞士再保險和威立雅的講者分享克服職場性別平等障礙的經驗，以及其公司在支援多元共融方面的政策。諾華仕行政教練Angie Wong亦介紹了「綜合發展模式」(Integral Growth Model)，協助女性提升領導力。



Young Executives Club 卓青社



Representatives from nine Israeli start-ups in the digital healthcare sector presented their products and services at an event on 27 June co-organized by YEC and the Consulate General of Israel in Hong Kong. Also at the event, Rachel Ben Onn, China Collaboration Manager from the Israel Innovation Authority, provided an overview of the latest digital health developments in Israel. Members then had the option to have one-on-one meetings with representatives from the start-ups to explore opportunities for investment and collaboration.

來自以色列數碼醫療業九家初創企業的代表於6月27日出席卓青社與以色列駐港總領事館合辦的活動，並介紹公司的產品和服務。此外，以色列創新局中國協作經理Rachel Ben Onn概述當地最新數碼醫保發展。會員隨後有機會與初創企業代表單獨會談，探索投資和合作機遇。



More than 80 young executives representing 10 local chambers gathered for the Joint Chamber Youth Committee Happy Hour at Queen's Cafe in Wan Chai on 28 June. YEC members had a great evening mixing with other young executives over canapes and drinks. The other chambers were CGCC, FHKL, HKCIEA, HKFoca, HKUYA, HKYIC, Miss Entrepreneurs Club and Nam Pak Hong Union.

來自10個本地工商業機構的80多位年輕高管於6月28日聚首假灣仔皇后飯店舉行的香港青年工商界歡樂時光聯誼酒聚。當晚，卓青社會員與其他年輕行政人員一邊暢談交流，一邊享用美酒小吃，樂在其中。參與活動的其他工商機構包括：香港中華總商會、香港工業總會、香港中華出入口商會、香港僑界社團聯會、香港青年聯會、香港青年工業家協會、華女企業家協會及南北行公所。



At the YEC Executive Committee meeting on 2 July, Eric Fok was re-elected as Chairman, and Elsa Wong, Samuel Tsang and Olivia Kung were re-elected as Vice Chairmen. Also at the meeting, members discussed the upcoming Gala Dinner on 18 October to mark the club's fifth anniversary.

在7月2日的卓青社行政委員會會議上，霍啟山獲選連任主席，黃玉娟、曾昭武和龔海欣亦獲選連任副主席。席間，委員討論將於10月18日舉行的大型晚宴，慶祝卓青社成立五周年。



The YEC Executive Committee organized a visit to Seoul from 10 to 12 July to explore the latest technology developments at a number of successful local businesses and experience South Korean culture. You can read a full report in our September issue.

卓青社行政委員會於7月10至12日赴首爾考察，探索當地多家成功企業的最新科技發展，並體驗南韓文化。報告全文載於本刊9月號。

Student Programmes 學生計劃



Around 60 students and their teachers from more than 20 secondary schools attended a Closing Party on 5 July to mark the end of the 2018/19 Business-School Partnership Programme. They were also joined by a number of YEC members for a career sharing session. Then on 25 July, the Chamber launched its new programme for university students, the HKGCC Business Case Competition. Read more about both these programmes in this month's cover story.

來自20多間中學約60名學生及老師於7月5日出席「2018/19商校交流計劃」閉幕派對，為本學年的活動畫上句號。多位卓青社會員亦有參與職業分享會。其後於7月25日，總商會為大學生推出全新計劃——「總商會商業案例競賽」。有關上述計劃詳情，請參閱今期的封面故事。

Talent Development 人才發展



在6月20日的研討會上，歐文氏應收賬款管理顧問陳有德及盈科（廣州）律師事務所合夥人蘇萍講解2019年新訂的《關於內地與香港特別行政區法院相互認可和執行民商事案件判決的安排》。講者強調起草合約時的一些常見錯誤，例如沒有官方公司印鑑或非由授權代理簽名。他們還就如何應對中國內地的資產搜查和執法程序提供建議和參考案例，協助企業降低在內地營商的風險。

Norris Chan, Consultant at Receivable Management Services, and Su Ping, Partner at the Guangzhou office of Yingke Law Firm, spoke at a seminar on 20 June about the 2019 New Agreement signed between Hong Kong and Mainland China on Reciprocal Recognition and Enforcement of Judgments in Civil and Commercial Matters. The speakers highlighted some common mistakes made in drafting contracts, such as not including an official company seal or providing a signature that is not from an authorized agent. They also provided relevant advice and reference cases in dealing with assets search and enforcement procedures in Mainland China, to assist companies in mitigating risks of doing business in the Mainland.

Patrick Wong, Managing Director of Madcradle Online, spoke at a Chamber event on 11 July to share his insights in digital marketing which could help companies expand their potential client bases, overcome business obstacles and open up new opportunities. During the seminar, Wong demonstrated the three digital marketing trends of video marketing, social commerce and conversational commerce – like Facebook Messenger and Whatsapp. He also gave some practical tips in optimizing search engine marketing and highlighted some effective social media tactics such as the “4-4-2” rule on Facebook content marketing and the “Seven Guidelines” for marketers to come up with creative content.



廣域度數位行銷董事總經理黃嘉輝於總商會7月11日的研討會上，講解數碼營銷如何協助公司擴大潛在客戶群、克服商業障礙，並開拓新機遇。會上，黃嘉輝展示影片營銷、社交商務和即時通訊商務這三大數碼營銷趨勢，例如

Facebook Messenger和Whatsapp。他還提供一些優化搜尋引擎營銷的實用技巧，並重點介紹一些有效的社交媒體策略，如在Facebook進行內容營銷的「4-4-2」法則，以及啟發營銷人員創意的「七項指引」。



「與主席碰杯」聯誼酒會

逾百會員出席6月25日的聯誼酒會，同慶夏雅朗出任總商會主席一周年。夏雅朗感謝各委員會領導及會員過去一年的支持，並重申群策群力方能為香港締造良好的營商環境。

當晚會員樂在其中，先參與由夏雅朗親自贊助的幸運抽獎環節，再與總商會主席及其他領導邊品嚐美酒小食，邊攀談交流。✿





Meet the Chairman Cocktail Reception

Aron Harilela marked his first year as Chamber Chairman along with more than 100 members at a cocktail reception on 25 June. Harilela thanked committee leaders and members for their support over the past year, and reaffirmed the importance of collaboration for the future of Hong Kong's business landscape.

There was also a lucky draw, sponsored by Harilela himself, followed by the opportunity for members to chat with the Chairman and other Chamber leaders and members over wine and canapes throughout the relaxing evening. ✿



Thriving Cambodia 柬埔寨蓬勃發展

Country's low property prices and a young population wooing investors

東國的低廉房價和年青人口吸引投資者



東埔寨近年經濟增長維持在7%左右，增速在全球名列前茅，對有意到東盟地區拓展業務的企業來說，無疑是理想的投資地點。

在總商會6月25日的東盟系列午餐會上，柬埔寨總領事Sin Siya 致歡迎辭時表示：「柬埔寨有大片沃土和豐富的自然資源，還有無數文化遺跡、熱帶雨林和沙灘，大有潛力發展農業經濟、勞動產業和旅遊業。要在當地興辦可持續的投資項目，可謂機遇處處。」

面對豐厚機遇，商企倒是反應迅速——柬埔寨的外來投資在2017年按年增加了將近一倍，當中以中國內地為過去五年最大的投資來源地。2018年，中國企業額外投資了70億美元開發當地新項目，包括連接首都金邊和沿岸城市施亞努市的高速公路。

總領事私人助理葉振強亦於會上指出，該國正推行多項招商引資措施，包括為特定行業提供長達九年的免稅期、豁免建築物料及生產設備的關稅，以及寬免當地出口產品的增值稅。

投資柬埔寨的另一優勢，在於勞動供應充沛。柬埔寨六成人口年紀不足25歲，是全球其中一支最年輕的勞動大軍。然而，成本正在上升。

他告訴會員：「鑒於勞工技術培訓及進修推高了工資，柬埔寨的成本優勢也日漸消失。」不少商企都見證了當地的

法定最低工資由2010年的每月61美元急升至今日的182美元。

「柬埔寨正逐漸由成衣及鞋履製造轉型至較高增值和資本密集型的產業，如建造、電訊和金融服務業等，以抵消工資上漲的趨勢。」葉振強補充：「區內低工資國家的競爭及美元升值都是成因。」

外來投資者的另一考量是土地業權。雖然柬埔寨允許所有界別的企業全資私人擁有，但土地業權則只有國民能享有。

聞名海外且獲聯合國教科文組織列入世界文化遺產之一的吳哥窟、世界級的國家公園，以及施亞努市沿岸一帶連綿不斷的海灘，全部都是柬埔寨發展旅遊業的資本。該國2018年的訪客人數為620萬，按年增長超過一成。

葉振強說：「越南、中國和泰國等亞洲國家的旅客，佔了總入境人數的六成。不過，近年來自歐洲和北美的遊客人數亦見上升。」柬埔寨在金邊和暹粒新建機場，並升級了施亞努市的航空基

建；預料該國的旅客量將於2025年翻倍至1,200萬。

金鏗集團及首都·國金董事陳潔盈亦分享了她在柬埔寨投資房地產的經驗。金邊房價年增強勁，租金回報甚豐，在2018年更成為全球房地產投資市場年度回報最高的城市之一。

儘管越南和緬甸等毗鄰崛起，使區內競爭趨激烈，柬埔寨仍能穩佔上風，皆因當地的房租水平依然是區內最低之一。金邊每平方米的租金為3,500美元，比緬甸仰光（5,200美元）和馬來西亞吉隆坡（8,700美元）還要低廉。

她解釋，在柬埔寨管理風險和現金流的過程也相對簡單。

陳潔盈說：「柬埔寨使用幣價穩定的美元作為常用交易貨幣，且對外匯和定價均沒有管制，還容許利潤全額匯出。如欲投資當地，現在就是合適時機。」

要在當地興辦可持續的投資項目，可謂機遇處處。

—— 柬埔寨總領事Sin Siya

With an economic growth rate of around 7% in recent years, one of the highest in the world, Cambodia is an attractive investment destination for businesses looking to expand in the ASEAN region.

“Cambodia has potential for development in agro-economy industries, labour-intensive industries and tourism, with an abundance of fertile land, natural resources, cultural heritage sites, tropical rainforests and beaches,” Consul General of Cambodia Sin Siya said as he delivered the welcome remarks at the Chamber’s ASEAN Series roundtable luncheon on 25 June. “There are many opportunities for sustainable investment projects.”

In fact, the business community has been quick to seize such opportunities – foreign direct investment in Cambodia nearly doubled year-on-year in 2017, with Mainland China being the biggest investor in the past five years. In 2018, Chinese firms pledged an additional US\$7 billion in new projects, including a highway to connect the capital Phnom Penh with the coastal city of Sihanoukville.

Speaking at the roundtable, Tommy Yip, Personal Assistant to the Consul General, said the country offers a range of investment incentives, including up to nine years tax exemptions for select industries, customs duty exemption on construction materials and production equipment, and VAT-free exports of local goods.

Another benefit is its abundant labour supply. Cambodia possesses one of the youngest workforces in the world, with 60% of the population under 25 years old. However, costs are rising.

“With further skills training and education of the workforce commanding higher wages, Cambodia’s cost competitiveness is falling,” he told members. Businesses have seen a rapid increase in statutory minimum wage to US\$182 per month from US\$61 in 2010.

“Cambodia is gradually shifting from garment and footwear manufacturing to higher value-added and capital-intensive industries such as construction, telecommunications and financial services to offset this trend,” Yip added. “This is owing to the competition from other regional low-wage countries and also the US-dollar appreciation.”

Another consideration for foreign investors is land ownership. Although Cambodia allows 100% company ownership in all sectors, only Cambodians are allowed to own land.

With the renowned

UNESCO World Heritage Site Angkor Wat, top class national parks and an almost uninterrupted string of beaches along the coast in Sihanoukville, Cambodia is also ripe for development in tourism. In 2018, the country received 6.2 million tourists, an increase of over 10% year on year.

“Asian tourists from Vietnam, China and Thailand contributed 60% of the arrivals, but we have also seen an increase in tourists from Europe and North America in recent years,” Yip said. The country is projected to double its visitors to 12 million by 2025 as it builds new airports in Phnom Penh and Siem Reap and upgrades the one in Sihanoukville.

Catherine Chan, Director of Goldfame Group and Urban Village, shared her experience in property investment in Cambodia. With a strong annual housing price growth and a healthy rental rate of return, in 2018 Phnom Penh had one of the highest annual returns on investment in property markets globally.

Despite increased competition with neighboring countries such as Vietnam and Myanmar, Cambodia remains competitive, as its property rental prices remain among the lowest in the region. At US\$3,500 per square metre, Phnom Penh is even lower than Yangon, Myanmar (US\$5,200) and Kuala Lumpur, Malaysia (US\$8,700).

Managing risks and cash flow in Cambodia is also relatively straightforward, she explained.

“Cambodia uses the stable US dollar as a commonly traded currency, imposes no foreign exchange control, no pricing restrictions and allows full profit repatriation,” Chan said. “If you want to invest, now is the time.”

There are many opportunities for sustainable investment projects.

– Consul General of Cambodia Sin Siya





A Taste of Traditional Hong Kong 傳統香港滋味

Members sample a range of delicious dishes on a food tour of Sham Shui Po
會員在深水埗美食之旅遍嚐佳點



菠

蘿包、豆腐花、腸粉通通都是深水埗美食之旅嚐遍的特色小食。會員穿梭深水埗的大街小巷，邊品嚐各種正宗地道食品，邊認識香港這個饒有歷史的老區。眾人不止遊訪餐廳食攤，還參觀了區內的傳統店舖。

旅行社香港風味行創辦人梁立詩亦有隨行，向會員分享她的創業故事。✿



Pineapple buns, tofu desert and rice rolls were among the treats on the menu during our Foodie Tour of Sham Shui Po. Members soaked up the atmosphere of Sham Shui Po while enjoying a range of authentic local dishes and learning more about the history of this old Hong Kong district. In between stop-offs at cafes and snack stalls, members also visited some of the thriving traditional shops in the area.

Cecilia Leung, Founder of Hong Kong Food Tours, also participated in the tour, giving members a chance to hear her story about setting up a tourism business in the city. ✿



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Cutting Edge of Healthcare

Israeli start-ups demonstrate digital solutions and innovative devices to improve lives and well-being

Israel is well-known for its thriving start-up ecosystem and advances in technology, including in the healthcare sphere. At a Chamber event on 27 June, representatives from nine Israeli start-ups in the digital healthcare sector each gave a short presentation on their products and services.

Products discussed include Master Caution, a smart garment developed by HealthWatch. The comfortable wearable garment uses sensors to constantly monitor the patient and can alert remote teams if issues such as heart problems arise.

Another example is the iFeel Healthy App, which measures the user's heart rate to help determine relaxation levels and set an optimal breathing rate. This can be used by people with asthma and other respiratory issues and can help reduce anxiety.

The other companies at the event were: Alango Technologies, BSP Medical, DALI Medical Devices, DigiSense, MelCap Systems, MYOR Diagnostics and Wearable Devices Ltd. They demonstrated their innovative products in areas including alternatives to hearing aids, drug delivery and diagnostics.



Racheli Ben Onn, China Collaboration Manager from the Israel Innovation Authority, also spoke at the event and provided an overview of the latest digital health developments in Israel. She explained that the Israeli Government had contributed US\$300 million to the sector as part of its plan for Israel to become a world leader in digital health.

Ben Onn also highlighted that Israel already has dedicated incubators and that start-ups can access seed funding from the government and investors. Besides the vibrant tech start-up scene, more than 400 multinational technology companies are based in the country. The country also has a

national genomic clinical database with records covering 98% of the population going back several decades, which is of particular benefit to developers of innovative healthcare products.

After the presentations, members had the chance to have one-on-one meetings with the start-ups to explore potential collaboration and investment opportunities.

The event was co-organized by the Chamber's Young Executives Club and the Consulate General of Israel. Guests were welcomed by Ahuva Spieler, Consul General of Israel; Martha Hao, Chairman of the Hong Kong Medical and Healthcare Device Industries Association; and YEC Vice Chairman Elsa Wong. 🌸

頂尖醫療技術

以色列初創企業展示數碼方案和創新設備，改善生活和健康



以色列以蓬勃的初創生態系統和先進科技聞名，當中涵蓋醫療業。總商會於6月27日舉行活動，來自以色列數碼醫療業的九家初創企業代表介紹各自的產品和服務。

活動期間分享的產品包括由HealthWatch開發的智能服裝 Master Caution。智能數碼服裝質感柔軟舒適，利用傳感器定期監察病人狀況，一旦出現心臟或其他身體問題，可向醫療團隊遙距發出警報。

另一例子是應用程式iFeel Healthy App，用以檢測用家的心跳率，幫助確定放鬆程度和設定最理想的呼吸率。這項

技術適合哮喘和其他呼吸系統疾病的患者使用，可助減少焦慮。

參與活動的其他公司還有：Alango Technologies、BSP Medical、DALI Medical Devices、DigiSense、MelCap Systems、MYOR Diagnostics及Wearable Devices Ltd。他們示範了不同領域的多項創新產品，包括助聽器替代器、藥效發放和診斷的嶄新技術。

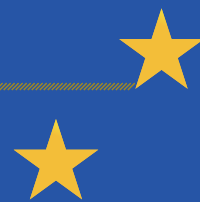
會上，以色列創新局中國協作經理Racheli Ben Onn亦概述了以色列最新的數碼醫療發展。她解釋，以色列政府為業界投入了3億萬美元，致力打造國家成為數碼醫療業的全球領袖。

Ben Onn強調，以色列設有專門孵化器，而初創企業亦可申請由政府 and 投資者提供的種子基金。除了發展蓬勃的初創科技公司，也有400多家跨國科技公司以該國為基地。當地更有一個可追溯至數十年前、覆蓋98%人口紀錄的全國基因臨床數據庫，對研發創新醫療產品助益尤大。

其後，會員有機會與初創企業單獨會談，探索潛在的合作和投資機會。

是次活動由總商會卓青社及以色列總領事館合辦，並由以色列總領事Ahuva Spieler、香港醫療及保健器材行業協會主席郝梅鳳及卓青社副主席黃玉娟歡迎一眾來賓。✿





Assessing the Impact of Brexit

評估英國脫歐影響

Continuing uncertainty around Britain's departure from Europe is bad
for business in the U.K. and beyond

英國退出歐洲前景持續不明朗，不利英國及境外企業

Brexit has dominated political and business discourse in the United Kingdom since a 52% majority voted to leave the European Union in a referendum on 23 June 2016. While Britain has not actually left the E.U. yet, the impact of the vote is already being felt, as members heard at a Chamber roundtable on 24 June.

Three years on from the referendum, the shape that Brexit will take remains uncertain. The E.U. has made clear that the withdrawal agreement it signed with outgoing Prime Minister Theresa May is not open for renegotiation. However, British lawmakers failed to ratify this deal and this seems unlikely to change.

Potential scenarios include a no-deal exit on 31 October, a further postponement of the exit date, and a second referendum on the details of a withdrawal agreement – which could also include “remain” as an option.

Simon Shen, Adjunct Associate Professor of Social Science at the Chinese University of Hong Kong, said that the result reflected British people's desire for a change to the current political system. Westminster has long been dominated by two political parties: Conservative and Labour.

“The internet played a crucial role in the in the Brexit referendum,” Shen added. “It helped swing a significant number of voters.”

Brexit will also have an impact far beyond Britain, particularly on a weakened E.U., which is changing in other aspects. Some southern European nations like Italy and Greece could follow Hungary and pursue closer relations with Mainland China through the Belt and Road Initiative, Shen said.

Meanwhile, the U.K. needs to reposition itself and find alternative trading partners, such as Mainland China, the United States and Japan.

“It is certain that globalism will be affected, and Brexit is just the beginning,” he said.

Also at the roundtable, Carlos Casanova, APAC Economist of Coface, shared his insights on Brexit's economic impacts in Europe and beyond.

He said he expected depreciation of the pound, and further falls in consumer and business confidence. A survey carried out by the Institute of Directors earlier this year also showed that 29% of more than 1,200 companies surveyed were making plans to relocate their businesses outside the U.K.

Statistics also showed a 10% growth in company insolvencies

in the U.K., particularly affecting industries including food service, construction and retail.

“Negative domestic sentiment and relocation of companies will result in a big decline in investment,” he said. “It is possible that a small recession will take place in the U.K.”

Looking closer to home, Hong Kong traders that depend heavily on exports to the U.K. are likely to experience a decline in demand.

Casanova noted that the situation at this stage is still too fluid to make any definite predictions.

If Britain exits the E.U. without a deal, this would likely cause inflation and tighter monetary policy, leading to higher interest rates. As Casanova explained, a no-deal Brexit means that trade with the E.U. will be conducted under WTO terms, so U.K. exports would face tariffs. Agri-food, automobile, construction, retail, pharmaceutical and chemicals are among the sectors likely to be hardest hit by a no-deal Brexit.

But regardless of what happens in the next few months, Britain's economy is not in for an easy ride, and the impact will be widely felt.

“The different options for Brexit would all have negative economic impacts globally,” Casanova said. ✨



自 52%大多數英國人於2016年6月23日的公投中支持脫離歐洲聯盟，英國脫歐便成為當地的政經熱話。英國雖仍未退出歐盟，但公投的影響已然浮現。在總商會6月24日的午餐會上，會員便就此詳加探討。

自公投結束後三年來，英國至今仍未有一個明確的脫歐方案。歐盟表明，不會就與即將卸任的首相文翠珊簽訂的脫歐協議重啟談判。然而，英國國會未有通過該協議，而這個局面似乎難以改變。

可能出現的情況包括：在10月31日進行無協議脫歐、進一步押後脫歐期限，以及就脫歐協議的細節進行二次公投——當中或包含「留歐」選項。

香港中文大學社會科學院副教授沈旭暉表示，公投結果反映英國民眾渴望改變現有的政治制度。長久以來，英國國會由保守黨和共和黨這兩大政黨支配。

他補充：「互聯網在脫歐公投的角色舉足輕重，左右了大量選民的意向。」

英國脫歐的影響也將延伸至境外，對疲弱且面臨各種轉變的歐盟尤甚。沈旭暉認為，意大利和希臘等南歐國家或會仿效匈牙利，透過「一帶一路」倡議與中國內地建立更緊密關係。

與此同時，英國需要重新定位，尋求其他貿易夥伴，例如中國內地、美國和日本。

他說：「可以肯定，全球主義將受到影響，而英國脫歐僅是開端。」

會上，科法斯亞太區經濟師Carlos Casanova則剖析英國脫歐對歐洲及以外地區的經濟影響。

他預期英鎊會貶值，消費和營商信心亦會進一步下滑。董事學會在今年較早時進行的調查也顯示，在1,200多家受訪企業中，有29%正計劃把業務撤出英國。

數據亦顯示，英國的企業破產宗數上升了一成，食品服務、建造和零售等行業尤其受到影響。

他說：「國內負面情緒和企業撤離，將導致投資大跌。英國可能會出現小衰退。」

本地方面，依仗英國為出口地的香港貿易商將面對需求下降。

Casanova指出，現階段的形勢仍然反覆多變，難以作出任何確切的預測。

倘英國無協議脫歐，或會導致通脹和貨幣政策收緊，進而推高利率。他解釋，無協議脫歐意味與歐盟的貿易將按世貿組織的規則進行，令英國出口面臨關稅。農業食品、汽車、建造、零售、製藥和化學品可能是無協議脫歐下最受打擊的行業。

然而，無論未來數月形勢如何，英國經濟前路也只會崎嶇難行，影響廣泛。

Casanova說：「各個脫歐方案都會對全球經濟造成負面衝擊。」



Aquatic Holiday 海洋假期

Members enjoy a tour of new hotel Ocean Park Marriott
會員參觀海洋公園新開幕的萬豪酒店



A guided tour of the Hong Kong Ocean Park Marriott Hotel on 27 June gave members the opportunity to go behind the scenes at this newly opened hotel. Members viewed the modern design and nature-inspired decor in the guestrooms and suites, visited the hotel's range of function rooms, and admired the spectacular 16-metre high aquarium. Andrew Wells, Executive and Senior Corporate Consultant at Lai Sun Development Co, and Sue Tse, Director of Sales at the Ocean Park Marriott, were also on hand during the visit to discuss how the hotel plans to fulfill its commitment to sustainability and reduce its environmental footprint. Lai Sun Development is the owner of the Ocean Park Marriott Hotel. 🌸

總商會於6月27日安排會員參加香港海洋公園萬豪酒店導賞團，一睹這間新開業酒店的幕後運作。期間，會員參觀了設計時尚、以大自然為主題的客房和套房，還有各式多功能宴會廳，更得以親見高達16米、奇麗壯觀的水族缸。麗新發展有限公司行政及高級企業顧問華賢仕及香港海洋公園萬豪酒店銷售總監（商務）謝穎欣亦有隨行，談論酒店如何履行可持續發展承諾及減少環境足跡。麗新發展有限公司為海洋公園萬豪酒店的營運商。🌸





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23 Aug

Exclusive Visit to
Finnair



28 Aug

Practical Tips Series:
Voluntary Health
Insurance Scheme

What's On Listings

(Our events from August-September)

AUGUST

August

15

Workshop: The Art of Having Meaningful Conversations

16

Seminar: Why Is Mindfulness Becoming Important in The Workplace?

20

Workshop: The Hidden Habits of Great Presenters

21

Workshop: Dealing with Difficult Team Members

22

Workshop: Engineer Your Way to Joy and Happiness
Study Mission: Exclusive Visit to Finnair
Networking: Fun Volunteer Experience: Visit to Hong Kong Children's Discovery Museum and Dim Sum Lunch

23

Seminar: GDPR & Data Protection for Hong Kong Entity with Business Presence in EU
Networking: YEC Network & Learn: Young Entrepreneurs x Digital Entertainment

27

Legal Committee Meeting

28

Roundtable: Practical Tips Series: Voluntary Health Insurance Scheme
Seminar: Staying out of Trouble under the Competition Ordinance: Basic Practical Tips
Seminar: Effective Management of Anti-bribery and Corruption risks in Doing Business in China

29

Seminar: Virtual Banks: What to Expect in the Digital Banking Race
Workshop: Understanding Hong Kong's Tax Regime
Networking: YEC Network & Learn: Leadership Coaching for Massive Results

30

Workshop: Digital Content Marketing

Regulating Smartly

Seminar on Developing a Regulatory Impact Assessment Framework for Hong Kong

23 September

Visit the Chamber's website for details





A Visit to Cyberport



Linchpin to Waste Reduction:
Municipal Solid Waste Charging

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



SEPTEMBER

September

04

Study Mission: A Visit to Cyberport

05

Training: Essential People Skills for First Time Managers

10

Training: Think on Your Feet

11

Workshop: "Speak Up!"
Europe Committee: Meeting with Delegation from Vienna

17

Seminar: Economic substance Legislations/ Requirements in the Cayman Islands, BVI and Bermuda

18

Study Mission: Visit to the Western Salt Water Service Reservoirs in Rock Caverns
Digital, Information & Telecommunications Committee Meeting

19

Workshop: Get More by Doing Less @ Work

20

Fintech Working Group Meeting

23

Seminar: Regulating Smartly

25

Roundtable: Linchpin to Waste Reduction: Municipal Solid Waste Charging

27

Europe Committee Meeting

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Dealing with Difficult Team Members 應對難以相處的團隊成員

People often contribute to team dysfunction without being aware of their negative behaviour, or how their behaviour affects the team. Dealing with difficult people starts with identifying disruptive actions, understanding the dynamics and stages of group reactions, and addressing issues with candor and tact.

Participants will be able to:

- Recognize behaviours that disrupt team effectiveness
- Examine the dynamics of team dysfunction
- Commit to principles for maintaining productive team relationships
- Follow a behaviour change process for difficult team members

在團隊中，成員往往未有意識到他們的負面行為，或他們的行為對團隊構成影響，阻礙團隊運作。面對難以相處的團隊成員，我們先要分辨損害團隊關係的表現，再了解團隊的反應，才能巧妙地處理問題。

參加者將可：

- 分辨影響團隊效率的行為
- 分析團隊效能下降的情況
- 秉持維持高效團隊關係的原則
- 按照行為改變方式應對難以相處的團隊成員

Trainer : Nora Cheng
導師 : Nora Cheng
Date : 21 August 2019
日期 : 2019年8月21日
Time : 9:15 a.m. – 12:15 p.m.
時間 : 上午9時15分至下午12時15分
Venue : HKGCC Theatre, 22/F United Centre
地點 : 金鐘統一中心22樓香港總商會演講廳
Language : Cantonese
語言 : 廣東話
Fees : Member \$850 / Non-member \$1,050 (includes morning refreshments)
費用 : 會員\$850 / 非會員\$1,050 (包早點)



Nora Cheng,
Corporate Trainer,
Dale Carnegie Hong Kong & Macau

Nora Cheng
卡內基訓練香港及澳門認證講師

Essential People Skills for First Time Managers 新手經理必備的人際技巧

As a newly promoted manager, besides sound technical skills, it is also important to master outstanding people skills. A company with well-managed human capital leads to high performing teams and success in a competitive market. (Target participants: Managers with less than three years experience as leaders)

Outline:

1. Effective Leadership (Being a "task and people oriented" leader/ Practice more than normal EQ and AQ)
2. Leading Your Team (Manage differences among team members/ Delegating and empowering teammates versus doing things yourself)
3. Motivating People (Understand elements that motivate people/ New techniques to motivate the post-millennials)
4. Mastering Effective Communication (Giving instructions with constructive feedback and use of effective praise/ Break unwelcome news with least aggravation)

作為新晉經理，除了具備良好的技能，掌握出色的人際能力亦同樣重要。妥善管理人力資本，有助建立高績效的團隊，從而令公司得以在競爭激烈的市場中取得成功。（參加對象：少於3年領導經驗的管理人員）

大綱：

1. 有效領導力（成為「以工作目標及員工為本」的領袖 / 鍛鍊優越的EQ和AQ）
2. 領導團隊（管理團隊成員之間的差異 / 委託和賦權隊員相對事事親力親為）
3. 激勵員工（了解激勵員工的要素 / 掌握激勵後千禧世代的新竅門）
4. 掌握有效溝通（給予建設性的指示及有效讚賞 / 如何發放負面消息而不至令人抗拒反感）

Trainer : Catherine Fok
導師 : 霍佩瑩
Date : 5 September 2019
日期 : 2019年9月5日
Time : 9:30 a.m. – 5:30 p.m.
時間 : 上午9時30分至下午5時30分
Venue : HKGCC Theatre, 22/F United Centre
地點 : 金鐘統一中心22樓香港總商會演講廳
Language : Cantonese
語言 : 廣東話
Fees : Member \$1,800 / Non-member \$2,300 (Lunch not included)
費用 : 會員\$1,800 / 非會員\$2,300 (不包午餐)



Catherine Fok,
Senior Corporate Training Consultant
& People Skills Trainer of C & S
Consultancy

霍佩瑩
思進顧問服務公司 資深企業顧問
及人才技能培訓導師

Speak Up 說出來吧！

This workshop aims to enable participants to have the confidence to voice their opinions in a diverse range of situations including internal and external meetings, face-to-face conversations, teleconferences and video conferences, and to help them to contribute more actively as a team member. This workshop will include:

- Recognizing the impact of culture, personality and innate human characteristics in determining willingness to speak up
- Building trust
- Speaking clearly and persuasively
- Reacting positively to criticisms and objections
- Tips: practical suggestions for immediate use

是次工作坊旨在使參加者無論面對內部或對外會議、面談對話、電話會議或視像會議等種種環境，都能自信地發表意見，以及更積極地參與團隊協作。本工作坊將涵蓋以下內容：

- 探討文化、個性及先天的人類特徵如何影響發言的意願
- 建立互信
- 清晰及具說服力地演說
- 積極回應批評和反對意見
- 可供即時使用的實用建議

Trainer : Mark Loasby
導師 : Mark Loasby
Date : 11 September 2019
日期 : 2019年9月11日
Time : 2:00 – 6:00 p.m.
時間 : 下午2時至6時
Venue : HKGCC Theatre, 22/F United Centre
地點 : 金鐘統一中心22樓香港總商會演講廳
Language : English
語言 : 英語
Fees : Member \$950 / Non-member \$1,150 (includes coffee/tea refreshments)
費用 : 會員\$950 / 非會員\$1,150 (包茶點)



Mark Loasby,
Managing Director,
Connect Communication

Mark Loasby
Connect Communication
董事總經理

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Ghana is one of the fastest growing economies in the world, outperforming China and India. Opportunities exist in gold, cocoa, oil, timber, seafood, aluminum and agricultural produce. With political stability, a growing middle class, an energetic start-up scene and a pro-industry government, the West African country presents a myriad of opportunities for entrepreneurs and investors.

Morocco is seen as the gateway to Sub-Saharan Africa and the Middle East for FDI, especially from Europe. The country is one of the most advanced and developed markets in North Africa, with opportunities in aerospace, automobile, agriculture, textiles, building materials, chemicals and tourism. Having recently rejoined the African Union and the Economic Community of West African States, the country is poised to expand its reach and identity on the continent.



SME Export Marketing Fund

This mission will be reviewed by the Trade and Industry Department to determine eligibility for the SME Export Marketing Fund, whereby each successful applicant can receive a rebate of up to 50% of the total expenditure incurred by an applicant. However, members will need to apply for the rebates themselves. For more details, please visit www.smefund.tid.gov.hk

Itinerary

The high-level delegation will meet with senior government officials, chambers and businesses. Meetings will include business matching sessions, company visits, and networking sessions.

The delegation will spend 3.5 days in Ghana and 4.5 days in Morocco.

Registration

This mission is exclusive to members only.
Seats are limited and on a first-come-first-served basis.

To register, please download the registration form with the QR code aside and return the form to us before 28 August.



Tentative Fee

The tentative fee for each member is \$36,000. This **includes** hotel accommodation (with breakfast), local transport, business matching meetings, administrative expenses and the flight between Ghana and Morocco, but **excludes** the flights to and from Hong Kong, visas or vaccination.

The final price will be based on the rates when booking and is subject to change.

Visas

Morocco is visa-free for most passports.
A visa is required to enter Ghana.

William Ngo Asia & Africa Committee Secretary

Email: william@chamber.org.hk
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