# 

A HONG KONG GENERAL CHAMBER OF COMMERCE MAGAZINE 香港總商會月刊 www.chamber.org.hk

# 香港銀行或容經營人民幣業務「特邀貴賓演説系列」作序幕演説時表示「特邀貴賓演説系列」作序幕演説時表示・中國人民銀行行長戴相龍為總商會本年度



## BANKING IN RMB

PBOC Governor Dai Xianglong kicks off Chamber's 2002 Distinguished Speakers Series with news that SAR banks may be allowed to handle yuan business



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Revolutionising the Management of Commercial Records: 1975 - Crown pioneers confidential documentation storage with the launch of its records management service in Hong Kong. 1987 - The first wholly-owned Records Management storage complex is completed. 1992 - Crown revolutionizes records management with a fully automated bar coding and inventory system. 1994 - The new Crown Worldwide name becomes synonymous with total quality service as it expands globally. 1995 - Records under Crown's Management reached 1 million cartons. 1997 - Crown achieves ISO9002 status as part of its commitment to the philosophy of excellence. 1998 - Records management is taken into a new age with the launch of RSWIN, an interactive inventory management system. 1999 - Demand for professional records

management is on the increase as Crown acquires its third storage complex. 2000 - 20 years and two million boxes on, Crown Records Management breaks new ground as the leading confidential document storage company with the launch of a state-of-the-art web tracking system that offers efficient self-monitoring capabilities. 2001 & beyond - Crown's future capabilities include: 1. Establishment of a media center for storing tapes, CD roms and all valuable media records. 2. Development of an imaging service for scanning documents and storing the disc.



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Hong Kong General Chamber of Commerce 香港總商會1861

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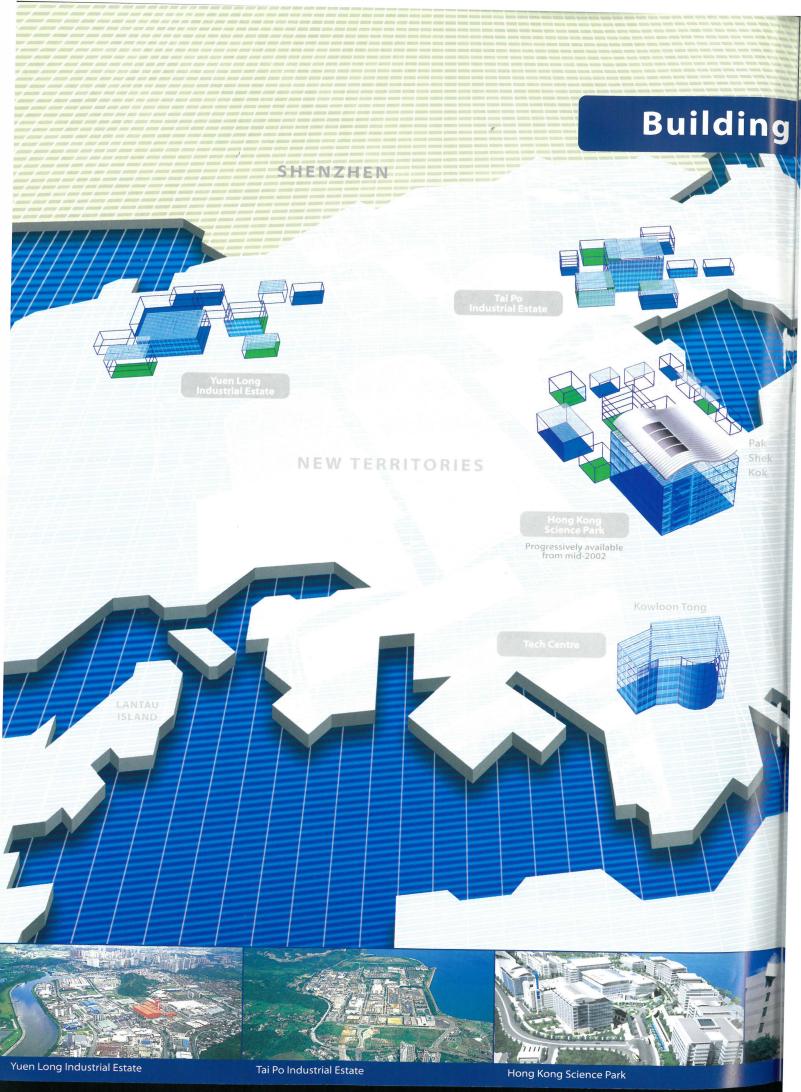
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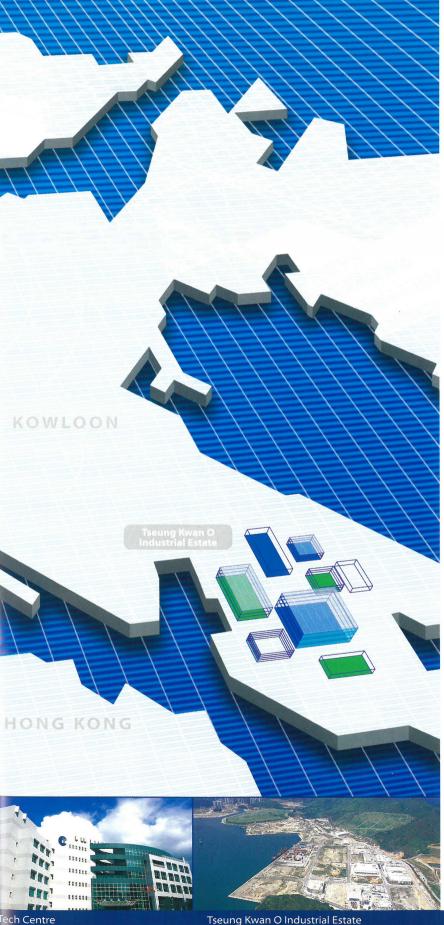
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### community of innovation & technology



We are living in a knowledge-based global economy. Innovation and technology are vital to the future prosperity of the world. To enhance Hong Kong's competitiveness in the global marketplace, the Hong Kong Special Administrative Region Government has identified initiatives conducive to the development of a knowledgedriven economy.

With full Government support, the Hong Kong Science and Technology Parks Corporation, HKSTP, was formed on 7th May 2001 through a three-way merger of the Hong Kong Industrial Estates Corporation, the Provisional Hong Kong Science Park Company Ltd and the Hong Kong Industrial Technology Centre Corporation. HKSTP manages 238 hectares of prime sites in Hong Kong, offering end-to-end support facilities and services from incubation to business matching, research and development to commercialization and mass production.

In establishing a knowledge-based community, the Hong Kong Science Park in Pak Shek Kok, is tailor-built with state-of-the-art infrastructure and high-tech facilities to support and inspire creativity, innovation, and research and development Science Park is scheduled to commence operation in mid-2002.

The Hong Kong Science and Technology Parks Corporation is laying the foundation for Hong Kong to be at the forefront of innovation and technology.

For more information, please visit our website: www.hkstp.org



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## Sun Zhenyu China's first ambassador to the WTO

China's first ambassador to the World Trade Organisation (WTO) Sun Zhenyu reported for work on January 28 in Geneva.

The former deputy foreign trade minister thanked other WTO envoys at a reception given by the Chinese mission in Geneva for supporting China's entry into the organisation and pledged that China would be a good citizen of the 144-member body.

"After its WTO accession, China will, on the basis of balanced rights and obligations, strictly abide by WTO rules and earnestly honour its commitments so as to make positive contributions to the improvement and strengthening of the multilateral trade regime," Mr Sun said.

China formally entered the WTO on December 11 after 15 years of arduous negotiations with other WTO members.

WTO Director-General Mike Moore said at the ceremony that "membership in the WTO is a defining moment both for the WTO and for China."

Commenting on Mr Sun's appointment, HKGCC Director Dr Eden Woon said he was confident Mr Sun was the right man for the job.

"Sun Zhenyu is a very solid and very intelligent person who doesn't mince words. I've known him since 1990 and I believe he is an excellent choice for China," he said.

Mr Sun has held regular visits to the Chamber. He was also guest speaker at the Chamber's April 20, 2001 subscription luncheon last year, and was among the guests of honour that attended the Chamber's 140th Anniversary Ball, also in April, 2001.

#### 孫振宇出任中國首任常駐 世貿代表

中國首任常駐世貿組織代表孫振宇已於 1月28日抵達日內瓦履新,開展工作。

孫振宇原任外經貿部副部長,他在中國駐世貿代表團主持的歡迎會上,感謝他國駐世貿大使支持中國加入世貿,並承諾中國必然是世貿這個擁有144個成員組織的好成員。

孫振宇表示:「入世後,中國基於世貿



平等權利和義務的原則,將嚴格遵守世貿規則,懇切履行既定承諾,為改進和強化多邊貿易體制全力以赴。」

經過長達15年的艱巨談判,中國終於去年12月11日正式成為世貿成員。

世貿組織總幹事穆爾在中國駐世貿代表 團的駐地揭牌儀式上說:「中國入世對世貿 和中國的意義均十分重大。」

總商會總裁翁以登博士在評論孫振宇出 任中國駐世貿大使時表示,有信心孫氏是理 想的人選。

他說:「孫氏精明能幹,性情坦率。我自1990年起便認識他,相信由他擔任此職, 至為適切。」

孫氏與總商會關係密切,2001年4月20日他為本會午餐會的講者,繼於去年四月擔任本會「140週年盛大舞會」的貴賓。

## Three new online Chamber services launched

The Chamber launched three new online services in February, all of which have the potential to help members generate more business.

The first service is "Corporate News" where members can post their news releases directly onto our front-page. Company newsletters can also be posted on the front-page. Members simply fill in a form and upload their news through any Web browser, then news about their company or product can be read by people that visit the Chamber Web, which receives over 300,000 page views per month. All news submitted is then classified into relevant categories and stored on our information page for six months. The fee for this is HK\$100 per posting. For heavy users, such as PR firms, a special fee can be negotiated.

"The potential for members to promote news about their company and services at minimal cost is huge," HKGCC Assistant Director Dr YS Cheung said. "We've even had members using it to advertise their seminars, which is a very smart and cost-effective way to promote the event."

The second service is "Business Help Wanted." This is a free service for Chamber members, and an extension of the Chamber's Business Assistance Hotline (2823-1203, 2823-1236). Members with any question can post it on the front-page and then see what answers or ideas it generates. We have also moved our Trade Inquiries listing to the front-page on which hundreds of potential business opportunities are posted every week.

And last, but by no means least, we have the online Chamber Event Photo Album, which contains photos of members at selected Chamber events. Any member can get a free high-resolution version of any of the online photos so that they can make a print.

So visit the Chamber's Web site today and take advantage of these great services. www.chamber.org.hk

#### 三項網上服務一併推出

總商會於二月推出了三項嶄新的網上 服務,為拓展商務不可多得的輔助工具。 首項為「企業通訊」,會員可直接將新聞稿或公司通訊上載本會網站首頁。會員只須填妥表格,便可透過任何網頁瀏覽器把最新的公司資訊或產品消息上載本會網站,廣泛發佈,本會網站每月平均瀏覽量逾30萬頁次。所有資訊均會分門別類,儲存於「企業通訊」專頁內六個月,以供閱覽。每則公司通訊或新聞稿的刊載費用為100港元,經常使用服務者如公關公司可洽詢特別收費。

總商會助理總裁張耀成博士說:「會 員只需支付少量費用,便可藉此途徑推廣 企業或服務資訊。有些會員更藉這項服務 宣傳公司舉辦的研討會,做法精明,收效 宏大。」

第二項服務「商務疑難求教」是「商務 支援熱線」(2823 1203 / 2823 1236)延伸出來的免費服務。會員可把商務疑難上 載網站首頁,冀候賜教,發揮會員之間的 互助精神。此外,我們亦已將「商貿諮詢」 的內容刊登於網站首頁,幫助會員從專頁 內每週列載的數百項查詢中,覓得商機。

最後,「活動彩照」專頁精心輯錄了會 員參與本會活動時拍下的照片。會員可下 載高解像度的照片檔案,以列印留念。

本會服務源源不絕,豈止於此!請即登入本會網站 www.chamber.org.hk,享用各項會員專利服務。





# Legal Education: Underpinning the Rule of Law in Hong Kong

f the Rule of Law is one of the foundation stones of Hong Kong's success, then legal education is the cement that ensures it stays firmly in place. Last year's work of the Steering Committee on the Review of Legal Education and Training in Hong Kong and the report of its consultants on the issue were therefore vitally important.

In this context, it is hardly surprising that the SAR Chief Justice, The Hon Andrew Li, made some remarks on it in his formal address to mark the opening of the 2002 legal year on January 14, this year. He noted that the consultants' report on the issue had "the beneficial effect of focusing discussion and stimulating change," that there is "widespread concern about the quality of entrants to the profession" and that this "problem must be urgently addressed."

The Chief Justice added: "In my view, the most effective way forward is to concentrate immediately on the Postgraduate Certificate in Laws course (PCLL). I understand that the universities are in the course of establishing academic boards with 40 per cent representation from the profession, which will be responsible for the PCLL course; its entry and exit standards as well as its curriculum. This should be welcomed."

Members should know that the Chamber played an active role in last year's consultation on the future of legal education in Hong Kong. Before the consultants produced their report, the Chamber's Legal Committee discussed the issues and the committee's chairman met with the consultants to inform them of the Chamber's views.

Subsequent to the release of the consultants' report, I wrote, on behalf of the Chamber, to the Steering Committee on the Review of Legal Education and Training to again put forward the Chamber's views and to comment on the contents of report itself. Of real concern was the consultants' suggestion that abolition of the PCLL might be considered.

Like the Chief Justice, our view was this was a step too far and the changes proposed by the universities for PCLL reform – and referred to by the Chief Justice in his address on the opening of the legal year – should be given a chance. As I said in my letter to the Steering Committee, "we are fundamentally opposed to its abolition as proposed in the consultants' report."

Among other issues, I also touched on the role of the legal education system in not just providing practising legal professionals, but also a pool of talented people from which executives and directors could be drawn for the wider business community. As I said: "A sound legal education not only produces skilled people for the profession itself, but

well-trained people who can turn their skills to business and wider community activities."

Talented, well trained, legal professionals from our own universities are vital to the future of the local business community and the community at large. I can assure members that the Chamber will continue to monitor the progress being made in improvements in local legal edu-

cation and, when necessary, make its views known to the relevant parties.



Christopher Cheng 鄭維志

#### **PROGRESS ON THE RTA**

As a strong supporter, indeed initiator, of the proposal to negotiate a regional trade agreement (RTA) with the Mainland, the Chamber was encouraged by the outcome of the first meetings on the issue. These were held between the SAR Financial Secretary Antony Leung, and the Vice Minister of the Ministry of Foreign Trade and Economic Co-operation (MOFTEC) An Min, in Beijing on January 25.

While the initial meetings could not be expected to come up with too much in terms of detail, they did make real progress. There was agreement on the preliminary concept and principles were established on the mode of operation and channel for discussions. There was even a formal name, the "Mainland/HK Closer Economic Partnership Arrangement," or CEPA.

The Chamber was especially pleased that it was agreed the arrangement will cover the trading of commodities and services, as well as trade and investment facilitation, and that expert groups are to be set up to take the issue further on both sides of the border. The Chamber continues to believe that the services sector in Hong Kong stands to gain the most from such an arrangement, especially if early liberalisation is included.

Both sides agreed that the principles of discussions should ensure that the relevant WTO rules and the "One country, Two systems" principle should be observed and that the CEPA should be mutually beneficial, and take into account the trends of economic development in the two places.

It was also agreed that the consultations should be progressive, starting with the less difficult areas and that the political, business and academic communities of the two places would be widely consulted in the process. The Chamber looks forward to further timely progress being made in putting an agreement in place as soon as is practicable.

We are fully aware of the complexity of the discussions, not least of which is to find a suitable definition of "Hong Kong company" – narrow enough to make early liberalisation feasible, but wide enough to take into account Hong Kong's unique international character. We will continue to gather views from our members and submit our thoughts on this very important arrangement throughout the discussions.

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## 法律教育一 香港法治之本

然法治是香港成功的支柱,法律教育便是使之穩如磐石的混凝土。由此觀 之,香港法律教育諮詢委員會於去年推行的相關工作及其發表的顧問報告, 均十分重要。

同時,我們亦可理解香港首席法官李國能於1月14日舉行的2002年法律年 度開啟典禮致辭中,述及這個課題的原因。他表示,顧問報告能「集思廣益,促進法律 教育的發展」;此外,「新入行人員的素質備受關注,而問題須予正視,並從速處理」。

首席法官續稱:「放眼未來,本人認為最有效的解決辦法就是立即著手檢討法律專 業證書課程。本人得悉兩所大學現正成立教務委員會,而且40%的教務委員將由法律界 人士擔任。委員會的職責範圍涵蓋證書課程的取錄資格、結業水平和課程改革,相信此 舉定會獲得社會各界歡迎。」

眾所周知,總商會於去年積極參與政府就法律教育未來發展進行的公眾諮詢。本會 法律委員會於顧問報告編製前,曾深入研討有關議題,並由委員會主席與顧問會面,表 達意見。

本人於顧問報告發表後,亦曾代表總商會去信諮詢委員會,重申本會立場,並且評 論報告的內容。當中值得關注的是,顧問提出應考慮取消法律專業證書課程的建議。

本會與首席法官的見解一致,認為此舉過於急進之餘,政府亦應考慮兩所大學就證 書課程提出,以及首席法官於典禮演辭中講述的各項改革建議。正如本人於呈交諮詢委 員會的信中所説:「我們原則上反對顧問報告中提出撤銷證書課程的建議。」

本人亦於信中論及法律教育制度的功能,不僅在於培育從事法律專業的人士,還可 栽培一批適合擔當工商界行政人員或董事的人才。如我所述:「健全的法律教育不但能 培育法律專業人員,亦可孕育訓練有素的人士,把法律知識應用於工商各業,以至廣泛 的社會事務。」

本地大學悉心培育的法律專業人員,對本港工商界及整個社會的未來發展非常重 要。我謹向會員保證,本會將繼續監察本港法律教育改革的進展,並於必要時向有關方 面反映意見。

#### 區域貿易協議最新發展

本會不僅大力支持香港與內地磋商設立區域貿易協議,其實也是這項建議的發起機 構,對中港雙方就建議進行首次會議的結果,深感鼓舞。首次會議乃由香港特區財政司 司長梁錦松與中央政府外經貿部副部長安民於1月25日在北京舉行。

雙方的初步會談預料未能達成很多具體內容,但已取得實質進展,雙方就建議內容 的初步設想達致共識,並且確立了磋商原則、磋商工作模式及渠道。有關建議現名為 「內地與香港更緊密經貿關係安排」。

雙方同意此安排涵蓋商品貿易、服務貿易及促進貿易和投資,而雙方亦會各自成立 專家小組,積極推進有關工作,本會對此尤感高興。總商會相信,本港的服務業將最能 藉這項安排受惠,若能對本地工商業提早開放市場,受惠更深。

雙方同意磋商原則包括,安排須符合世貿的規則和「一國兩制」原則;達到互惠互 利效果,及考慮兩地的經濟發展趨勢。

再者,雙方亦同意遵循先易後難、逐步推進的工作方式,並廣泛聽取兩地政界、工 商界、學術界等領域的意見。本會盼望雙方的磋商能不斷取得進展,盡快落實訂定這項 安排。

我們瞭解磋商所牽涉的問題十分複雜,例如應如何界定「香港公司」,使定義不致 過寬或過狹,既可讓內地為本港提早開放市場,亦能保存香港獨有的國際都會特色。本 會將於此重要安排的磋商期內,持續徵集會員的想法,從而向政府提交建議。



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主題:生産技術 參展商數目:160

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# Economic situation should be weighed when addressing deficit

he HKSAR Financial Secretary Antony Leung delivered his first ever Budget on March 6. At the time of writing, details of the Budget had yet to be released, but it was expected to address Hong Kong's structural deficit, as hinted by the findings of the government's "Task Force on Review of Public Finances," led by the Secretary for the Treasury Denis Yu.

The report predicts the deficit for 2001-02 will reach HK\$66 billion, and warned that Hong Kong has a structural rather than a cyclical budget deficit. Failure to implement effective measures will result in

the government's fiscal reserves drying up within seven years, the report said. The government will then be forced to operate on loans, which will amount to HK\$2,661 billion by 2021-22.

#### **REPORT TOO PESSIMISTIC**

Facing such horrifying figures, I believe the Task Force is being too pessimistic and over simplifying issues. It is unreasonable and unjustifiable to base their findings only on negative factors without considering such conducive elements as China's WTO entry and the proposed Mainland-Hong Kong "Closer Economic Partnership Arrangement," or (CEPA). Their forecast about the property and securities markets are similarly too pessimistic, and even overlook variables that may arise in the exchange rate peg, assuming it will be maintained for the next 20 years.

The goal of releasing such a pessimistic report was perhaps to persuade both Legco and the general public to accept yet-to-be-announced fiscal measures. However, the "Cry Wolf" story it created could also scare off investors and possibly lower Hong Kong's credit rating.

Notwithstanding the problems with the survey, the government's determination to address the budget deficit is clear. The Chief Executive and the Financial Secretary indicated that the government planned to solve the issue within five years. To achieve a balanced Budget, the government needs to increase income or trim expenditure by HK\$35 billion annually. In deliberating how to accomplish this, the government, in my view, should take into consideration a number of issues.

First of all, Hong Kong's business climate is still weak. Our GDP registered negative growth for the past two consecutive quarters, and unemployment reached a record high of 6.7 per cent. Although the government does need to address the deficit, now is not the right time to introduce any new taxes or increase fees, which would only

hamper recovery of the economy. Instead, it should wait until the local economy improves, which will also put it in a better position to discuss and adjust its income policies.

#### **MORE RESOURCES TO BOOST THE ECONOMY**

For the near future, the government should commit more resources towards improving the business environment and to stimulate the economy. A few months ago, I convened a meeting with eight Legco parties and we put forward seven initiatives to the govern-

ment to help improve the economy. Our proposed expenditure of HK\$25 billion is affordable in view of the current fiscal reserves. The government can have more income only when the economy recovers and the business environment improves. I hope such measures will be considered in the coming Budget as they are short-term plans which are unlikely to put pressure on the government's coffers.

In addition to allocating more resources, the government should also drastically cut unnecessary expenditure. As I have said time and again, the government spends too much. The Task Force also admitted in its report that the growth of government expenditure in recent years exceeds that of the economy. Continued deflation has further deepened this gap and exacerbated pressure on its fiscal reserves.



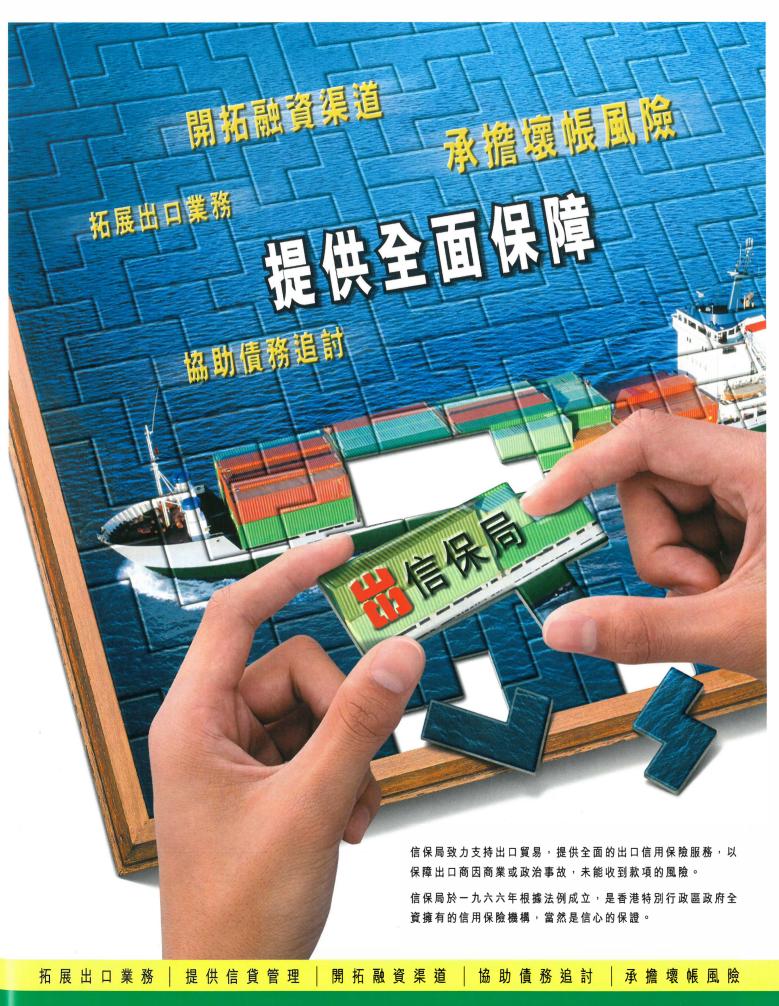
James Tien 田北俊

#### **CAP PUBLIC EXPENDITURE**

The share of public expenditure over the past 10 years has ballooned from 14 per cent of GDP in 1998 to the current 23 per cent, contradicting the idea of maintaining a small government. I think the government should immediately address the situation by capping public expenditure at 18 to 20 per cent of GDP. It should set benchmarks to steer clear from overspending like many developed countries have done.

The government should also cut expenses in relation to civil service and employees of subsidized organizations, which accounts for 70 per cent of its recurrent expenditure. Apart from cutting civil service payroll and streamlining its structure, the government must outsource more services and push forward its Enhanced Productivity Programme to save costs. I believe the government can ease its financial burden with comprehensive, and rigorous cost-cutting measures. Failure to do so will result in the business community and the public having to carry the burden, which would only drag the economy further down.

Send your comments to: Legislative Council Building, 8 Jackson Road, Central, Hong Kong Email: tpc@jamestien.com Tel: 2500 1013 Fax: 2368 5292



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## 對付財赤應先顧及經濟現況

財

政司司長梁錦松上任後的首份財政預算案,已定於三 月六日公佈。雖然我寫本文的時候,尚未知道預算案 的內容,但相信內裏的重點將會放在如何解決結構性 赤字的問題上,因為由庫務局局長率領的「檢討公共

財政專責小組」已為此揭開了序幕。

該小組的報告**透露今個財政年度的赤字將達660億港元**,而且 警告財赤問題的部分成因屬於結構性,若無有效措施應付,所有儲 備將於七年後用盡,然後政府便要負債運作,到2021至22年度債 項更高達 26,610 億港元!

#### 財赤推算過於悲觀

面對如此嚇人的數字,相信很多人都會跟我一樣,質疑小組的推算是否過於悲觀、簡化。我認為若只以一些不利因素作為推算基礎,掩蓋其他有利條件例如中國入世及中港雙邊貿易協議等,是不合理和欠說服力的。而且小組對日後地產市道和股票市場的預測太過悲觀,又假設聯繫匯率在20年後保持不變,忽略了現實上的可變數。

政府今次公佈如此悲觀的報告,猶如製造了一個「狼來了」的故事,原本目的可能只是想說服立法會和公眾接受稍後提出的開源節流方案,但現在我恐怕連全球投資者及國際評級機構也會被驚動,因而可能降低本港信貸評級。

縱使有關推算存在不少問題,政府要對付財赤的意向卻是清楚不過的。行政長官和財政司司長曾分別表示,政府會於五年內解決財赤問題。由此計算,若要達到收支平衡,未來五年每年要增加收入或減少支出共350億港元。然而,我認為有數方面政府是需要注意的。

目前本港經濟仍處於谷底,本地生產總值已連續兩季倒退,失業率更升至6.7%的新高位。政府即使要處理結構性赤字,現階段

也不宜貿然開徵新税或加税加費,以免阻礙經濟復甦,就算真的需要調整,也應留待日後經濟好轉之時才商議。

#### 短期應多撥資源助經濟

短期而言,對一些能改善營商環境、刺激經濟的方案,政府反而應多調撥資源推行。以我為召集人的立法會八黨聯席數月前已向政府建議七項方案,當中涉及開支250億港元,對經濟確有一定幫助,而以政府目前的儲備也可應付。須知道只有經濟復甦,營商環境好轉,政府收入才會止跌回升。況且該些方案只屬短暫措施,對庫房不會構成長遠壓力,希望預算案會採納其中。

政府一方面固然要多撥資源刺激經濟,另一方面則要嚴厲節流,削減不必要開支。正如我一直批評政府開支過大,該小組也承認近年政府開支的增長確實比經濟增長為快,加上通縮持續,兩者的差距愈來愈大,成為財政制度受到壓力的基本原因。

#### 訂定公共開支上限

事實上,近十年來公共開支佔本地生產總值的百分比不斷上升,由1988年度的14%升至現時的23%,偏離了「小政府」的原則。故此,我認為政府有必要盡快為公共開支設定上限,使其不能超越本地生產總值的18至20%之間。其實,許多經濟發達國家都有類似的指標,以防開支過大,香港早便應該仿傚。

至於目前佔政府營運支出達七成的公務員和資助機構員工開支,當然應盡快削減。政府必須將公務員減薪,並精簡架構和人手,將更多服務外判,以及大力推行「資源增值計劃」以節省更多運作成本。我相信只有通過多管齊下的節流措施,大削不必要開支,政府始能減輕財政壓力,避免將過重的負擔轉嫁至工商界

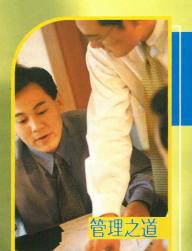
和市民身上,加深經濟困難。



若您有任何意見,歡迎向我反映。通訊地址是中環昃臣道 8 號立法會大樓。(電郵:tpc@jamestien.com 電話:2500 1013 傳真:2368 5292)







## 一切盡在 **全新黃頁分類2002**











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## Why Chamber membership?

arch is the last month of renewal for membership for 2002 for Chamber corporate members. Partly because of the poor economic conditions, there are companies who have already told us that they will not renew

this year. However, in our view, precisely because of the very competitive environment that companies operate in today, unless they simply cannot afford the HK\$4,000 dues, or are being merged or acquired, the reasons for them to be a HKGCC member are stronger than ever

This is because the Chamber caters to a wide diversity of members, making its voice the most powerful in the Hong Kong business community. The government and the public cannot dismiss us as a "special interest" group, as the interest of the entire business community here is being promoted by the Chamber. There is no better example of this than our proposal to the SAR Government to enter into a WTO-compliant free trade agreement with China, which will have significant long-term benefits for the Hong

Kong economy. We are pleased that discussions are well on their way between Hong Kong and Beijing on this very important, though difficult, concept. In addition, Chamber members – through our committee system – are asked almost daily to provide their views on legislation, new regulations, new fees and charges, and new taxes. These are very critical issues facing Hong Kong today, now that we know the deficit is not going to go away.

For those members who want to get the latest relevant information to help them run their business, the Chamber programmes – both large and small – enable them to stay up-to-date on what is happening. From our Distinguished Speakers Series hotel luncheons with 500-plus attendees to the packed HK\$100 sandwich roundtables in the Chamber's conference room, from trade missions – such as the 50-strong delegation which visited China in January to see the Beijing Olympic Committee – to receiving more than 200 visiting delegations from around the world, not a day goes by which does not see a Chamber programme that can help your business.

For individual problems that members encounter, especially the smaller businesses, the Chamber has a Business Assistance Hotline (2823-1203, 2823-1236). Members can also use our excellent connections throughout the world – especially in Beijing and provinces and cities in China – and the Joint Business Liaison Commission that the Chamber formed with three other Chambers and an organisation in China to handle more nagging disputes.

Moreover, the networking occasions which can either help you develop new business or solve an old business problem are

numerous. Our trade inquiry system helps traders who want to expand their overseas business contact network, and our Certificate of Origin service is the best in Hong Kong.

We also have become the foremost experts on China's WTO

entry in the Hong Kong business community, providing information through workshops, our Web site and publications to help smaller businesses adjust to the new more rule-based, more open, more transparent, and more competitive business environment in China.

Finally, since we know that every dollar counts these days, we are now enhancing our package that offers specific cash/discount/service benefits to members. Therefore, you would be hard pressed to find anything else in Hong Kong that is worth the HK\$4,000 per year – frozen since 1997 while services have increased dramatically – that the Chamber asks of you. If you have not renewed for 2002, please remember that we have extended the final deadline to March 31. As always, thank you for your support to the Chamber, and we will continue working hard to support you.



Dr Eden Woon 翁以登博士



## 加入本會,有何助益?

002年會員續會限期延至三月底止,本會已獲悉 小部份會員鑑於目前的經濟困難不擬續會,然而 我們認為,除非他們負擔不了4,000港元的會 費,或公司已經併購,不然,面對當前競爭劇烈 的營商環境,企業於此時成為總商會員,可謂恰切不過。

原因是本會著力捍衛會員的權益,擔當香港商界的喉舌,影響力至為巨大。政府和公眾不應視本會為「特殊利益」團體,因我們一直以促進商界的整體利益為依歸。本會向特區政府建議與中國訂立符合世貿規則的自由貿易協議,便是為香港經濟長遠利益著想的最佳明證。現時中港兩地已就這項意義重大但落實難度極高的構想順利開展磋商,本會實在感到高興。此外,我們透過各個專責委員會,差不多每天都向會員徵求對法制、新例、新收費、新稅等事項的意見。這些都是香港目下要面對的棘手問題,我們知道財赤亦不能一下子解決。

對那些需要時刻掌握最新資訊以推展業務的會員來說,本會大小規模活動一應俱全,正好切合他們的需要。假酒店舉行的「特邀貴賓演說系列」午餐會,每次與會人數皆超逾500;在會議室舉行的小型午餐會經常座無虛席;至於考察團活動,今年一月剛有50位代表出訪北京,陣容強盛,行程包括拜訪北京奧委會;每年接待來訪代表團逾

**200**多個。總商會為協助會員拓展生意舉行的各式活動, 終年無間。

本會商務支援熱線(2823 1203 / 2823 1236),專為個別會員特別是小型企業解決疑難而設。會員亦可借助本會的環球聯繫網絡,尤其是與北京和中國其他省市,以及與另外三個本地商會和一個內地組織合組的香港-內地商會聯席會的緊密關係,處理商務糾紛。

當然,本會還提供眾多的機會,讓會員廣結人脈,大展鴻圖、解決難題。本會的商貿諮詢系統亦能協助商家拓展海外商務脈絡。本會的產地來源證簽證服務堪稱全港最佳。

此外,本會亦是香港商界中的中國入世事務專家,透過工作坊、網站和書刊不時提供相關資訊,務求協助規模較小的企業適應內地更重法治、更開放、透明度更高、競爭更激烈的嶄新營商環境。

此刻凡事均講求精打細算,為此本會正給會員特備各種現金/折扣/服務優惠,相信以僅4,000港元會費便得享如此豐富的服務,確實物超所值,況且會費金額已於1997年起凍結至今,而本會服務卻有增無減。續會截止日期已延至3月31日,若 貴公司尚未續會,請緊記在上述日期前辦理有關手續。對您的鼎力支持,本會時刻銘謝,並將繼續竭盡所能,助您一臂之力。

The Annual General Meeting of the Chamber will be held at 6 p.m. on April 30, 2002, at the Island Shangri-La. Registration of members and a cocktail reception will start at 5 p.m.

Six members of the General Committee are required to retire this year and may stand for re-election. They are:

Christopher Cheng, OBE, JP, chairman, USI Holdings Limited

**David Eldon**, JP, chairman, The Hongkong & Shanghai Banking Corporation Ltd

Dr Hari Harilela, GBS, OBE, JP, chairman, Harilela's

Denis Lee, managing director, SME Resource Center Ltd

Henry Tang, GBS, JP, managing director, Peninsula Knitters Ltd

Anthony Wu, chairman - Far East, Ernst & Young

Denis Lee has indicated that he wishes to retire from the General Committee and will not stand for re-election.

Any Chamber members intending to nominate for election to the General Committee should call the Chamber Director Eden Woon on tel. 2823 1211, fax 2527 7886, or e-mail dir@chamber.org.hk before April 6, 2002.

本年度的週年會員大會訂於2002年4月30日下午六時假座港島香格里拉大酒店舉行,會員入座登記及招待酒會將於下午五時開始。

六位理事須於本年卸任,並可參與競選連任<mark>。</mark> 他們是:

鄭維志 富昭

富聯國際集團有限公司主席

艾爾敦

香港上海匯豐銀行有限公司主席

夏利萊博士

夏利萊集團主席

李榮鈞

中小企業資源中心有限公司董事總經理

唐英年

半島針織廠有限公司董事總經理

胡定旭

安永會計師事務所遠東區主席

李榮鈞理事已表示希望退出理事會,故不擬參與競選 連任。

會員如有意參與角逐理事職位,請於2002年4月6日 前與總裁翁以登博士聯絡(電話:2823 1211;傳真: 2527 7886;電郵:dir@chamber.org.hk)。

**工商月刊** 2002年3月 15

## Digital office nearing reality

Multifunction products are enabling companies to reduce costs and increase productivity

emember when pundits proclaimed demand for paper would decline as more PCs found their way into offices? Similar predictions were touted with the arrival of the Internet. But the truth is we are now using more paper than ever before. According to a survey conducted by Hewlett Packard, we now print 40 per cent more documents than before we had email.

Experts hit the nail on the head with predictions that we would be using increasingly sophisticated and multifunction products, however. Now, the convergence of copying and printing technologies in the office means vendors must develop multifunction products (MFPs) to handle the print, copy and fax jobs required in today's digital office.

The trend to combine copier functionality with printing, faxing and scanning is a result of the digital revolution. Moving from three or four devices to one device that does it all can result in significant savings for business. The savings on maintenance costs, supplies and better

quality output are enough reasons for corporate enterprises to demand multifunctionality.

"Digital output vendors must provide a family of products in different speed ranges that are capable of performing more than one function," said Peter Grant, principal analyst for Gartner's Digital Documents and Imaging Worldwide group. "Vendors must help sell these additional capabilities, such as print, fax and scan to file or scan to e-mail. Vendors that can provide these capabilities via an outsourcing model will benefit greatly as companies experience budget restrictions through 2002."

Nearly all manufacturers of output devices for the office offer MFP capability on their digital copiers. The printer option enjoys the greatest use at about 45 per cent overall, the fax option at 15 to 20 per cent and the scanning option at about 8 per cent. These options are becoming increasingly important to corporate and enterprise users of MFPs.

Scanning is the next big function. The

latest options leverage the automatic document feeder to scan and digitise paperbased documents. This has contributed to a plethora of scanning functions, scanning software tools and document management applications being introduced into the space. Gartner analysts expect continued growth as vendors continue to deploy scanning on multifunction products.

"The scanning capability is the smallest niche on multifunction devices," said Don Dixon, senior analyst for Gartner's Digital Documents and Imaging Worldwide group, "However, the potential for growth is greater than any other in the space. The popularity and integration of scan-to-email applications, digitisation of legacy documents and document management applications makes the scanning option attractive to the traditional corporate enterprise."

Companies such as Ricoh are among the market leaders in offering total solutions for documents, according to Gary Ng, manager, Knowledge Management Solution, Ricoh Document Solutions.

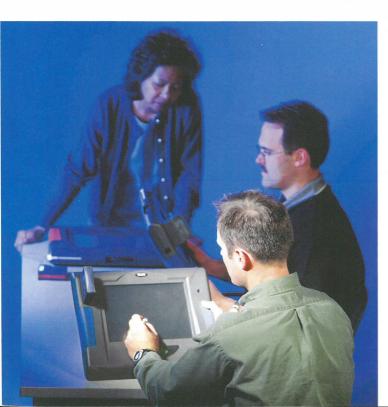
An application built into Ricoh's digital copiers, CopyCabinet comprises virtual cabinets that store documents while automatically indexing these documents for fast retrieval. The system allows users to directly scan, categorise and index both English and Chinese texts.

The system also allows documents to be emailed or faxed out, and can also index incoming faxes digitally, which substantially reduces paper usage as junk faxes can be deleted.

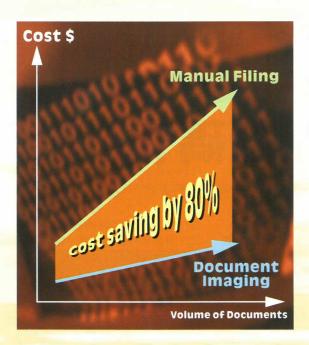
In addition to increasing productivity and reducing costs, storage restrictions and disaster recovery are also increasing demand for digital media.

"Management teams should be well-prepared to face disaster and resume normal business operations without having to pay additional and unexpected costs," said Elaine Chu, regional general manager of Kodak's Document Imaging division for Greater Asia.

Document preservation is so important in preparing for disaster recovery as the loss of crucial documents can more often than not impair a company's ability to continue functioning properly and incur both direct and indirect costs. For example, banks and insurance companies face potential lawsuits and claims in dam-



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- \* Document Imaging Trend in US and HK
- \* Live Demonstration
- \* Real Life Case Studies in HK

**Date:** 9 April 02 (Tuesday) **Time:** 2:30 - 4:30 pm

Venue: Ricoh Showroom

22/F Tai Yau Building,

181 Johnston Road, Wanchai

Language: Cantonese

RIGORI

#### SPECIAL FEATURE

記得資訊科技專家預言,當辦公室普遍採用個人電腦時,紙公室普遍採用個人電腦時,紙張的用量將隨之而減少嗎?及至互聯網誕生,類似的預測亦不絕如縷。但是,事實卻非如此,紙張的用量反而有增無減。惠普一項研究結果顯示,現今的文檔印刷量,竟較電郵普及前增加了40%。

專家續斷言上述問題可藉採用日趨先 進和具備眾多功能的器材解決。毋庸置 疑,當今數碼化辦公室對整合複印和打印 技術的需求,正促使供應商研製揉合打 印、影印和傳真等功能的儀器。

數碼革命為影印機增加了嶄新功能, 把本屬三至四個不同器材的效能集於一 身,成為影印、打印、傳真和掃描四合 一工具,無疑能大幅節省經營成本。此 外,保養費用和文儀用品的減省,加上 質素良好等優點,亦使多功能儀器備受 企業追捧。

Gartner國際數碼文件及影像系統部首席分析師格蘭特表示:「數碼設備供應商須提供一系列備有不同速率的多用途產品。增值效能須包括打印、傳真及掃描與電郵發送。企業於2002年的財政預算面臨困難,若供應商把這些功能結合,必能獲利。」

目前,辦公室設備製造商大都生產多用途數碼影印機,可見影印、打印、傳真和掃描的融合,對公司和企業用戶日益重要,而在這些功能選項之中,打印功能最常使用,使用率為 45% ,傳真佔 15 至 20%,掃描約 8%。

掃描是影印機的一大新增功能,創新設計包括自動文件傳送器,可把用紙張印製的文檔掃描和轉換為數碼模式。層出不窮的掃描功能、軟件工具及文檔處理軟件紛紛出籠,蔚然成風。Gartner分析員預期,隨著供應商把掃描併入多功能之列,有關業務將持續增長。

Gartner 國際數碼文件及影像系統部資深分析師狄克遜稱:「在多用途器材的各種功能中,掃描的使用率雖最低,但論發展潛力,卻較其他優勝。把掃描與電郵發送軟件、文檔數碼化及文件處理應用等整合日漸普及,使掃描功能大受傳統企業數如。

理光文件頁務智囊知識管理方案經理 吳福強指出,在文件處理方案市場,理光 為領導之一。

理光的 CopyCabinet 數碼影印機設有 多個虛擬文件匣,用以儲存及自動編排文 檔,方便快速檢索應用。用戶因而能直接 把中英文檔掃描、分類和編成索引。

此系統還能及把文件經電郵或傳真發 送,及以數碼方式為外來傳真編索,大大



## 辦公室數碼化

企業利用多功能設備,減省營運成本、提高生產力

減少用紙量,並避免大量傳真文件湧入。

企業不單希望利用數碼媒體增加生產 力和減省成本,還愈益要求它們配備資訊 儲存限制和災難復原等能力。

柯達亞太區商業系統總經理朱怡菁 說:「企業管理層應預先制定對策,俾能 處理突如而至的災難,迅速恢復正常業務 運作,而無須增加成本或繳付額外費 用。」

災難應變方面,文件的妥善儲存尤為 重要,企業失去關鍵文檔的風險往往較未 能回復正常作業為高,有可能因此導致直 接或間接的財政開支。譬如說,銀行和保 險代理商若失去客戶的案件紀錄,會面臨 訴訟,遭客戶要求賠償。

妥善儲存文檔的因由不僅在於風險應 變,預防大筆善後支出,也為了改善客戶 服務。再者,快捷的資料分享、多方數據 存取、高效訊息應用和節省儲存容量等種 種好處,均能提升辦公室的生產力。

相對以傳統倉庫儲存文件,採用影像技術儲存文件所需的成本可省高達九成,故此對成本特別敏感的企業,後者較為可取。單單一卷微型菲林,即可儲藏相當於3,000頁的文檔,而以微型菲林或其他電子工具儲存文件,均一如紙張般享有法律效力。

理光公司吳福強估計,旗下CopyCabinet 影印機憑藉快速準確的文件檢索性能,企業只 須五個月便可取得投資回報。

透過 CopyCabinet 的辦公室應用方

案,公司可以具經濟效益和高效率的方式,自設檔件儲存程序。隨著企業日漸需要推行知識管理和分享系統,這些工序將成為現代化辦公室不可或缺的一環。

有些公司擬自行儲存文件紀錄,有些 則欲把這部份工作外判,特別是一些擁有 大量文件檔案的公司,情況尤甚。

專業文檔影像服務供應商如柯達i Centre的好處,恰如朱女士説:「由於公司可減省硬件安裝成本、保養費和開發相 應軟、硬件的人力資源,顧客實只須負擔 文件處理所需費用,而非科技的開發成 本。」

Gartner香港硬件分析師阿蒂恩薩補充 說:「除可節省購置設備、文儀物品和保 養的成本外,多用途儀器亦通常設計精 巧,故十分適合香港、東京和新加坡寸金 尺土的環境需求。

「供應商須為多功能產品釐定明確的市場推廣策略,避免浪費現存的獨立式影印機、傳真機、打印機和掃描器。一些亞太國家對多功能設備的認識尚淺,供應商或許應投放多點資源,加強顧客的產品知識。」

可傳送250多張標準紙的大型傳真機,正前所未有地受到以打印機或影印機為主體的多用途設備和掃描與電郵發送器材的威脅,觸發傳真機的功能革新。著名的型號已經改良,具備更佳的連網、互聯網傳真性能,和媲美獨立式打印機的打印效能。

ages from customers in case records are lost.

Document preservation not only serves a contingency purpose and helps reduce heavy rebuilding costs but can also lead to improved customer service. In addition, attributes such as efficient record sharing, multiple data access, quick information retrieval and reduced storage space all contribute to raising productivity in the modern office.

Adopting imaging technology may also appeal to the cost-conscious as it is estimated that companies can save as much as 90 per cent of what they pay to store documents in a warehouse. Storage media such as microfilm, which can hold up to the equivalent of 3,000 documents per roll, and in other electronic formats also enjoy legal acceptance that is on par with paper.

Ricoh's Mr Ng estimates that the return on investment for its CopyCabinent takes just over five months with the added advantage of speedier and more accurate document retrieval. Office solutions such as CopyCabinet empower organisations to internalise document storage procedures in a cost-effective and highly efficient manner. With the growing emphasis for enterprises to implement knowledge management and sharing systems, these applications should become standard operating procedure in the modern office.

While some companies may wish to conduct record preservation on their own, many have also opted to outsource this aspect of their operations. This is especially true for those with a large document backlog.

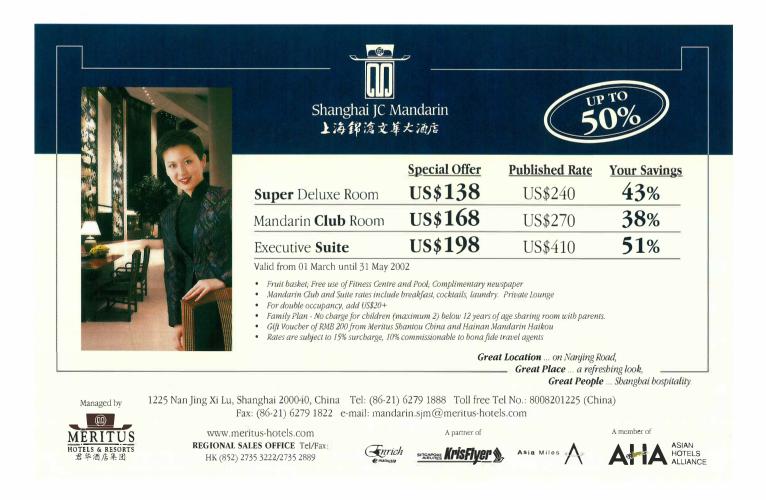
The advantages of relying on specialist service providers such as Kodak i Centre is that "a company saves on investment costs for hardware installation, maintenance cost and extra human resources to develop the necessary software and hardware. Customers only pay for the service of processing the document, not the technology," Ms Chu said.

Roberto Atienza, hardware analyst at

Gartner Hong Kong said MFPs have other advantages: "In addition to savings on supplies, acquisition and maintenance costs, MFPs require less space, which provides a sure benefit for companies in space-conscious cities like Hong Kong, Tokyo and Singapore.

"Vendors must have a clear-cut strategy in marketing MFPs so as not to cannibalise their existing copier, fax, printer and scanner products. The market awareness of MFPs in some countries in Asia Pacific is relatively low and vendors may need to invest more in educating their customers."

Workgroup fax machines, units with more than 250-sheet standard paper capacity, are facing more competition than ever before from printer-based and copier-based MFPs and scan-to-e-mail devices. However, this challenge has led to an evolution in fax machines. The leading machines in the workgroup fax segment feature improved network connectivity, Internet fax capability and printing features that rival stand-alone printers.



**工商月刊** 2002 年 3 月 19

# Opening up RMB business in HKSAR

People's Bank of China Governor Dai Xianglong hinted at the Chamber's Distinguished Speakers Series dinner that Hong Kong could play an important role in helping bring the Mainland's financial institutions up to international standards

ong Kong banks may be allowed to run renminbi business in the SAR, including yuan deposits, the People's Bank of China Governor Dai Xianglong said at the Chamber's Distinguished Speakers Series dinner on February 18.

"We know that the renminbi is widely used in the Hong Kong SAR and the Macau SAR. My view is that we will consider allowing local banks in Hong Kong to take renminbi deposits," Mr Dai told the 650 guests attending the dinner.

However, "as I said before, the convertibility of the renminbi is a very complex issue, and to be frank, we don't have a timetable for this."

Mr Dai's comments are the most explicit indication by a senior Chinese official that Hong Kong will be the place where China attempts to speed up its currency liberalisation.

Following his comments, local bankers said such a breakthrough was unlikely to happen this year given the weak Japanese yen.

The People's Bank of China governor also said the current renminbi exchange rate level is reasonable and that there was no need to devalue the currency.

"At the moment, the renminbi exchange rate level is reasonable. The Chinese renminbi will remain stable and I do not see the need to devalue it," Mr Dai said.

Asian countries are worried that China might devalue its currency because of the fall in the Japanese yen, despite China standing by its pledge to keep the yuan stable since the 1997-98 Asian economic crisis.

But Mr Dai was quoted in Hong Kong's

Chinese daily, the Wen Wei Po, saying that "the yen's depreciation will do no good to Japan, meanwhile, it has created some pressure on the renminbi exchange rate."

China's growing foreign exchange reserves, which Mr Dai said stood at US\$217.4 billion at the end-January, a rise of US\$5.24 billion from the end of December, would help maintain the renminbi's stability.

In his speech, the Governor also said China's financial enterprises need to accelerate their reforms to meet challenges brought about by China's entry into the WTO.

China's big four state-owned commercial banks aim to cut their non-performing loan (NPL) ratio to around 15 per cent by the end of 2005, he said.

The NPL ratio of the big four banks – Bank of China, Industrial and Commercial Bank of China, Agricultural Bank of China and China Construction Bank – was 25.37 per cent at the end of last year.

Hong Kong banks can play a key role in helping Mainland banks improve their competitiveness and "we especially welcome Hong Kong's senior financial management talent to take up responsible posts in Mainland banks," he said.

High-calibre financial personnel from Hong Kong could take up top posts in major banks in China, and the Mainland's top bankers will continue to be sent overseas, including Hong Kong, Singapore and to the U.S. to hone their skills, he said.

#### 0&A

Following are excerpts from the Q&A session with members at the Chamber's dinner with Governor Dai.



Q: You mentioned that you will accelerate financial reform in the banking sector, which will involve overcoming a lot of barriers. My question is, do you have enough qualified financial staff to perform this important task?

Governor Dai: The financial sector, including the banking sector, has a large pool of qualified staff, but I believe we must also look at improving our incentive mechanism. Therefore, we will first reform the remuneration system in the banking sector, particularly for high-calibre senior financial executives, and we will increase their wages. We will also make a strategic plan to train the Mainland's financial



中國人民銀行行長戴相龍在本會「特邀貴賓演說系列」晚餐會上表示,香港可在幫助內地金融企業達致國際水平中扮演重要角色

港銀行業或會獲許在香港特區經營人民幣業務,包括人民幣存款。中國人民銀行行長戴相龍於2月18日本會舉行的「特邀費賓演説系列」晚餐會上作出上述表示。

戴行長向與會的650位賓客說:「我們知道人民幣已在香港和澳門普遍使用。本人的意見是我們會考慮允許香港銀行業接受人民幣存款。」

不過,他表示:「一如我剛才所述, 實現人民幣可兑換的過程十分繁複,坦白 地説,我們並無為此訂定切實的時間表。」

戴行長的言論是在中國高層官員之中, 就上述課題作出的最明確表示,示意香港可 作為中國加快推行貨幣開放政策的試點。

戴行長發表上述評論後,本地銀行界表 示鑑於當前的日圓弱勢,以上突破於本年 內實現的機會不大。

戴行長並表示目前的人民幣匯率水平適 當,無需貶值。

他說:「當前,人民幣的匯率水平是適

當的,人民幣匯率將繼續保持穩定,我認 為無需貶值。」

縱使中國信守承諾,於1997至98年亞 洲金融危機後著力保持人民幣匯價穩定, 但區內國家仍擔心中國會因日圓下跌而將 人民幣貶值。

文匯報引述戴行長的言論報道:「日圓 貶值對日本沒有好處,亦同時會對人民幣 匯價帶來壓力。」

談及中國不斷增加的外匯儲備時,戴 行長説截至一月底止,儲備總額為2,174億

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executives. For example, we now send and will continue to send senior executives to be trained overseas, that includes Hong Kong, Singapore and the U.S. In addition, we will work at attracting some financial executives from overseas to work in China. Of course we also welcome financial executives from the Hong Kong SAR who can come to China to be president of their China branch, or join the headquarters of some other banks, including Mainland banks. So I would like to welcome the financial executives from Hong Kong to join the management of the Mainland's financial institutions.

Q: You mentioned in your speech that China would push forward steadily its plan for the convertibility of the renminbi, and you mentioned that it needs to be done cautiously. Can you share with us what needs to be done financially and economically to achieve the full convertibility of the renminbi and in your opinion, what is a reasonable timetable to achieve this?

Governor Dai: Convertibility and capital account transactions with full convertibility is quite a different issue. For example, if you what full convertibility of the renminbi you must have convertibility and capital account transactions. But at present we have to do that in accordance with the Chinese macro economic situation and in line with the development of the regulatory systems. Since 1993, we have allowed renminbi to be carried overseas and we know that renminbi is widely used in the Hong Kong SAR and the Macau SAR. My view is that we will consider allowing local banks in Hong Kong to take renminbi deposits. I think this idea is worth considering. As I said before, the convertibility of the renminbi is a very complex issue, and to be frank, we don't have a timetable for this issue. Personally, I would say the sooner the better – if I take out renminbi when I go to the U.S. or other countries and it is accepted, then I would be very happy. I should say that day will not be too long away (laughing), but again I don't have a timetable for that.

Q: Foreign banks expect a great deal from China's WTO commitments with regards to the opening of the banking sector. Our bank's cus-

tomers are mainly joint-venture companies in China and there is a huge demand for renminbi lending. But due to restrictions on the number of branches foreign banks' can open, we can only take a limited amount of renminbi from depositors. Under such conditions, would you consider allowing foreign banks to issue bonds denominated in renminbi? Or under what conditions would you allow banks to offer renminbi denominated bonds?



Governor Dai: About 40 branches owned by foreign banks can conduct renminbi business in Shanghai and in Shenzhen, but as you said, their renminbi business is restricted to joint-venture companies. We have offered a great channel for foreign banks to raise renminbi, for example, they can raise renminbi to extend loans. I can tell you that the value of renminbi deposits of foreign banks is only about 18 billion renminbi, but the loans extended by these banks amounts to about 40 billion renminbi. Based on this, I don't think they face great difficulty in extending renminbi loans. But with regards to issuing bonds in renminbi, because China has some restrictions on financial institutions allowed to issue bonds - even Chinese institutions [this, for the present, is unlikely]. But I will listen carefully to your proposal and consider it very seriously. My personal view is that in five years' time all foreign banks will be treated the same as Chinese banks, so they will be able to do renminbi business, including with individuals in China.

Q: The Hong Kong SAR and Mainland China have been busy discussing a proposed Closer Economic Partnership Arrangement. For a bank to open a branch office in the Mainland, current regulations say it must have total assets of at least US\$20 billion for the year before application. But because Hong Kong banks are small in size, does this also apply to Hong Kong banks?

Governor Dai: I receive many delegations at the People's Bank from Hong Kong who suggest we lower this requirement, and I have very seriously considered their proposal. Why we cannot relax this requirement for Hong Kong banks is because of China's WTO commitments. If we lower this requirement for Hong Kong, other countries or territories in the WTO may also ask us to lower this requirement. We have explained this situation to Hong Kong banks and they understand our stance and position. I think the arrangement for integrating trade relations between the two territories will strengthen our competitiveness and relations in the banking sector, and I think this is one issue which can be discussed under such a bilateral trade agreement.

Q: I am an MBA student at the Hong Kong University of Science and Technology. My question is how do you evaluate the employment prospects of MBA students in China's financial sector after WTO and do you think students – including students from Hong Kong – would be welcomed in the banking sector?

Governor Dai: If we want to establish a market economy in China, we need a lot of highly qualified financial personnel. At present, there is a great shortage of these high-calibre personnel, such as qualified lawyers and qualified accountants. I am pleased to hear you are an MBA student interested in following a career in China, and I think you would be highly sought after, even by Mainland enterprises.

You can listen to Governor Dai's entire speech in English and Mandarin on the Chamber's Web site (www.chamber.org.hk/dai.asp), where you will also find the Chinese text of his speech.

美元,較去年底增加 **52.4** 億美元,有助人 民幣保持穩定。

戴行長在演説中提及中國金融企業需要加快改革步伐,以迎接中國參加世貿帶 來的挑戰。

中國的四大國有商業銀行均致力於2005年前,把不良貸款比例降至約15%。

去年底,四大銀行包括中國銀行、中國工商銀行、中國農業銀行和中國建設銀行的不良貸款比率為25.37%。

戴行長説,香港銀行業可在協助內地 銀行提升競爭力中,擔當重要角色,「我 們尤其歡迎香港資深金融管理人員到內地 銀行擔綱要職。|

他說,香港的金融業精英可到內地主要銀行擔任高職,而內地銀行業的傑出人才會陸續送駐國外,包括香港、新加坡和 美國等地學習。|

#### 問答摘錄

戴行長於演説後回答了多位與會者的 提問,以下為內容節錄:

問:您曾表示要加快銀行業的金融改革步 伐,當中需要克服不少障礙。請問您,中國有 沒有足夠的金融人才可以履行這項重任呢?

戴行長:中國的金融業包括銀行界,人 才濟濟。但我認為有需要改善我們的獎賞機 制,故此首要工作是改革銀行業的薪酬制 度。對於優秀的高層金融人員,我們尤須增 加他們的工資。此外,我們亦會釐定策略性 計劃,培訓內地的金融人員,譬如繼續派送 高層人員往海外接受培訓,包括香港、新加 坡和美國。與此同時,還會著力吸收海外金 融人員來中國工作。我們當然歡迎香港特區 的金融人員來內地就業,在其所屬機構的中 國分行擔任領導人,或加盟其他銀行包括內 地銀行的總部。我歡迎香港金融同業加入內 地金融企業的管理層。 問:您在演說中提及中國會逐步推行人 民幣可兑換,並表示須審慎行事。從金融 和經濟角度出發,您認為須推行甚麼工 作,以達致這個目標?又有沒有一個適當 的時間表?

戴行長:人民幣可兑換與資本項目可兑換,是兩個不同的概念。舉例來說,是兩個不同的概念。舉例來說,是兩個不同的概念。學不項目可兑換,便需要資本項目可兑換,我們須因應中國的宏觀經濟狀況與幣理。1993年起,我們准許人民幣已在香港和澳門普遍使用。本人的意見是我們在香港准值構想一个數之。一如我剛才所述,實現人民幣可為進行業接受人民幣存款,這個構知可能,我們並無為此意知實愈好,如能把人民幣帶往美國或其他國家,並可以使用,我會十分高興。我應該說,這日子為期不遠(笑聲),但始終一句我沒有為此訂下時間表。

問:外資銀行對中國入世以後的銀行業 開放寄以厚望。本人所屬銀行的客戶大多為 內地合營企業,對人民幣貸款的需求股切, 可是由於中國限制外資銀行在內地開設分行 的數目,我們只能獲得有限的人民幣存款。 在此情況下,您會否考慮允許外資銀行發行 人民幣債券?或許在何種情況下,才准許銀 行發行人民幣債券?

戴行長:上海和深圳約有 40 間外資銀行分行辦理人民幣業務,但如您所說,他們只可提供人民幣服務予中外合營企業。我們已為外資銀行提供一大人民幣融資銀行提供一大人民幣融質人民幣發放貸款。我可告應您外資銀行的人民幣存款總額僅約 180 億元,但人民幣放款總額卻達 400 億元,可見他們在經營人民幣借貸業務時並無遇到大困難。人民幣債券發行方面,持發行設對金融機構包括中資企業的債券發行設

有限制,故暫時不可能落實。但我會聽取您的意見,並認真研究。我個人認為五年後所有外資銀行將獲得如中資銀行一般的待遇,屆時他們便可辦理人民幣業務,包括與內地人士的業務往來。

問:香港與中國正忙於磋商更緊密經 貿關係安排。按照中國目前規定,銀行若 要在內地開設分行,於提出申請前一年內 須擁有總值至少200億美元的資產。然 而,香港銀行的規模普遍較小,上述規定 是否適用於香港銀行業呢?

戴行長:我曾接待多個香港銀行業代表團,他們均建議我們放寬這項要求,我所會仔細考慮。但我們不能為香港銀行降低這項要求,因中國已對世貿訂定承諾。 成言項要求,因中國已對世貿訂定承諾。 或會提出相同的要求。我們已向香港解釋當前的情況,他們亦表示理解報 們的立場。我認為,為加強中港兩地商買 聯繫而設的安排,將能提升我們在銀行 的競爭力和關係。此事可於磋商上述雙邊 貿易協議時加以討論。

問:我是香港科技大學的工商管理碩士學生。請問您會如何評鑑工商管理碩士學生在入世後中國金融界的就業前景?您認為這類學生包括來自香港的同科學生,會受到銀行界歡迎嗎?

戴行長:要在中國設立市場經濟,實 需大量高資歷的金融人員。目前,內地正 缺乏這類人才,如合資格的律師和會計 師。欣悉 閣下是工商管理碩士學生,有 興趣在內地發展事業,我認為您會很受歡 迎,甚至受到內地企業歡迎。

戴相龍的英語和普通話致辭全文,可於本 會網站(www.chamber.org.hk/dai.asp)收 聽,網站亦載有演辭中文文本備閱。



# Living the high (cost) life in HKSAR

A government survey shows that expatriate living costs are high, but not as high as New York, London and Tokyo, writes lan Perkin

nternational surveys of expatriate living costs have their disadvantages. Spending patterns of different expatriate households vary widely, they adjust spending as they re-locate from city-to-city and data can be unreliable. Yet they are widely followed.

In Hong Kong, private sector surveys have often been criticised for wildly over-inflating the cost of living (mainly due to the property factor). Yet the Hong Kong SAR Government's own survey still shows that local costs are high by world standards.

There are now any number of these surveys, some of them purporting to cover the whole spectrum of costs, others measuring merely one element of overall costs, say, commercial and residential property costs (either rentals, or purchase price, or both).

In all of them Hong Kong does continue to rank high, despite the clear decline there has been in costs since the 1997-98 recession. This is reflected in the latest survey by the economic analysis division of the Census and Statistics Department.

What the latest Hong Kong Government survey found was that the Hong Kong SAR ranks in the middle of the seven cities surveyed, that is, fourth overall behind Tokyo, New York and London, but ahead of Singapore, Shanghai and Taipei (see table).

Perhaps even more important in assessing the survey is that it shows Hong Kong well down on the costs of living for expatriates in the first three, a modest margin ahead of Singapore and fairly significantly ahead of Shanghai and Taipei.

In terms of direct competition, it probably matters little that Hong Kong comes in well below New York and London (they are geographically distant) and the high costs of Tokyo (within the immediate region) are positive for the SAR. It means that even with greater opening and a healthier economy, Tokyo would not compete.

The problem lies more with Singapore (nearly always regarded as a competitor to Hong Kong), Shanghai (often cited as the future competitor for the SAR) and, to a far lesser extent, Taipei. All are in our immediate region and all, apparently, have lower expatriate living costs than does Hong Kong.

The positive points for Hong Kong are that, despite its costs, it has the "China advantage" (at least for the present), and all those other things that are normally listed in its favour, lifestyle, rule of law, infrastructure, taxation et al. Above all else, it has built up an image over the years that makes it attractive, despite the costs.

Some of the details of the survey also leave room for optimism; others a more negative for the SAR than the overall results suggest.

As the government economist, K Y Tang pointed out: "Excluding housing cost, Tokyo remains the most expensive city, followed by New York and London.

"Hong Kong recedes to the fifth place and shares the same ranking with Shanghai, while Singapore moves up to the fourth. Taipei remains the lowest cost city amongst the seven cities included."

Not surprisingly, given the massive run-up in prices and rents during the "bubble of 1996-97, Hong Kong ranks



Hong Kong ranks fourth in terms of the costs of food, and the least expensive in terms of the costs of durable goods, according to the latest survey by the economic analysis division of the Census and Statistics Department on the cost of living for expats among seven cities.

second, after New York, in terms of the costs of housing. It also ranks second, after Tokyo, in terms of the costs of miscellaneous goods.

It ranks third in terms of the costs of alcoholic drinks and tobacco; fourth in terms of the costs of food, utilities and consumer services; and sixth in terms of the costs of clothing and transport. It is least expensive in terms of the costs of durable goods.

"Taking Hong Kong as the "reference city" for comparison, in overall terms the cost of living for expatriates in Tokyo is considerably higher than in Hong Kong, by around 34 per cent," Mr Tang said.

"This is due to the much higher costs in Tokyo of the various major consumption categories, except those of housing, alcoholic drinks and tobacco."



政府統計處經濟分析部就七個城市的駐外人員生活費用發展最新研究報告指出,香港在食品費用項目排名第四,而耐用物品方面,香港的費用則是最低。

"The cost of living in New York and London is also distinctly higher than in Hong Kong, by around 24 per cent and 16 per cent respectively.

"In New York, the costs of consumer services, utilities, alcoholic drinks and tobacco, durable goods and housing are much higher than in Hong Kong, while in London, the costs of durable goods, transport, utilities and consumer services are markedly higher.

"Compared with Hong Kong, the cost of living for expatriates in Singapore is around 10 per cent lower. In Shanghai and Taipei, they are lower by around 17 per cent and 29 per cent respectively.

"While the costs of housing, utilities, miscellaneous goods and consumer services are lower in Singapore than in Hong

## 香港生活費用高昂

<mark>冼柏堅</mark>:港府研究結果顯示,香港的海外派駐人員生活 費用雖高,卻仍低於紐約、倫敦和東京

海外人員生活費用的國際研究明 顯有欠完善。不同的海外派駐人 員家庭消費模式差異甚大,加上 在遷居另一地方後,會因新環境 的價格與先前不同而調整其消費模式,致使 有關數據縱獲廣泛應用,卻或未盡可靠。

香港私營公司進行的研究,普遍被指 所顯示的本地生活費用過高(主要是由於 物業價格所致)。然而,港府的研究結果 卻同樣顯示,本港的生活費用高居世界 前列。

類似的國際研究頗多,有些涵蓋各項生活費用,有些只摘取其中一項如辦公室及住屋費用(包含租金或買價,或兩者)以作比較。

香港的生活費用雖於1997至98年經濟 放緩起已顯著下降,但研究結果在在顯示, 本港的排名依然甚高。政府統計處經濟分析 部新近公佈的研究結果,就是一例。

政府最新的研究報告發現,在選作研究對象的七個城市中,香港的綜合排名為第四位,次於東京、紐約和倫敦,隨後為新加坡、上海和台北/見附表)。

研究結果顯示的重要訊息是,以駐海外人員的生活費用比較,香港遠低於列居 頭三位的城市,僅略高於新加坡,而高於 上海和台北的幅度亦不甚顯著。

從直接競爭的觀點著眼,香港的生活 費用遠低於遙遠的紐約和倫敦及處於同 區內的東京,對香港有利。即使東京的 經濟變得更加開放和健康,仍難與香港 競爭。

問題癥結反而在於慣常視為香港勁敵的 新加坡、指稱為香港未來對手的上海,及與 香港競爭較少的台北。四個亞洲城市之中, 香港的駐海外人員生活費用明顯較高。

不過,縱使香港的生活費用較高,卻擁有「中國優勢」(至少此刻如是),以及良好的生活質素、法治、基建和稅制等種種強項,而最重要的,當然是多年來奠立的美好形象。

雖然當中的若干數據相對整體結果對 香港較為不利,卻有部分可使港人感到樂 觀。正如港府經濟顧問鄧廣堯指出:「剔 除住屋費用,東京仍是最昂貴的城市,其 次是紐約和倫敦。」 「香港退居第五,與上海並列,而新加坡則升至第四,台北依然為費用最低的城市。」

1996至97年泡沫經濟期間,本港物業價格和租金節節上升,因此,以住屋費用分析,香港排名第二,僅次於紐約。以雜項費用比較,香港排名次於日本。

在酒精類飲品和煙草項目組別,香港排名第三;在食品、公用事業及消費服務組別的排名為第四;在衣著和交通費用則排行第六;在耐用物品方面,香港的費用則是最低。

鄧氏説:「如以香港作為『基準城市』 比較,海外派駐人員在東京生活的整體費 用較香港高約34%。」

「原因是東京主要消費品組別的費用, 除住屋、酒精類飲品及煙草項目外,皆顯 著較香港為高。|

「紐約和倫敦的生活費用亦明顯高於香港,紐約高約24%,倫敦則高約16%。」

「紐約的消費服務、公用事業、酒精類 飲品和煙草、耐用物品及住屋的費用均遠 高於香港;而在倫敦,耐用物品、交通、 公用事業和消費服務的費用顯著較高。」

「與香港相比,新加坡的海外派駐人員 的生活費用低約10%;而上海和台北則分 別低約17%和29%。」

「雖然新加坡的住屋、公用事業、雜項 和消費服務的費用比香港低,但其耐用物 品和交通費用則顯著較高。」

「至於上海,其交通和耐用物品的費用 比香港高,而住屋、公用事業、酒精和煙 草、雜項以至消費服務則較低。」

「台北方面,住屋、公用事業、酒精類 飲品和煙草的費用遠低於香港,但衣著和 耐用物品的費用則較香港為高。」

鄧廣堯表示,剔除住屋費用,海外派 駐人員在東京的生活費用約較香港高 58%,而紐約及倫敦則比香港高 26%。

「新加坡的生活費用(剔除住屋費用)比香港高12%,上海與香港相若,而台北則低約4%。」

綜觀上述研究結果,情況對香港並非全然不利,但香港生活費用之高卻是毋庸置疑。幸而香港的營商回報,特別是涉及中國商務的收益,較其他城市優越。 B

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Kong, the costs of durable goods and transport are markedly higher in Singapore.

"For Shanghai, the costs of transport and durable goods are higher than in Hong Kong, while the costs of housing, utilities, alcoholic drinks and tobacco, miscellaneous goods and consumer services are markedly lower.

"As to Taipei, the costs of housing, utilities, and alcoholic drinks and tobacco

are much lower than in Hong Kong, while the costs of clothing and durable goods are higher."

Mr Tang noted that excluding housing, the cost of living for expatriates in Tokyo was around 58 per cent higher than in Hong Kong, while those in New York and London were both around 26 per cent higher.

"The cost of living (excluding housing) in Singapore is around 12 per cent higher

than in Hong Kong. On the other hand, while the cost of living for expatriates in Shanghai is about the same as in Hong Kong, that in Taipei is around 4% lower."

The outcome of the survey is not all bad then, but it does confirm the high cost nature of the city. Fortunately, the business returns in Hong Kong also tend to be higher than elsewhere, especially in relation to Mainland China business.

## Summary rankings of cost of living for expatriates for the seven cities under study 選作研究對象的七個城市在海外派駐人員生活費用方面的綜合排名

(as in August 2001 於 2001 年 8 月)

THE RESERVE AND ADDRESS OF THE PERSON NAMED IN		1000	- W-				1 2 7 7
	Tokyo 東京	New York 紐約	London 倫敦	Hong Kong 香港	Singapore 新加坡	Shanghai 上海	Taipei 台北
Food 食品	1 (1)	2 (3)	3 (2)	4 (6)	5 (4)	7 (7)	6 (5)
Housing 住屋	4 (4)	1 (1)	3 (3)	2 (2)	6 (5)	5 (6)	7 (7)
Utilities 公用設施	1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	7 (7)	6 (5)
Alcoholic drinks and tobacco 煙酒	4 (1)	1 (2)	5 (4)	3 (5)	2 (3)	7 (7)	5 (5)
Clothing and footwear 衣履	1 (1)	3 (4)	2 (2)	6 (6)	5 (7)	7 (5)	4 (3)
Durable goods 耐用物品	2 (1)	4 (4)	1 (2)	7 (7)	2 (3)	6 (6)	5 (5)
Miscellaneous goods 雜項物品	1 (1)	6 (6)	4 (5)	2 (4)	5 (3)	7 (7)	3 (2)
Transport 交通	4 (3)	5 (5)	2 (2)	6 (6)	3 (1)	1 (4)	7 (7)
Consumer services 消費服務	2 (1)	1 (2)	3 (3)	4 (5)	6 (7)	7 (6)	5 (4)
Overall 整體排名	1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (7)	7 (6)
Overall (excluding housing)* 整體排名(住屋以外)#	1 (1)	2 (3)	2 (2)	5 (6)	4 (4)	5 (7)	7 (5)

Notes 註:

<sup>(#)</sup> The overall ranking after excluding housing cost is meant to give another perspective for reading the results of the study, in view of the specific characteristic of housing cost.

由於住屋費用性質獨特,本表兼列住屋以外的整體排名,從另一角度看研究結果。

Figures in brackets represent the corresponding rankings in the last round of the study with September 2000 as the reference month. 括號內的數字顯示上一期研究的相對排名,該期研究的參考月份為 2000 年 9 月。

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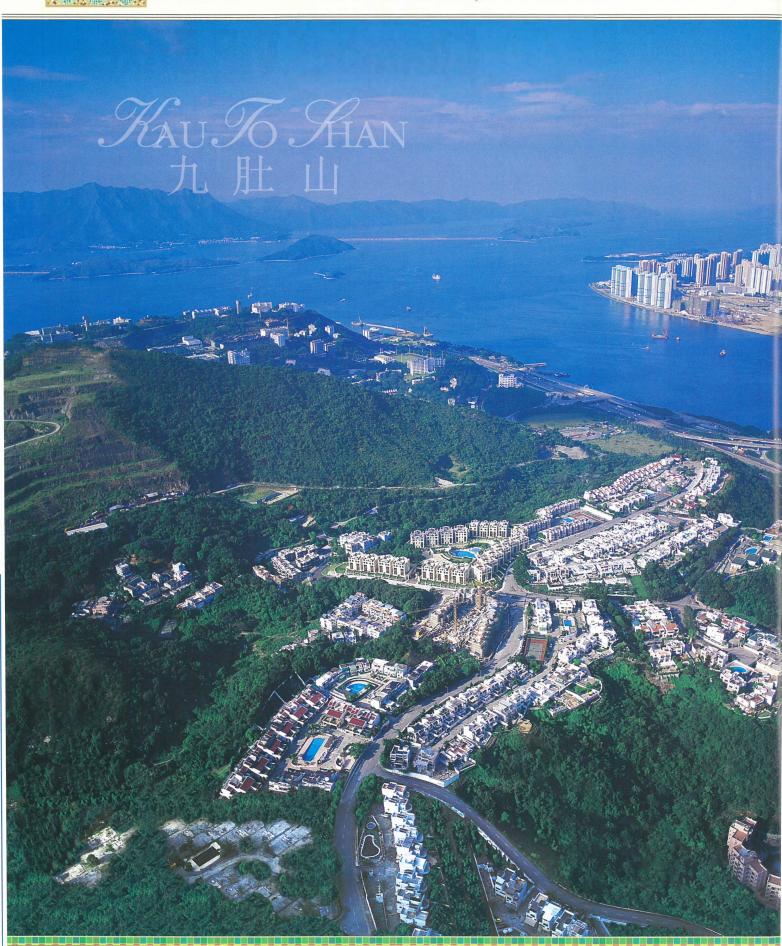
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#### 投資優勢運籌帷幄

近年此處僅曾推出少數的住宅物業,全新發展的豪宅項目更絕無僅有。此外,九肚山的物業 主要由用家持有,二手物業的交投並不活躍,故物業價格相對其他尊尚豪宅地段更為穩定,

令九肚山物業的投資價值能長久保持可觀的水平。

#### 交通網絡四通八達

中國加入世貿將為香港豪宅市場帶來正面的影響,預期中港兩地的商業活動會 更為頻繁,同時吸引大量人才來港發展,直接帶動豪宅的需求。九肚山位處優 越,配合完善的道路及鐵路網絡,瞬間可抵達九龍市區及中國邊境地區,往來 香港國際機場亦方便快捷。

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位於馬樂徑52號的皓朗山莊,可能是九肚山最後一個的全新發展項目。共建有 32幢面積約2.800平方呎至3.600平方呎的獨立及半獨立式住宅洋房,附設偌大花 園。住客會所設備完善,包括住客專用泳池,為成功人士締造非凡的悠閒生活 空間。



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## Tooting your company's horn

Businesses are increasingly coming to understand the value of good public relations and crisis management skills, which has led some professionals to call for the industry to be regulated to avoid any sour notes

ity the public relations industry. It has long battled its image as a cadre of hired guns who distort the truth, exaggerate and sometimes even lie.

To be fair, this is merely the perception of the day, sensationalised in part by a series of global corporate blunders that have put the PR industry under the spotlight as spin doctors trying to make their clients avoid looking irresponsible and uncaring. The truth is that the industry that invented damage control and a million ways to look better has matured into a highly specialised service.

"In meeting the needs of different sectors of the market, public relations has emerged into different fields such as corporate PR, consumer PR, hotel PR, entertainment PR, et cetera," said Linda Tsui, president, Hong Kong Public Relations' Professionals Association. "So now public relations is an essential supplement to businesses' marketing efforts."

Diversification of the industry has also confused some businesses about exactly what PR entails. But this is beginning to change, says Rick Allen, group managing director of EBA Group, which comprises Euan Barty Associates Ltd and Firebrand Communications Ltd.

"Slowly but steadily, we are seeing a growth in the awareness of communications, so we are seeing people growing to understand more and starting to put dollars back into PR," he said.

Foreign firms are the greatest users of PR services in Hong Kong, with many of them having in-house PR departments or retaining an agency. Chinese firms are catching on, however, as more realise – often through lessons learned from their competitors – the importance of market-

## 如虎添翼論公關

良好公共關係及危機處理技巧的價值日益獲得商界認同,而業內部份專業人士更期望藉規管鞏固名聲

公眾心目中,公關從業員長久以來的形象都是一批專門受客戶委託,以歪曲、誇大事實,甚至造謠為生的幕後參謀。面對如此負面形象,公關界多年來均想奮力使人改觀,百般滋味在心頭,恰好道出他們的箇中感受!

公關的形象不免會被過份渲染,這大抵 是與國際大企業連串的出錯事件有關,事件 中公關通常以「補鑊」的姿態出現,竭力保 護企業免被指稱不負責任或處事疏漏。事實 上,這行專門教人控制損害或改善形象的行 業已發展成熟,且服務愈趨專門化。

香港公共關係專業人員協會會長崔綺雲 表示:「為求滿足不同行業客戶的需要, 公關行業已劃分為多個不同領域,包括企 業公關、消費者公關、酒店公關、娛樂公 關等。公共關係已是市場推廣不可或缺的 一環。|

博達公關及零壹傳訊的母公司-博達公 關集團董事總經理艾緯麟表示,公關業務 多元化,令不少企業搞不清公關的實際工 作。不過,這個情況已開始轉變。

他說:「轉變步伐雖然緩慢,但卻平穩,企業的市場傳訊意識正逐漸增強,對這方面的認識日深,促使他們肯花錢推行公關工作。」

在香港,外資企業是公關服務的最大用家,當中不少自設公關部門,或使用公關顧問服務。華資公司正從後趕上,他們從競爭對手的經驗所得,日漸體會積極進行推廣的重要。

崔女士認為自立公關部門與使用公關顧問服務,各有長短。內設公關人員當然較瞭解公司的業務狀況,但資源方面卻或不及顧問公司齊備,而公關作為公司的僱員,客觀程度也許未及顧問機構。

她說:「目前,大企業趨向利用自設的公關部門處理日常的公關工作,大型項目則外判予公關顧問處理。」

遇上敏感情形,公關代理也可助公司巧妙解決。例如樂聲牌手提電話便曾因在手機上展示ROC字樣以代表台灣,暗指台灣 是獨立國家,在中國禁售一年。

然而,香港企業聘用公關代理服務的 情況,仍遠不及美國普遍。在香港,公關 業務以產品及服務的推廣和廣告宣傳 居多。

根據政府統計處公佈的數據顯示,香港的廣告及公關公司共有4,074間,僱員人數18,184名。合計公關服務及廣告業於2000年的總收入為21億美元。

截至2001年3月,專門提供公關服務的機構佔264間,其中八成這類機構的員工數目不到十人,另外一成屬中型企業,員工人數介乎10至19名,餘下一成機構擁有20名或以上的員工。

職業訓練局的統計資料顯示,受聘為公司內部公關僱員人數為392名,有趣的是當中大多為女性,共有303名,男性僅89名,這與一般公關代理僱員的男女比例形成強烈對比,後者男僱員共216名,女僱員486名。

不少公關從業員原由新聞報導入行,如 博達公關創辦人便覷準市場對專門化公關服 務的需求自立門戶,專注科技公關業務。崔 女士表示,另有不少是為了爭取較高薪酬而 轉行,但亦有些於婚後為了照顧家人,放棄 不定時的傳媒工作,轉投公關行業。

其他公關從業員多是公關或傳理系出身。香港浸會大學、香港大學及樹仁學院 均設有公關課程。崔女士任教於浸會大學,該校是全港唯一開辦公關學士學位課 程的大學。

崔女士稱,愈來愈多管理人員渴望進修 市務推廣及危機處理知識,對公關課程的 需求日趨殷切,尤其是一些提供認可資格 的課程。

她說:「香港浸會大學最近一次招生,報讀傳理系公關或廣告學士學位課程的申請者共3,000多人,但取錄名額只限30個。」

#### 提升信譽

崔女士認為,隨著內地市場的開放及對 公關專業服務的需求若渴,香港公關業的 長遠發展目標應是定立完善的評審制度, 以提升香港公關服務的質素。

新加坡及內地已有類似的評審制度,要求公關從事員考取高、中、低級的專業資格。

因此,設立一套測試從業員專業水平的 機制是非常重要的。

她說:「公關從業員須經常處理敏感資

訊,所以必須懂得如何妥善處理,避免誤 遭檢控或被指從事內幕交易。」

崔女士稱,該協會正著手制定適用於香港的專業守則,同時亦鼓勵會員遵守中國 國際公共關係協會頒佈的指引。

她說:「香港公關從業員表現出色、 具競爭力,也訓練有素。可是,公關界仍 未如法律界(甚至廣告界般)成立監管機構, 所以,本地公關行業若要保持及提升專業 水準,實須仿傚新加坡及內地設立規管機 構。」

#### 傳統公關

保持品牌知名度是公關致勝的金科玉律。面對當前的經濟困難,企業大多會削減傳訊開支,但艾緯麟表示:「停止推廣其實是下著,因人們會以為這間公司有麻煩,故企業寧可削減人手,也不應緊縮公關支出。」

綜觀 2001 年的廣告市場,艾氏説削減 廣告開支之風已經捲起,有些公司更擬進 一步減省成本。唯一亮點是,年內有不少 企業在香港成立,有助本地公關業相對歐 美同行來說仍能保持穩健發展。

奥美公關公司的研究結果顯示,經濟放緩,開支緊縮,本在多數人意料之內,但 期內本地消費額卻呈現緩緩增長的趨勢。

消費者把取消購買貴價物品及度假省下 來的錢,轉用於飲食、家居用品或消閒娛 樂,使這幾方面的消費有所增加。

良好的公共關係能使人們無論有否購買 某類產品或服務,也對品牌留下深刻的印象,記憶猶新,所以在經濟衰退期間一直 保持傳訊活動的企業,當衰退過後每每能 順利走出困境,進佔較高的市場份額。

艾氏説:「我們亦相信,公關對比廣告 始終更具效力。向不同受眾傳達訊息畢竟 牽涉很多複雜的元素,故訊息愈簡潔,收 效愈大。」

目前有數以百計的公關代理為企業客戶 撰寫及發送新聞稿,傳遞企業信息。

PRNewswire 幫助企業向印刷及廣播媒介發放信息,已有 50 年歷史。 1998 年 11 月,該公司在香港設立分處。

該公司多以檔案傳輸模式經電郵或傳真 向印刷及廣播媒體包括路透社、彭博及道 瓊斯等,發放企業資訊。

PRNewswire 亞洲市務董事黃寶兒稱:「我們為中小企提供的服務主要集中於某幾個特定範疇,以便透過不同的方式把信息傳達目標對象。」

該公司的企業客戶須自撰新聞稿,再交 由 PRNewswire 編輯及翻譯,並發放予指 定的傳媒。

黄女士説,公司不徵收基礎服務費用,而是按新聞稿的數量計算收費,由720 港元起。

#### SPECIAL FEATURE

ing themselves more aggressively.

Ms Tsui said there are pros and cons to setting up in-house PR departments instead of hiring outside consultants. In-house PR professional would obviously know the business better than a PR firm, but may lack the resources a PR firm would be able to offer. Employees may also not be as objective as an outside firm may.

"It is a growing trend that big companies use their own PR departments for most needs, and then contract out big projects to a PR firm," she said.

PR agencies can also steer companies away from possible areas of sensitivity, such as the case of Panasonic mobile phones being banned for sale in China for one year because they displayed the letters ROC for Taiwan, implying the island is an independent nation.

However, the number of Hong Kong businesses that hire PR firms is still a fraction of the average percentage of companies that do so in the United States, and most public relations work in Hong Kong



Hong Kong's public relations industry needs to set up a regulatory body like in Singapore and China if the industry is to raise its standards, said Linda Tsui, president, Hong Kong Public Relations' Professionals Association.

香港公共關係專業人員協會會長崔綺雲稱,香港公關界若 要提升專業水準,須仿傚新加坡及內地設立規管機構。

revolves around product and service promotions, and advertising.

According to the Hong Kong Census and Statistics Department, there are 4,074 advertising and public relations and related agencies in Hong Kong employing

18,184 people. The annual revenue for the sector is – both PR services and advertising – reached US\$2.1 billion in 2000.

Out of that number, as of March 2001, 264 are purely public relations firms, 80 per cent of which employ less than 10 staff. Medium-sized companies, employing between 10 and 19 people contribute about 10 per cent, while companies with 20 or more staff make up the final 10 per cent.

The number of people employed by companies' in-house PR departments is 392, according to statistics compiled by the Vocational Training Council. Interestingly, most in-house PR-people are female, with 303 being women and only 89 men. In PR firms, by contrast, 216 of employees are men, while 486 are women.

Many Hong Kong PR professionals started out as journalists, such as the founders of EBA, who saw a big need in the market for a specialised PR firm, in EBA's case technology. Many are lured by better pay, but Ms Tsui says the fact that when reporters get married and raise families, the unsociable hours that the media demands makes switching to the PR industry a logical step to make.

Others are trained through PR or communications courses. Hong Kong Baptist University – where Ms Tsui teaches – the Hong Kong University, and Shue Yan College all offer PR programmes, but only the Hong Kong Baptist University runs undergraduate degree programmes.

Ms Tsui said demand for PR courses is rising as more managers seek to equip themselves with marketing and crisis management skills, which has created a need for more accredited courses.

"Over 3,000 applicants were received for Hong Kong Baptist University's PR & Advertising option in its undergraduate degree programme recently, which can only accommodate 30 students," she said.

#### **RAISING CREDIBILITY**

With the opening up of the China market and skyrocketing demand for PR expertise, Hong Kong's public relations industry's long-term goal should be the setting up of some sort of accreditation system to upgrade the quality of services offered in Hong Kong, Ms Tsui said.

Singapore and the Mainland already have in place an accreditation system



Rick Allen, group managing director of EBA Group, said more companies are starting to put dollars back into public relations services

博達公關集團董事總經理艾緯麟説,企業已肯多花金錢推 行公關工作。

which requires professional in the industry to pass examinations for senior, middle or lower level PR professionals.

But it is vitally important that a system be set up to benchmark the competence of the industry's practitioners.

"Because PR practitioners often deal with sensitive information, it is vitally important that they know how to handle this data without stepping into an area that will make them liable to prosecution or be accused of insider trading," she said.

Ms Tsui said her association is working towards developing a code of practice for Hong Kong, but in the meantime, it encourages it members to follow the China International Public Relations Association's guidelines.

"Hong Kong's public relations industry is still very competent, competitive and well trained, but there is no official body to monitor the industry like the law or [even the advertising] sectors. We need to set up a regulatory body like in Singapore and China if the industry is to maintain and to raise its standards," she said.

#### **TRADITIONAL PR**

One of the mantras of the PR industry is that sustained brand-building is the key to success. While most companies tend to cut their communications budgets when times are tough, Mr Allen says "the worst thing they can do is to shut down their publicity machine. People will think this guy is in trouble. They can drop the headcount but companies should keep their PR head switched on."

He said he has seen cutbacks in advertising budgets in 2001 and is still seeing pressure as companies try to further reduce costs. One bright spot, however, is the number of companies setting up in Hong Kong is helping the local PR industry stay relatively healthy, compared to their counterparts in the U.S. or Europe.

Studies by Ogilvy Public Relations show that while most people believe budgets and purse strings are tightened during an economic slowdown, total household spending tends to slowly increase during recession.

People cut back on luxury items and holidays, so they actually have more money to buy more food, household items or to spend on entertainment.

Good PR can keep brands fresh in people's minds even when they may not be buying your product or service, so at the end of the day, companies that have maintained their PR communication come out of recession with much higher market share.

"We also believe PR is at the end of the day a more effective mechanism than advertising. Messaging to different audiences is very complex so to reach audiences with clear and simple messages is becoming more and more effective," Mr Allen said.

Hundreds of agencies that help companies write and disseminate their message through press releases exist.

PRNewswire, which has been piping corporate news to print and broadcast media around the world for 50 years, opened its Hong Kong bureau in November 1998.

The firm disseminates news on companies, mostly via FTP, email and fax, to print and broadcast media, as well as news agencies like Reuters, Bloomberg and Dow Jones.

"For SMEs, we are very focused on specific areas and we can come up with different processes that enable them to reach their desired targets," Iris Wong, marketing director for PRNewswire Asia, said.

Companies are basically responsible for drafting their own press releases, which PRNewswire can then edit and translate if necessary before sending them out to target media.

Ms Wong said PRNewswire doesn't charge a retainer fee so firms can send out releases on a per-release basis which starts at HK\$720.

#### PICKING THE PERFECT PR PARTNER 選擇理想的公關夥伴

With all the fast-paced changes sweeping the world's economy off its feet, changing times mean changes in management style, and the solution may just be hiring someone to toot your company's horn to drum up new business. Here how to avoid any sour notes.

- First, identify and prioritise your corporate goals. These will become the basis for determining your public relations goals and the strategies that will meet your needs.
- To find a firm, talk to peers, trade or professional organisations or the media. Hong Kong Public Relations Professionals' Association (Tel. 2527-9337; www.prpa.com.hk), and the Public Relations Association of Hong Kong (Tel. 2619-7831) can also provide assistance.
- Check out the firm's credentials and capabilities. Look at its background and experience with your industry, as well as the professional qualifications of the principals and staff. Ask for client references and call them.
- Once you've narrowed down your choice to one or two, ask for a written proposal or an oral presentation outlining how the firm would provide services and solve a specific business problem. Make sure the firm is responsive to your concerns and expectations. There should also be "chemistry" with the people you'll work with.
- Once you've made your decision, meet to discuss fee arrangements and initial length of contract. Payment options usually include: straight monthly flat fee (for actual hours used), project fee (based on the firm's estimate of length of assignment) and retainer (a flat monthly fee charged whether services are used or not). Make sure the fee agreement explains the policy on billing travel time, commissions and mark-ups on expenses.
- Approach the relationship as a partnership. Be as frank with your PR firm as you would be with your lawyer. Keep them regularly updated and put them on mailing lists for materials that pertain to their assignment.

世界經濟時刻變化萬千,管理作風絕不能一成不變,解救方法莫過於僱請專人助您壯大聲勢,從而兜攬更多生意。為防適得其反,以下要訣可供參考:

- 首先,認清營運目標,排列次序,憑此釐定符合企業要求的公關目標和策略。
- 諮詢其他機構、同儕、貿易或專業服務組織,甚或傳媒機構。香港公共關係專業人員協會(電話: 2527 9337; www.prpa.com.hk)及香港公共關係學會(電話: 2619 7831)亦可提供援助。
- 查明公關顧問的專業資格及業績、公司背景、在您所屬業內的經驗,以及其管理 層及員工的專業資格等。另外索取客戶資料作參考,直接致電查詢。
- 當你篩選出一至兩間公關公司後,可要求它們以書面或口述形式,簡介它們的服務及如何就特定的商務問題提供解決方案。認明該公司能針對您的關注及要求,並與共事的人合得來。
- 作出決定後,便可商議收費安排及合約期。收費方法一般包括:標準月費(按實際服務時數計算);項目費用(按公關公司估計服務所需時間);基本月費(不論月內客戶有否使用公關服務,均須繳付的基本費用)。確定收費協議上已詳列旅費、佣金及增收費用等安排。
- 保持坦誠的合作關係,讓公關代理定期得悉 貴公司的最新資訊,及收取相關 資料。

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## Face to Face

MOST PEOPLE TEND TO THINK OF MICROSOFT AS A SOFTWARE PRODUCER OF APPLICATIONS FOR DESKTOP PCS. That is something the company plans to change with its new products aimed squarely at the corporate solutions market. Its ".NET" programme, which promises to make the Internet easier and more productive for businesses to use, is an integral part of this strategy. *Bulletin* Editor Malcolm Ainsworth spoke with Microsoft's General Manager for Hong Kong, Mark Phibbs, about how the territory fits into this development. Following are excerpts from that interview.

#### THE BULLETIN: Microsoft is trying to capture a slice of the corporate solutions pie. How important is Hong Kong in this plan?

MARK PHIBBS: What is interesting in terms of this corporate-solutions pie is the number of challenges today for corporations all looking for better returns on their investment. They are all looking at how to improve customer service and how to do it in a cost-effective way. The thing that Microsoft brings to the equation is excellent price performance, but also this concept we call agility. So rather than a project taking several years to complete – which people are often used to – it only takes four to six months. So you get that return very quickly, and suddenly you are able to support your customers much more effectively.

#### Does this also mean it is much cheaper than competing products? And what industries are you targeting?

In some examples our prices are at least half the price, if not quarter the price. So that is something we are very excited about.

We are focused on a few markets – on the financial services industry, government, manufacturing and, of course, generally how to make small-medium businesses more productive, which is key to Hong Kong's success given small-medium businesses play a significant role in the economy.

#### How much progress have you made in pitching the solutions to corporate Hong Kong?

Pretty good progress. We've some great customers in Hong Kong, people like China Light and Power, China Gas, Hong Kong Jockey Club, Standard Chartered Bank – these are the large enterprise customers I'm talking about – so significant progress. Already we are the standard on desktops, but I'm talking more in the server solutions space, and we are gaining significant share against our competitors.

#### What are the challenges in selling business products such as your Solution for Supplier Enablement to Hong Kong businesses?

The challenge is to put the solution in terms that our customers understand. So to be able to translate technology into such a solution that the customer says, "Okay, I get it. I understand how this can help my business." We are making good progress there. Some of our key focuses, in terms of solutions, are business intelligence. That is basically taking all the data in your organisation on your customers and suppliers and making more effective use of it, so that you can



## with Microsoft's Mark Phibbs

#### 與君一席話

微軟 麥頌軒

微軟的桌面電腦應用軟件生產商形象,早已深入民心,但該公司 正積極透過研發新產品,進軍企業方案市場,力求一新耳目。改 革策略包括推出「.NET」科技,承諾能提高互聯網的便利程度, 及互聯網業務的經濟效益。本刊編輯麥爾康訪問了微軟香港有限 公司總經理麥頌軒,瞭解本地工商動向如何配合該公司的發展計 劃,訪問內容撮錄如下:

#### 工商月刊:微軟鋭意在企業方案市場佔一席位,香港對此計劃有多重要呢?

麥頌軒:企業方案市場出現了一個有趣的現象,企業正面 臨龐大的挑戰,它們均極力爭取較佳的投資回報、改善客戶服務,及設計具成本效益的服務方案。微軟希望將如何達致最高 成本效益的概念引入市場,這個概念我們稱之為「靈活應變」。借助互聯網,一般需要幾年才完成的項目,現只需四至 六個月便告完竣,如此,公司便可快速獲取盈利,並給予客戶更有效的支援。

#### 言下之意,微軟的產品是否較競爭對手的產品更價廉物美?微軟有哪幾個目標市場?

我們有些產品的訂價實只相當於競爭對手的四分三,甚至一 半,訂價上的優勢使我們甚感興奮。

我們覷準的市場包括金融服務業、政府部門和製造業,焦點 當然離不開幫助中小企業提升生產力,因中小企是香港經濟的支 柱,香港有今日的成就,全賴中小企。 better judge how your business is going to go in the next six to twelve months and what remedial action you need to take in order to be prepared for those changes.

A common complaint among SMEs is that they have to master half a dozen different platforms if they want to develop an e-commerce strategy. What is being done to standardise platforms?

It is a big problem. At the moment there are all these different systems. That is what is so great about the Windows system. Because basically everyone in the world uses Windows, people just take for granted that they can send a Word document and everyone, anywhere in the world will be able to use it. But that wasn't always the case. Now we have the same thing with supplier enablement. But with XML (eXtensible Markup Language), which is all about the basis of our .NET strategy, that is able to standardise the messaging between two organisations.

So say you have multiple organisations that have to communicate in terms of a supply chain. What XML does, and a product we have called BizTalk Server, is to standardise the way people communicate. So even if you have different systems, say Windows 2000 Server, Unix system and AS400 system, BizTalk Server will connect them all and use the same protocol so that they can all talk together. That is important because so much effort is being put into this [supply chain] and often it doesn't come to fruition because people say they can't communicate.

#### How are sales of Windows XP doing?

We are really pleased with the performance of Windows XP and so far we have sold over 18 million copies worldwide. It is really a significant launch for us. It's sort of the equivalent for when we launched Windows 95. You know Windows 98 was a step forward, but not as big a step forward as Windows 95 [from Windows 3.1]. So it is a significantly better product – better security, reliability and multimedia.

#### What big products are coming up in the next six months?

The big launch we have in March is Visual Studio.NET. That is really targeted towards developers, because that is the building block for .NET which is our strategy to make the Internet easier to use, more valuable for companies and more effective for their business.

#### How is the .NET programme doing in Hong Kong?

It is going well. We are working with many large customers on their .NET implementation to see how they can transform their business using Web services. There are so many examples of how they could do this. The easiest way to think about it is, say you have a bill from PCCW. Normally you get the bill in the mail. But with .NET you will be able to get your bill via an instant message on your PC. You could scan that bill and hit reply and it automatically gets taken out of your bank account and paid to PCCW. Or if you had a query, you could respond back and their customer service would get in touch with you. So just think about the cost this takes out of the system and the improvement in customer service that allows. And this is just the tip of the iceberg. Everything that you do that connects you between your customers and their banks and everything else; it is quite enormous.

#### 企業方案的推銷攻勢進展如何?

進展相當不俗,中電、中華煤氣、賽馬會、渣打銀行等本地大型企業均為本公司客戶,成績顯著。微軟已是桌面電腦軟件的楷模,現在會稍為側重服務器方案的發展,而相比競爭對手,微軟在這方面的市場佔有率正持續提升。

向本地企業推售商務軟件產品,如Supplier Enablement方案,挑戰在哪?

挑戰在於如何令客戶明白產品的好處,我們須將科技轉化成一 套方案,以期客戶這樣回應:「好,我懂了。我明白這套方案如 何有助業務發展。」公司在這方面的進展相當不錯。部份解決方 案著重商業資料的運用,基本上是協助企業更有效地運用公司內 儲存的客戶和供應商資料,以便更準確地評估未來六至十二個月 的業務走勢,從而評定是否需要採取相應行動,為即將發生的轉 變作好準備。

中小企經常投訴,他們往往需要懂得操作五、六個不同作業平台,方可釐定本身的電子商務策略。微軟有否採行措施,把作業平台標準化?

這是一大問題,市場上現有的系統產品的確很多,但這恰好說明視窗系統非常成功,因世界各地的人大都使用視窗作業系統,於是理所當然地認為,只須傳送Word形式的文件,收件者必能開啟使用,以前卻不是這樣的。供應商軟件面臨視窗系統流行前的同樣情況,但採用可擴展標記語言(微軟.NET策略的基礎),便能統一企業間的訊息交換方式。

譬如,多家企業需要就供應鏈業務聯繫,本公司採用可擴展標記語言編寫的BizTalk 伺服器便最適合不過,能劃一通訊模式。再者,即使企業採用不同的系統如視窗 2000 伺服器、Unix 系統或AS400 ,BizTalk 伺服器都能把它們連繫起來,藉著同一協定達致溝通功能。企業努力推行供應鏈業務,但每每因系統不同而毫無成果。

#### 視窗 XP 的銷情怎樣?

視窗 XP 的銷售業績理想,至今已售出1,800 萬套。這款產品的功能強大,聲勢猶如視窗 95 般浩大。視窗 98 是微軟的一大改良產品,但論聲勢,卻不及視窗 95(由視窗 3.1 改良而成)。視窗 XP的性能尤為超卓,更安全可靠,亦可支援更多不同媒體。

#### 未來六個月會有甚麼大型產品面世?

三月將重點推出 Visual Studio.NET , 它是.NET 的基本架構,目標對象是軟件開發商。.NET不但能使互聯網更易用,亦能增加互聯網對企業的價值、提升互聯網業務的效益。

#### 可否講述.NET 科技在香港的發展情況?

.NET是微軟的長遠發展策略,旨在增進互聯網的可用度和營運效益。.NET在香港的發展良好,我們現正為多名大客監察其應用情況,研究如何把他們的業務上網,一個簡單例子是您有一張電訊盈科發出的帳單,通常帳單會郵寄給您,但若使用.NET科技,不僅可即時在個人電腦上收到有關訊息,亦可選擇將帳單自動郵寄給您,甚至把帳單掃瞄後按回覆鍵,由銀行帳戶自動付款給電訊盈科。如有查詢,又可要求與對方客戶服務員聯絡。所以,此系統不但能節省成本,亦能改善客戶服務。然而,它的功能尚不止於此,任何您與客戶及其銀行的業務往來均可顧及,可謂性能高超。

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# Small businesses is big business

International Finance Corporation invests US\$20 million in SMEloan to help it expand its business model across Asia

n the two and a half years since its founding, SMEloan has helped thousands of Hong Kong SMEs finance their operations and expansion. Now, the International Finance Corporation, a business arm of the World Bank, plans to invest US\$20 million in SMEloan to help the company finance its expansion into southern China and the Asia-Pacific region.

SMEloan founder Ming Siu said the company is now in the process of creating a new technology process to work with a number of financial institutions around Asia to help them break into the SME lending business.

The move will be a strategic investment for financial institutions because they will need to decide if they want to commit to SMEs.

"If they do, we will be able to provide the tools to help them do that," he said. "Hong Kong will be a very unique place because we willnot let financial institutions in Hong Kong have [the technology]. We don't want to be cannibalizing ourselves. So we will continue doing what we are doing here and in Mainland China."

For the IFC, SMEloan is a perfect fit for them because they and the World Bank see SMEs as the key to virtually all the economies in the world.

#### **IDENTIFYING A NICHE MARKET**

Ming Siu recalls how difficult it used to be for small- and medium-sized enterprises (SMEs) to secure funding when he worked as managing director of a financial institution five years ago.

At that time, SMEs had no real access to capital because they needed collateral.

The relatively small amounts of money borrowed by SMEs also meant that the in-

terest banks charged on a HK\$1 to HK\$2 million loan could barely cover administrative costs.

Banks may make about 5-6 per cent on a loan, but the amount of work to do this is no different from a HK\$10-20 million loan. So obviously it makes good sense to focus on bigger loans.

Having identified a niche market, Mr Siu founded SMEloan in August 1999 with private equity firm Whitney & Co. The specialty finance company has since lent hundreds of millions of dollars to a market segment that financial institutions have traditionally shied away from.

SMEloan got around the problems associated with lending to small businesses by looking at why the traditional lending process was not working and then making it more efficient.

Its success is due in no small part to the Internet-based technology platform that it designed to originate and service loans to customers efficiently and effectively.

Over the last two years, the company has developed a model that underwrites loans, interacts with customers, and manages risk using an Internet-based technology platform.

"So instead of me hiring 50 officers to do a few transactions a year, we have this process to scale the operations," Mr Siu said.

"In the banking sector, you have one person handling 20 to 30 customers. If you have a few hundred customers, then that is not possible; you have to hire more people."

SMEloan's technology platform has cutits administration costs to the bone, enabling it to make a healthy profit where banks have struggled.

The system works like this. Customers apply for a loan online and input various

information into the system which then goes through a scoring system. The overall score will determine how much money customers can borrow and SMEloan can usually disperse the loan in two or three days.

"Then every borrower will have a home page where they will supply us with information on their business. All this will go to our back-end system for screening and monitoring," he said. "Without the Internet this would not be feasible. It allows all our customers to get online and look at the Web to interact with us."

The system has built up a valuable database of knowledge about the needs and problems SMEs of various sizes and in different sectors face. Because customers are feeding the system information on their businesses, problems can be identified before it gets too late, he added.

Mr Siu said SMEs realize SMEloan needs to ensure its loans are safe, and therefore are quite willing to disclose information about their businesses. This trust also allows SMEloan to provide them with regular line increases.

The average approval rate for approving loans varies depending on economic conditions, but Mr Siu said it averages about 40-45 per cent, while the loan-default rate is 1.3 per cent.

Lending to SMEs is still considered a wildcard at the moment. 2001 was the first year that people actually started talking and doing something for the SME sector.

"A lot of them are still dabbling in funding SMEs. You see all the banks trying to get in this sector because there is no other outlet for capital. If the economy goes well and the property market comes back, the SME market may not be as popular for them as it was," he said.

# 中小企業 前途無限

中小企業貸款(亞洲)獲國際金融公司注資二千萬美元, 鋭意在亞太區一展拳腳

小企業貸款(亞洲)有限公司成立兩年半以來,已向本地數以千計的中小企提供融資,助其經營及拓展業務。如今,世界銀行旗下的營運機構一國際金融公司計劃投資二千萬美元於中小企業貸款公司,協助拓展華南及亞太區的業務網絡。

中小企業貸款公司創辦人蕭銘鏵稱, 公司正著手研發嶄新的科技程式,協助亞 洲多家金融機構開拓中小企貸款服務。

對這些金融機構來說,這無疑是策略 性的投資行動,須決定是否全面投入中小 企市場。

他說:「若它們願意嘗試,我們會提供所需的支援工具。不過,香港是一個非常獨特的市場,我們不會提供技術給本地同業,以免互相排斥,卻會在香港和內地維持現有的經營方針。」

國際金融公司和中小企業貸款公司均 認為中小企是帶動全球經濟的力量,故順 理成章締結理想的夥伴關係。

#### 覬準專門化市場

蕭銘鏵五年前曾任某金融機構董事總 經理一職,對中小企業籌集資金的苦況, 還記憶猶新。

其時,中小企業礙於欠缺抵押,難於 籌集營運資金以實踐抱負。

況且,中小企的借貸款額普遍偏低, 大多介乎一、二百萬港元之間,銀行藉此 收取的利息只能填補行政費用,更遑論從 中獲利。

銀行的利潤一般為貸款額的5至6%, 但批出一千至二千萬港元貸款所需付出的 勞力,與批出一、二百萬港元貸款的如出 一轍,銀行自然會把焦點集中於較大筆的 貸款。

蕭銘鏵遂覷準這個專門化市場,於 1999年8月夥同私營創業資金公司Whitney & Co,創立中小企業貸款(亞洲)有限公司, 致力為難以透過傳統方式獲取貸款的企業提供信貸服務,成立以來,已借出總達數億港 元的資金。

中小企業貸款公司著意消除傳統融資

方式的陋弊,創設嶄新的途徑,協助小型 企業解決借貸難題。

公司的致勝之道,很大程度上歸功於其 獨有的互聯網科技平台,為中小企業提供 便捷及高效的貸款服務。

過去兩年來,公司借助科技和互聯網, 建立了兼容信貸擔保、客戶互動和風險管 理等功能的融資工具。

蕭氏説:「本公司無須大費周章,為每年數宗交易聘用50名員工,而是利用這套經營模式配合業務的發展。」

「在銀行界,一名職員往往需要服務 二、三十位客戶,但若客戶人數多達數百 位,便須增聘人手。」

不過,中小企業貸款公司的科技平台卻能大幅削減行政成本,順利取得可觀回報,較銀行更添勝算。

融資系統的操作簡便,客戶只須在網上 辦理借貸申請,輸入所需的資料,系統的 計分機制便會按資料計算出客戶的整體評 分,繼而釐定可借的金額。公司通常於兩 至三天內便可批出貸款。

蕭氏説:「每位貸款者均須透過網頁 的個人帳戶,向我們提供業務資料,資料 通過後端系統篩選和監控。這一切全賴互 聯網之助,讓客戶可在網上與我們保持聯 繫。」

他補充,系統附設一個實用的資料 庫,匯集了不同行業、規模的中小企營運 需要和困難的資料。由於系統定期接收客 戶的營業資料,故能及早發現問題所在。

蕭氏説:「中小企客戶明白,本公司十分關注還款問題,故樂意披露業務資料。 本公司亦基於彼此的信任,不時增加它們 的貸款額。」

他表示,貸款獲成功批核的比率因應經濟狀況而有所變動,平均為40至45%,逾期未還款率為1.3%。

目前,中小企借貸服務尚未普及,2001 年開始,相關議論和措施才陸續發起。

他說:「大部分業界仍只在試探階段。 銀行因資金苦無出路,也想分一杯羹。倘 若經濟好景,樓市復甦,中小企市場或會 冷清得多。」

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#### CHAMBER PROGRAMMES



Some members of the Chamber's delegation pose for a group photo with the Chairman of China Council for the Promotion of International Trade (CCPIT) Yu Xiaosong (centre). 部份團員與中國國際貿易促進委員會會長俞曉松(中)合照。

### China Committee Annual Beijing Mission returns from very informative trip to the capital By EVA CHOW

50-member Chamber delegation recently returned from Beijing following a very fruitful mission to the nation's capital.

Led by Chamber China Committee Chairman Stanley Hui, with Chamber Vice Chairman Dr Lily Chiang as the "honorary" leader, the delegation called on government officials in Beijing on January 31 and February 1 to learn first-hand about the details of China's trade and investment policies that will be affected by the WTO. Members also discussed with Olympic Committee officials business opportunities related to the Beijing 2008 Olympic Games.

Ministry of Foreign Trade and Economic Cooperation (MOFTEC) Assistant Minister An Min brought members up to date on discussions between the Central and the Hong Kong SAR governments on the proposed "Closer Economic Partnership Arrangement" (CEPA). An Min is

charged with co-ordinating CEPA consultations and other Central Government departments – the General Administration of Customs, State Development Planning Commission, etc, – will join the consultation process at an appropriate time.

The common objective of both the Central Government and the Hong Kong SAR Government is to achieve an arrangement that will be mutually beneficial to the economic development in the two areas. Both sides hope that such an arrangement can be implemented as soon as possible, but they realise that it is unrealistic to come to a conclusion so early in the negotiations.

Vice Minister An emphasised that the setting up of the CEPA is a complicated matter, which has is no precedent, and as such no existing model to follow. However, both sides are committed to investigating all possibilities to arrive at an arrangement that is WTO compliant. He assured the delegation that the Central Government is commit-

ted to achieving results from the ongoing consultation.

He also commended the Hong Kong General Chamber of Commerce for producing its report "China's Entry into the WTO and the Impact on Hong Kong Business," in which he said he found many useful opinions.

The delegation also called on the Head of the Trade and Market Bureau of the State Economic and Trade Commission Huang Hai, and Director General Yang Weimin of the Development Planning Department of the State Development Planning Commission. Both officials said they welcomed the consultations on the CEPA.

Huang Hai told the delegation that the development of China's consumer market would focus on development of the logistics sector, further opening of the market, and perfecting regulations to control market order. He also told the delegation that the Market and Trade Bureau welcomed the

## 北京考察團獲享盛情款待

### 中國委員會週年訪京之行帶回最新商訊 周紫樺

有會一行 50 人代表團最近往北京考察完成歸來,成果美滿。 考察團由本會中國委員會主席 許漢忠率領、本會副主席蔣麗

莉博士擔任名譽團長,在1月31日至2月1日期間拜訪了多名北京政府官員, 獲得有關中國入世後內地貿易和投資政 策的第一手資料。此外,團員亦與北京 奧運委員會成員暢論2008年北京奧運會 的商機。

中國對外貿易經濟合作部副部長安民 向團員講述中央政府與特區政府磋商「內 地與香港更緊密經貿關係安排」的最新進 展。他負責就此安排協調。海關總署、國 家發展計劃委員會等中央政府部門將於適 當時候加入磋商有關安排。

中央政府與特區政府均冀望能達成一項有利兩地經濟發展的安排,而此安排愈早落實愈好,但雙方均理解在磋商過程中過早立論是不切實際的。

安民強調,設立這個安排是一項複雜的事情,因既無先例,也無現法可循。不過,雙方皆承諾會研究一切可行的方法,以設立一個符合世貿規則的安排。他向考察團保證中央政府致力藉持續的磋商取得成果。

安民同時讚賞總商會出版的《中國加入世貿對港商的影響》一書,認為此書內容充實,翔集了不少真知灼見。

代表團亦拜會了國家經濟貿易委員會貿易市場局局長黃海及國家計委發展規劃司司長楊偉民,兩人均對「內地與香港更緊密經貿關係安排」的磋商表示歡迎。

黃海向代表團表示,中國消費市場的 發展方向包括發展物流業、進一步開放市 場和完善市場監控法規。他向團員說,外 經貿部關注上述安排是否符合世貿規則, 只要此安排符合世貿法規,貿易市場局歡 迎當中為香港企業提早開放內地市場的 構思,因此舉亦將有助內地企業提升競 爭力。

訪京期內,團員從中國國家稅務總局國際稅務司司長張志勇得悉,稅務總局已為統一內、外資企業所得稅起草建議書,有關部門正研討建議內容,一旦定稿,便會提呈國務院及全國人大審核。

張氏稱,於本年三月向全國人大提交草案的可行性不大,加上 2003 年人大會議的 焦點在於中央政府官員換屆,故不可確定草 案會否安排於明年的人大會議上討論。然 而,他指出,即使草案於 2003 年提上人大 審議,新法仍不會於 2004 年 1 月前施行。 因此,張氏説,內地內、外資企業的所得稅 統一事宜應不會於未來兩年內落實。

此外,考察團拜訪了2008年北京奧運 委員會,聽取該會常務副主席、北京市副市 長劉敬民詳細講解北京奧運會的籌備工作。

劉氏説,籌備工作主要分為三大部

份,分別為奧運會務、城市基建發展和體 育發展。

他說,由現在起至2003年6月,策劃工作正在推行。接著是建設期,至2006年6月止。2006年6月至奧運會前,則集中改善設施和服務。

北京將投資 252 億人民幣,興建體育館和奧運公園。至於市內基本建設包括正在建造的三條鐵路,以及即將增建的兩條地鐵。北京電訊網絡將予改良,另會進行多個項目以改善市內空氣質素。

所有這些項目將於本年第二或第三季公 開招標,有興趣投標基建項目的外資企業可 聯絡北京計劃委員會,查詢詳細資料。

北京奧委會及國際奧委會將於本年七 月就贊助安排訂定協議。有興趣贊助北京 奧運,或在商品上使用北京奧運標誌的公司,可聯絡北京奧委會市場發展部。

八份分別以環保、運輸網絡、體育館建設、融資、保安、文化發展、通訊及科技為主題的周詳報告書正在編製,並將於稍後進行公開諮詢。查閱報告的詳情,可瀏覽北京奧運網站www.beijing-2008.org。

中國委員會北京之行得到了大量實用的商業信息。查詢詳情,請瀏覽本會網站或聯絡本會中國事務副經理黃芳,電話:28231299;電郵:frances@chamber.org.hk。B

周紫樺是本會國際商務部主管。



Members meet the Executive Deputy Chairman of the Beijing 2008 Olympics Committee and Vice Mayor Liu Jingmin (4th from right), who gave a very thorough introduction to the preparatory work for the Beijing 2008 Olympic Games.

團員拜會 2008 年北京奧運委員會常務副主席、北京市副市長劉敬民(右四),聽取劉氏詳述北京奧運會的籌備工作。

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Head of the Trade and Market Bureau of the State Economic and Trade Commission (SETC) Huang Hai (centre) told members his bureau welcomed the idea of early liberalisation of Hong Kong companies under the proposed CEPA,

國家經濟貿易委員會貿易市場局局長黃海(中)向團員表示,該局歡迎「內地與香港更緊密經貿關係安排」中為香港企業提早開放內地市場的構思。



idea of early liberalisation of Hong Kong companies under the proposed CEPA as this would help Mainland companies increase their competitiveness, as long as it is within WTO rules – which MOFTEC is looking at.

During the meeting, Director General of the International Taxation Department of the State Administration of Taxation Zhang Zhiyong told members that his administration is working on a draft proposal to unify profits tax for local and foreign enterprises. The contents of the draft is now being reviewed by other departments, and once a final draft has been written, it will be submitted to the State Council and then to the National People's Congress for final approval.

Mr Zhang said it was unlikely that a final draft would be ready for the NPC meeting in March 2002, and because the 2003 NPC meeting will focus on the Central Government re-election, he was unsure whether the draft could be presented at the 2003 NPC meeting. But he pointed out that even if it were presented at the 2003 meeting, implementation of the new law

would not take effect until January 2004. As such, Mr Zhang said it was unlikely that local and foreign enterprises profits tax would be unified within the next two years.

The delegation also met with the Beijing 2008 Olympic Committee. Executive Deputy Chairman of the Committee, Beijing Vice Mayor Liu Jingmin, explained in great detail the preparatory work being done for the Beijing 2008 Olympic Games.

He said preparatory work has been divided into three major areas: preparation for the games, city infrastructure development, and sports development.

Planning work will be conducted from now until June 2003, while construction work will take place from June 2003 to June 2006. The two years leading up to 2008 will be used for refining facilities and services, he said.

Beijing will invest RMB25.2 billion in the construction of stadiums and an Olympic Green park for the games. In terms of city infrastructure, three railroads are under construction, two more subway lines will be built, Beijing's telecommunications network will be beefed up and projects to improve the air quality in the capital will be implemented.

All these projects will call for international tenders in the second or third quarter of 2002 and foreign companies interested in bidding for the infrastructure development projects can contact the Beijing Planning Commission for details.

The Beijing Olympic Committee and the International Olympic Committee are expected to reach an agreement in July 2002 over sponsorship arrangements. Companies interested in sponsoring the Olympic Games or using the Olympic logo on merchandise should contact the Olympic Committee's Market Development Department for details.

Eight detailed reports on environmental protection, transportation networks, stadium construction, funding, security, cultural development, communications, and technology are being prepared and will be released for consultation. Details on the reports can be found at the Beijing Olympics' Web site, www.beijing-2008.org

The China Committee collected a great deal of useful business information during its trip to Beijing. For details, members can visit the Chamber Web site or contact the Chamber's Assistant Manager for China Frances Huang at 28231299, or email frances@chamber.org.hk.

Eva Chow is Chief of the Chamber's International Business Division.



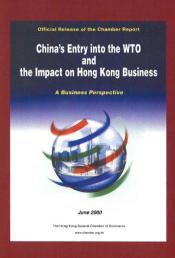
HKGCC's 50-member delegation was warmly received by the Vice Minister of the Ministry of Foreign Trade and Economic Cooperation (MOFTEC) An Min, who briefed members about consultations on the proposed CEPA between the Mainland and Hong Kong, 總商會 50 人代表團受到中國對外貿易經濟合作部副部長安民的熱情款待。安民向團員講述了中港兩地磋商「內地與香港更緊密經貿關係安排」的最新進展。

# China WTOTools



Hong Kong General Chamber of Commerce 香港總商會1861

### Take advantage of the opportunities



# China's Entry into the WTO & the Impact on Hong Kong Business

### **A Business Perspective**

HKGCC's comprehensive report, "China's Entry into the WTO and the Impact on Hong Kong Business," provides the Hong Kong business community's assessment of the impact of China's entry into the WTO on specific industries in Hong Kong.

The report focuses on nine sectors —banking, insurance, investment, professional services, retail and distribution, technology, telecommunications, textiles and clothing, trading — and provides concrete suggestions on what companies can do to prepare for the new business environment.



# China WTO Corner The Chamber's China W

The Chamber's China WTO Corner on its Web site contains the latest WTO news, reports, and trade regulations affecting businesses.

www.chamber.org.hk/wto





For more information on the Chamber's WTO Report and other WTO tools, call Agnes Lau at 2823 1278, or email agnes@chamber.org.hk

# Mainland media market poised for take off

More opportunities are expected to arise for industry key players, but smaller firms could be forced out of the picture

he opening of the Mainland's publishing and broadcast media is creating huge business opportunities in certain sectors of the industry, according to Yang Lan, chairperson and CEO of Sun TV Network Holdings.

"We do find there is an opening market for printing, distribution and copyright exchanges in the publishing market, and a

The content business remains the most important area for investors as a growing percentage of media content in the Mainland is purchased instead of self-produced, Ms Lan said、楊瀾表示,由於在內地廣播節目中,外購節目的比重持續較自製節目為高,可見這門生意始終是投資者覷視的焦點。

growing market for TV content, advertising and distribution," she told members at a Chamber luncheon on February 5.

Growth in the retail and wholesale of publications is increasingly coming through joint ventures between Mainland and international enterprises, but the content business remains the most important area for investors.

Ms Lan estimates that copyright exchanges between Mainland and international media firms account for about 30 per cent of educational and leisure book sales, 50 per cent of magazine sales, and as much as 75 per cent of all audio-video sales in the Mainland.

Rising incomes and a thirst for knowledge are also boosting business for online

book clubs, which has prompted media giant Bertelsmann to sign a joint venture agreement with and Shanghai Packaging and Printing Group in January this year to form the biggest printing joint-venture in China.

Regarding the broadcast media, Ms Lan said the greatest challenge facing the sector is the consolidation of local channels as domestic cable and TV networks team up to offer viewers better quality content. Such partnerships aim to stave off the Mainland's new policy that networks with capital of less than RMB10 million will be forced to shut down.

"Another new phenomena is that a greater percentage of programming is being purchased instead of being self produced," she said, adding that 26.8 per cent of broadcast media programming is now purchased content.

China's centralised satellite platform, which allows foreign companies operating on annually-renewed licenses to broadcast

into certain areas, such as international hotels, could be expanded around the country. This will open the market to foreign companies, but will mean more competition for domestic broadcasters, she said.

Multimedia distribution also plays a critical role in Sun TV's success. Sharing copyrights has allowed it to produce over 300 hours of VCDs and 100 books.

Another trend is that instead of just broadcasting to the masses, advertisers are looking to target the better-educated segment of viewers, which although account for about 20-30 per cent of all viewers, their purchasing power is much higher.

While changes to the Mainland's media landscape are generally positive, there are some dark clouds on the horizon with no easy solution.

According to a report by Goldman Sachs, total advertising revenue in China is expected to reach US\$7 billion by 2010, up from US\$2 billion last year.

Much of that revenue comes from domestic companies, such as Chinese medicine manufacturers, who advertise their products aggressively in the Mainland. But Ms Lan pointed out that once China's WTO commitments start to be implemented, competition may force some of these advertisers to slash budgets, or they may not even be around.

"That's why many stations are uncertain about their advertising income," she said. "It is also why we believe providing content will be more important in the future rather than just being a satellite business. We hope this will give us a greater competitive advantage among media market competition."

# 內地傳媒業振翅欲騰

商機湧現將惠及業內巨頭,惟小規模企業恐遭汰弱留強

光文化網絡電視控股主席兼行政 總裁楊瀾表示,內地出版及廣播 業的開放,為業內多個界別締造 龐大商機。

楊瀾於2月5日總商會小型午餐會上向 會員說:「出版業方面,印刷、分銷及版 權交易市場正不斷開放,與此同時,電視 媒體的節目、廣告及分銷業務亦在持續增 長。」

內地與國際企業間的合資經營將帶旺 出版市場的零售及批發業務,不過,廣播 節目始終是投資者覷視的焦點。

楊女士估計,內地與國際傳媒企業的 版權交易額,將分別佔內地教育及消閒書 籍銷售額三成、雜誌期刊銷售額五成與視 聽產品銷售額七成半。

內地市民收入水平的提升及對知識的 渴求亦刺激了網上書社的業務發展。傳媒 巨擘 Bertelsmann 已乘勢於今年一月與上 海包裝印刷集團達成合資經營協議,組成 全國最具規模的印刷合營企業。

楊女士稱,廣播媒體目前面對最大的挑 戰是要鞏固實力。內地有線及電視網絡商 紛紛結盟,務求為觀眾帶來更優質的節目 內容。另外,內地新政策規定電視網絡商 須符合1,000萬人民幣的最低資本要求,所 以同業合併將有助符合新政策的要求。

她說:「業內另一新趨勢,是外購節目的比重增加,用以取代電視台本身的製作。」目前,外購節目佔整體廣播節目 26.8%。

現時,海外傳媒公司可以每年續牌的方式,透過中國的中央衛星發送平台在國際酒店等特定區域轉播節目,但衛星轉播將向全國各地擴展,並對外開放,意味內地廣播媒體將面臨劇烈的競爭。

多媒體分銷業務是陽光文化網絡電視成功的基石。公司藉分享版權製作了總達300

多個小時的數碼影音光碟節目,及出版了 100本書籍。

廣告商的推廣對象由普羅大眾轉向較 高教育水平的觀眾,形成業內另一發展趨 勢,後者人數佔整體受眾兩至三成,他們 的購買力較強。

大體來說,內地傳媒業正面臨積極的轉變,然而無可否認,前路仍陰雲乍現。

高盛一份報告預計,中國廣告業的總收入 將由去年20億美元,增至2010年70億美元。

廣告收入大部份來自大力推廣的內地企業,如中藥廠。不過,楊女士指出,當中國落實履行其入世承諾,熾烈的市場競爭局面將促使部份廣告商縮減開支,甚至被淘汰。

她說:「因此不少電視台無法預知廣告收入。這亦是我們相信公司業務的未來發展,應側重節目提供,而非單純從事衛星傳播的原因。這個策略有望提升我們在傳媒市場的競爭優勢。」

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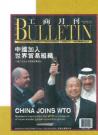
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# The Servicing Economy

Civil servants, business leaders, academics, politicians and media corps brainstorm ideas to boost Hong Kong's service industries

eaders from the government, business and universities, together with politicians and journalists in Hong Kong, got together for the January 24 penta forum entitled, "The Servicing Economy," to brainstorm ideas on improving Hong Kong's service industries.

This year, to give the forum a new dimension, media representatives – people who have their finger on the pulse of public opinion – were invited to attend the event to add their views.

Speaking at the opening ceremony, SAR Financial Secretary Antony Leung said that because Hong Kong is one of the most externally-oriented economies in the world, the territory must strive to upgrade the level and value of its services.

"With the further opening up of the Mainland market, how can we further develop ourselves into a financial, logistics and trading hub of China and of the region? How can we further promote Hong Kong's strengths, particularly in our services sector, in the Mainland now that China has become a WTO member?" he asked.

These were just some of the questions participants were hoping to find answers to at four breakout sessions held throughout the morning.

At each of the sessions panel speakers outlined current challenges and threw up possible solutions for the participants to run with.

The four sessions were: "Hong Kong as a Logistics Centre," with speaker Sir Gordon Wu, chairman and managing director of Hopewell Holdings Ltd; "Social and Community Services," with speaker Christine Loh, CEO, Civic Exchange; "Promoting Hong Kong's Services Sectors to the Mainland," with speaker Anthony Wu, chairman (Far East) Ernst & Young; and "Reform of Healthcare and Related Social Sectors," with speaker William Ho, CE, Hospital Authority.

The Penta Forum 2002 was jointly organised by the Business and Services Promotion Unit of the Commerce and Industry Bureau, Hong Kong Coalition of Service Industries of the Hong Kong General Chamber of Commerce, and the School of Business of the University of Hong Kong.













# 五方齊論服務 型經濟前景













政府官員、商界領袖、學 者、政界和傳媒共謀獻策, 著力促進香港服務業的發展

位來自政府、商界、學界、政界 及新聞界的領袖於1月24日雲集 「五方論壇」,就提升香港服務 業的水平合謀獻策。

為使論壇涉獵的觀點更為廣泛,今年 首度邀請傳媒代表參與。傳媒緊貼社會脈 搏,其見解必能豐富討論內容。

財政司司長梁錦松致開幕辭時表示, 香港是全球最倚重外貿的經濟體系之一, 須全力提升服務業的水平和價**值**。

他說:「隨著內地市場進一步開放, 香港如何能鞏固作為中國以至亞洲金融、 物流及貿易樞紐的地位?中國入世後,香 港又如何能在內地突顯本身的優勢,尤是 服務業方面?|

上述問題乃上午四個分組專題討論環 節中,與會者關注的部分課題。

各專題討論環節的演講嘉賓分別就以上 課題概述目前迎臨的挑戰,並提出相應的 解決方案,繼和與會者深入研討。

四個專題分別為「香港-物流中心」、「社會及公共事務」、「香港服務業向內地市場的推廣」和「醫療保健與相關服務的革新」。演說嘉賓分別是合和實業主席及董事總經理胡應湘爵士、思匯政策研究所行政總監陸恭蕙、安永會計師事務所主席胡定旭及醫院管理局行政總裁何兆煒醫生。

2002年「五方論壇」由工商局工商服務業推廣處、香港總商會旗下的香港服務業聯盟和香港大學商學院合辦。

B



Debbie Cho (5h from left) with her host family and their friends in Australia 12 years ago. The experience has contributed greatly to her career and helped her get the most out of an internship at Walt Disney (right). 曹淑清(左五)12 年前在澳洲進行文化交流時,與接待家庭及其友人進餐。寶貴的生活體驗對她的事業發展幫助很大,亦助她在迪士尼樂園(右圖)實習時得以盡展所長。



# **Nurturing global citizens**

The future of Hong Kong as a leading world city depends on leaders with a global perspective

FS's goal is for intercultural student exchange to be accepted as an essential element of education in Hong Kong. It also contributes to Hong Kong's position as a cosmopolitan city in the region," said Tara Boyce, executive director of AFS Intercultural Exchanges Hong Kong.

AFS, a not-for-profit intercultural education organisation born out of the American Field Service in 1947, has brightened the lives and futures of hundreds of thousand of teenagers by allowing them to participate on intercultural exchange programmes for a year or during the summer holiday.

More than 1,000 Hong Kong students have participated in AFS programmes since its establishment in Hong Kong in 1982.

Among them is Debbie Cho, who 12 years ago won sponsorship from McDonald's Restaurants (Hong Kong) Ltd. to live in Australia for one year.

AFS arranged for her to stay with an Australian family who lived in a culturally diverse neighbourhood.

"I went to a local school and studied in the same classes as local kids. I, together with 93 other AFS students from 25 countries, was immersed in the colourful and rich culture of Australia, which is a melting pot of races," she said.

Living in a new environment and with a volunteer host family allows AFS students to broaden their horizons, view things from a different perspective and to become more independent.

"I started to think in a different way. I became more aware of others' feelings and respected different opinions more. All these things contributed greatly to my tourism management studies at university, my internship with Walt Disney World and now to my job with a large property company," she added.

Host families also benefit from the experience.

Daisy Lau, one of AFS most active volunteers in Hong Kong, has been hosting AFS students for 15 years.

"Hosting an AFS student brings the world into my home and to my family," she said. "I became interested in volunteering after we hosted a boy from Turkey, and ever since then AFS has impacted my life in rewarding and challenging ways."

Hong Kong needs more youngsters like Debbie and host families like the Lau's, to have the chance to experience intercultural exchanges, and to help Hong Kong excel as a world-class city.

"Many AFS experiences are made possible due to scholarships provided by the corporate community in Hong Kong, but such experiences should not be limited to a few students," Ms Bovce said.

AFS works with over 150 Hong Kong secondary schools with the help of about 250 active volunteers.

"AFS sends 170 Hong Kong students abroad annually to one of 26 countries, hosts exchange students from 12 countries and has recently launched teacher exchange programmes. All of these programmes are made possible through the generosity of volunteers who give their time and open their homes for free," she added.

AFS works to raise money from the corporate community to sponsor students in need and to keep their participation fees low. AFS also offers various incentive programmes for companies interested in participating in the programme. Last year, 41 per cent of participants received financial assistance, which ensured a diverse mix of students were able to benefit from the programme.

If you would like to learn more about AFS exchange programmes and how to invest in the youth of tomorrow, contact Tara Boyce at 2802 0383 ext 101 or visit its Web site: www.afs.org.hk.



Daisy (right) never tires of taking host students to places where they can learn more about Chinese culture. Here, a host student from The Netherlands, Paul, experiences life by living in a small village in Wai Zhou.

劉嚴月明(右)多年來擊誠帶領交流學生遊歷中國各地,認識中華文化,樂此不疲。荷蘭學生 Paul 在惠州鄉村體會不同文化的生活方式。

# 胸懷世界新一代

香港要鞏固國際領先都會的地位,須致力培育具備環球視野的領袖人才

港AFS國際文化交流計劃總韓事博岱綾表示:「AFS的目標是推動學生文化交流成為香港教育的重點內容,有助香港鞏固在亞太區的國際都會地位。」

AFS 源於 1947年的美國戰地勤務機構,是非牟利的全球跨文化教育組織,成立以來,已為數十萬青年人安排為期一年或暑期的交流活動,對他們未來的生活和事業發展均有莫大裨益。

香港 AFS 於 1982 年創辦,迄今已吸引逾一千名本地學生參加。

曹淑清為其中一位交流學生,12年前她獲麥當奴餐廳(香港)有 限公司頒授獎學金,往澳洲體驗生活,歷時一年。

AFS為她安排入住當地接待家庭,讓她真切體會不同文化的生活方式。

她說:「我入讀當地一所學校,與澳洲兒童一起讀書。我與其餘來自 25 個國家的 93 名 AFS 學生,均十分喜愛澳洲多姿多采的文化特色,這裡確是不同民族的溶爐。

AFS學生藉著在不同環境生活,與接待家庭共住,得以拓展視野、嘗試從不同角度思考和培養獨立處事的能力。

曹續說:「我已開始運用新的方法思考問題,較前更顧及他人的感受、採納不同的意見,對我在大學修讀旅遊業管理、在迪士尼樂園實習,以及目前在一間大型地產公司工作,均大有幫助。」

另一方面,接待家庭亦獲益良多。

劉嚴月明是香港 AFS 活躍義工中的佼佼者,已有 15 年接待 AFS 學生的經驗。

劉太説:「接待AFS學生,真的仿如把整個世界帶進家裡。我自從接待了一名土耳其男孩後,便對義務工作產生興趣,AFS為我帶來挑戰,我亦藉此享有更豐盛的人生。」

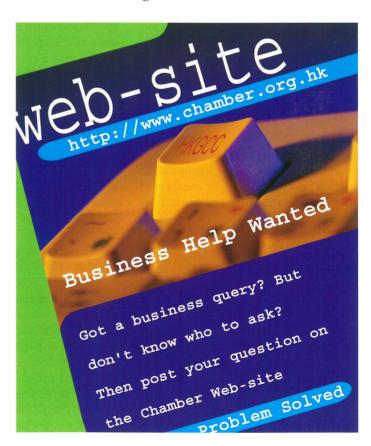
香港無疑須給予更多分別像曹和劉的青年人及接待家庭文化交 流的機會,幫助香港晉身卓越的世界級都會。

博岱綾説:「許多AFS計劃得以實行,全賴企業捐輸獎/助學金,不過,我們應讓更多學生獲享這樣寶貴的經驗。」

現時, AFS 與本港 150 間中學合作,活躍義工約 250 人。

她補充:「AFS 每年安排 170 名香港學生出訪 26 個參與計劃 國家之一,並接待來自 12 個國家的交流學生,最近更推出了教育 工作者交流計劃。透過義工奉獻出寶貴的時間和免費款待學生,這 些計劃才得以落實推行。」 AFS依賴商界支持需要財政資助的學生,同時希望藉此把參加費用保持於低水平。此外,AFS亦會為有興趣的企業籌辦不同的資助計劃。去年,約有41%參加者獲得財政資助,確保計劃的多元文化發展。

查詢AFS 國際文化交流計劃的詳情,從而瞭解如何為栽培年青一代盡一分力,請聯絡博岱綾,電話: 2802 0383(內線101),或瀏覽該計劃網頁 www.afs.org.hk。



工商月刊 2002 年 3 月 47

# **Keystone finds light at the end of the tunnel**

Member shows a problem shared with the Chamber is a problem solved

mil Yu couldn't have imagined the effect an innocent comment would have in bringing to an end a reoccurring nightmare that had haunted him for over a decade.

In January 2001, at a Chamber SME Committee meeting, Mr Yu was chatting with the Chamber's Assistant Director Dr W K Chan, and happened to mention that he was losing sleep over a plot of land he had bought in 1990.

Dr Chan and SME Committee Secretary Charlotte Chow asked him what the problem was, and Mr Yu began to tell his story.

He explained that in 1980, Keystone Electric Wire & Cable bought a piece of land in Fanling to operate a PVC compound factory for the wire and cable products that it produced at its Shatin factory. In 1989, the company needed to expand its production facilities so it contracted a consultant and obtained permission from the Lands Department to construct a wire and cable plant in a second location at Kwan Tei North Village. Six months later, the District Land Office (North) approved its plans for the new plant and construction of the new factory began in 1990. Business skyrocketed that year and the company decided to purchase a plot of land adjacent to its Fanling wire and cable plant for further expansion. Considering that the adjacent plot had obtained a wire and cable production license already, Mr Yu said he believed that and additional license for the new plot should not be difficult.

"Our problem also began in 1990, because unbeknown to us, the land was gazetted for the Interim Development Permission Area Plan in that year," he explained. "This subjected Keystone to the new regulations, which took us almost two years to apply for and to get approval from the Town Planning Board for us to finish building our factory."

That wasn't the end of it. The Town Planning Board gave Keystone a shopping list of conditions that it had to comply with. In total, he had to pass six criteria – everything from noise impact assessments, to drainage facilities to landscaping. Often the approval of one bureau was dependent on the other, and so the game of the cat chasing its tail began.

To add to his worries, in the 1990s, Hong Kong was booming and labor was in short supply. Keystone applied for the government's import labor scheme and in 1993 was allowed to import 10 workers on two-year contracts. Once the contracts expired, their application for renewal was rejected. Unable to hire new staff, the company was forced to close down its Shatin operations, which employed 120 staff, and move to Fanling to consolidate its operations.

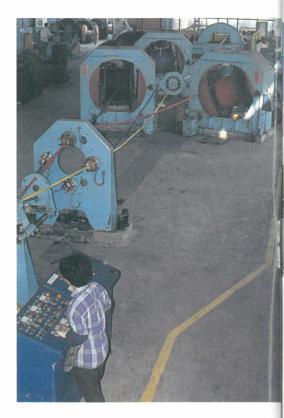
The timing couldn't have been worse. Keystone had just signed a joint-venture agreement with Phelps Dodge Corporation of the U.S. in 1991, the second largest copper producer in the world after the Chilean Government.

Keystone had been working with Phelps Dodge since 1983, and the joint venture was one of the main reasons that it wanted to expand its Fanling plant.

"Then in 1983, the 'Iron Lady' said Hong Kong would return to China in 1997. So we had a lot of staff emigrating overseas to get a passport," Mr Yu said.

Consolidating all Keystone's resources under its Fanling plant worked for a while, but key staff were still leaving. Mr Yu was also thinking about calling it quits in Hong Kong and moving his factory to the Mainland.

But his father, Yu Ching-sum, who founded the firm in 1969, and brother decided they should keep their roots in Hong Kong. But in 1995, the company built a fac-



tory in Dongguan, while retaining its key operations in Hong Kong.

"We also opened a factory in Singapore. Because we were losing too many people, we allowed our key staff to migrate to Singapore, get an overseas passport and then come back to Hong Kong," Mr Yu said. "Of course all those worries have turned out to be unfounded, but it did allow us to keep our key staff."

Finding good consultants to help Keystone satisfy the Town Planning Board's regulations proved difficult.

"At first we tried to do it ourselves, which of course didn't work. They we hired consultants who told us for HK\$400,000+ they would be able to fix all our problems. However, these did not include the noise impact assessment. So we employed a separate consultant. But neither one managed to solve all the issues with the various bureaus," he said.

#### LIGHT AT THE END OF THE TUNNEL

The Chamber's Assistant Director Dr W K Chan, and SME Committee Secretary Charlotte Chow in January 2001 arranged a meeting with Brenda Yip, who headed the Helping Business Programme under the Business & Services Promotion Unit at the time, to see if anything could be done.

# AAAAAA

### 健安從沒想過,一句不經意的說 話,竟然能使困擾他十多年的難 題迎刃而解。

去年一月,于健安出席本會中小型企業委員會會議時,與本會助理總裁陳 偉群博士閒談,講起他於1990年購置的一幅地,令他至今仍不時輾轉難眠。

陳博士和委員會秘書周育珍問他此事 的緣由,他於是娓娓道來。

于氏説,啟東電線電纜於1980年購入粉嶺一塊地興建聚氣乙烯膠粒廠,供應旗下沙田廠房生產電線和電纜。1989年公司擴充業務,遂委託顧問及取得地政總署批淮,在軍地北村另一塊地建造電線和電纜廠。六個月後北區地政處批出建廠計劃,新廠於1990年動工建造。啟東業務欣欣向榮,決定再購入粉嶺電線及電纜廠毗連的地皮。鑑於隔壁地皮已取得電線及電纜生產許可證,于氏相信新地皮獲批許可證的難度不高。

于氏説:「但這也是噩夢的開始。那年,我們不知道政府已在憲報刊登公告, 把該幅地列為中期發展審批地區。啟東因 此須遵循多項新規例,花了差不多兩年向 城市規劃委員會申請,才獲准繼續施工。」

不過,困難仍接連湧現。城市規劃委 員會列出了連串條件,要求啟東遵守。啟 東合共須通過六項條件,由噪音影響評 估、排污設施至園林建築,無一不涉;同 時,一個決策局的批核與否亦往往視乎另 一局的決定,令事情兜兜轉轉,始終未能 解決。

不僅如此,啟東的處境更雪上加霜。 一九九零年代,香港百業昌盛,勞工短 缺。啟東向政府申請輸入工人,1993年獲 准輸入十名員工,合約為期兩年。合約屆 滿後,續期申請竟遭否決。公司因未能聘 得新人,惟有關閉沙田廠房,將該廠的120

# 助啟東 釋疑難

### 為會員解決難題,總商會責無旁貸

名員工調往粉嶺,藉以整固業務。

可是,困境還未止息。1991年啟東 與菲爾普斯•導奇公司簽定了合作協議 書,該公司是僅次於智利政府的世界第 二最具規模產銅廠商。

啟東於1983年起與該公司合作無間, 擴建粉嶺廠房主要是為落實雙方訂立的合 作協議。

于氏説:「1983年『鐵娘子』宣佈把香港回歸中國,公司屬下不少僱員紛紛移民海外,以期取得外國護照。」

啟東把所有資源集中於粉嶺廠房之策, 只奏效了一段短時間。由於主要員工陸續 離港,于氏部署全面終止香港業務,在內 地另起爐灶。

然而,於1969年創立啟東的于健安父親于靜深,及于健安兄弟決意留守香港, 所以啟東雖於1995年在東莞設廠,主要業務仍扎根香港。

于健安說:「我們亦在新加坡設廠,鑑於有太多人員流失,我們允許主要員工移民新加坡,取得護照後回港為公司效力。 猶幸後來港人關乎回歸的憂慮消除,公司 遂得以保留主要員工。」

啟東曾聘請優秀的顧問公司,研究如何 符合城市規劃委員會的要求,可是,成效 強差人意。

他說:「初初我們曾嘗試自行解決,卻束手無策;其後聘請顧問,它們索價40 多萬港元,承諾為公司解決所有問題,但 事實上並不包括噪音影響評估,因此我們 需另聘顧問處理。沒有一問顧問公司能與 不同決策局斡旋,全面地解決所有問 題。」

#### 柳暗花明

陳偉群博士與周育珍於 2001年1月, 安排于健安會見工商服務業推廣處主管 「方便營商計劃」的葉潘錦瑩,希望能得出 解決之法。

于氏説:「葉太幫我踏出了排除障礙 的第一步,為粉嶺廠取得了准許用途豁免 書,令這持續了八年的事件得到初步解 決。|

另一方面,此事亦需要有關決策局合力釐定一套解決方案。葉太於是促請所有 有關部門開會,合謀對策。 于氏説:「總商會與葉太及後為我安排與其他決策局會面,幫助很大。本年1月19日城市規劃委員會發出批核文件,問題終於獲得完滿解決。」

如今, 啟東已可集中力量拓展香港市場, 本港市場能吸納啟東八成的產品, 主要客戶包括中電和電訊盈科。

與此同時,于氏相信內地市場亦大有 可為,即使啟東的產品並非以價廉取勝, 其品牌、優質商譽,以及夥拍美國公司所 締造的優勢,將有助啟東進軍內地的專門 產品市場。



Mr Yu: "Meetings that the Chamber and Mrs Yip arranged for me with other government bureaus also helped me greatly." 于健安:「總商會與某太為我安排與其他決策局會面,幫助很大......問題終於獲得完滿解決。」

于氏説:「中國目前需要優質產品和服務,願意多付一點錢購買。對內地企業來說,啟東能為它們增值,因為我們能展示如何在內地建立優質形象,這正好是公司的專長。」

「香港誠然是一個具發展潛力的地方,然而,從內地籌建中的基礎設施的數量、規模和投資金額出發,我們理應放眼神州。」B

#### MEMBER PROFILE

"Mrs Yip helped me resolve a major stepping stone in obtaining the Short Term Wavier in Land Usage for my factory in Fanling which I had been trying to solve for eight years," Mr Yu said.

A major challenge was getting all the bureaus involved to work as one to find a solution. Mrs Yip pulled all the departments concerned under one roof, discussed the problems, and found a way to resolve the issues.

"Subsequent meetings that the Chamber and Mrs Yip arranged for me with other government bureaus also helped me greatly, and with approval from the Town Planning Board on January 19, 2002, we could finally see light at the end of tunnel," Mr Yu said.

Keystone is now free to concentrate on building up its Hong Kong market, which currently takes about 80 per cent of its production. Among its clients are CLP Power Hong Kong Ltd, and PCCW-HKT.

Mr Yu believes the Mainland market offers great potential for his company. While Keystone products may not be the cheapest available on the market, the brandname, reputation for top-quality products, and added advantage of being a Hong Kong company with a U.S. joint-venture partner, will help him secure a secure niche in the Mainland market.

"China now wants quality products and services, and they are willing to pay a little more to get them, he said. So our added-value to them is how to do a quality installation job in China, and I think that is our niche," Mr Yu said.

"We sincerely think Hong Kong is a place where we can grow. But when we consider the number, scale and amount being put in infrastructure projects planned in the Mainland, compared to Hong Kong, then China is where we should be focusing."

#### CHAMBER SCORECARD

服務回響

### Kinway Garments Ltd

inway Garments Ltd joined the Chamber in 1963. The company specialises in the manufacturing and export of garments and footwear, especially ladies underwear, baby wear and accessories. Its main markets are West and East Europe, North and South America, South Africa, the Middle East, and Australia & New Zealand.

MY Ko, managing director and Rosa Lai, director of Kinway, said they are pleased with the business opportunities they get through attending Chamber meetings with incoming business delegations, such as the business delegation from Poland and the Czech Republic on October 15, 2001. Ms Lai said she met over 20 delegates from various industries at the meeting, where she also had the opportunity to introduce her company to the delegates and exchange views and experiences with other members. Most importantly, she met a delegate which has become her business partner.

Ms Lai said she would like to see the Chamber organise more meetings with business delegations. She believes that trade related seminars would also help members create more business opportunities and give their companies exposure. She said she also uses the Chamber's trade inquiry reports regularly, and is also a user of our CO service.

### 經緯製衣有限公司

雄製衣於 1963 年成為總商會會員,公司專門製造及出口成衣和鞋類產品,尤擅於女士內衣和嬰兒服飾。產品主要輸往西歐、東歐、北美、南美、南非、中東和澳紐。

經緯執行董事高文遠及董事黎妙顏 表示,總商會特別安排會員與來訪商務 代表團會面,開拓商機。2001年10月 15日,他們與波蘭及捷克商務代表團會 面。黎女士稱,她在會上認識了20多 位不同行業的代表,向他們介紹公司多 務之餘,亦與其他會員交流意見和經 驗。其中一位代表已與她開展了合作關 係。他們透過這些活動得到了很多業務 拓展機會,對總商會之助大表讚賞。黎 女士相信商貿研討會亦能幫助會員開創 商機及提高知名度。

她希望總商會能舉辦更多同類活動,同時經緯亦經常使用總商會的貿易 諮詢和簽證服務呢!

公司:經緯製衣有限公司 入會年份:1963年 業務性質:製衣

電話: 2395 9755 傳真: 2789 3711

Company: Kinway Garments Ltd Year Joined HKGCC: 1963 Business Nature: Garment manufacturing

**Tel.** 2395 9755 **Fax.** 2789 3711



**Company:** Keystone Electric Wire & Cable Co, Ltd **Established:** 1969 (under former name Keystone Industrial), by Yu Ching-sum

**Business:** Copper wire, low voltage power cables, control cables and telecommunication cables

Number of employees: 70 in Hong Kong,

350 in China

Year joined HKGCC: 1994

公司:啟東電線電纜有限公司 成立年份:1969年(原名「啟東

實業」),創辦人于靜深 業務:銅線、低壓電線電纜、

**業務**:銅線、低壓電線電纜、 多芯鎧裝控制電纜及通訊電纜

僱員人數:香港70名,

中國 350 名

入會年份: 1994年

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### The Hong Kong General Chamber of Commerce

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#### CHINA

The Chamber organised a training course for a group of 16 officials from Liaoning between January 21 and 24. The Chamber was asked by Liaoning Governor Bo Xilai to help train the officials to equip them with knowledge on modern management skills and international business practices.

Vice-Chairman of Xinjiang Uygur Autonomous Region Zhang Zhou called on the Chamber on January 28. Chamber Director Dr Eden Woon and several members met Mr Zhang, who outlined investment policies and business opportunities in Xinjiang. He also brought to their attention that there has been a rapid development of private SMEs in Xinjiang.

A lunch hosted by Tianjin COFERT Director Zhang Yunnian was organised on January 29. Over 50 members attended the event, which aimed to promote the upcoming Global Chain Stores



Fair to be held in Tianjin on April 9-12.

**Zhao Xianren**, director general of the Economic and Development Department, State Ethnic Affairs Commission, called on the Chamber on January 30 and was received by Chamber Director Dr Eden Woon, and Chief of International Business Eva Chow. Mr Zhao introduced the work of the Ethnic Affairs Commission and promoted the Ethnical Product Fair, which will be held in Beijing on March 20-22.

Party Secretary of the Ningxia Hui Autonomous Region Mao Rubai, and Assistant Chairman of the People's Government of Ningxia Hui Autonomous Region Zhang Laiwu, visited the Chamber on February 4, where they were received by Dr Eden Woon, director, HKGCC. Secretary Mao briefed members on current economic developments in Ningxia. He also informed members that infrastructure reconstruction, high technology development and bio-tech industries are the focus of economic development in Ningxia.

# **Chamber Chairman Christopher Cheng** attended a forum in Guangzhou hosted by the Party Secretary of Guangdong Province

Li Changcun on February 7. Issues concerning economic development in Guangdong and further economic integration between Guangdong and Hong Kong were discussed.

#### ASIA/AFRICA

**Carol Yuen**, assistant director-general of Trade and Industry (Asia), HKSAR Trade & Industry Department, spoke at the Chamber's February 4 roundtable luncheon, entitled "The Trade Ties between Hong Kong and Other Asian Countries."

# Chamber

#### **EUROPE**

A business-matching meeting with an eight-member Italian business delegation was held at the Chamber on January 29. The delegation was received by Eva Chow, chief of International Business, who briefed the delegates on the role of the Chamber. Most of the delegates were from the information technology industry.

A high-level official Ukrainian delegation led by the Minister for Foreign Affairs of Ukraine Anatoliy Zlenko (right) visited the Chamber on January 31. David Rimimer (centre), chairman of the Chamber's Europe Committee, and Angela Yeung, chief for Business Development, received the delegates. At the meeting, Ambassador of Ukraine in Beijing Mykhailo Reznik (left) signed a Memorandum of Understanding with the Chamber on behalf of the Ukrainian Chamber of Commerce. The



#### 中國

本會應遼寧省省長薄熙來之邀,於1月 21至24日為16位遼寧省官員安排授課培 訓,提升他們對新式管理技巧及國際商業實 務的認識。

新疆維吾爾自治區 政府副主席張舟於1月 28日到訪,與本會總 翁以登博士及多位會 會晤。張氏向會員簡 新疆目前的投資政策地民 商機,特別提及當地民 營中小企的迅速發展。



# in Action 動態

天津外經貿委主任張雲年於1月29日主 持午餐會,逾50位會員出席。是次午餐會 旨在推廣即將於4月9至12日在天津舉辦的 「中國天津國際連鎖集團交易會」。

國家民委經濟發展司司長趙顯人於1月 30日到訪本會,獲本會總裁翁以登博士及國 際商務部主管周紫樺接待。趙氏概述委員會的 工作,並為3月20至22日在北京舉辦的「興 邊富民行動」國際經貿治談展示會推廣宣傳。



重整、高科技發展及生物科技。

本會主席鄭維志於2月7日前赴廣州, 出席由廣東省書記李長春主持的論壇。商議 課題包括當地經濟發展狀況,及粵港兩地加 強經濟整合等。

#### 亞洲及非洲

工業貿易署助理署長(亞洲部)**袁小惠**於2月4日小型午餐會發表演説,題為「加強香港與其他亞洲地區的貿易聯繫」。

#### 歐洲

本會於1月29日與八位意大利商務代表 團團員舉行商貿選配會議。國際商務部主管 周紫樺接待代表團時,向他們簡介本會的角 色功能,團員大多來自資訊科技界。

由烏克蘭外交部部長茲連科率領的高層官員代表團於1月31日到訪,由本會歐洲委員會主席萬大衛及商務推廣部主管楊秋怡接待。會上,烏克蘭駐北京大使列茲尼克代表烏克蘭商會與本會簽訂合作協議備忘錄。是次訪問,尚有六位烏克蘭商家隨行。

匯豐財資及資本市場歐洲投資策略師 皮亞內利於2月7日小型午餐會談論「歐 元區經濟及金融市場的前景」。他就歐元區 經濟增長、通脹、息口與債券市場走勢發表 意見。

#### 美洲

美國戰略及國際研究中心國際安全事務 部主任**坎貝爾**於1月23日率領美國「少壯派」 15位成員訪問本會,由總裁翁以登博士接 待。「少壯派」成員對美國外交及國防政策 事務最表關注。

世界貿易組織美國副常設代表 David Shark於2月6日小型午餐會上論述美國對中國入世的看法,其精彩演說令會員興致勃然。

#### 太平洋地區經濟理事會

太平洋地區經濟理事會於1月23日舉行 早餐會,邀得吳光正蒞臨一聚。吳氏為亞太 經合組織轄下商業諮詢委員會香港代表成員 之一,並為香港貿易發展局主席,他與會員 論及香港和亞太經合組織關注的重大事項, 並詳述貿發局為保香港競爭優勢而發起的各 項措施。

#### 「內地與香港更緊密經貿關係安排」 意見諮詢

本會於2月分別訪問了不同業界的會 員及專家,搜集他們對「內地與香港更緊 密經貿關係安排」的意見及期望,當中包 括金融、專業服務、物流服務、旅遊及製 造業。

#### 中小型企業

本會與香港生產力促進局於1月28日會晤工業貿易署助理署長馮建業,商議本會籌劃中小企業獎的建議書。本會與該局繼於2月7日與職業訓練局香港管理專業發展中心及香港訊息科技協進會召開會議。兩間機構均應允合辦中小企業獎。

### 香港總商會

**委員會** 主席

理事會 諮議會 鄭維志

美洲委員會

亞洲<u>及非洲委員會</u> 戴諾詩

中國委員會

<u>總商會海外講者團</u> 萬大衛

e-委員會

經濟政策委員會

梁兆基

環境委員會彭占士

<u>歐洲委員會</u> 萬大衛

香港特許經營權協會 綫樹楷

香港一台北經貿合作委員會

蔣麗莉博士

人力資源委員會 龍家麟

工業及科技委員會

法律委員會

太平洋地區經濟理事會 中國香港委員會

艾爾敦

地產/基建委員會 李澤鉅

李澤鉅 卓百德

零售及分發委員會 黎定基

船務/運輸委員會

中小型企業委員會

税務委員會 丁嘉善

香港服務業聯盟 執行委員會

高鑑泉 金融服務委員會

金融服务安具置

阮清旗

**資訊服務委員會** 區煒洪

專業服務委員會 羅賓信

地產服務委員會 蒲禄祺

> 旅遊委員會 呂尚懷

### **HKGCC sponsors Good Citizen Award**

A restaurant manageress, who helped the police smash an active swindling syndicate, was commended on January 24 by the police for her bravery and resourcefulness.

Leung Kit-wa was awarded the Good Citizen Year Award and presented with a plaque and cash award during an award presentation ceremony.

Based on the valuable information provided by Ms Leung, police successfully charged the culprits with seven cases of swindling in which they had deceived victims for over HK\$4 million.

Meanwhile, 39 civic-minded citizens comprising 33 men and six women aged from 14 to 56 were awarded with Good Citizen Awards during the ceremony. They are presented with certificates and cash awards for their contributions.

The Good Citizen Award Presentation Ceremony, which forms part of police publicity events for the Serving the Community Festival 2002, was organised by the Police Public Relations Branch (PPRB) and sponsored by the Hong Kong General Chamber of Commerce (HKGCC).

Officiating guests at the ceremony included the Director of Personnel and Training of Police Foo Tsun-kong (6th from left); member of the Fight Crime Committee Vivien Chan (7th from left); and member of the Small and Medium Enterprises Committee of HKGCC Denis Lee (8th from left).

Since the scheme was launched in 1973, a total 2,946 good citizens have been commended. The Good Citizen Award Presentation Ceremony is held twice a year.



一名酒樓女經理憑著勇敢和機智,協助警方瓦解一個詐騙集團。這 名見義勇為的女士於1月24日舉行的好市民頒獎典禮上獲警方嘉許。 梁潔華在儀式中獲頒最傑出好市民獎,獲贈獎牌和現金。

警方根據梁小姐提供的資料,成功就疑犯所牽涉的七宗同類型騙案提出檢控,當中涉及款額超過400萬港元。

此外,其餘39名得獎市民亦在典禮中獲頒好市民獎狀及現金,以 表揚各人的出色表現。他們分別為33名男士和6名女士,年齡介乎14 至56歲。

好市民頒獎典禮由警察公共關係科主辦、香港總商會贊助,屬警務 處「2002年度服務市民巡禮」的活動之一。

頒獎禮主禮嘉賓包括警務處人事及訓練處處長傅俊康(左六)、撲滅罪行委員會委員陳韻雲(左七)和香港總商會中小型企業委員會委員李榮鈞(左八)。

這項計劃自1973年推行以來,已有2,946位英勇的好市民獲獎, 頒獎典禮每年舉行兩次。

delegation was also accompanied by six businessmen from Ukraine.

Marco Pianelli, European strategist, Treasury and Capital Markets, HSBC, spoke at the Chamber's February 7 roundtable luncheon entitled, "Prospects for the Euro Economy and its Financial Markets." Mr Pianelli shared with members his views on growth, inflation, the direction of interest rates and the bond markets of the euro-zone economy.

#### **AMERICAS**

Kurt Campbell, director, International Security Program, CSIS, led a 15-member U.S. "Young Turks" delegation to visit the Chamber on January 23, where they



were received by Dr Eden Woon, director, HKGCC. "Young Turks" is a group of like-

minded people with a strong interest in U.S. foreign and security policy.

David Shark, deputy permanent representative of the U.S. to the WTO, spoke at the Chamber's February 6 roundtable luncheon on China's accession to the World Trade Organisation



from the perspective of the United States. Mr Shark's talk attracted a high level of interest from members.

#### **PBEC**

A PBEC breakfast meeting with Peter Woo, one of the ABAC members in Hong Kong and Chairman of the Hong Kong Trade Development Council, was held on January 23. Mr Woo shared with members issues of prime concern to Hong Kong and the APEC region and also the many initiatives being taken by the TDC

to maintain Hong Kong's competitiveness.

#### **CEPA CONSULTATION**

Individual interviews with members and experts from various business sectors, including financial, professional, logistics services, tourism and manufacturing sectors, were conducted in February to collect views and wishes from the business community on the proposed Closer Economic Partnership Arrangement (CEPA) between Hong Kong and the Mainland.

#### **SMALL AND MEDIUM ENTERPRISES**

The Chamber and the HKPC called on Trade and Industry Department Assistant Director Eugene Fung on January 28 to discuss the Chamber's proposal for the SME Award. The Chamber and HKPC also held meetings with the Management Development Centre of the Vocational Training Council and the Hong Kong Information Technology Federation on February 7. Both of these organisations agreed to be coorganisers of the SME Award.



The People's Bank of China Governor Dai Xianglong (3rd from right) inaugurated the Chamber's 2002 Distinguished Speakers Series at a dinner reception on February 18. He is seen here with HKGCC Chairman Christopher Cheng (2nd from right); HKMA Chief Executive Joseph Yam (3rd from left), Liu Shanzai (2nd from left) of the Liaison Office of the Central People's Government in The HKSAR, Robin Chan (left), chairman, Chinese General Chamber of Commerce, and Ji Peiding (right) of the Office of the Commissioner of the Ministry of Foreign Affairs of the PRC in the HKSAR. 中國人民銀行行長戴相龍(右三)應邀擔任 2 月 18 日特邀貴賓演說晚餐會的貴賓,為本年度的演說系列揭開序幕。他與本會主席鄭維志(右二)、香港金融管理局總裁任志剛(左三)、中央人民政府駐香港特區聯絡辦公室劉山在(左二)、香港中華總商會會長陳有慶(左)及中國外交部駐港公署特派員吉佩定(右)合照。

## Eye Spy 活動花絮

HKGCC General Committee member and Bank of China (Hong Kong) Limited Vice Chairman and Executive Director Dr Liu Jinbao (left) presents Governor Dai with a souvenir from the Chamber following his speech.

本會理事會成員、中國銀行(香港)有限公司副董事長兼主任劉金寶博士(左),代表總商會致送紀念品予戴行長,感謝他的精彩演説。





A traditional Chinese lion scatters "Fat Choy" and dances its way around the Chamber's head office on February 18 to welcome in the Year of the Horse and to mark an auspicious start to the year for the Chamber.

2月18日總商會總辦事處全人高高興興齊迎馬年,醒獅舞動巡遊,拋擲生菜(生財),象徵業務興旺,全年順景。



Wang Liaoping (above photo centre, and right photo right), Director General, Department of Taiwan, Hong Kong & Macao Affairs for MOFTEC, together with other MOFTEC and Hong Kong Government officials, including Charmaine Lee (above photo right), Assistant Director-general (Systems), Trade and Industry Department in Hong Kong, visited the Chamber's Mongkok CO Office on February 23 to learn more about the Chamber's EDI services, 外經貿部臺港澳司司長王瓊平(上圖中、右圖右)與其他外經貿部官員及香港政府官員,包括香港工貿署助理署長(制度)李佩詩(上圖右),於2月23日到訪本會旺角簽證部辦事處,瞭解本會的電子數據交換賺遍服務。



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# CHAMBER

#### **UPCOMING EVENTS**

- 18 March
  Roundtable Luncheon: "Outlook of the Japanese Economy and the Yen Exchange Rate" (English)
- 19 March
  Distinguished Speakers Series –
  Luncheon with Steve Forbes,
  President & CEO, Forbes (English)
- Training: Strategic Human
  Resources Management
  Contributes to the Future Success
  of an Organization (Cantonese)
- 21 March
  Roundtable Luncheon: "Work
  Psychology vs People
  Management" (Cantonese)
- 21 March
  Training: Management of Risk in Operating Business in China Through Judgement of Legal Document (Cantonese) 如何從法定文件評核國內公司之業務 風險 (廣東話)
- March
  Roundtable Luncheon: "US-China
  Business Relations post Bush's
  Visit" (English)
- 25 March
  Training: Guide to Foreign
  Enterprises Doing Business in
  China (Cantonese)
  外資在內地營商須知 (廣東話)
- 25 March
  Roundtable Luncheon: "Security in a Connected World ...... What Every CEO,CIO, and IT Executive Should Know about Security" (English)
- 26 March
  China Business Series Luncheon
  with Hu Jingyan, Director of Foreign
  Investment Department, MOFTEC
  (Mandarin)
- 26 March Training: Setting Up a Private Venture in the PRC (Cantonese) 如何在內地設立私營企業 (廣東話)
- 26 March
  Roundtable Luncheon: "Nansha:
  The IT Park in the Pearl River
  Delta" (English)
- 27 March Training: Saving Taxes in China (Cantonese) 大陸經商節税之道 (廣東話)

- 27 March Employing ERP with Wireless Technology to Reinforce Enterprises Competitiveness (Cantonese) 工商界如何利用整合無線科技的企業 資源管理系統加強自己的競爭力 (廣東話)
- 28 March
  Training: Entry into the WTO,
  Changes and Amendments on PRC
  Accounting System
  中國加入世貿(WTO)後,會計制度的
  改變及優惠
- March
  WEC Luncheon with The Hon
  Audrey Eu Yuet-mee, Member of
  the Legislative Council (English)
- 28 March
  Roundtable Luncheon:
  "Development and prospects of China's logistics industry" (Mandarin)
  中國物流的發展與走向
  - April ~ July 22
    Training: Workplace English
    Programmes English for Business
    Communications (Level 2)
  - 9 April SME Night Cocktail Reception
- April ~ July 17
  Training: Workplace English
  Programmes English for Office
  Skills (Level 1)
- 1 April
  One-Day Tour on Environmental
  Facilities & Waste Treatment
- 11 April
  Training: Effective Communication
  & Presentation Skills (English)
- 118 April
  Training: Workshop on "Motivating
  Your Staff to Perform" (Cantonese)
- 16 April
  Training: Professional Hotline
  Service for IT & Technical Staff
  (Cantonese)
- 16 April Training: Merger & Acquisition 收購與兼併
- **16** April Roundtable Luncheon: "Mediation: 'Win-Win' Solution to Business Disputes" (English)
- 16 April
  Joint Luncheon with the Hong Kong
  Japanese Chamber of Commerce &
  Industry

#### **COMMITTEE MEETINGS**

#### 14 March

Retail and Distribution Committee Meeting

#### 14 March

Taxation and Economic Policy Committee Joint Meeting

#### 21 March

Legal Committee Meeting

#### 26 March

Industry and Technology Committee Meeting

#### 27 March

**Environment Committee Meeting** 

### 9 April

Information Services Committee Meeting

### 9 April

Shipping and Transport Committee Meeting

### 26 April

Asia/Africa Committee Breakfast Meeting

Regular committee meetings open to respective committee members only, unless otherwise specified

#### **OUTBOUND MISSIONS**

### 8~12 April

Mission to Henan and Anhui 河南、安徽省考察團

#### MARK YOUR DIARY

#### 19 March

Distinguished Speakers Series – Luncheon with Steve Forbes, President & CEO, Forbes

#### 26 March

China Business Series – Luncheon with Hu Jingyan, Director of Foreign Investment Department, MOFTEC

### 30 April

Annual General Meeting

#### $3\sim7$ May

PBEC International General Meeting



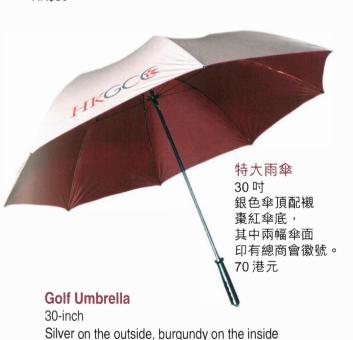
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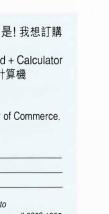
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Fax 傳真:

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Windows 2000伺服器功能卓越,能幫助各類企業在現今的數碼世界中靈活應變、在知識經濟中脱穎而出。

- 利用Windows 2000伺服器架設檔案伺服器,執行效能比Windows NT Server 4.0增加125%;Windows 2000 伺服器並大幅改進了系統穩定性(最高可達99.999%)。世界知名的電子交易網站NASDAQ也是倚靠Windows 2000伺服器的高度穩定性,以應付每日逾百萬的瀏覽人次。
- Windows 2000伺服器為一套完善的套裝軟件,提供周全的應用程式部署環境、高度的保安能力及擴充性, 讓您輕易於互聯網環境中建立應用程式、網絡服務或虛擬私人網絡(VPN)。內置的互聯網資訊伺服器(JIS) 更可助您迅速建立電子商貿網站,以便向世界各地推廣產品及服務。
- Windows 2000伺服器的操作及介面簡單易用,大大減低企業在培訓的開支及管理成本。無數的Microsoft合作 夥伴及方案開發商更備有各種於Windows 2000上運行的商業方案,完善配合您的業務需要。

#### Software for the agile business.

如欲參加我們的「如何升級至Windows 2000伺服器」講座 (2002年2月26日下午舉行),可將此頁連同閣下的名片之影印本 傳真至**2806 2658**,或電郵到silvia@medge.net預留座位。

\*推廣期由1月28日至3月31日。請致電2806 2208查詢詳情。

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