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September 2021

HKGCC: The Voice of Business in Hong Kong

bulletin

工商月刊

LAYING THE
FOUNDATION
FOR RECOVERY
為復蘇奠定基礎



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Hong Kong General Chamber of Commerce
香港總商會 1861



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Celebrating the City's Olympic Spirit

Fantastic success of Hong Kong's athletes has been a boost for all citizens as we plan for a brighter future ahead



發揚奧運精神

香港運動員取得驕人佳績，鼓舞社會士氣，激勵我們計劃更光明未來

東京奧運會對香港來說實在精彩難忘！沒料到香港運動員竟多次登上奧運會的頒獎台，能夠在頂尖體育賽事中勇奪六面獎牌，的確是一項非凡成就。

香港的獎牌數目創下歷史新高，全城振奮，市民萬眾一心為本地運動員慶賀，年青一代必然深受啟發。最明顯的例子莫過於張家朗為香港贏得史上第二面奧運金牌後，報讀劍擊學校的學生人數急增。

隨着奧運會閉幕，政府宣布將額外投放資源推動體育發展，包括於香港體育學院興建新大樓，除了加強支援精英運動員，亦有助推廣全民運動。

奧運會不僅帶來精彩絕倫、刺激萬分的體育賽事，還有效促進經濟。本地大型商場業主表示，商場人流和銷售額在奧運期間大幅上升，與此同時，香港市民獲發第一期電子消費券，亦開始四出消費。

本港的零售數據持續改善，2021年上半年的零售銷售額

較去年上升 8.4%。有關升幅固然受惠於低基數效應，而銷售水平也遠低於疫情前水平，但仍可見整體趨勢向好。

根據 8 月 13 日發表的預測，2021 年 GDP 增長將介乎 5.5% 至 6.5%，遠高於 5 月預測的 3.5% 至 5.5%，反映本港正加快復蘇步伐。

另一個好消息是，香港的疫苗接種率繼續上升，已接種第一劑疫苗的人口比例達到六成。政府宣布社區疫苗接種中心將開放至 10 月底，加上即日籌安排擴展至 60 歲或以上人士，將可便利更多市民接種疫苗。

總商會的抽獎活動及其他獎勵計劃亦有助提高接種率，我們希望這一趨勢能夠延續，令香港的抗疫工作儘快取得更大成效。本會的抽獎活動由即日起至 9 月 30 日期間每兩星期舉行一次，如您已完成接種兩劑疫苗，請即報名參加，祝您好運！

What a fantastic experience the Tokyo Olympics has been for Hong Kong in particular! We generally don't expect too many podium moments from the Games, so to bring home six medals from this most elite of sporting competitions is truly an exceptional achievement.

Hong Kong's record medal haul has delivered a feel-good boost as we unite to celebrate the success of our homegrown athletes. Members of the younger generation have surely been inspired by their fellow citizens, and the city's fencing schools have already seen a surge of interest following Edgar Cheung Ka-long's win – the second ever gold medal for Hong Kong.

As the Games concluded, the Government announced an injection of extra cash for sports, including the construction of a new building at the Hong Kong Sports Institute. This will not only support elite athletes but also help make sports more accessible to the whole population.

In Hong Kong, the Games provided not only great excitement but have also helped to buoy the economy. Owners of major shopping malls in the city reported that footfall and sales jumped considerably while the Olympics were taking place. This did coincide with tills ringing as Hong Kong citizens started spending the first tranche of their electronic consumption vouchers.

Retail figures continue to improve in the city, with sales in the first half of 2021 up 8.4% compared to last year. Of course, this is off a low base and sales remain well below pre-pandemic levels. But things are, at least, moving in the right direction.

The GDP growth forecast for 2021 of 5.5 to 6.5%, released on 13 August, is notably higher than the 3.5% to 5.5% forecast in May, suggesting that our recovery is indeed gathering pace.

In other positive news, Hong Kong's vaccination rate has reached the milestone of 60% of our population having received their first shot. The Government's announcement that it will keep the Community Vaccination Centres open until the end of October and extending walk-up appointments to the over-60s should help more people to access the service.

Incentives like the HKGCC Lucky Draw have also helped to boost participation, and we hope this vaccination trend will continue and our city can look to more bright spots sooner rather than later. The Chamber's fortnightly draws are set to run until 30 September, so if you've had both your shots, don't forget to sign up and good luck!

Peter Wong
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The Chamber is apolitical.
Any advertisement of a political nature does not necessarily imply endorsement by the Chamber

Published By:
The Hong Kong General Chamber of Commerce
22/F United Centre, 95 Queensway, Hong Kong
Tel: 2529 9229 Fax: 2527 9843
www.chamber.org.hk

Printed By: OMAC Production House Ltd
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本會並非政治組織，任何帶有政治意味的廣告均不代表本會立場。

出版：香港總商會
香港金鐘道統一中心廿二樓
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圖文傳真：2527 9843
網址：www.chamber.org.hk

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Sep 2021

The opinions expressed in articles in The Bulletin are those of the individual authors and do not necessarily reflect the views of HKGCC.

《工商月刊》刊載的文章內容乃個別作者意見，並不反映香港總商會立場。

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The Voice of Business 商界之聲

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自1861年起，香港總商會一直代表香港商界，致力捍衛企業的權益。



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Readers may have noticed that *The Bulletin* has started arriving in new eco-friendly envelopes. This packaging is made from plant-based materials including soy, wheat, corn and others. So, besides being re-usable and water-resistant, the packaging is also 100% compostable, conforming to the latest strict E.U. standards. We thank members for your continued support as we try to reduce our environmental impact at the Chamber.

各位讀者或已留意到《工商月刊》改以全新的環保信封寄發。這款信封以植物原料製成，成分包括大豆、小麥和粟米等。因此，新包裝除了可重用和防水，更為百分百可分解，符合嚴格的最新歐盟標準。總商會一直致力減少對環境的影響，感謝各位會員一如既往的支持。





Policies to Nurture the Business Environment

Attracting talent to Hong Kong and easing travel for businesspeople to the GBA should be priorities for the year ahead



積極籌謀部署 完善營商環境

吸引人才來港和放寬大灣區商務旅遊限制是未來一年的施政重點

新冠疫情持續超過一年半，世界各地正探討在「新常態」下，人類如何與病毒長期共存。

香港作為外向型經濟體，下一步亦要為「後疫情」時期如何重振經濟、破解土地房屋、青年向上流動等深層次矛盾尋找對策。

「後疫情」時期重振經濟的工作千頭萬緒，外界期盼特首下月發表新一份《施政報告》會有答案，包括訂下具體路線圖及時間表。

「撐企業、保就業」仍然是未來一年的工作重點。政府要加大力度支援工商界，吸引人才來港，把握粵港澳大灣區發展機遇，推動香港融入國家發展大局，為香港經濟帶來源源不絕的新動力。

首先，特區政府及社會各界要善用「一國兩制」的優勢，爭取香港成為大灣區發展的「舵手」。

因應現時內地及港澳疫情回穩，我希望特區政府向中央政府爭取盡快設立「大灣區商務通道」，有關安排應以

雙向進行，容許已接種兩劑新冠疫苗至少 14 天的商務人士免檢疫通關，乘搭專車點對點前往指定大灣區城市。

香港要保持競爭力及優化營商環境，拓展人才庫工作需要深化落實，持之以恆。具體工作包括檢視海外人才政策、發放「大灣區外籍人才通行證」等，以進一步吸引更多人才和外資企業來港。

此外，當局應加強企業融資支援，協助僱主應對持續的挑戰。我歡迎政府最近宣布將「中小企融資擔保計劃」下百分百特別擔保產品的申請期延長六個月。我亦促請當局延長「預先批核還息不還本」計劃的申請期，並考慮推出升級版「中小企免息貸款計劃」，減輕企業負擔。

社會穩定、政通人和是香港繁榮發展之本。各界只要貫徹落實「愛國者治港」原則，繼續正確認識內地與香港關係、抓緊大灣區建設的重大發展機遇，以及鞏固香港的國際金融中心地位，定能發揮香港所長，滿足國家所需。

More than 18 months since the Covid-19 pandemic began, countries around the world are exploring ways to live with the virus in the long term under the “new normal.”

As an externally oriented economy, Hong Kong needs to draw up plans to address deep-rooted issues such as how to increase the supply of land and housing and promote the upward mobility of young people, while also relaunching our economy in the post-pandemic era.

Given the complexity and difficulty in reviving our economy after the pandemic, the Policy Address to be delivered by the Chief Executive next month is expected to give answers to these problems by laying out a specific roadmap with a clear timeframe.

Supporting businesses and safeguarding jobs will remain a top priority in the coming year. To inject new impetus to the city's economic growth, the Government must step up efforts to support the business sector, attract talent from around the world, grasp the opportunities arising from the development of the Greater Bay Area (GBA), and promote Hong Kong's integration into the overall national development.

First of all, the SAR Government and various sectors of the community should leverage the advantage of “one country, two systems” and aim at putting Hong Kong at the helm of the GBA development.

As the pandemic stabilizes in the Mainland, Hong Kong and Macao, I hope the SAR Government will lobby the Central Government to set up a two-way GBA business channel as soon as possible to allow business travellers who have been fully vaccinated for at least 14 days

to travel without quarantine to designated cities within the GBA.

For Hong Kong to maintain its competitiveness and enhance its business environment, more efforts are required to expand the talent pool. These should include a review of policies concerning overseas talent and issuance of a pass for foreign workers in the GBA, with a view to attracting more talent and foreign enterprises to Hong Kong.

Support for businesses should also be strengthened to help employers cope with the ongoing challenges. I welcome the Government's recent extension of the application period of the Special 100% Guarantee Product under the SME Financing Guarantee Scheme by six months. I urge the Government to also extend the application period for the “Pre-approved Principal Payment Holiday Scheme” and consider launching an enhanced interest-free loan scheme for SMEs.

Social stability, harmony and effective governance together form the cornerstone of Hong Kong's prosperity. As long as we uphold the principle of “patriots governing Hong Kong,” properly understand our relationship with the Mainland, seize the tremendous opportunities presented by the GBA development, as well as strengthen Hong Kong's status as an international financial centre, we can certainly meet the country's needs by leveraging all of our advantages.

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VIE架構搭建 ²/激勵方案設計
- Employee incentive plan execution
授予員工激勵
- Tax planning
稅務籌劃
- Trust setup
信託建立

IPO

- Pre-IPO warm-up
IPO前期預熱
- IPO retail distribution, international placement,
friends and family shares ¹
IPO零售分銷、國際配售、親友股 ¹
- Marketing promotion during subscription period
認購期企業推廣

Post-IPO 上市後

- Investor relations IR/PR
投資者關係IR/PR
- Foreign exchange filing ^{1,2}
外匯報備 ^{1,2}
- Tax withholding ^{1,2}
個稅代扣 ^{1,2}
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Policies to Get Hong Kong Back on Track

Chamber's submission to the Chief Executive looks at ways to revive our economy and plan for the future, including the resumption of safe travel



建言獻策助港重回正軌

總商會向行政長官提呈建議書，研究如何重振經濟及規劃未來，包括安全重啟旅遊

行政長官發表上一份《施政報告》迄今，香港商界再次經歷了艱難的一年，應該甚少人會料到疫情令香港陷入曠日持久的困境。

可幸香港的感染個案相對較少，加上本地疫苗接種率日漸上升，令更多市民得到保障，亦有助本港邁向復蘇。

不過，Delta 變種病毒在部分地區迅速傳播，前景仍然未見明朗。有見及此，總商會今年的《施政報告》建議書著墨於協助港企紓困的短期措施，並提出長遠政策，確保香港未來持續繁榮。

旅遊情況是許多企業的切身關注。香港實施嚴格的旅遊限制，固然有效遏止了新冠病毒傳播，但現在是時候向已完成接種疫苗的市民放寬限制。這項安排除了有助經濟重回正軌，還能鼓勵更多市民接種疫苗。

總商會在7月進行的一項調查顯示，跨境往來受阻為企業面對的最大挑戰。分階段放寬往來中港兩地的隔離檢疫規定是合理的一步，當中以商務旅客先行，其後再開放探親和觀光旅遊。

香港當務之急是恢復與大灣區往來，讓我們能充分把握區內

機遇，為未來建立更緊密的聯繫奠定基礎。我們亦期望政府加強支援中小企，例如提供貸款利息補貼，以免中小企錯失發展良機。

長遠而言，香港也需要解決人才短缺的問題。總商會的調查反映人才外流令企業招聘更加困難。我們必須設法提升香港的吸引力，例如增加可負擔房屋的供應，讓年青人願意在這裡安居樂業。

我們亦應釋除本地資深企業高管的疑慮，尤其是他們對本港旅遊限制的無奈與不滿，以及有關政策對香港作為環球商業樞紐的影響。

展望未來，氣候變化的影響不容忽視。聯合國跨政府氣候變化委員會在最近發表的報告中已作出了嚴厲警告，而今年美國和歐洲多國亦發生連場大火和水災，全球暖化對世界各地的影響清晰可見。我們必須加快採納更環保的工作和生活方式，從而保護地球，為未來危機做好準備。

我謹此感謝會員不吝分享灼見，協助本會擬定施政建議。我們相信行政長官定當聽取商界意見，積極籌謀部署，讓香港走出疫情陰霾。

Since the Chief Executive delivered her last Policy Address, Hong Kong businesses have endured another extremely tough year. Few of us could have expected that the Covid-19 pandemic would turn out to be such a long drawn-out plight.

But we can be grateful for some things: Hong Kong has not been overwhelmed by Covid cases, and our vaccination programme is increasingly protecting more citizens and helping us to get on the road to recovery.

However, the outlook remains uncertain, with the Delta variant spreading rapidly in some regions. So the Chamber's submission for this year's Policy Address focuses on measures to help Hong Kong businesses cope in the short term, as well as longer term policies to ensure our future prosperity.

Of immediate concern to many businesses is the situation regarding travel. Our tough rules have certainly been successful in keeping Covid at bay, but the time has come to relax restrictions for fully vaccinated people. This would not only help our economy get back on track, but also encourage more people to get vaccinated.

A HKGCC survey carried out in July revealed that reduced cross-border travel was the number-one challenge facing businesses. A phased relaxation of quarantine requirements between Hong Kong and the Mainland would make sense, with business travellers first, followed by family visits and tourism.

It is especially urgent for Hong Kong to resume our connections across the Greater Bay Area (GBA), so we can capitalize on the opportunities and lay

the foundation for deeper ties going forward. We would also like to see more support from the Government – such as loan interest subsidies – for SMEs, to ensure they don't miss out.

Looking to the longer term, Hong Kong must also address its manpower bottlenecks. The Chamber's survey revealed concern about "brain drain" adding to company's recruitment challenges. We must find ways to ensure Hong Kong is an attractive place to live for younger people, for example through more affordable housing options.

We should also address the concerns of seasoned executives in the city, particularly their frustration at Hong Kong's travel restrictions and the impact of this policy on our role as a global business hub.

Looking to the future, we cannot ignore the impact of climate change. In addition to the stark warnings of the recent IPCC report, this year's fires and floods across the United States and Europe have made the impact of a warming planet very clear. We must speed up our adoption of greener ways of working and living, to protect the planet and prepare our city for future shocks.

As we make our submission to the Government, I'd like to thank our members for their contributions and expertise. We trust that the Chief Executive will listen to the business community's concerns as she lays out her plans for Hong Kong's emergence from the pandemic.

George Leung
梁兆基
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Equip Your Staff With FutureSkills Through Government Funding Support

To embrace the new challenges of digital transformation, IT and digital skill upgrading is necessary under the new normal of remote or hybrid work. **HKPC Academy** organises various courses on **FutureSkills** development for enterprises and staff to grasp the latest digital technologies to enhance corporate skills and market competitiveness.



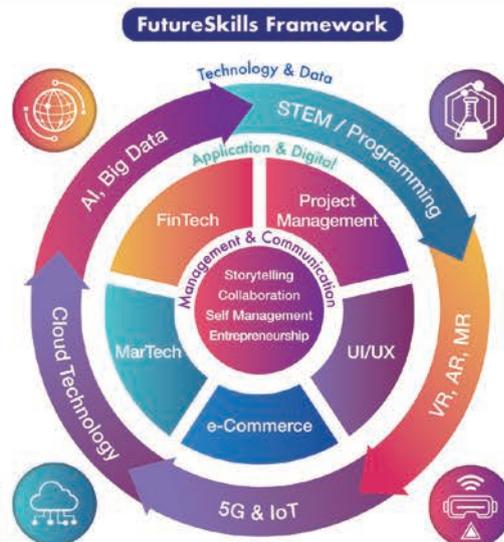
The **Matching Grant Scheme for Skill Upgrading** is a funding scheme for training under the **Anti-epidemic Fund**. Subsidising 75% cost of the approved programmes, it aims to support individuals to better equip with enhanced skills and prepare for the economic turnaround.



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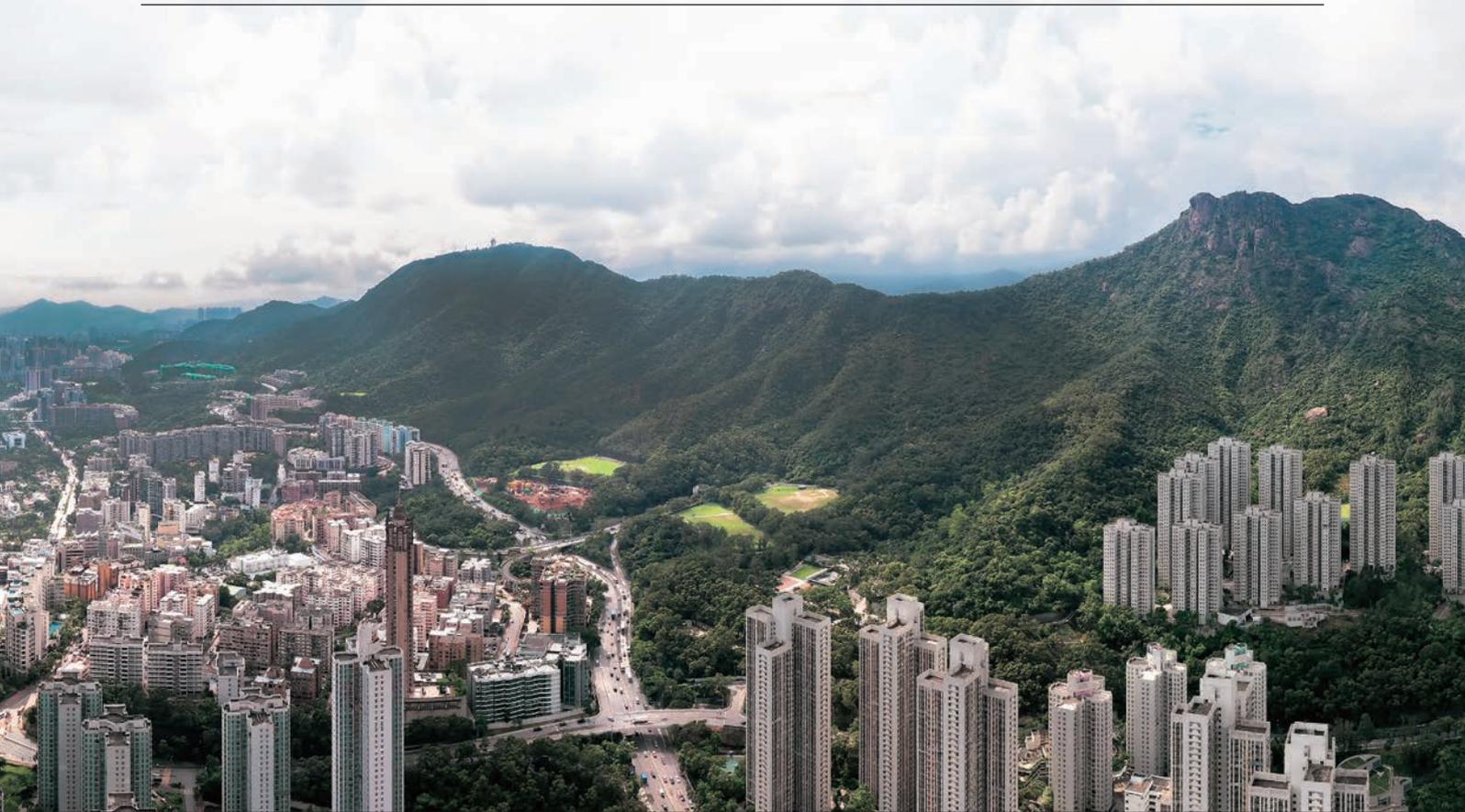
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* The number of quota of all programmes is limited. Corporate training can be arranged upon request and subject to available quota.



Laying the Foundation for Recovery

The Chamber has submitted its suggestions to the Chief Executive ahead of her Policy Address next month on ways to relaunch the economy and restore confidence after Covid while also addressing the city's longer term issues. Below is an abridged version of our proposals; you can read the full submission on our website 總商會已就行政長官下月發表的《施政報告》提呈建議，探討如何在疫情後重振經濟、重建信心，同時解決香港的長遠問題。以下為建議書的節錄內容，全文可瀏覽本會網站



為復蘇奠定基礎

Although the pandemic appears to be largely under control at the time of writing and the number of citizens being vaccinated is on the rise, the risk of another outbreak in Hong Kong is still very real. As we move gradually towards the resumption of normality, the Government's policy agenda will understandably have to be a balance between managing the pandemic and preparing Hong Kong for a post-pandemic landscape.

In our recommendations for this year's Policy Address, we suggest that the Government give priority to the

following issues over the next 12 months:

- i. Relaunching Hong Kong's economy
- ii. Improving connectivity with Mainland China and capitalizing on opportunities in the Greater Bay Area (GBA)
- iii. Attracting, retaining and cultivating talent
- iv. Increasing the supply of land and affordable housing
- v. Building resilience against future economic and societal shocks

Relaunching Hong Kong's economy

As Hong Kong gradually stabilises after the implementation of the National Security Law, attention should be given to restoring confidence in the city among the international business community as a stable, efficient and vibrant business destination. There is also a need to rebuild our image on the Mainland, in the wake of the negative perceptions associated with the social unrest in the past few years. At the same time, SMEs





will require continued support from the Government, as they recover from the effects of Covid-19. Our recommendations are:

- Review existing quarantine requirements, to explore the feasibility of further relaxing quarantine requirements for those who have received two doses of the Covid-19 vaccine. This would help to fast-track Hong Kong's economic recovery, while encouraging people who have not received their vaccinations to do so;
- Direct resources and efforts to presenting a positive image of Hong Kong to the international community. We suggest putting together a revival campaign, similar to that in 2003 after SARS;
- Lift Hong Kong's profile and restore our standing on the Mainland as a safe and welcoming place to visit, study, work and live. The core message in these campaigns should emphasize the unique advantages

that Hong Kong offers, whether in the provision of goods and services, or as a place to live and work;

- Provide continuing and targeted support to SMEs in sectors badly affected by Covid-19, through programmes such as the Employment Support Scheme, which could be tapered off as conditions improve; and
- Enhance Hong Kong's reputation as a business-friendly city, by adopting an evidence-based approach to the legislative process through implementation of a regulatory impact assessment (RIA) framework.

Improving connectivity with Mainland China and capitalizing on opportunities in the GBA

The GBA is the single most important opportunity for growth for Hong Kong companies. We recommend seizing the opportunities arising from

the enlarged economic region by:

- Restoring cross-border travel with the Mainland in phases as the vaccination rate increases, by easing restrictions initially on fully vaccinated business people, and then on other fully vaccinated travellers, who are based on either side of the border. To facilitate the resumption of travel, consideration could be given to reducing the quarantine period, or to substitute this with a track-and-trace programme;
- Leveraging Hong Kong's unique advantage as the largest offshore RMB centre and devise new schemes (such as the issuance of GBA-wide green bonds) to further cement Hong Kong's status as the premier international financial centre within the region;
- Ratifying and/or publicizing as soon as possible implementation details reached with Mainland authorities on the Wealth Management Connect and other

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Connect Schemes (namely, Southbound Bond Connect and Insurance Connect);

■ Launching a “GBA Expansion Fund” or other loan interest subsidy schemes to support Hong Kong companies looking to expand into Mainland cities. Such a fund would also have the advantage of providing tangible benefits for foreign companies seeking to access GBA opportunities through Hong Kong;

■ Sustaining government initiatives in talent development, such as the GBA Youth Employment Scheme announced in the last Policy Address, to cultivate skills and provide funding support to Hong Kong companies in the GBA. At the same time, the Government should provide support to Hong Kong tertiary institutions in setting up campuses in the GBA.

as providing them with better access to affordable housing and subsidies that would help them to raise a family.

Mainland students graduating from Hong Kong universities provide a source for Hong Kong businesses to recruit high calibre talent. It is therefore vital for the Government to continue with the development of effective strategies to attract and retain these students to work and live in Hong Kong.

The demand for technology skills is expected to continue to grow along with the pace of digitisation. To ensure that Hong Kong has an adequate supply of workers with the requisite skillsets, the Government should consider a multi-pronged approach to training and equipping our next generation to be more employable by:

■ Supporting STEM education through providing dedicated resources for schools (such as the IT Innovation Labs in secondary schools). Schools should also be encouraged to incorporate digital education into their core curriculum to better equip students for the future; and

■ Encouraging upskilling, to equip the existing workforce with the skills and capabilities that are sought-after in an increasingly digitized economy. To that end, the Government should consider allocating resources to incentivise corporations and individuals to futureproof themselves by acquiring knowledge and competencies in emerging innovation and technology trends.



■ Simplifying customs clearance of goods across the border, by following up on the seven proposed trade facilitation measures as set out in the latest agreement on Trade of Goods under the Closer Economic Partnership Arrangement. Consideration should also be given to reviewing our export and import licensing control regime, so that this is not a direct transplant of U.S. conventions, and is more suited to the local context; and

Attracting, retaining and cultivating talent

The past year has seen a worrying trend of young people seeking opportunities outside of Hong Kong. If this continues, Hong Kong could face a talent crunch, not to mention the attendant rise in labour costs as employers compete to recruit from a diminishing labour pool. Consideration should be given to incentivising young talent to stay and work in Hong Kong, such



Increasing the supply of land and affordable housing

A major impediment to attracting and retaining talent in Hong Kong is the shortage of affordable housing. We welcome the Government's commitment to address Hong Kong's housing issue as a matter of priority, and reiterate our call in last year's submission to deliver a major programme of infrastructure spending, by setting out a clear roadmap on land supply, major developments and housing targets over the next five years. To achieve these objectives, we suggest that the Government:

- Publish a timeline for land acquisition and housing construction, to provide a clear schedule for attaining specific objectives;
- Review and update guidelines governing housing standards in Hong Kong, to better reflect current housing needs and building technology, as well as in planning for the redevelopment of Hong Kong's ageing building stock;
- Reorganise the Transport and Housing Bureau, to free up capacity and capability to better address housing problems in Hong Kong;
- Reinstatement of the New Town Development Programme, to improve the acquisition of land, implementation of related policies, and the delivery of housing and essential infrastructure; and
- Increase the supply of land for industrial uses.

Promoting the adoption of ESG and Sustainable Finance

As environmental, social and governance (ESG) and sustainable finance continue to pick up momentum, we welcome the recent announcements made by the

Government in these areas to boost Hong Kong's competitiveness. These include the Green Bond Programme, consolidated Grant Schemes, and the launch of the Centre for Green and Sustainable Finance under the Cross-Agency Steering Group co-led by the Hong Kong Monetary Authority (HKMA) and the Securities and Futures Commission (SFC).

Over the medium to long term, public-private collaborations, where banks work with the Government to develop more green finance products on top of green bonds, could be strengthened.

On climate risk management, we are pleased to see that the Green and Sustainable Finance Cross-Agency Steering Group is making progress on the formulation of climate-related disclosures, sustainability reporting and climate-focused scenario analyses.

Building resilience against future shocks

The cataclysmic impact of the pandemic has served to drive home the severe and disruptive effects of unforeseen events of a global nature. These "Black Swan" events can happen very quickly or over a period of time, and they can be man-made or natural. Examples include climate change and cybersecurity attacks.

Hong Kong has thus far been fortunate in being spared from such disasters, but we cannot afford to be complacent. This being the case, there should be efforts to:

- Set up a cross-departmental agency with the power and capability to prepare for, protect against, respond to, recover from, and mitigate any potential hazard;

- Update existing contingency plans and procedures to address potential emergencies and other catastrophic events. This includes devising strategies to contain, mitigate and minimise potential threats to essential services (such as internet blackouts, water shortages, rising sea levels and power outages);

- Invest in bolstering the resilience of public infrastructure and utilities; and

- Involve businesses in drawing up preparedness plans, whether on relocating away from flood zones, securing alternative supply chains, or transitioning away from carbon-intensive business models to safeguard against worst-case scenarios.

Conclusion

Hong Kong has been confronted by a variety of crises, yet has emerged each time better and stronger, thanks to its resilience and "can do" spirit. As society gradually returns to normal after the pandemic, we should act as quickly as possible to seize the opportunity of re-energizing Hong Kong's economy, and creating a more prosperous, equitable and sustainable future.



撰文之時，香港的疫情似乎已大致受控，完成接種疫苗的市民人數持續上升，但仍不能完全排除新一波疫情爆發的風險。隨着我們逐步恢復正常生活，政府的政策議程應在控制疫情和為疫後復蘇做好準備之間取得平衡。

總商會在今年的《施政報告》建議書中，提倡政府在未來一年優先處理下列要務：

- i. 重振香港經濟
- ii. 加強與中國內地互聯互通，把握粵港澳大灣區（大灣區）機遇
- iii. 吸引、保留及培育人才
- iv. 增加土地及可負擔住房供應
- v. 建立韌性抵禦未來經濟及社會衝擊

重振香港經濟

香港在《國家安全法》實施後逐步回復穩定，我們應着力恢復國際商界的信心，推廣香港作為穩定高效且充滿活力



的營商勝地。我們亦要重建香港在內地的形象，消除過去幾年因社會動盪而產生的負面印象。與此同時，政府需要持續支援中小企走出疫情陰霾。就此，我們建議：

■ 檢討現行的隔離檢疫規定，探討向已接種兩劑2019冠狀病毒疫苗的人士進一步放寬規定的可行性。這將有助促進香港經濟復蘇，並鼓勵尚未接種疫苗的市民儘快接種；

■ 投入資源，全力向國際社會推廣香港的正面形象。我們建議推出類似2003年沙士一疫後開展的振興計劃；

■ 提升香港在內地的形象和角色，推廣我們作為安全好客的旅遊、升學、工作及生活地點。推廣活動應凸顯香港的獨特優勢，例如提供貨物和服務、宜居環境和工作機會；

■ 透過「保就業」計劃等措施，持續為疫情下首當其衝行業的中小企提供針對性支援，並可在情況好轉時逐步取消有關安排；及

■ 落實規管影響評估框架，確保立法程序有據可依，藉此提升香港作為營商勝地的聲譽。

加強與中國內地互聯互通，把握大灣區機遇

對香港企業來說，大灣區是最重要的發展契機。要把握這個偌大經濟區的機遇，我們建議如下：

■ 隨着疫苗接種率上升，與內地的跨境往來應分階段重啟：首先向已完成接種疫苗的商務旅客放寬限制，然後擴大至已完成接種疫苗的兩地居民。為加快恢復旅遊，當局應考慮縮短隔離檢疫期，或以追蹤溯源措施代替；

■ 利用香港作為最大離岸人民幣中心的獨特優勢，推出大灣區綠色債券等新措施，進一步鞏固本港作為區內領先國際金融中心的地位；

■ 儘快通過及／或公布與內地當局就「跨境理財通」及其他聯通計劃（即

「南向債券通」和「保險通」）敲定的實施細節；

■ 推出「大灣區拓展基金」或其他貸款利息補助計劃，支援有意拓展業務至內地城市的香港企業，同時為透過香港把握大灣區機遇的外國企業帶來實際益處；

■ 簡化跨境貨物清關程序，方法是跟進在《內地與香港關於建立更緊密經貿關係的安排》下簽署的《貨物貿易協議》中七項擬議貿易便利措施。當局亦應考慮檢討本港的進出口發牌制度，使之有別於美國的模式，能夠更切合本地環境；及

■ 延續促進人才發展的政策措施，包括上一份《施政報告》公布的「大灣區青年就業計劃」，協助培訓技能，並為已進駐大灣區的港企提供資助。與此同時，政府應支援本地大專院校在大灣區設立分校。

吸引、保留及培育人才

過去一年，愈來愈多青年尋求香港以外的發展機會，情況令人擔心。若這個趨勢持續下去，香港恐面臨人才荒，而僱主要在日益萎縮的勞工市場爭奪人手，亦會推高勞工成本。政府應考慮提供誘因，鼓勵年青專才留港發展，例如提供更多可負擔住房和資助，減輕他們的家庭開支壓力。

在本港大學畢業的內地生是香港企業羅致的目標，故政府有必要制定策略，吸引和留住這些優秀人才在香港定居和工作。

隨着數碼轉型步伐加速，預料市場對科技專才的需求將持續上升。為確保香港有充裕、適切的人才供應，政府應考慮以多管齊下的方式培訓和裝備下一代，做好就業準備，方法包括：

■ 支持STEM教育，例如為學校提供專項資源（如「中學IT創新實驗室」），並鼓勵校方把數碼技術教育納入核心課程，充分裝備學生迎接未來；及



■ 鼓勵技能提升，協助在職人士掌握數碼經濟所需的技術技能。為此，政府應考慮投放資源，鼓勵企業和個人緊貼新興創科趨勢，掌握相關知識和技能，為未來做好準備。

增加土地及可負擔住房供應

可負擔住房短缺，是吸引和保留人才的一大障礙。我們樂見政府承諾以解決香港房屋問題為首要任務。我們重申本會在去年提交的建議書中提出的建議——就未來五年的土地供應、大型建設和房屋目標訂立清晰的路線圖，開展大型基建開支計劃。為達成這些目標，我們建議政府：

- 公布徵地建屋時間表，列明實現各項具體目標的時間；
- 檢討和更新香港房屋標準指引，以更充分反映當前的住房需求和建造技術，並為重建香港老舊樓宇做好規劃；
- 重組運輸及房屋局，騰出人手和技能，以更有效解決香港的房屋問題；
- 重啟新市鎮發展計劃，以完善土地徵用、相關政策實施及房屋和重要基礎設施的推展；及
- 增加工業用地供應。

推廣採用「環境、社會及管治」標準和可持續金融

隨着「環境、社會及管治」因素和可持續金融日益受到重視，我們歡迎政府最近提出從這些領域着手提升本港競爭力，包括推出綠色債券計劃和整合資助計劃，並在香港金融管理局（金管局）和證券及期貨事務監察委員會（證監會）共同領導的跨機構督導小組下成立綠色和可持續金融中心。

中長期而言，應加強公私營協作，例如銀行與政府合作開發綠色債券以外的更多綠色融資產品。

氣候風險管理方面，我們樂見綠色和可持續金融跨機構督導小組在氣候相關披露、可持續匯報及氣候為本的情境分析方面的工作取得進展。

建立韌力抵禦未來衝擊

疫情帶來的災難性影響，令人關注到這類全球突發事件可造成的嚴重破壞。這些「黑天鵝」事件可以突如其來，又或是醞釀已久，可以是人為引起，也可以是自然災害，例如氣候變化和網絡攻擊。

幸好到目前為止，香港未有遭逢這些災害，但我們也不能掉以輕心，應當：

■ 成立跨部門組織，有權力及能力為未來可能出現的危機做好準備，制定措施抵禦、應對和紓緩影響，以便盡快恢復過來；

■ 更新現有的應急計劃和程序，以應付潛在的緊急事故和其他災難事件，例如訂立策略防止、緩和及盡量減少基本服務可能面臨的威脅（如網絡中斷、缺水、海平面上升及停電）；

■ 投放資源加強公共基礎設施和公共事業的韌力；及

■ 鼓勵企業制定防災計劃，例如遷離洪水地區、尋找替代供應鏈，或從碳密集型商業模式過渡轉型，以防出現最壞情況。

總結

香港經歷了種種危機，但憑藉堅韌不拔、鏗而不捨的拼勁，每次總能跨過險阻，再創佳績。隨着社會逐步走出疫情陰霾，我們應及早行動，把握重振香港經濟的機遇，創造更繁榮、平等和可持續發展的未來。

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Back to Normal?

回復常態？

Chamber survey and report in *The Economist* suggest that the worst may be over, but pandemic restrictions will continue to restrain growth

總商會調查及《經濟學人》報告顯示最壞的時期應已過去，惟防疫限制將繼續遏抑增長

Amid positive developments that include an unbroken streak of zero local Covid cases and a climbing vaccination rate, Hong Kong appears to have regained its footing and may well be on the road to recovery. In fact, Hong Kong is leading the world, according to the Normalcy Index devised by The Economist.

This index tracks 50 of the world's major economies that collectively account for 76% of the global population and 90% of global GDP. It comprises eight components: public transport, road traffic, number of flights, time spent out of home, sports attendance, cinema box-office

revenues, shop footfall and office occupancy.

The index was launched with a baseline of 100, which corresponds to pre-pandemic levels of activity, and is updated weekly. At the time of writing, Hong Kong tops the table with an overall score of 101.3. This means that life in the city, across the range of activities as measured in the index, has returned to or surpassed pre-pandemic levels, despite the ongoing safety requirements and travel restrictions.

Thanks to the city's success in controlling the coronavirus, Hong Kong's economy rebounded by 7.5%

in the second quarter, following growth of 7.9% in the preceding quarter. At the same time, the city's unemployment rate has dropped to its lowest level in more than a year, falling to 5.5% in the three months at the end of June.

Such relatively positive data from The Economist and the Government also correlates with the findings of a HKGCC survey that was conducted over the period of 19 to 23 July.

According to the Chamber survey, for 79% of respondents the worst appears to be over, with business turnover for the first half of 2021 either remaining constant (41%)

Figure 1 圖一

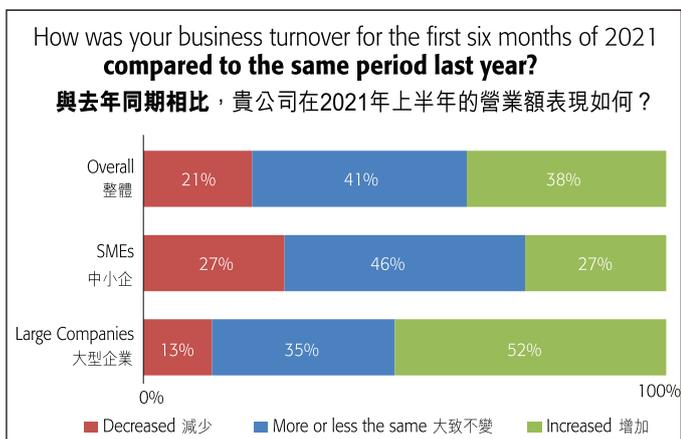
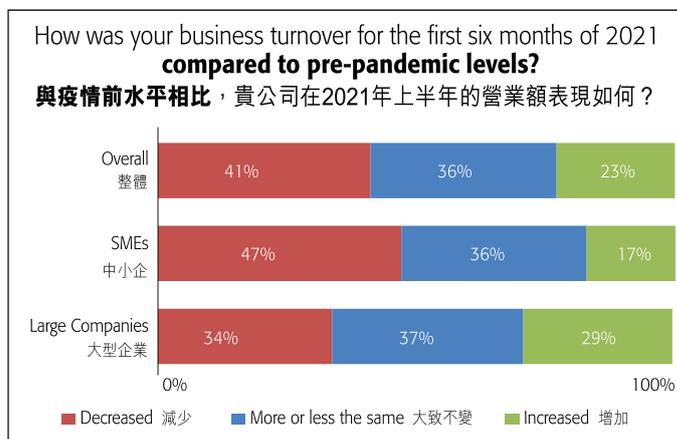


Figure 2 圖二





or undergoing an increase (38%), compared to the same period last year (*Figure 1*).

However, despite a revival in economic and social activities, businesses are still struggling to regain the ground lost since Covid arrived, with 41% of respondents reporting that their turnover in the first half of this year remained below pre-pandemic levels. By comparison, only 23% of respondents said they had been able to grow their business over the same period.

Small companies are struggling more than their bigger counterparts in their ability to bounce back from the pandemic, with nearly half (47%) of SME respondents experiencing lacklustre business turnover in 2021 H1, relative to pre-pandemic levels. This was in contrast with the 34% of big corporations that reported similarly disappointing results (*Figure 2*).

While the Covid-19 pandemic has disrupted lives and businesses in many ways, it has also been a catalyst for technological adoption. A majority of respondents (69%) reported that they had upped their investments in digitalization (*Figure 3*) citing “operational efficiency and productivity,” “customer communication and engagement” and “customer and data acquisition” as the key motivating factors (*Figure 4*).

Despite this encouraging development, more supportive measures are needed to help SMEs, based on feedback in the survey. Notably, 27% of SME respondents (compared to 16% of their larger counterparts) cited the lack of financial resources as the primary reason for not investing in digitalization (*Figure 5*).

Interestingly, and in spite of the uncertainty of the pandemic,

businesses appeared to be less worried about their full year prospects for 2021. Based on survey feedback, 82% of respondents expect turnover to increase (44%) or remain unchanged (38%) compared to last year, as they evolve and adapt to doing business under the new normal (*Figure 6*).

However, full recovery remains elusive, as 34% of respondents anticipate a decrease in business turnover for the full year in 2021 compared to pre-pandemic levels (*Figure 7*), while 10% of respondents project a reduction of at least 50%.

“Reduced cross-border travel,” “scaled back business activities due to social-distancing” and “brain drain” were considered the three major challenges faced by businesses for the rest of the year. For big corporations, retaining staff is of particular importance as “brain drain” was rated as the second most important challenge (*Figure 8*).

Figure 3 圖三

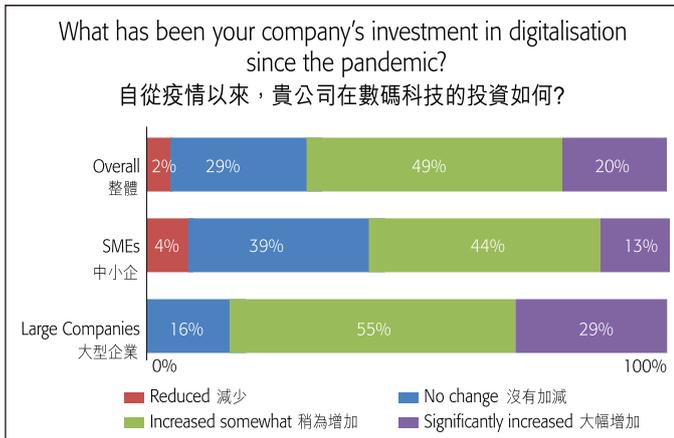
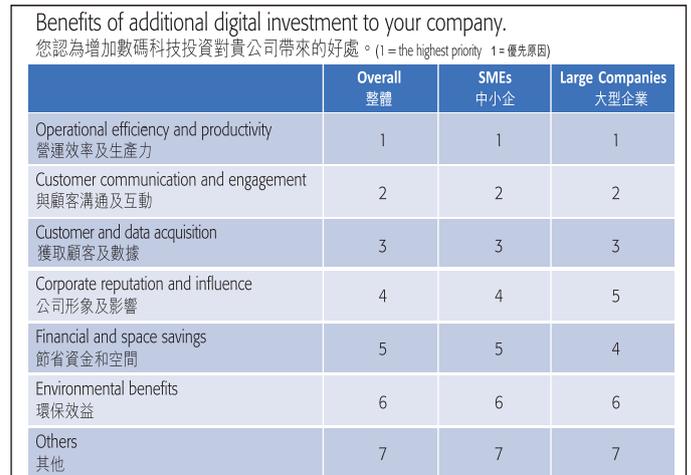


Figure 4 圖四



With social distancing and cross-border restrictions remaining in place, a meaningful and substantive revival of the local economy remains uncertain. The return to normalcy will be heavily dependent on Hong Kong's ability to keep the virus in check, map out a post-pandemic strategy and maintain a stable operating environment.

Against this backdrop, the top three areas that respondents believed the upcoming Policy Address should give priority to were: "improving public governance and maintaining a safe business environment," "controlling the pandemic and improving the healthcare system" and "providing financial support to relaunch the economy."

Larger companies hope that besides addressing acute issues, the Government will be able to implement a long-term strategy to improve land and housing supply, as well as harnessing the opportunities arising from the Greater Bay Area and Belt and Road initiatives (Figure 9).

The return to normal life appears to be picking up steam and is

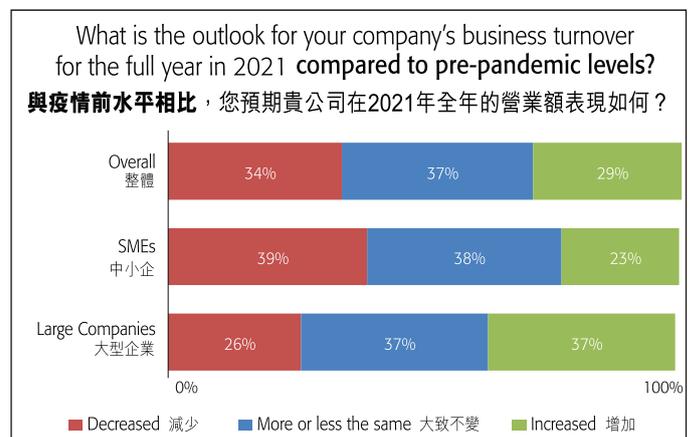
expected to be accelerated by the stimulative effects of the electronic consumption vouchers, as the first tranche of the HK\$5,000 per eligible person was distributed at the beginning of August. Shops and restaurants were packed with consumers in the days following the release of the vouchers as they rushed to capitalise on the windfall.

Such a bullish development notwithstanding, the pandemic continues to have a devastating

impact on some businesses and certain sectors of the job market. The crisis is not yet over, as Hong Kong continues to rely heavily on tight border controls to manage the pandemic.

The city's resilience will be tested when it reopens to the rest of the world. The Government will have to tread carefully when it reviews its support for affected businesses and individuals to avoid the risk of derailing a fragile recovery.

Figure 7 圖七



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Figure 5 圖五

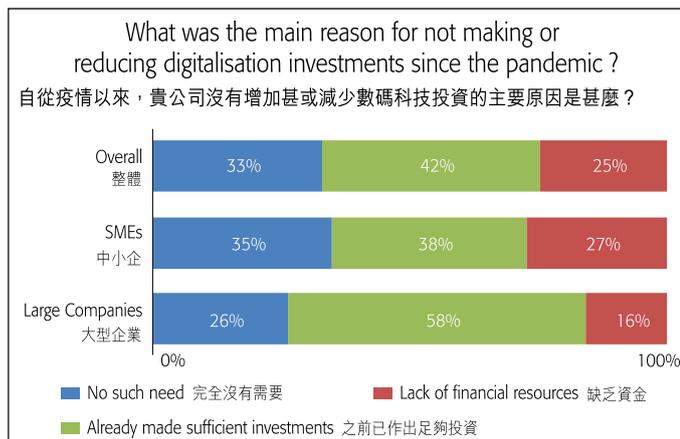
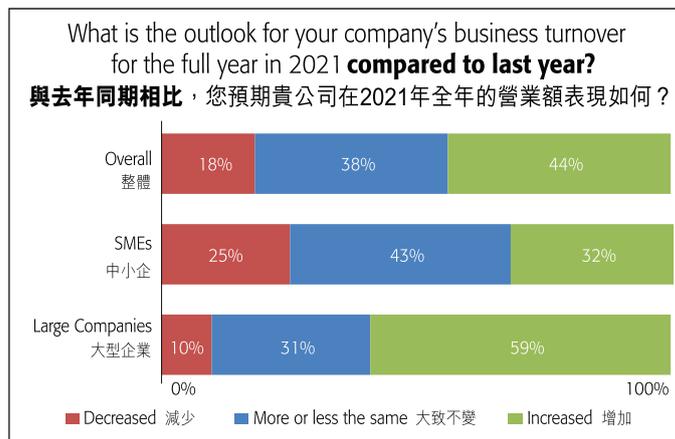


Figure 6 圖六



香港連續多日錄得零本地感染個案，疫苗接種率持續上升，抗疫工作取得成效，我們似乎已重新站穩，踏上復蘇之路。與此同時，香港在《經濟學人》發表的「復常指數」高踞全球榜首。

這項指數追蹤全球 50 個主要經濟體的表现，合共涵蓋全球 76% 人口和九成 GDP。指數由八項指標組成，分別為公共交通、道路車流、航班數目、市民外出時間、體育活動出席率、戲院票房、商店人流及辦公室使用率。

指數以 100 為基準（即疫情前的活動水平），數據每周更新一次。撰文之時，

香港以總分 101.3 領先全球。有關結果顯示，儘管防疫措施和旅遊限制持續生效，指數評估的整體活動已重返甚至超出疫情前的水平，港人的日常生活已回復正常。

香港有效遏止新冠病毒傳播，本地經濟延續上一季增長 7.9% 的勢頭，在第二季錄得 7.5% 的增幅。與此同時，失業率跌至一年多以來的新低，在截至 6 月底的三個月內下降至 5.5%。

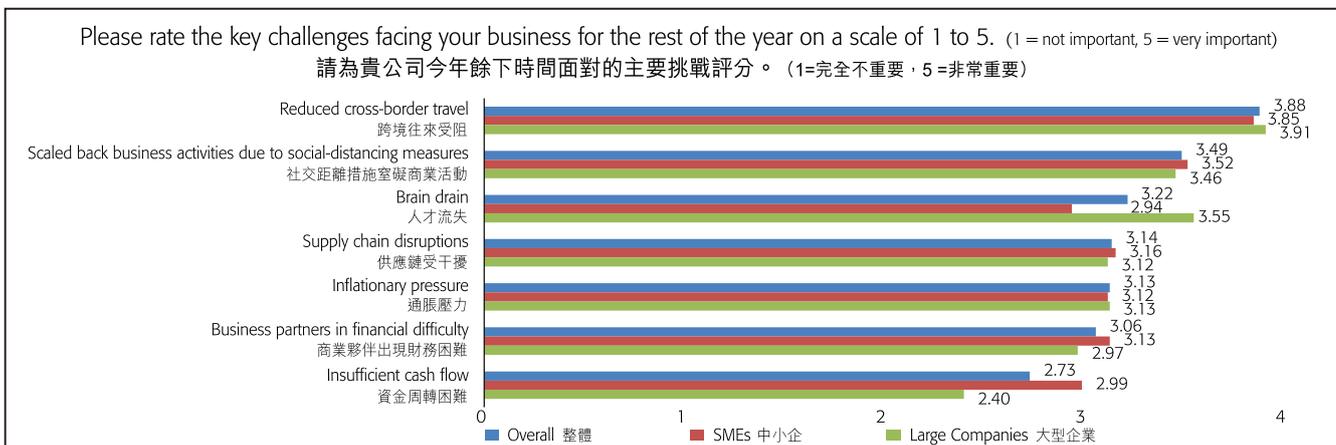
《經濟學人》和政府數據均表現理想，亦與總商會在 7 月 19 至 23 日期間進行的調查結果一致。

總商會的調查顯示，對於 79% 受訪企業來說，最艱難的時刻似乎已經過去。與去年同期比較，41% 受訪企業在 2021 年上半年的營業額維持穩定，另有 38% 表示增加（圖 1）。

不過，儘管經濟和社交活動回升，許多企業仍在努力掙扎，務求收復疫情以來的失地。有 41% 受訪公司表示，營業額在今年上半年依然低於疫情前的水平，只有 23% 在同期錄得業績增長。

與大型企業相比，小企業較難從疫情恢復過來。近半（47%）受訪中小企在

Figure 8 圖八



The return to normal life appears to be picking up steam and is expected to be accelerated by the stimulative effects of the electronic consumption vouchers.

市民生活逐步回復正常，與此同時，電子消費券可以刺激經濟，進一步促進復蘇。

2021年上半年的營業額較疫情前減少，大型企業的比例則為34%（圖2）。

雖然疫情在多方面擾亂日常生活和商業活動，但亦促使企業應用科技。大多數受訪企業（69%）表示已增加數碼科技投資（圖3），主要推動因素分別為「提升營運效率及生產力」、「與顧客溝通和互動」及「獲取顧客和數據」（圖4）。

這情況令人鼓舞，但調查結果反映中小企仍需要更多支援措施。值得注意的是，27%受訪中小企表示缺乏資金是未有投資於數碼科技的主要原因，而大型企業的比率則為16%（圖5）。

有趣的是，雖然疫情發展仍然充滿變數，企業對2021年全年營業表現似乎不太悲觀。根據調查結果，82%受訪企業預期營業額將較去年增加（44%）或大致不變（38%），這相信是由於很多公司已經改變經營模式以適應新常态（圖6）。

然而，要實現全面復蘇仍然困難重重。有34%受訪企業預期2021年全年營業額將低於疫情前水平（圖7），而且有10%受訪企業預料跌幅至少達五成或以上。

「跨境往來受阻」、「社交距離措施窒礙商業活動」及「人才流失」被視為企業在今年餘下時間面對的三大挑戰。對大型企業來說，「人才流失」問題排行第二，可見挽留員工尤其重要（圖8）。

鑒於香港持續實施社交距離和跨境往來限制，本地經濟邁向實質有意義的復蘇仍有變數。社會要回復常態，主要取決

於本港能否控制疫情、制定疫後策略，以及維持穩定的營商環境。

因此，受訪企業認為新一份《施政報告》應優先處理的三大範疇為「改善政府管治及維持安全營商環境」、「持續抗疫及改善醫療系統」，以及「提供財政支援以重振經濟」。

大型企業期望政府除了處理迫切的問題外，亦能制定改善土地房屋供應及把握大灣區和「一帶一路」機遇相關的長遠政策（圖9）。

市民生活逐步回復正常，與此同時，在政府向每名合資格市民派發總額5,000港元的電子消費券計劃下，第一期已在8月初發放，措施可以刺激經濟，進一步促進復蘇。市民在領取消費券後紛紛外出消費，令市面商店和食肆人流明顯增加。

儘管復蘇勢頭良好，疫情仍對部分企業和特定行業造成嚴重打擊。事實上，香港現時主要依靠嚴格的邊境限制措施防控疫情，能夠將疫情影響拋諸腦後仍是言之尚早。

香港的韌力將於通關後經濟重新對外開放時面臨考驗。政府有需要謹慎評估受影響企業及市民所獲得的支援是否充足，以免脆弱的復蘇脫軌。

Figure 9 圖九

The top three areas that you think the Policy Address should give priority to. 請依序排出您認為施政報告應優先處理的三個議題。(1 = the highest priority, 1 = 最優先)			
Area 議題	Overall 整體	SMEs 中小企	Large Companies 大型企業
Improve public governance and maintain a safe business environment 改善政府管治及維持安全營商環境	1 (↑2)	1 (↑1)	1 (↑2)
Control the pandemic and improve the healthcare system 持續抗疫及改善醫療系統	2 (↓1)	2 (↓1)	4 (↓3)
Provide financial support to relaunch the economy 提供財政支援以重振經濟	3 (↓1)	3 (-)	5 (↓3)
Re-establish international connections and promote Hong Kong externally 重建國際聯繫及對外宣傳香港	4 (↑1)	3 (↑1)	6 (↓1)
Increase land and housing supply 增加土地及房屋供應	5 (↓1)	6 (↓1)	2 (↑2)
Capitalise on opportunities with the Greater Bay Area and Belt & Road Initiatives 利用大灣區和「一帶一路」倡議帶來的機遇	6 (-)	5 (↑2)	3 (↑3)
Promote innovation & technology and smart city development 促進創科及智慧城市發展	7 (↑1)	7 (↑1)	7 (↑1)
Increase talent availability 增加人才供應	8 (↑3)	10 (↑1)	8 (↑2)
Improve social mobility and reform the education system 提升社會向上流動性及改革教育制度	9 (↓2)	8 (↓2)	9 (↓2)
Protect the environment 保護環境	10 (↓1)	9 (↑1)	10 (↓1)
Others 其他	11 (↓1)	11 (↓2)	11 (-)

The figure in brackets indicates the change in rankings compared to a Chamber survey conducted in August 2020
括號內的數字顯示與總商會於2020年8月進行的調查相比之排名變化

'Innocent' Recipients and Cyber Fraud Recovery

Getting your funds back after a cyber crime can be complicated if recipients claim that they were genuine purchasers or when there are multiple victims

There has been a noticeable increase in the prevalence and sophistication of cyber fraud incidents in recent years, which has led to a substantial rise in civil recovery actions.

Fraudsters typically use a syndicate of shell companies to launder funds they receive fraudulently. They often use convoluted corporate structures, for example by using nominee directors and shareholders, to conceal their identities and to create hurdles for victims and law enforcement authorities.

Hong Kong is a particular hotspot given the ease of setting up companies and speed of moving funds electronically here. Given the rise in number of cases, we now have the benefit of key learnings from recent court decisions in Hong Kong and other jurisdictions.

Litigating against allegedly 'innocent' recipients

Laundered funds often trickle through multiple bank accounts, and may eventually fall into the hands of recipients who claim to be innocent and allege that they had provided good consideration and were lawfully entitled to receive those funds. Put simply, these are recipients who claim to be a bona fide purchaser for value without notice of the fraud (bona fide purchaser). If proven, this

would defeat the victim's proprietary interest and prevent the recovery of those funds.

When faced with these situations, victims should carefully assess the recipient's version of events and test whether the defence is sustainable both factually and legally. For instance, some recipients may allege that the funds in issue were paid to them as payment for goods or services which they had supplied to their client.

However, when pressed for more

details, these recipients often react defensively or give responses that are riddled with logical gaps and inconsistencies. These may be signs of impropriety in the underlying transaction, which may defeat a bona fide purchaser defence. The Hong Kong Courts are mindful of these issues and have expressed concern in recent cases.

In addition, we often encounter entities and individuals who receive tainted funds allegedly as part of





「無辜」收款人與網騙索償

一旦墮入網上騙局，收款人辯稱自己是實質買方，或者受害者眾，苦主要討回錢財恐怕並不容易

certain cross-border remittance transaction(s). Victims should pay particular attention to such cases. These recipients may attempt to deflect or obfuscate the issue by portraying it as a legitimate remittance transaction.

In reality, many of these transactions are conducted through underground banking networks with the aim of circumventing foreign exchange control restrictions that exist in certain jurisdictions. They do so by utilizing

bank accounts owned by individuals who allow these networks to use their bank accounts as a conduit for these illegal remittances. In this regard, courts have emphatically stated that a bona fide purchaser defence is precluded if the underlying exchange transaction is illegal.

Competing victims: a flock of birds fighting over one worm?

There have been cases where there are multiple competing victims seeking

recovery from the same recipient. The funds available for judgment enforcement in these situations are usually insufficient to satisfy all of the judgment creditors' claims, as money launderers often dissipate the funds promptly to frustrate civil recovery and law enforcement action.

If this occurs, victims would have to analyse the sequence of fund movements and assess the relative strengths of their interests, for example, whether they have a personal or proprietary claim. This may escalate into a long-drawn-out court battle if the victims are unable to reach agreement. However, it may be commercially unwise to do so, as the costs and time involved may outweigh what they ultimately recoup (in monetary terms). It may end up being a case of "throwing good money after bad".

The approach and strategy would naturally depend on the facts of each case. With that said, it is generally advisable for victims to take court action as quickly as possible, and to make a reasonable effort in attempting to strike a settlement deal on how the funds are split. This reduces costs and allows for greater certainty for each of the victims involved. More importantly, it minimizes the risk of more victims joining the battle as time goes on.



近年，網上騙案竄升，行騙手法層出不窮，導致民事索償個案大幅增加。

騙徒一般利用多間空殼公司為不義之財「洗白」，常見做法是利用錯綜複雜的公司結構，例如以代名董事及股東隱藏身份，增加受害人和執法機構追查的難度。

在香港開設公司手續簡便，以電子方式滙款亦快捷穩妥，因而令香港成為不法之徒行騙的「床」。由於騙案數字上升，香港和其他司法管轄區的法院近年就此類案件頒布了多項判決，為我們提供了一些啟示。

向辯稱「無辜」的收款人提起訴訟

基於銀行戶口款項的流通性，黑錢可能最終流入一些聲稱「無辜」的收款人手中，他們可能辯稱已提供有值對價，因此可以合法擁有相應的款項。簡單而言，這類收款人是辯稱自己付出有值對價，並對受害者的權益毫不知情的所謂真誠買方（真誠買方）。倘若能夠證明情況屬實，這類真誠買方將會享有優先權，從而無需受制於受害人的所有人權益，亦無需歸還款項。

若遇到上述情況，受害人應仔細分析收款人的辯解是否具備充分的事實和法理依據。舉例說，部分收款人會辯稱涉事款項為向顧客提供商品或服務所得。

然而，當被追問細節時，這些收款人往往表現迴避，或作出不合邏輯、前後矛盾的回應。這可能是潛在交易不正當的警號，並意味收款人以真誠買方作為抗辯理由可能站不住腳。香港法院在近日的案件中留意到這類問題，並對此表示關注。

還有一種情況時有發生，就是收款的實體或個人聲稱問題款項來自跨境滙款交易。當遇到這些情況，受害者應格外警惕，因為這些收款人可能會混淆視聽，試圖將滙款包裝成一宗合法交易。

實際上，這些交易往往透過地下錢莊進行，以規避某些國家或地區實施的外匯管制。這些地下錢莊很多時透過一些個人銀行賬戶作為非法滙款的渠道。有鑒於此，法院在案例中明確指出，有關外匯交易若屬違法，則收款人不得以真誠買方作為抗辯理由。

受害人爭相索償：僧多粥少？

曾有個案涉及眾多受害人向同一收款人進行申索。然而，幕後騙徒一般會設法將贓款耗散，以阻撓民事追索及執法行動，導致可供執行判決的餘款常不足以滿足所有債權人的申索，出現「僧多粥少」的情況。

假如出現這種情況，受害人需分析款項往來的來龍去脈，並衡量自身權益的相對比重，例如其權益屬個人權益還是所有人權益。一眾受害人若無法達成共識並訴諸法庭解決，款項分配的爭議有可能會演變成曠日持久的訴訟。從商業角度看，這或非明智之舉，因為訴訟耗費的時間和金錢可能會遠超最終取得的補償金額，令申索人得不償失。

每一個案的應對方案和策略都會因應實際情況而有所不同。話雖如此，一般還是建議受害人盡快採取法律行動，並盡可能就款項分配問題達成和解，此舉既可降低成本，又可為每位受害人帶來更大的確定性，而更重要的是，可大大減低未來出現更多受害人分一杯羹的風險。

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Where Tech Meets Health 揉合科技與健康

By using the latest research on micronutrition and improving awareness about lifestyle factors, Symbionat helps to create a healthier Hong Kong

新柏力透過最新的微營養研究和提高市民對生活模式的認識，協助建設更健康的城市

In an age where information is readily available at our fingertips, the fitness and health sectors have benefited from new breakthroughs and reports on the latest research. One area of health that has seen recent advances in understanding is the field of micronutrition.

Micronutrition is the study of nutrition for the human body at the micro level – involving cells, hormones and neurotransmitters – and its impact on improving health.

One of the pioneers in promoting micronutrition in the Asia-Pacific region is Symbionat Health. It was co-founded by Dr Samuel Kung, who is an active member of the world's top micronutrition organizations, such as the Swiss Society of Micronutrition.

Headquartered in Hong Kong, Symbionat aims to spread knowledge about the science behind micronutrition and promote the concept of lifestyle correction practices to prevent the onset of chronic diseases.

"We are committed to empowering the healthcare industry with technologies, assisting healthcare companies to grow together, and training healthcare professionals," said Kung.

As a start-up company, Symbionat Health made use of the disruption throughout 2020 to strengthen its infrastructure and to prepare its development blueprint for the future. In the coming years, the team plans on expanding their services into Mainland China, Malaysia and Singapore, and Europe.

Here in Hong Kong, our healthcare sector faces serious challenges due to a combination of the rapidly ageing population, a shortage of healthcare professionals, and an increase in lifestyle-related chronic illnesses. With an ever-growing reliance on the convenience brought about by technology, and increasingly sedentary lifestyles, the city's population has been developing some rather unhealthy habits.

Beyond these issues, there is also the dilemma in bridging the understanding between Western medicine and Traditional Chinese Medicine (TCM).

“There is a big gap between Western and traditional Chinese medical philosophies, as well as a big gap between treatment and prevention,” said Kung. “These are both opportunities and challenges.”

Addressing some of the challenges also brought the company to join HKGCC, as the Chamber's business network can help them to develop their market in the Greater Bay Area. It also gives Symbionat the chance to share their knowledge with members through the Chamber's platforms.

One of Symbionat's developments is the “IntraCell” – a non-invasive body check system that enables the company to scan a client's overall health status within a few minutes, with precision and efficiency. This system has proven to be useful to help those in Hong Kong who believe that many Western medicines and medical procedures may be too invasive.

在現今資訊垂手可得的時代，醫療保健業無疑受惠於最新研究取得的突破和報告。微觀營養（微營養）學是最近在認知方面取得進展的其中一個醫療領域。

微營養探討人體微觀層面的營養——包括細胞、荷爾蒙和神經遞質，以及其與健康的關係。

新柏力是在亞太區倡導微營養學的先驅之一，由孔浩榮博士等人創立。孔博士是瑞士微觀營養學會等全球多家頂尖微營養組織的活躍會員。

新柏力總部設於香港，旨在推廣微營養科學，並提倡糾正生活方式，從而預防罹患慢性疾病。

孔博士表示：「我們致力以科技推動醫療保健產業發展，扶持醫療保健企業成長，並為業界培育專才。」

In addition, Symbionat has also developed its own smartphone app, which can be synchronized with an individual's health parameters in order to customize personal health solutions.

The company has also been promoting its “Employee Well-Being Programme.” The Symbionat team will station in the client's premises and use the non-invasive health inspection technology to scan staff members and come up with customized solutions, at both a personal and a company level. This programme also includes workshops that teach employees how to adjust their lifestyles and dietary needs, and prescribes exercise routines.

All of these strategies focus on prevention and lifestyle adjustments to tackle health issues, both in and out of the workplace. Ultimately, businesses can benefit through having a healthier and happier workforce.

鑒於公司業務在 2020 年持續受阻，新柏力遂善用這段時期提升基礎設施和規劃未來發展藍圖。這家初創公司計劃在未來數年擴大服務範圍至中國內地、馬來西亞、新加坡和歐洲。

香港人口急速老化，醫療專才短缺，加上與生活習慣相關的慢性疾病發病率增加，種種因素導致本地醫療保健業面臨嚴峻挑戰。隨着本港市民日益依賴科技帶來的便利，生活方式亦愈趨靜態，難免養成不利健康的習慣。

此外，如何促進西醫與傳統中醫的相互了解，是業界有待解決的難題。

孔博士解釋：「西醫和傳統中醫不論在醫學理念抑或防治疾病方面均存在重大分歧，這既是機遇，也是挑戰。」

為應對這些挑戰，新柏力決定加入總商會，借助本會的商業網絡拓展大灣區市場，並透過本會各個平台與會員分享知識。

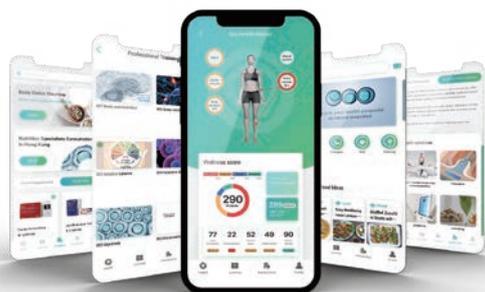


「IntraCell」是新柏力的發展項目之一。該非侵入式人體健康檢查系統可在數分鐘內掃描全身的健康狀況，精準高效。部分港人認為許多西方的藥物和醫療程序入侵性可能過高，這套系統正好發揮作用，對他們有所助益。

新柏力還開發了與個人健康指標同步的自家智能手機應用程式，為個人打造專門健康方案。

新柏力亦為企業推出僱員健康計劃（Employee Well-Being Programme），由公司派遣團隊前往客戶的辦事處，利用非侵入式體檢技術為員工掃描檢查，然後為個人和公司度身訂造合適的健康方案；團隊亦會安排工作坊，教導員工調整生活方式和飲食習慣，並為他們擬訂運動計劃。

這些策略皆着重全方位預防疾病和調整生活方式，從而解決健康問題。畢竟，員工活得更健康快樂，對企業只會有利無害。



Company : **Symbionat Health Co Ltd**

公司名稱 : **新柏力健康有限公司**

HKGCC Membership No. 總商會會員編號 : HKS1257

Established 創辦年份 : 2020

Website 網站 : www.symbionat-health.com



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RedBox offers a wide range of high quality storage options for individuals and businesses

紅盒迷你倉為個人和企業提供多元優質的倉儲服務

Established in Hong Kong in 2007, RedBox Storage is a trusted partner for those who need customized storage solutions for their valuables. Serving individuals and commercial business customers alike, Redbox has facilities across five locations in Hong Kong: Shatin, Chai Wan, Yau Tong, Tuen Mun and Tsuen Wan. Each facility offers a broad range of different-sized spaces to meet its clients' storage needs.

"At its essence, RedBox is all about building trust with each and every customer," said Tim Alpe, CEO of

RedBox Storage. "We operate the largest facilities in Hong Kong, which are up to eight times larger on average compared to others."

RedBox Storage also has the added advantage of owning a large proportion of their facilities. "A number of industry players in the market either lease or franchise their operations," explained Alpe, "which can at times lead to instability for consumers."

As a trusted authority in the self-storage industry, RedBox Storage has been

pioneering and setting standards for its work through the SAFE accreditation from the Self Storage Association Asia. In April 2020, the company was the first operator in Hong Kong to receive the Gold Safe Accreditation for its premises in Tuen Mun, and its Chai Wan location quickly followed as well.

These accolades have not come without challenges. In recent years, RedBox Storage has been working through different channels to rebrand the image of self-storage (mini storage) units to the public. The term itself has often



been associated with old warehouses or sub-divided industrial units, and does not accurately reflect the level of quality provided by many operators in the industry today.

This was also one of the reasons that motivated RedBox Storage to join HKGCC, as the Chamber has "one of the largest business communities in Hong Kong with expertise in both local and international businesses of all trades," Alpe said. The Chamber's wide network has been an important channel for the firm to spread the word about the quality of modern self-storage units.

In space-starved Hong Kong, finding suitable storage facilities was another hurdle. As industrial properties in the city age, there has been a continued decline in the number of suitable premises that can be renovated and revitalized into a high quality storage facility.

In the future, the company plans to explore new markets including the Greater Bay Area, as well as other regions in Asia such as Singapore and Japan.

But there is also still room for substantial growth here in Hong Kong, and the company plans to continue growing its footprint locally, as Alpe explained. "Hong Kong is relatively underserved in the self-storage marketplace," he said, "with an average of only 0.6 square feet per capita, versus 1.3 in London, 1.9 in Sydney, or 3.4 in New York for example."

紅盒迷你倉於 2007 年在香港成立，為有需要妥善保管貴重物品的個人和商業客戶提供適切的儲存方案，深受用家信賴。公司在沙田、柴灣、油塘、屯門和荃灣設有儲存倉庫，每一設施均提供不同大小的儲存空間，以應所需。

紅盒迷你倉行政總裁 Tim Alpe 稱：「紅盒迷你倉旨在與每位客戶建立信任。我們經營全港規模最大的倉儲設施，面積較其他同類設施平均大八倍。」

紅盒迷你倉的另一優勢在於大部分儲存設施皆由公司持有。Alpe 解釋：「不少同行以租賃或特許經營的方式營運，這有時對消費者構成不穩定因素。」

紅盒迷你倉作為業界可信賴的權威，已獲亞洲迷你倉商會「SAFE 迷你倉認證計劃」的認可，一直引領自存倉的發展，為業界訂立標準。該公司位於屯門的倉庫於 2020 年 4 月成為全港首間榮獲 SAFE「金牌認證」的迷你倉，其柴灣倉庫其後亦獲此認證。

然而，公司的權威地位並非毫無挑戰。近年，紅盒迷你倉透過不同渠道重塑自存倉（迷你倉）的形象。自存倉往往令人聯想起舊式倉庫或分間的工廈單位，未能準確反映時下許多倉庫營運商的服務質素。

Company: RedBox Storage Limited

公司名稱：紅盒迷你倉

HKGCC Membership No. 總商會會員編號：HKR0390

Established 創辦年份：2007

Website 網站：www.redboxstorage.com.hk

這也是促使紅盒迷你倉加盟總商會的原因之一，Alpe 解釋，總商會「是全港最大的商業團體之一，雲集海內外各行各業的專才」。總商會擁有廣泛的商業網絡，是公司向外推廣現代優質自存倉服務的重要渠道。

香港的土地空間嚴重不足，要物色合適的地點開設倉儲設施，又是另一挑戰。隨着市內的工廈日益老化，適合翻新和活化成優質儲存設施的處所不斷減少。

展望未來，該公司計劃探索新市場，例如大灣區以至新加坡和日本等其他亞洲地區。

不過，香港市場仍有龐大的發展空間，因此公司將繼續拓展本地業務據點。Alpe 解釋：「香港的自助倉儲服務相對不足，人均儲存空間只有 0.6 平方尺，而倫敦、悉尼和紐約則分別達到 1.3、1.9 和 3.4 平方尺。」



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The GoGBA One-Stop Platform from HKTDC is a new business support programme to help Hong Kong companies access the Greater Bay Area. It offers digital information, business tools, advisory services and training as well as access to promotional and networking activities.

HKTDC's Deputy Executive Director Patrick Lau, together with his colleagues Yvonne So, Director, Corporate Communications and Marketing, and Godfrey Chan, Digital Marketing Manager (Corporate), gave a presentation to the Chamber on 29 July. They introduced the GoGBA One-Stop Platform as well as its WeChat mini programme. Chamber Deputy Chairman Leland Sun, China Committee Chairman Eric Fok and GBA Working Group Convenor Petrina Tam were among the members who joined the discussion.

香港貿易發展局（貿發局）推出的 GoGBA 一站式平台為全新的商業支援系統，通過提供資訊、商業工具、諮詢服務、培訓、推廣及對接服務，全方位支援及協助港企把握大灣區機遇。

貿發局副總裁劉會平、傳訊及推廣事務總監蘇詠雪及企業數碼市場推廣經理陳正行於 7 月 29 日向總商會介紹貿發局的 GoGBA 一站式平台及微信小程序。本會常務副主席孫立勳、中國委員會主席霍啟山和大灣區工作小組召集人譚唐毓麗亦有與會，分享意見。



Cross-border income tax issues have become more complex in recent years due to changes in individual income tax laws in both Hong Kong and Mainland China. These undeniably affect expats working in the Mainland.

At a Chamber seminar on 3 August, Isabel Liu, Tax Director, People Services; Anlio Shi, Tax Director, Greater Bay Area Tax Practice; and Christina Cheung, Tax Manager, People Services from KPMG discussed the latest policy changes as well as related opportunities for expats working in Mainland China.

The speakers recommended that businesses should make use of the incentives offered by municipal governments of certain GBA cities, including the "Financial Subsidy of Individual Income Tax for Recognised Overseas High-end Talent and Talent in Short Supply."

近年，中港兩地的個人所得稅法有所變動，令跨境所得稅問題愈趨複雜，連帶派駐內地工作的海外僱員亦受影響。

在總商會 8 月 3 日的網上研討會，畢馬威中國個人服務稅務總監劉頌、大灣區稅務稅務總監施曉軒及個人服務稅務經理張淵源探討最新政策變動及海外僱員在華工作的相關機遇。

他們建議企業申請大灣區多個地方政府推出的稅務優惠，例如「境外高端人才和緊缺人才認定及個人所得稅財政補貼」。



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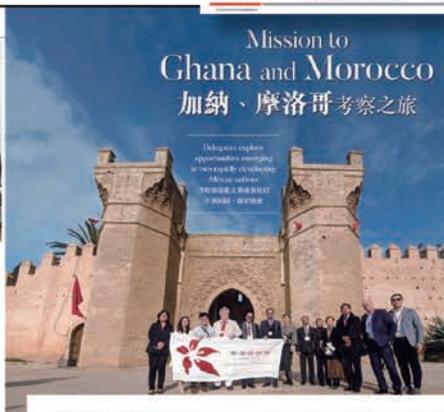
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Roles of online and offline channels are shifting as consumer behaviour changes in the Greater Bay Area become permanent, study finds

調查顯示，大灣區消費者行為永久改變，線上線下渠道的角色亦隨之轉變

The Covid-19 pandemic has reshaped the retail industry forever, forcing both retailers and consumers to embrace digital platforms, whether they were ready or not. New research from KPMG China, GS1 Hong Kong and HSBC suggests that the retailers who have best survived this rapid transition are those who have been able to cater to the growing level of digital engagement demanded by consumers.

The study, "Retail's Realignment: The Road Ahead for Omnichannel in the Greater Bay Area," explores how businesses and consumers in Hong Kong and the rest of the Greater Bay Area (GBA) are embracing the trends and technologies in a retail ecosystem challenged dramatically by the Covid-19 pandemic. A survey of 2,053 consumers and 400 senior retail executives across Hong Kong

and nine Mainland China GBA cities and interviews with industry leaders identified the following trends:

1 Consumer shopping behaviour has changed for good

Among Hong Kong consumers surveyed, 50% said they felt more comfortable shopping online since the start of the pandemic, and of

Consumer Sentiment During the Ongoing COVID-19 Pandemic 新冠病毒疫情下的消費意欲

Hong Kong 香港		Mainland China GBA cities* 大灣區內地城市*
68%	 More conscious about the origin of products 更注重產品來源地	65%
65%	 More comfortable using digital payments 使用電子支付更稱心自在	67%
61%	 Better understand how to search for products they need on online platforms 在網上平台搜尋商品更得心應手	62%
50%	 More comfortable and confident shopping online 對網購感到更自在及有信心	59%
24%	 Feel they can live without physical retail shops 可接受沒有實體零售店舖	23%

* Analysis of nine Mainland China GBA cities: Dongguan, Foshan, Guangzhou, Huizhou, Jiangmen, Shenzhen, Zhaoqing, Zhongshan and Zhuhai

*調查分析九個大灣區內地城市：東莞、佛山、廣州、惠州、江門、深圳、肇慶、中山和珠海

Source: KPMG, GS1 HK and HSBC Survey Analysis 資料來源：畢馬威、香港貨品編碼協會和滙豐的調查分析

those in the nine Mainland China GBA cities, 59%. Around one in four consumers surveyed said they could live without physical stores, while about 60% said they better understand how to search for products online. Meanwhile, retailers interviewed for the study said that shoppers' new habits will be hard to break, and the gains made by digital channels mean that many shoppers will not return to physical stores.

2 Consumers expect brands to offer an integrated online-to-offline (O2O) experience, with Generation Z leading the charge

An overwhelming majority of consumers demand a seamless experience from in-store to online. Our survey found that 77% of

respondents from Hong Kong and 85% from Mainland China GBA cities expect retailers to have a better connection between online and offline channels. Despite this, the survey revealed that only 39% of businesses were currently focusing on integration between their online and physical stores, suggesting a significant gap in retailers' O2O propositions.

At the forefront of these expectations is Generation Z, those born from 1995 to 2010. Analysis of consumers aged 18-24 shows that 73% in Hong Kong and 86% in Mainland GBA cities expect a swift response to product enquiries logged on online chat, and expect brands to use tech including AI to help shortlist new products based on purchase history and style.

Consumers also expressed a desire to be able to engage with brands across social media and other digital mediums, and they expect brands to use technology to improve customer service, ease of payment, logistics and convenient product returns. This suggests that brands and retailers who forge comprehensive O2O strategies that encompass multiple digital points of engagement will enjoy a significant market advantage in the years ahead.

These strategies should take into account the changing roles of online and offline channels, reflecting when, where and how customers prefer to engage with brands and make purchases. For example, for some types of products, customers may prefer to experience and test products in-person at a retail store and then purchase online later; while

for others, browsing and purchasing may happen entirely on a brand website, marketplace or social media channel.

3 Demonstrating authenticity and explaining purpose is more important than ever before to build trust with customers

The pandemic has sharpened consumers' focus on health, sustainability and well-being. In the survey, authenticity was the number-one characteristic that attracted consumers to brands, out of a list of 10 other attributes. Since the beginning of the pandemic, 68% of Hong Kong consumers and 65% of those from Mainland China GBA cities say they are more conscious of a product's origins.

4 Sourcing, upskilling and reskilling talent remains a key challenge for retailers, highlighting the need for education initiatives

For a majority of the retailers interviewed, sourcing talent with the right skills in digital and data analytics, along with training and upskilling existing staff to build a future-ready workforce, were identified as leading challenges. Executives mentioned IT and systems support, data analytics, and research and development as areas where they are facing the greatest talent shortages, while sales, marketing

and communications was another key area of concern. This finding highlights the need for educational institutions to be more proactive in developing relevant digital skills training programmes that can better serve the retail industry.

5 Consumers expect brands to deploy technology to speed fulfilment and reduce costs

As consumers become more adept at searching, shopping and paying for goods online, they expect brands to step up their implementation of technologies to make the shopping process faster and more efficient. They are ready to embrace solutions which help them more easily search for items and recommend products based on their purchasing history, even if this means they have to share personal data. However, concerns remain among consumers about the security of that data – with 76% of respondents overall saying they believe companies provide a moderate, low or insufficient level of data security.

6 The need for comprehensive strategies for the GBA and Southeast Asia is more apparent

The survey reflects that 73% of retailers are implementing GBA-specific strategies across one or more of their business functions. However, where these strategies exist was less consistent: the most common business functions for which retailers are implementing a GBA strategy are sales, marketing and communications (43%). On the other hand, just 16% are developing GBA-specific strategies for finance or human resources and 10% for legal.

Given ongoing regulatory changes as well as tax and legal considerations for cross-border recruitment and capital flows, this suggests that a potential gap exists in how retailers are planning their back-office functions with relation to the GBA. At the same time, many retailers are looking to expand into Southeast Asia, a region that is experiencing rapid adoption of e-commerce, particularly on mobile channels. Industry executives interviewed for the study emphasised the need for adequate localisation of products, services and marketing approaches to appeal to this growing pool of digital-savvy consumers.



This is an extract from the "Retail's Realignment: The Road Ahead for Omnichannel across the Greater Bay Area" report from KPMG China, GS1 Hong Kong and HSBC. To read the full report, scan the QR code or download from the KPMG China website.

Key Characteristics of Generation Z* Consumers

Z世代* 消費者特徵



Top strategies that retailers are adopting to target Generation Z consumers

零售商針對Z世代消費者採取的主要策略



76% are implementing at least one type of Gen-Z specific strategy
76% 零售商表示正採取至少一種針對Z世代的策略

* "Generation Z" sample is defined as consumers aged 18 to 24 at the time of the survey

** Analysis of nine Mainland China GBA cities: Dongguan, Foshan, Guangzhou, Huizhou, Jiangmen, Shenzhen, Zhaoqing, Zhongshan and Zhuhai

* 「Z世代」樣本定義為受訪時年齡介乎18至24歲的消費者 **調查分析九個大灣區內地城市：東莞、佛山、廣州、惠州、江門、深圳、肇慶、中山和珠海

Source: KPMG, GS1 HK and HSBC Survey Analysis 資料來源：畢馬威、香港貨品編碼協會和滙豐的研究分析

Leading Qualities That Attract Consumers to Brands 品牌吸引消費者的要素



The importance of online-to-offline (O2O) 融合線上線下 (O2O) 購物體驗的重要性



* Analysis of nine Mainland China GBA cities: Dongguan, Foshan, Guangzhou, Huizhou, Jiangmen, Shenzhen, Zhaoqing, Zhongshan and Zhuhai
*調查分析九個大灣區內地城市：東莞、佛山、廣州、惠州、江門、深圳、肇慶、中山和珠海
Source: KPMG, GS1 HK and HSBC Survey Analysis 資料來源：畢馬威、香港貨品編碼協會和滙豐的研究分析

新冠病毒疫情永久改變了零售業生態，零售商和消費者不論是否準備充足，也得轉向數碼平台。畢馬威中國、香港貨品編碼協會和滙豐共同開展的調查顯示，在快速轉型過程中屹立不倒的零售品牌，往往能滿足消費者與日俱增的數碼化需求。

《零售新里程：大灣區全渠道發展展望》研究報告探討香港以至大灣區其他城市的企業和消費者如何在飽受疫情衝擊的零售生態中適應新趨勢，採納新技術。該報告收集了香港和大灣區九個內地城市共2,053名消費者和400名零售高管的意見，並訪問業界領袖，從而得出以下趨勢：

1 消費者購物行為永久改變

五成受訪香港消費者表示，自疫情爆發以來，他們對網購感到更稱心自在，而在大灣區九個內地城市受訪者中，59%抱持相同看法。約四分之一受訪消費者表示可接受沒有實體零售店舖，而約六成受訪者表示在網上搜尋商

品更得心應手。同時，有受訪零售商表示，消費者在疫情期間養成的購物新習慣將難以改變，加上數碼渠道好處多，許多消費者將不會再到實體店購物。

2 消費者期望品牌融合線上線下 (O2O) 購物體驗，Z世代消費者引領變革

絕大多數消費者期望從店舖購物無縫過渡到網上購物。調查發現，在香港和大灣區內地城市的受訪消費者中，分別有77%和85%希望零售商充分融合線上和線下渠道；但在受訪企業中，僅39%正着力整合實體店和網店，可見零售商在實現O2O主張和應對上存在明顯落差。

走在最前引領這些期望轉變的是Z世代，即在1995至2010年間出生的消費群。調查對年齡介乎18至24歲的消費者進行分析，發現當中73%來自香港和86%來自大灣區內地城市的受訪者期望能透過網上聊天系統迅速得到有關產品查詢的回應，亦期望品牌利用人工智能等技術根據購物紀錄和喜好風格推薦新產品。

消費者還表示渴望通過社交媒體和其他數碼媒體與品牌互動，並期望品牌利用科技改善客戶服務，令支付、物流及退貨程序更便捷。由此可見，品牌和零售商制定全方位、涵蓋不同數碼媒體的O2O策略，將可帶來龐大的市場優勢。

企業制定這些策略時宜考慮線上和線下渠道角色的持續變化，並反映顧客喜歡與品牌互動及購物的時間、地點和方式。舉例說，顧客可能傾向親臨門市查看和試用某類商品，稍後才到網店購買；有些商品則可透過品牌官網、電商平台、社交媒體等渠道同步完成搜索和購買。

3 要取得顧客信任，展現產品真實性和闡明理念愈趨重要

疫情驅使消費者更關注健康、福祉和可持續議題。在品牌吸引消費者的十大要素中，品牌真實性最獲受訪者重視。在受訪的香港和大灣區內地城市消費者中，分別有68%和65%表示疫情令他們開始更注重產品來源。

4 招攬、培訓和再培訓人才仍然是零售商面臨的主要挑戰

絕大多數受訪零售商認為，招攬數碼和數據分析專才，以及培訓和提升員工技能，打造面向未來的工作團隊，是他們面臨的主要挑戰。企業高管指出，人才短缺問題困擾多個領域，以資訊科技和系統支援、數據分析和研發領域尤甚，其次是銷售、市場推廣和傳訊領域。上述發現表明，教育機構需更積極制定切合市場需要的數碼技能培訓計劃，以更好地服務零售業。

5 消費者期望品牌利用科技加快服務速度和降低成本

隨着消費者在網上搜尋和選購商品愈來愈駕輕就熟，他們期望品牌加快實施科技方案，提升整個購物流程的速度和效率。通過科技方案，零售商能完

善商品搜尋功能，並根據顧客的購物紀錄推薦商品，因此即使要提供個人資料，消費者也願意採納科技方案。誠然，消費者仍然擔心資料安全問題：整體而言，76%受訪者認為企業對數據安全的保障程度一般、較低或不足。

6 企業愈發需要制定大灣區和東南亞市場的全方位策略

調查顯示，73%受訪零售商表示已有一個或多個業務部門開始實施大灣區專項策略，但企業已實施有關策略的業務部門並不一致：零售商已實施大灣

區專項策略最常見的業務部門是銷售、市場推廣和傳訊（43%）。另一方面，只有16%企業制定了大灣區專項財務或人力資源策略，僅10%的企業制定了大灣區專項法律策略。

由於跨境招聘和資金流動的規管要求時有變更，而且涉及相關的稅務和法律問題，零售商在規劃與大灣區相關的後勤職能方面存在潛在落差。同時，不少零售商亦尋求拓展東南亞市場，該區電商業務發展迅速，尤其是流動渠道零售。受訪的行業高管強調，精通網購的消費群組不斷擴大，要吸引他們消費，就需要為產品、服務和營銷方案增添本地色彩。



本文節錄自畢馬威中國、香港貨品編碼協會和滙豐共同發表的《零售新里程：大灣區全渠道發展展望》報告。掃描二維碼登入畢馬威中國網站下載報告全文。

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Technical Adviser 技術顧問:



Asia & Africa Committee 亞洲及非洲委員會



JETRO visits the Chamber 日本貿易振興機構到訪總商會

Tomohiro Takashima, Director General of JETRO Hong Kong, accompanied by Deputy Director General Toshiaki Wakabayashi and Supervisor of Business Development Department Kelly Li, paid a courtesy visit to the Chamber on 13 August. They met with the Chamber's Asia and Africa Committee Chairman Jonathan Lamport and PR & Programs Director Malcolm Ainsworth.

The two sides discussed the impact of Covid-19 on trade between the two regions. Takashima said that Hong Kong's imports of sake had skyrocketed by 60% in 2020 mainly due to e-commerce, adding that he had noticed that Japanese companies had started to place more importance on the Hong Kong domestic market, with the likes of Donki and AEON opening new branches and bringing in new products. Takashima said according to JETRO's recent survey, the main challenge for Japanese companies doing business in Hong Kong was in acquiring new customers. Lamport suggested Japanese companies should look into bringing Japan's elderly products and services to Hong Kong. He noted that this is an advanced and mature market in Japan, while Hong Kong's elderly market had a lot of room to grow, and local spending power was high.

Both sides expressed hopes of opening borders as soon as possible so Hong Kong and Japan can resume normal business activities.

日本貿易振興機構香港事務所（JETRO）所長高島大浩於8月13日到總商會作禮節性拜訪，與本會亞洲及非洲委員會主席林偉全和公共關係及項目總監麥爾康會面。JETRO次長若林利昭和业务發展部主管李嘉儀亦有隨行。

雙方討論新冠病毒疫情對兩地貿易的影響。高島指出，香港的清酒進口量在2020年升六成，而這主要受惠於電子商貿發展。他又表示，Donki和永旺等日資百貨不斷在港開設新店和引進新產品，可見日本企業日益重視香港市場。高島援引JETRO的最新調查結果，說明開拓客源是在港日資企業面對的主要挑戰。林偉全建議日企考慮將日本的安老產品和服務引入香港。他解釋，日本銀髮市場發展成熟完善，反之本港的安老業甚具發展空間，本地消費力亦見強勁。雙方均期望邊境得以盡快重開，讓香港與日本恢復正常商業活動。

Fostering Ties with Australia 與澳洲加強聯繫



Shannon Powell, Senior Trade & Investment Commissioner and Deputy Consul General of Australia in Hong Kong, accompanied by Investment Manager Catherine Dai, paid a courtesy visit to the Chamber on 29 July. They met with Chamber CEO George Leung and PR & Programs Director Malcolm Ainsworth, and discussed ways to collaborate with the Chamber and foster bilateral relations.

Powell explained that Australia was Hong Kong's seventh largest trade partner in services, and said that there were opportunities in digital technology, biotech, tourism, renewable energy, circular economy and advanced manufacturing. She added that green technology and biotech were the two areas likely to be most relevant to Hong Kong investors, and said that the Consulate was already working with some Hong Kong companies to help them enter the Australian market.

The two sides also discussed Hong Kong's role as a regional and international logistics centre, as well as the impact of the pandemic on the logistics sector and trade fairs. They agreed to organize information sessions and meetings to help members learn more about the business opportunities in Australia, as well as the different laws, regulations and tax regimes across states.

澳洲駐港總領事館高級商務及投資專員兼副總領事鮑詩納隨同投資推廣商務官戴雅璇於7月29日到總商會作禮節性拜訪，與總商會總裁梁兆基和公共關係及項目總監麥爾康會面，雙方就未來合作和促進兩地雙邊關係協商。

鮑詩納解釋，澳洲是香港第七大服務貿易夥伴，在數碼科技、生物科技、旅遊、可再生能源、循環經濟和先進製造等領域機遇處處。她又補充，綠色科技和生物科技可能是香港投資者最感興趣的兩個領域，而領事館亦已開始與港企合作，協助他們進軍澳洲市場。

雙方還討論了香港作為區域和國際物流樞紐的角色及疫情對物流業和貿易展的影響。雙方商定舉辦資訊交流會和會議，讓會員深入了解澳洲的商機及不同州份的法律、規例和稅制。

Americas Committee 美洲委員會

Fostering Ties with Mexico 與墨西哥增進聯繫

Consul General of Mexico Pablo Macedo Riba, and Consul of Economic and Commercial Affairs Esteban Ramirez Gonzalez, met with Chamber Chairman Peter Wong, CEO George Leung and Americas Committee Chairman Evaristo Trevino Berlanga on 17 August to discuss trade and investment between Mexico and Mainland China and Hong Kong.

The Consul General said Hong Kong remains an important hub for Sino-Mexico trade, with about 10% of the total trade between Mexico and the Mainland flowing through Hong Kong. He said that he expected the Investment Promotion and Protection Agreement between Hong Kong and Mexico, which came into force in June, will help to facilitate investment flows between the two economies.

Both sides also discussed the impact of Covid-19 on trade, Hong Kong's role in the Greater Bay Area, and the economic outlook for Mexico and Mainland China. They also agreed to work more closely to further strengthen bilateral economic and trade ties.

墨西哥總領事 Pablo Macedo Riba 和經濟及商務領事 Esteban Ramirez Gonzalez 於 8 月 17 日與總商會主席王冬勝、總裁梁兆基和美洲委員會主席 Evaristo Trevino Berlanga 會晤，商討墨西哥、中國內地和香港之間的貿易投資。

總領事表示，香港仍是中墨貿易的重要樞紐，兩國約一成商品貿易經香港轉口。他又指出，香港與墨西哥簽署的《促進和保護投資協定》於 6 月正式生效，可望促進兩地的投資往來。

雙方亦探討新冠病毒疫情對貿易的衝擊、香港在大灣區的角色及中墨兩國的經濟前景，並同意加強合作，進一步鞏固雙邊經貿聯繫。

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

Ming Kwok, Founder and CEO of Trumptech Group, spoke at a committee meeting on 16 July, where he shared the trends and prospects in edtech development in Hong Kong and beyond. He also discussed his company's experience in developing AI-driven solutions for the local K12 curriculum. At the same meeting, Jennifer Tan was returned as Chairman, and Elsa Wong, Fred Sheu and Timothy Tam were returned as Co-Vice Chairmen.

尊科創辦人兼行政總裁郭天鳴出席 7 月 16 日舉行的委員會會議，介紹香港以至其他地區教育科技的發展趨勢和前景，並分享公司為本地 K12 課程開發人工智能方案的經驗。會上，陳婉真獲選連任主席，黃玉娟、許遵發和譚雨川獲選連任副主席。



COMMITTEE CHAIRMEN 委員會主席



Americas Committee
美洲委員會
Mr Evaristo Trevino Berlanga



Asia & Africa Committee
亞洲及非洲委員會
Mr Jonathan Lamport
林偉全先生



China Committee
中國委員會
Mr Eric Fok
霍啟山先生



HKCSI – Executive Committee
香港服務業聯盟 — 執行委員會
Ms Veronica Lockyer
駱凱燕女士



Digital, Information & Telecommunications Committee
數碼、資訊及電訊委員會
Ms Jennifer Yuen Chun Tan
陳婉真女士



Economic Policy Committee
經濟政策委員會
Mr John Anthony Miller
苗學禮先生



Environment & Sustainability Committee
環境及可持續發展委員會
Mr Wilson Kwong
鄺永銓先生



Europe Committee
歐洲委員會
Mr Davide De Rosa
戴偉德先生



Financial & Treasury Services Committee
金融及財資服務委員會
Mr Harrison Ho
何樂生先生



Industry & Technology Committee
工業及科技委員會
Mr Victor Lam
林凱章先生



Legal Committee
法律委員會
Ms Agnes Tan
陳國萍女士

Thousands More Winners! 新增過千位幸運兒！

總商會上月分別在8月5日及19日舉行兩輪抽獎，每輪抽出約1,000位得獎者。這些已完成接種疫苗的香港居民合共贏得總值過千萬港元的獎品，包括港鐵全年車票、購物禮券及酒店住宿。

首輪抽獎舉行以來，得獎者陸續親臨總商會領獎，包括贏得首架平治房車的幸運兒；七輪抽獎將合共送出三架房車。

感謝港鐵公司香港客運服務總監楊美珍及范家碧律師行資深合夥人范家碧分別主持8月舉行的兩輪抽獎，抽出得獎幸運兒。

總商會「香港做得到！幸運大抽獎」由即日起至9月30日期間舉行，如您已完成接種兩劑疫苗，請即登記參加活動！



The Chamber held two more Lucky Draws last month, on 5 and 19 August, with around 1,000 winners selected in each of the draws. These fully vaccinated Hong Kong residents won prizes worth more than HK\$10 million in total, including MTR annual passes, shopping vouchers and staycations.

Since our first draw, we have had a steady stream of winners coming to the Chamber to pick up their prizes, including the winner of the first of three Mercedes Benz cars up for grabs in our seven draws.

Economic Policy Committee 經濟政策委員會

Albert Lo, Partner and Financial Services Consulting Leader at PwC, explained the challenges faced by the Mandatory Provident Fund (MPF) system to members at a committee meeting on 22 July. He also discussed how eMPF – a one-stop electronic platform currently under development – could help enhance the efficiency and transparency of the statutory scheme. At the same meeting, Tony Miller was re-elected as Chairman. Jim Taylor was returned as Vice Chairman and Benson Luk was elected to join him as Co-Vice Chairman.

在7月22日舉行的委員會會議，羅兵咸永道合夥人及金融業管理諮詢主管盧啟豪探討強制性公積金（強積金）制度面對的挑戰，並講解現正開發的「積金易」一站式電子平台如何有助提高強積金計劃的效益和透明度。會上，苗學禮獲選連任委員會主席，戴樂生和陸瀚民分別連任和獲選副主席。



金融及財資服務委員會



財經事務及庫務局副局長陳浩濂出席7月26日的會議，講解局方如何以多管齊下的方式把香港打造成區域房託基金市場，並介紹有關資產類別的機遇。會上，何樂生和梁銘謙分別獲選委員會主席和副主席。

The Chamber organized three focus group sessions, on 27 July, 29 July and 4 August, to collect members' views for the Chamber's Policy Address submission to the Chief Executive.

總商會分別於7月27日、7月29日和8月4日舉行焦點小組會議，就《施政報告》集思廣益，所得意見將被整合為總商會政策建議書，以提呈行政長官參詳。

COMMITTEE CHAIRMEN 委員會主席



Manpower Committee
人力委員會
Mr CK Lee
李志強先生



Membership Committee
會員關係委員會
Mr Leland Sun
孫立勳先生



Real Estate & Infrastructure Committee
地產及基建委員會
Mr Nicholas Brooke
蒲祿祺先生



Retail & Tourism Committee
零售及旅遊委員會
Ms Nikki Ng
黃敏華女士



Shipping & Transport Committee
船務及運輸委員會
Mr Kenneth Bell
鮑健偉先生



Small & Medium Enterprises Committee
中小型企業委員會
Mr Norman Yeung
楊敏健先生



Taxation Committee
稅務委員會
Ms Alice Leung
梁愛麗女士



Taiwan Interest Group
台灣小組
Mr P C Yu
余鵬春先生



Women Executives Club
卓妍社
Ms Nikki Ng
黃敏華女士



Young Executives Club
卓青社
Mr Eric Fok
霍啟山先生



Ms Elsa Wong
黃玉娟女士



Thanks to Jeny Yeung, Hong Kong Transport Services Director of MTR Corporation, and Lily Fenn, Senior Partner, Lily Fenn & Partners, for picking the winners in the two August draws.

The Chamber's Hong Kong We Can Do It! Lucky Draws will continue until 30 September, so don't forget to sign up if you are fully vaccinated!

Financial & Treasury Services Committee



Joseph Chan, Undersecretary for Financial Services and the Treasury, spoke on his bureau's multi-pronged approach to developing Hong Kong as a regional REIT market, as well as associated opportunities arising from this asset class, at a meeting on 26 July. Also at the meeting, Harrison Ho and Peter Leung were elected respectively as Chairman and Vice Chairman of the committee.

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

Hannah Jeong, Head of Valuation & Advisory Services at Colliers, discussed the opportunities and challenges arising from the tokenisation of real estate at a webinar on 8 August. She also explained the methodology for valuing tokenised assets.



高力證券估值及諮詢服務主管 Hannah Jeong 出席 8 月 8 日的網上研討會，探討房產代幣化的機遇與挑戰，並講解代幣化資產的估值方法。

Shipping & Transport Committee 船務及運輸委員會

Edmund To, Chief Technology Officer of Global Shipping Business Network (GSBN), spoke at a committee meeting on 10 August on the use of blockchain technology in the shipping industry. He also shared with members the latest developments at GSBN, a not-for-profit, digital exchange platform that aims to accelerate the digital transformation of shipping and ancillary industries.



在 8 月 10 日的委員會會議，Global Shipping Business Network (GSBN) 首席科技總監 Edmund To 介紹航運業應用區塊鏈技術的情況，並分享 GSBN 的最新發展。GSBN 是一個非牟利數碼交易平台，旨在加快航運及配套產業的數碼轉型進程。

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

A webinar on "SMEs Facilitating Fintech Solutions" hosted by InvestHK took place on 29 July. HKGCC was one of the supporting organizations of the event.

投資推廣署於 7 月 29 日舉辦「便利中小企營商金融科技方案——貿易融資與跨境支付」網絡研討會。總商會為是次活動的支持機構之一。

Talent Development 人才發展

The world of social media is constantly changing. For businesses to stay on top of the game, it is essential to keep up with industry trends, and keep their marketing strategies up-to-date. At a workshop on 22 July, Bernie Wong, Founder of Social Stand and Presenter at RTHK, talked about the common missing pieces in social media marketing, and analysed ten current trends. He also introduced new social media platforms that marketers should be aware of, and discussed topics including content marketing, social audio, short video and augmented reality.

社交媒體世界瞬息萬變，企業必須緊貼行業趨勢，確保營銷策略與時俱進，方能保持領先。在 7 月 22 日的工作坊，Social Stand 創辦人兼香港電台節目主持黃啟亮講解社交媒體營銷的常見缺失，並分析十大最新趨勢。他亦介紹了多個值得市場營銷從業員關注的新興社交媒體平台，並探討內容營銷、社交語音、短片和擴增實景等議題。

During times of upheaval and business transformation, it is important for company boards to be agile and take an active role in supporting and guiding management. At a webinar on 30 July, speakers discussed how boards could strengthen their effectiveness in crisis management and be better prepared for future crises. They explored the experience of the past year, and presented different techniques that could prepare board members for dealing with times of crises and to help them stay effective. The speakers were Honnus Cheung, Founder and Director, Twenty20 Limited, and Co-Founder and Chief Strategy Officer, Mojodomo Holdings Limited; Raymond Reed Baker, Managing Director, One World International Group; and Vivian Lines, CEO, Lines Consulting. The event was moderated by Chris Moon, Asia Director, Financial Times Board Director Programme.

在動盪時期或業務轉型期間，公司董事局靈活應變、積極支援和指導管理層迎向轉變至關重要。在 7 月 30 日舉行的網上研討會，三位講者——Twenty20 Limited 創辦人兼董事及 Mojodomo 聯合創辦人兼首席策略總監張可玲、One World International Group 董事總經理 Raymond Reed Baker 和 Lines Consulting 總裁 Vivian Lines——探討董事局如何提升危機管理的成效，為未來危機做好準備。他們還回顧去年經驗，介紹各種有助董事局應對危機和維持績效的技巧。是次活動由《金融時報》董事課程亞洲總監 Chris Moon 主持。

Smart City Working Group 智慧城市工作小組



The “Create Smart City Summit” was held on 23 July as part of a joint initiative by HKGCC, the Hong Kong Productivity Council and the Vocational Training Council to support Hong Kong’s efforts to become a smart city. A panel of industry and academic experts spoke on the latest Smart City Blueprint, development of innovative technologies, lessons from neighbouring regions and the way forward for Hong Kong.

為支持香港的智慧城市發展，總商會、香港生產力促進局及職業訓練局於7月23日合辦「創建智慧城市高峰論壇」，邀來多位業界和學術界的專家剖析新一份《香港智慧城市藍圖》和創科發展，分享鄰近地區的經驗，並探索香港的未來發展路向。

At a meeting on 20 July, Thomas Ho, General Manager, Alibaba Cloud Macao, spoke on his company’s partnership with the Macao Government to facilitate the SAR’s smart city development in transportation, health systems and governance through their cloud computing applications.

在7月20日的會議，阿里雲澳門區總經理何遠標講解公司如何與澳門政府合作，透過提供雲端運算應用服務，推動澳門特區在運輸、醫療系統和管治方面的智慧城市發展。

Taiwan Interest Group 台灣小組

PC Yu, Chairman of the Taiwan Interest Group, hosted a farewell lunch on 27 July for Ni Bochia, Taipei Economic and Cultural Office Economic Division Director. Stanley Hui, Former Chairman of the Taiwan Interest Group, and Petrina Tam, Convenor of the Chamber’s GBA Working Group, also attended the lunch.

台灣小組主席余鵬春於7月27日設午宴，歡送台北經濟文化辦事處經濟組組長倪伯嘉。台灣小組前主席許漢忠及總商會大灣區工作小組召集人譚唐毓麗應邀赴會。



Women Executives Club 卓妍社



Renowned social worker and former politician Dr Rosanna Wong, Senior Advisor of the Hong Kong Federation of Youth Groups, spoke at a webinar on 15 July as part of WEC's Women in Philanthropy series. Dr Wong shared how the influence of her family had inspired her to get involved in social work. She also discussed changes in the youth social work environment throughout her career, as well as some of her more memorable projects. Dr Wong also encouraged young people in Hong Kong to explore their passions outside of school and work, and shared some tips on how to go about joining different interest groups in the city, including those offered by the Hong Kong Federation of Youth Groups.

香港青年協會（青協）高級顧問、著名社會工作者和前政界人士王葛鳴博士於7月15日出席卓妍社舉辦的「慈善事業女性系列」網上研討會。王博士分享當初受到家人鼓勵而開始參與社會工作，並討論了青年社會工作環境的變遷，以及一些難忘的項目。她還鼓勵本港青年發展學業和工作以外的興趣，並分享如何加入不同的本地關注團體，包括青協旗下的小組。



WEC members enjoyed a guided tour of Tai O on 28 July where they learnt about the history of the fishing village as well as the Tai O Heritage Hotel, a conservation project that has turned the former police headquarters building into a modern hotel. After a guided tour of the hotel by staff members of Sino Group, members also took the chance to explore the historic village.

卓妍社會員於7月28日參加大澳導賞團，認識大澳漁村歷史，並在信和集團職員的帶領下參觀大澳文物酒店，了解舊大澳警署如何活化為現代酒店。參觀完畢後，會員亦借機暢遊這條歷史悠久的漁村。

Cynthia Usui, Country Manager of LOF Hotel Management, shared her journey from housewife to corporate high-flier at a webinar on 3 August. Usui explained that after giving up work to look after her daughter she was out of the workforce for 15 years. She shared her personal experiences of transitioning back to the corporate environment and some practical tips from her book "Eight Things Full-Time Housewives Should Do Before Entering the Workforce." Speaking to WEC Chairman Nikki Ng, Usui also shared some anecdotes about her struggles to find work, as well as insights into how being out of her comfort zone helped her foster a determined mindset.



LOF Hotel 日本社長薄井辛西雅於8月3日出席網上研討會，分享從家庭主婦搖身為企業高管的經歷。她憶述自己為照顧女兒而辭掉工作，自此脫離職場15年。薄井又談及重返職場的個人經驗，以及其著作《全職主婦投身職場前應做的八件事》中提出的實用心得。與卓妍社主席黃敏華對話期間，她還分享了一些軼事，包括在求職階段的掙扎，以及走出舒適區如何有助堅定信念。

Young Executives Club 卓青社



Protecting Ocean Wildlife 保護海洋生物

YEC members were joined by friends, colleagues and children to take part in the Flag Day for the Ocean Park Conservation Foundation Hong Kong on 21 August. The foundation is an independent charitable trust committed to the conservation of Asian wildlife and their habitats. The event raised funds for the foundation's initiatives, which include a response programme for stranded marine mammals, scientific projects on local species like the horseshoe crab, and community education programmes on subjects like using less plastic.

香港海洋公園保育基金港島區賣旗日在8月21日舉行，卓青社會員與好友、同事和子女一同參與賣旗活動。保育基金為獨立的慈善信託基金，致力保育亞洲區內野生動物及其棲息地。是次活動旨在籌款支持保育基金的工作，包括海洋生物擱淺行動、馬蹄蟹等本地物種的保育科研項目，以及推廣減塑生活的社區教育計劃。



Jacky Cheung, Vice Chairman of the Young Executives Club, led a team of YEC golfers to participate in the HKTA Foundation Charity Golf Tournament. The event took place on 30 July at the Clearwater Bay Golf & Country Club.

卓青社副主席張卓賢於7月30日帶領卓青社高球員參與在清水灣鄉村俱樂部舉行的香港網總協會慈善高爾夫球賽。



Chamber members enjoyed a tour of the Experience Centre at Science Park on 6 August, which showcases a mix of digital artworks and information about the HKSTP's work to drive innovation in Hong Kong. The park continues to grow and foster innovation in the city, and currently has more than 1,000 tech companies on site, employing more than 10,000 R&D talent.

總商會會員於8月6日參觀位於香港科技園的創科體驗館。館內展出一系列數碼藝術品，並介紹科技園推動香港創新發展的工作。園區持續推動本地創科發展，目前已有過千家科技公司進駐，合共僱用過萬名研發人才。



Thanks to Our Good Citizens!

感謝一眾好市民！

Hong Kong residents who helped fight crime in the city receive awards for their bravery and quick thinking
香港市民協助警方撲滅罪行，他們見義勇為、當機立斷的行動獲表揚

Hong Kong is one of the safest cities in the world, and keeping it that way are local residents who have played their part in helping the police to fight crime.

Forty citizens were commended at the Good Citizen Award Presentation Ceremony on 14 August, where they each received a certificate and a cheque for \$3,000. Thanks to the action of these citizens, several dozen criminals were arrested for offences including fraud, burglary, outraging public decency, animal abuse and wounding.

The oldest awardee was 68-year-old Cheng Yu-kong, who helped the police to arrest a criminal for cruelty to animals. In June 2020, Cheng was visiting his cousin in Shan Ha Tsuen when he saw an injured dog chained to a village house. Several hours later, when he walked

past again and saw the dog was still in the same distressed condition, he filed a report to the Society for the Prevention of Cruelty to Animals (SPCA) and the police, who quickly arrived and arrested the owner of the injured dog. The police were grateful that Cheng had been vigilant and reported the crime, even though he was just passing by the area.

The youngest recipient, 14-year-old Liu Wing-yan, was travelling on the LRT to school one day when she noticed a man placing his foot underneath another passenger's skirt, then walking away. Liu alerted the victim and contacted the police. When the police arrived they quickly located the defendant who had a tiny camera lens hidden inside his shoe. It turned out that the defendant's phone contained about 50 up-skirt photos.

He was convicted of outraging public decency, sentenced to fourteen weeks' imprisonment, and given two years' probation.

Another recipient of the Good Citizen Award was Li Cheuk-fai, a security guard at a residential building. A teacher contacted the building after seeing a student post online that he was attempting suicide. Li quickly located the right flat and also reported the situation to the police. When first responders and police arrived, they found the casualty in an unconscious state, but thanks to Li's fast action they were able to revive him before transferring him to hospital.

The Good Citizen Award is organized by the Hong Kong Police Force and the event has been sponsored by HKGCC since it launched in 1973. The



August awards were presented by Commissioner of Police Siu Chak-ye, Chamber Deputy CEO Watson Chan, and Victor Pang Wing-seng, member of the Fight Crime Committee.

Speaking at the ceremony, the Chamber's Chan praised all of the recipients as fantastic role models for Hong Kong and said he hoped the awardees would inspire people with their acts of bravery and justice.

Pang said that he hoped this year's theme of anti-deception would enhance public awareness about fraud, in particular the recent increase in scams targeting the elderly.

Siu introduced the new Good Corporate Award to encourage businesses to assist the police in preventing and investigating such scams and other illegal activity. He added that the police would continue to raise awareness of how the whole community can work together to fight crime.

3



香港是全球最安全的城市之一，良好的治安實有賴一眾市民熱心協助警方撲滅罪行。

「好市民獎頒獎典禮」於 8 月 14 日舉行，共有 40 人獲頒獎項，每位得獎者均獲得嘉許狀及 3,000 元獎金。有賴熱心市民挺身而出，數十名罪犯因詐騙、盜竊、有違公德、虐待動物及傷人等罪行而被捕。

最年長的「好市民獎」得主為年屆 68 歲的鄭裕光，他曾協助警方逮捕一名虐待動物的罪犯。在 2020 年 6 月，鄭裕光前往山下村探親期間，發現受傷的狗隻被綁在村屋前。他在數小時後再度途經現場，目睹狗隻仍未擺脫困境，遂向香港愛護動物協會和警方舉報，警員迅速到場並拘捕狗主。警方感謝鄭裕光途經該處時保持警覺，並主動舉報罪行。

最年輕的得獎者為 14 歲的廖詠恩，她在乘搭輕鐵上學時目擊一名男子把腳伸到乘客的裙底，於是提醒受害人並報警求助。警方到場後迅速確認疑犯的位置，並發現他在鞋上安裝微型鏡頭，手機藏有約 50 張偷拍裙底的照片。該名男子最後因有違公德罪成，被判監 14 個星期，緩刑兩年。

另一位「好市民獎」得主為住宅大廈保安

1 The Hong Kong Police Force's anti-scam mascot "The Little Grape" and singer Woo Fung perform at the Good Citizen Award ceremony.

警隊防騙吉祥物「提子」卡通人偶與藝人胡楓擔任「好市民獎頒獎典禮」的表演嘉賓。

2 HKGCC CEO Watson Chan presents the Good Citizen Award to Li Cheuk-fai.

總商會政策及商務發展副總裁陳利華頒發「好市民獎」予保安員李卓輝。

3 Liu Wing-yan, the youngest awardee, received her award from Pang Wing-seng, member of the Fight Crime Committee.

本屆最年輕的得獎者廖詠恩從撲滅罪行委員會委員彭穎生的手中接過獎項。

員李卓輝。一名教師在網上得悉學生企圖自殺後聯絡大廈管理處，李卓輝隨即找出事主所在的單位並報警備案。先遣急救員及警員到場後發現傷者陷入昏迷，但有賴李卓輝反應迅速，傷者經搶救後蘇醒，其後送院治理。

「好市民獎勵計劃」由香港警務處主辦，自 1973 年推出以來一直由總商會贊助，而在 8 月舉行的頒獎典禮由警務處處長蕭澤頤、總商會副總裁陳利華和撲滅罪行委員會委員彭穎生擔任頒獎嘉賓。

總商會副總裁陳利華在典禮上致辭，讚揚得獎者為香港市民樹立良好榜樣，並表示期望這種見義勇為的精神能夠激發更多市民攜手撲滅罪行。

彭穎生表示，今屆頒獎禮以「防騙」為主題，冀能加強市民的防騙防罪意識，尤其是近日針對長者的騙案有所增加。

蕭澤頤介紹了新設的「好企業獎」，旨在鼓勵企業積極協助警方防止和偵查騙案及其他違法行為。他補充，警方將繼續提高社會大眾合力撲滅罪行的意識。

Trade War: Impact and Prospects

Research shows that tariffs have damaged the U.S. economy and that trade ties with China actually benefit both sides

Three years into the U.S-China trade war, the Phase One truce signed in January 2020 still holds, but the path forward for the relationship between the world's two biggest economies remains unclear.

Speaking from New York at a Chamber webinar on 22 July, Oxford Economics' Lead Economist Alex Mackle shared insights from his firm's survey on the impact of the trade war on the economy in the United States, and discussed some possible future scenarios for trade ties.

on perceived damage to the U.S. economy caused by China's economic policies. However, as Mackle explained, the numbers paint a different picture.

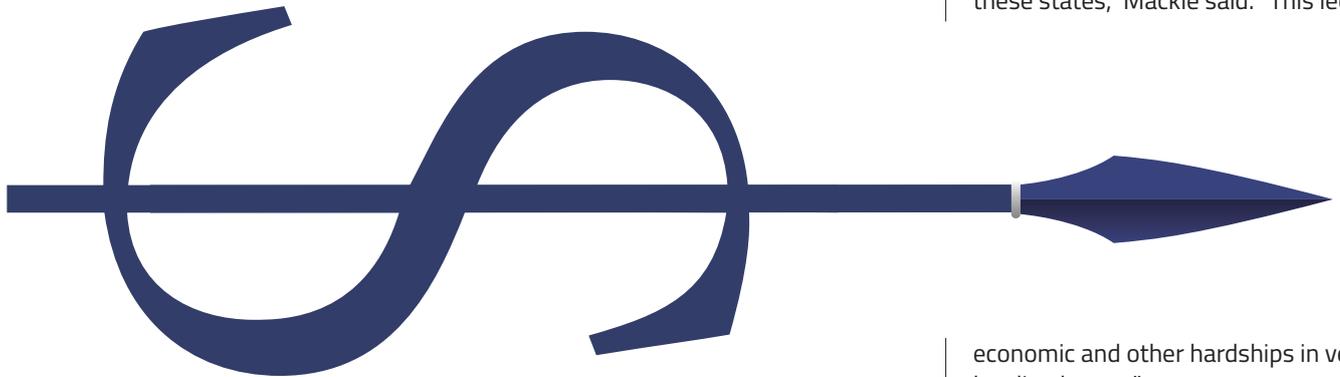
"China is a significant export destination for the United States. In 2019, the U.S. exported US\$106 billion worth of goods and US\$57 billion worth of services," he said, adding that these exports support 1.2 million U.S. jobs.

Imports from China benefit the U.S. by lowering costs for consumers, and many U.S. firms invest directly into China.

So, given the benefits of trade with China, what is behind the eruption of tensions?

Mackle explained that one of the key drivers is the "China shock." Even though American consumers in general have benefited from trade with China, it has had a negative impact on small but highly concentrated regions of the U.S. that had been dependent on manufacturing.

"The import of low-cost goods from China actually accelerated the reduction of employment and manufacturing in these states," Mackle said. "This led to



"The subtitle of the report is 'a crucial partnership at a critical juncture' and I think this really summarises where we are at the moment," Mackle said.

With China poised to become the world's largest economy by 2030, the United States is set to lose the status it has held since the 19th century. As China's wealth has grown, the U.S. narrative – particularly under former President Donald Trump – has focused

"The potential for further investment is also enormous, given the extent to which China will continue to grow," Mackle said.

Besides these tangible benefits, the key long-term benefit to the U.S. comes from gains in "total factor productivity," Mackle said, which refers to the efficiency with which capital and labour can produce goods and services.

economic and other hardships in very localized areas."

Criticism of China accelerated under the Trump administration, developing into the trade war. In mid-2018, before U.S. actions began, the average tariff on imports from China was around 3%. A year later, this had peaked at 21%, with China retaliating in kind. The Phase One agreement has reduced these tariffs to around 19% in both directions.

Although the aim of the tariffs was to help the U.S. economy, they have had the opposite effect, leading to reduced

貿易戰：影響及前景

研究顯示關稅損害美國經濟，美中貿易關係實際上互惠互利

investment by U.S. firms, supply chain disruption and higher costs of goods. Oxford Economics estimates that the cost of the trade war to the U.S. economy has been US\$108 billion – around 0.5% of GDP – and the loss of 245,000 jobs.

A second reason for the U.S. deciding to take action is due to China's economic model, with "unfair" practices such as subsidies for SOEs and technology transfer demands. U.S. critics have also focused on the country's trade deficit with China. But, as Mackle explained, there is no evidence that China's unfair

an increased trade deficit with the rest of the world."

So what are the paths forward? Mackle noted that U.S. policymakers across the political spectrum are skeptical about China. So the current Phase One tariffs will likely remain in place, and there may be moderate decoupling in technology.

From this baseline, Oxford Economics has explored two possible scenarios: the first a de-escalation of the trade tensions with tariffs dropping to around 12%.

tariff increases are unlikely," he said. "But we could see tariff wars replaced by subsidy wars."

Bringing manufacturing home has been a policy goal of both the Trump and Biden administrations, but this may not be feasible. Trying to decouple from China in the electronics supply chain is not going to recreate the jobs that have been lost in the American Rust Belt, Mackle explained.

trading practices are the cause of the trade deficit, even though the Trump administration tended to lump together the two issues.

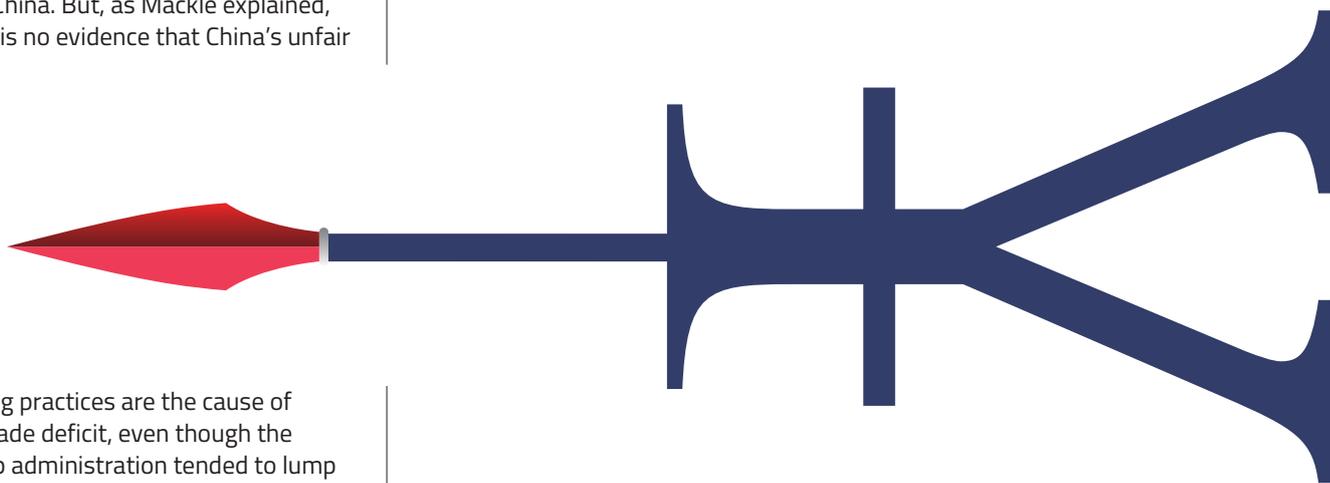
Ultimately, while the trade war did negatively affect the Chinese economy, it has not created any benefits for the U.S.

"The trade war failed to achieve its stated policy goals," Mackle said. "First and foremost, it hurt the U.S. economy and reduced employment. Although the trade deficit with China did narrow slightly, this was offset by

In an escalation scenario, tariffs could rise to 45% with more extreme decoupling, which would lead to a US\$1.6 trillion loss of GDP to the U.S. This situation is unlikely, however, especially with Trump no longer in the White House.

Mackle noted that the Biden administration is focused on ideas like "buy American," supported by government stimulus packages. "Further

"There is a real shift in technology now," he said. "If you repatriate jobs from countries where the cost of labour relative to capital is lower, what we have seen is rather than creating jobs, those jobs get replaced by robots. Robots that seemed expensive before, or that didn't exist before, now seem very cost effective."





美中貿易戰發展至今已三年，兩國在 2020 年 1 月簽訂第一階段協議後一直處於休戰狀態，惟全球兩大經濟體的關係發展仍未明朗。

在總商會 7 月 22 日的網上研討會，身處紐約的牛津經濟研究院高級經濟學家 Alex Mackle 分享研究院發表的調查報告，剖析貿易戰對美國經濟的影響，並預測美中貿易關係的潛在發展。

Mackle 表示：「報告的副標題為『關鍵時刻的重要合作關係』，足以概括了目前的情況。」

中國有望於 2030 年前成為全球最大經濟體，取代美國自 19 世紀維持至今的地位。隨着中國的財富持續增長，美國的論述（尤其在前總統特朗普執政下）着眼於中國經濟政策對美國經濟造成的損害。不過 Mackle 指出，數據顯示的實際情況截然不同。

「中國是美國重要的出口目的地。美國在 2019 年向中國輸出的貨物和服务總值分別為 1,060 億美元及 570 億美元，這為美國創造了 120 萬個職位。」他說。

從中國進口貨物有助降低美國消費者的成本，而且許多美國企業直接投資中國市場。

Mackle 說：「中國增長勢頭將會延續，作出進一步投資的潛力龐大。」

他補充，除了實質利益，美國的主要長遠利益來自「全要素生產力」增長，即資本和勞動力用於生產貨物和服务的效率。

既然與中國貿易能帶來種種益處，引發緊張關係的原因何在？

Mackle 解釋，其中一個主要因素為「中國衝擊」。儘管美中貿易往來普遍令美國消費者受惠，美國一些製造業高度集中的小區卻受到負面影響。

「從中國進口廉價貨物加快了這些州份的職位流失和製造業萎縮，導致局部地區出現經濟和其他問題。」他說。

特朗普任內的反華聲音高漲，其後演變為貿易戰。美國在 2018 年中採取行動前，中國進口貨物的關稅平均約為 3%，一年後升至 21% 的高位，中國亦以牙還牙。第一階段協議令雙方的關稅水平回落至約 19%。

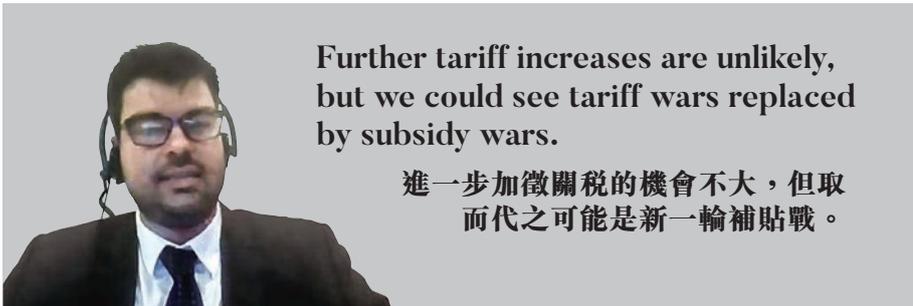
雖然關稅旨在扶助美國經濟，結果卻適得其反，導致美國企業減少投資、供應鏈受到干擾及商品價格上升。牛津經濟研究院估計，貿易戰對美國經濟造成的損失達 1,080 億美元，約佔 GDP 的 0.5%，並引致 24.5 萬個職位流失。

美國決定採取行動的另一個原因，是中國的經濟模式涉及「不公平」的做法，例如補貼國有企業和要求外國企業轉移技術。此外，美國的批評亦針對美中貿易逆差。Mackle 解釋，即使特朗普政府試圖將兩者混為一談，實際上並無證據顯示中國的不公平行為導致貿易逆差。

貿易戰最終對中國經濟造成不利影響，亦未為美國帶來任何益處。

「貿易戰未能達成原定的政策目標。」Mackle 續稱：「首先，貿易戰損害美國經濟和就業。儘管對華貿易逆差略為收窄，卻因美國與全球其他地區的貿易逆差擴大而抵銷。」

美中關係如何走下去？Mackle 指出，美國不同黨派的政策制定者均對中國存疑，因此第一階段協議或會繼續生效，而科技領域可



Further tariff increases are unlikely, but we could see tariff wars replaced by subsidy wars.

進一步加徵關稅的機會不大，但取而代之可能是新一輪補貼戰。

能會出現局部脫鉤。

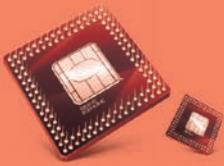
在上述前提下，牛津經濟研究院提出了兩個可能發生的情況：其中一種情況為貿易緊張關係緩和，關稅下降至約 12%。

相反，假如局勢升，關稅可能上升至 45%，兩國進一步脫鉤，或致美國 GDP 損失 1.6 萬億美元。不過特朗普已離開白宮，以上情況不大可能發生。

Mackle 指出，拜登政府提倡「買美國貨」等政策，並推出刺激措施配合。他說：「進一步加徵關稅的機會不大，但取而代之可能是新一輪補貼戰。」

特朗普和拜登政府均鼓勵製造業遷回本土，但這項政策目標未必切實可行。Mackle 解釋，試圖與中國的電子供應鏈脫鉤，無助在美國鐵鏽地帶重新創造已經流失的職位。

「科技已出現根本變化。把職位從勞工成本較資本成本低的國家遷回本國，不但未能創造職位，相關工種更會被機械人取代。以往機械人技術仍未面世，又或是成本高昂，但技術水平不斷提升，如今引入機械人更具成本效益。」他說。



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Assessing Climate Risk

Hong Kong businesses need to do more to prepare for the transition to a lower carbon environment

Climate risk to businesses is a growing threat around the world, whether biodiversity loss, floods or fires – such as the ones currently affecting the United States.

At a Chamber webinar on 14 July, Peter Reynolds, Head of Greater China at Oliver Wyman, remarked that while physical risk, such as damage from extreme weather, was an obvious concern, businesses also need to start planning for a low-carbon future.

“The transition risk – meaning that firms understand their carbon footprint and what they have to do to comply with regulations – is actually the more substantial risk, as it affects all businesses.”

There is a sense that climate risk is a long way away. But the introduction of carbon taxes around the world is bringing that risk forward, meaning that businesses need to think now about how to reduce their environmental impact. Corporates need to ensure that climate consideration is part of the whole business and not treated as a niche area.

In real estate, for example, companies need to look at the carbon intensity of the whole supply chain and construction process. Investors should consider whether it is worth spending more today to make buildings more eco-friendly for the longer term.

“Some assets over time could be written off as they become unviable,” Reynolds said.

A similar conundrum can be seen in the shipping industry, he added, where an older fleet will likely become uneconomical sooner as carbon become more expensive.

Katie Butterworth, Chief Operating Officer and Regional Head of Risk Strategy, Asia Pacific Risk at HSBC, agreed that climate risk may not be directly affecting us yet, but businesses still need to start planning now for physical and transitional risk.

“For example, what happens if properties we hold as collateral are not energy efficient –

neutral, Butterworth said. Data also enables financial companies to understand where their clients are on the path to carbon reduction, so they can consider different scenarios and do stress testing. However, there are challenges in getting hold of the right data, she added, as well as considerations around data privacy and cross-border issues.

A complicating factor is that environmental standards vary across jurisdictions. There is also no standard qualification in climate risk for the financial services sector, which is a



will they lose their value as collateral in the future?”

Hong Kong is aiming for net zero carbon emissions by 2050, the Mainland by 2060. Sectors that are particularly affected by the shift include metals, mining and utilities, as well as transportation, real estate and construction.

Data will be crucial to help companies move towards carbon

further challenge in the issue of talent.

“We need to invest in the people that we have. Climate risk needs to become part and parcel of our training, just like crime risk,” Butterworth said. “We need to think about how we train our people as well as how to attract new talent.”

In answer to a question on how well prepared Hong Kong companies

評估氣候風險

香港企業需為低碳轉型加緊準備

不論是生物多樣性流失、水災還是現正肆虐美國多州的山火，氣候風險都對全球企業構成日益嚴重的威脅。

在總商會 7 月 14 日舉行的網上研討會，奧緯諮詢大中華區主管雷韜潤表示，實體風險固然值得關注，例如極端天氣造成的破壞，但企業亦要開始規劃低碳未來。

「實際上，轉型風險——意指企業了解自身的碳足跡，並且知法守規——涉及所有企業，所產生的風險也較大。」

氣候風險看似遙不可及，但隨著多國相繼引入碳稅，可見氣候風險已引起國際關注，因此企業應設法減少其業務運作對環境的影響，把氣候因素納入整體業務發展策略，而非將之獨立處理。



are for the transition to zero carbon, both speakers agreed that the picture is not great, and that there is considerable work still to be done.

On a more positive note for the city, however, there is growing awareness among local consumers about climate issues, and the huge growth in green bonds in Asia shows there is also appetite among investors for a more sustainable future.



Peter Reynolds
雷韜潤



Katie Butterworth

以房地產業為例，企業要檢視整個供應鏈和建造過程的碳強度，而投資者亦應放眼長遠，考慮是否值得投放更多資源提升建築物的環保表現。

符合能源效益，那該怎麼辦？這些物業日後會否失去抵押價值？」

香港和內地分別致力在 2050 年和 2060 年前實現淨零碳排放。零碳轉型對金屬、採礦和公用事業、運輸、房地產及建造業的影響尤甚。

Butterworth 表示，數據不但對企業邁向碳中和至關重要，還有助財務公司了解客戶的減碳進度，從而就不同的可能情況進行壓力測試。但她亦指出，要取得正確的數據不無挑戰，而且亦要考慮數據私隱和跨境轉移問題。

另一個複雜因素在於環境標準因地而異。此外，金融服務業氣候風險評估工作缺乏劃一的資歷標準，亦是業界面對的人才挑戰。

「部分資產若無法有效運作，久而久之或會出現貶值。」雷韜潤說。

他續道，類似難題同樣困擾航運業；面對碳成本上升，老舊船隊可能很快變得不符合經濟效益。

滙豐銀行首席營運官兼亞太區風險策略主管 Katie Butterworth 認同，氣候風險可能還未對我們造成直接影響，但企業仍需開始就實體和轉型風險做好規劃。

「舉例說，我們持有作抵押的物業如不

Butterworth 解釋：「我們需要投放資源培育現有人才。氣候風險跟犯罪風險一樣，必須納入培訓重點，而如何培訓和吸納人才，是我們需要思考的問題。」當被問及港企是否已準備好邁向零碳時代，兩位講者均認為，發展步伐未如理想，要做的工作仍多。

然而值得欣喜的是，本地消費者對氣候議題的關注與日俱增，而亞洲綠色債券市場增長可觀，足證投資者樂意建設更可持續的未來。



Where Art Meets Technology

藝術與科技融合

Members enjoy being immersed in multimedia artworks on a visit to HKSTP's new Experience Centre

會員參觀科技園新落成的創科體驗館，沉浸於多媒體藝術空間

"Art and technology are both created by humans, and both are driven by human passion to move the world forward," explained Veronica Tan, Centre Manager, as she led a group of YEC members on a tour of the Experience Centre at Hong Kong Science and Technology Parks (HKSTP) on 6 August.

The Experience Centre, which opened in May, showcases a mix of digital art and information about the park's work to drive innovation in Hong Kong. Its current display includes multimedia

artworks by six artists that use technology and data to reinterpret traditional art forms. For example, Yang Yongliang's "Journey to the Dark" is a video of an urban night scene that echoes the style of Song Dynasty landscape paintings.

The Science Park is not just about start-ups, and supports businesses at every stage of the innovation journey, including reindustrialization. It also acts as a private investment company, with a HK\$600 million investment fund.

There are currently more than 1,000 tech companies at the park, which employ over 10,000 R&D-focused workers, among other employees. These include around 150 biomedical companies, and start-ups focused on smart city technology. One of the smart city displays in the Experience Centre is a real-time dashboard showing all of the transport options in the vicinity – so you don't have to stand outside in the rain and heat waiting for buses or taxis. Other types of technology being tested at the



Science Park include self-driving cars, and there are even ice-cream robots serving visitors and staff.

“The park acts as a living lab for the companies to test their solutions,” Tan said. “Once their innovation works in the park, they can push it out to the rest of the city and to the world.”

HKSTP has fostered many successful businesses from among its start-ups, and recently celebrated its third unicorn, with AI company SmartMore joining previous success stories Lalamove and SenseTime.

Beside the Shatin site, HKSTP also runs three industrial areas, in Tai Po, Yuen Long and Tseung Kwan O. On these sites, it provides technology and support as part of Hong Kong’s drive to upskill workers and upgrade the city’s industrial sector.

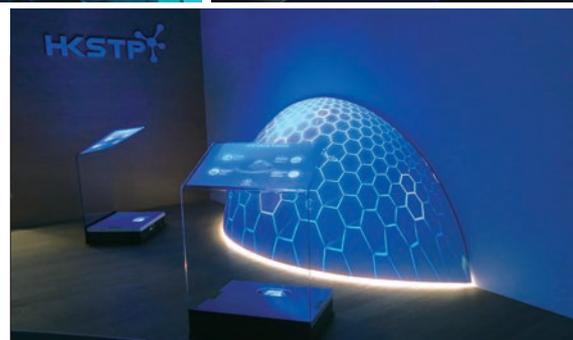
“To be a part of these industrial estates, businesses have to offer high-skilled employment and vocational training to local workers, as well as sell products to the local market,” Tan explained.

卓青社於 8 月 6 日率團參觀位於香港科技園（科技園）的創科體驗館。導賞期間，體驗館經理 Veronica Tan 向會員解釋：「藝術與科技皆由人類創造，並由人類力求進步的熱誠所驅動。」

創科體驗館於 5 月開幕，館內展出一系列數碼藝術品，並介紹園方推動香港創科發展方面的工作。體驗館現正展出六位藝術家的多媒體藝術作品，利用科技和數據重新演繹傳統藝術形式，例如楊泳梁以現代城市夜景為題材，創作出與宋代山水繪畫風格遙相呼應的影像作品《夜游記》。

科技園為創科之路每個階段提供支持，不但支援初創企業，亦推動再工業化，更充當私人投資公司，透過六億港元的創投基金成就企業發展。

目前已有過千家科技公司進駐科技園，合共僱用過萬名科研人員和其他員工，其中約有 150 家生物醫藥公司和專注開發智慧城市科技的初創企業。體驗館其中一件智慧城市展品「實時數據儀表板」可顯示所在位置附近的所有交通工具選擇，讓巴士或的士乘客免受日曬雨淋之苦。科技園亦正對自動駕駛等其他技術進行測試，園區甚至有機械人向訪客和員工售賣雪糕。



Tan 表示：「科技園好比一個生活實驗室，讓企業測試自家研發的技術方案。這些奇思妙想若證實可行，即可推展至本港其他地區以至全球各地。」

科技園扶植許多初創公司茁壯成長，使之成為優秀企業。繼 Lalamove 和商湯科技後，園區最近慶祝第三家「獨角獸」企業——人工智能公司 SmartMore 誕生。

除沙田園區外，科技園還在大埔、元朗和將軍澳管理三個工業邨，為企業提供技術支援，從而協助提升本港僱員技能，推動本地產業升級。

Tan 解釋：「要進駐這些工業邨，企業必須提供高技術職位、為本地員工提供在職培訓，以及向本地市場售賣產品。」



專業商貿文件簽發及認證服務 *Professional Trade Certification & Facilitation Services*

三個**最大** The **Largest** in Town

六個簽證辦事處
全面的網上申請簽證平台
一站式專業代辦領事認證

Network of Six Branches
Comprehensive Online Application Platform
One-stop-shop Consulate Endorsement Facilitation Services

四個**唯一** The **Only** Services Provider In Town

獨家擔保和簽發暫准進口證
獨家擔保和簽發廣東省自駕遊
唯一機構簽發實名企業認證
唯一網上驗證服務

Sole Guaranteeing & Issuing Body for ATA Carnet
Sole Guaranteeing & Issuing Body for Self-drive to Guangdong
The Only Issuing Body for Certificate of Business Identity
The Only Online Authentication Service

產地來源證

全港最多簽發量

Certificates of Origin

Issuing the most COs in Hong Kong

商事證明

提高商貿文件的認受性

Certification of Documents

The key to document credibility & legitimacy

代辦領事認證

一站式完成商會加簽及領事認證

Consulate Endorsement Facilitation

One-stop-shop services

實名企業認證

提升企業聲譽

Certificate of Business Identity

Enhance business reputation

暫准進口證

免關稅臨時進口至
78個國家及地區

ATA Carnet

Duty free & tax free for temporary imports to 78 countries & districts

進出口報關

紙張轉換電子服務

Import/Export Declarations

Paper-to-electronic services

廣東省自駕遊

駕駛你的私家車
前往廣東

Self-drive to Guangdong Province

Drive your private car across the border



Visit to Tai O

遊走大澳

WEC members explore historic fishing village
卓妍社會員探索歷史悠久的漁村

Members of the Chamber's Women Executives Club enjoyed exploring Tai O on 28 July.

During the guided tour, participants learnt about the history of the fishing village as well as the story of the Tai O Heritage Hotel, a conservation project that has turned the former police station into a relaxing modern getaway.

After a tour of the hotel led by Hong Kong Heritage Conservation Foundation staff, members also took the opportunity to explore the village and bring home souvenirs unique to Tai O, including local delicacies such as the famous shrimp paste.



總商會卓妍社會員於7月28日前往大澳，探索這條古老漁村。

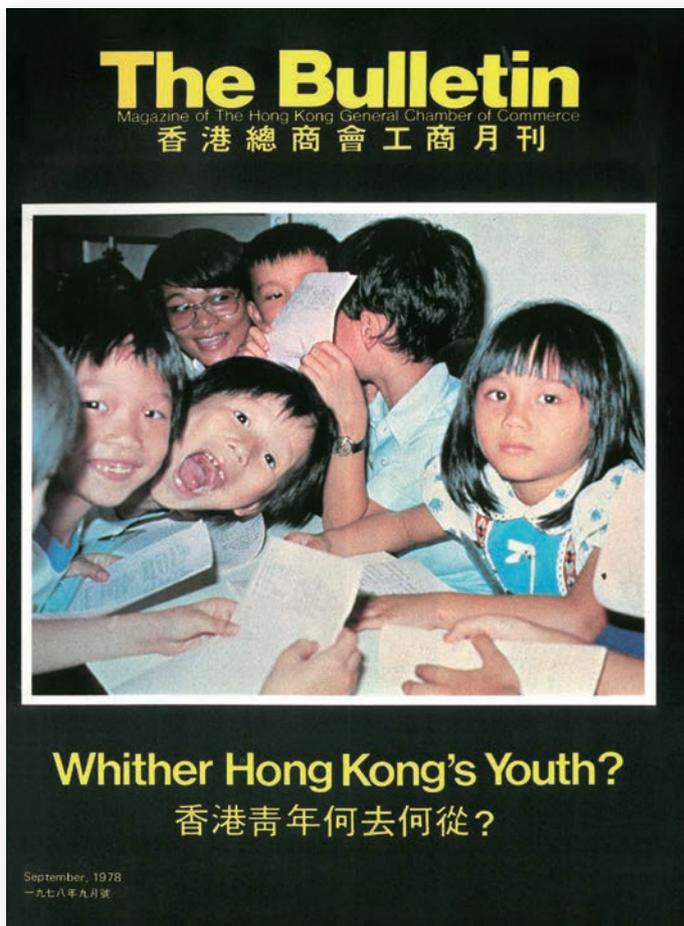
在香港歷史文物保育建設有限公司職員帶領下，會員認識到漁村的歷史，並參觀了大澳文物酒店，了解如何將舊大澳警署保育及活化為現代休閒度假勝地。

參觀完畢後，會員藉機暢遊漁村，順道選購馳名的蝦醬等大澳特產。



The Bulletin Through the Years

《工商月刊》今與昔



This year your Chamber celebrates its 160th anniversary, so we thought it would be interesting to look back at past *Bulletins* and key events in Hong Kong's history.

In considering the outlook for Hong Kong's youth, our September 1978 issue noted the huge investment that had been made over the previous decade in sports facilities, including football pitches, swimming pools and arenas. Many years later we can see how such investment pays off – not just in our Olympic successes but also in the wide access to leisure facilities for all citizens.

總商會今年慶祝創會160周年，讓我們回顧一下昔日的《工商月刊》，重溫香港的歷史大事。

談到香港青年發展，1978年9月號《工商月刊》報導了政府在之前十年在體育設施方面進行的龐大投資，包括興建足球場、游泳池和運動場。多年後的今天，這些投資終於看到收成——除了體現在香港運動員在奧運創下的佳績，亦可見於林林總總供市民大眾享用的康體設施。

Bulletin Back Issues Archive 《工商月刊》資料庫

Read past *Bulletin* issues back to 1966 in the Chamber Archives on our website
登入總商會網站，重溫本會自1966年起出版的《工商月刊》



Courtroom Experience

體驗法庭運作

High-school students hear some court cases and learn about the different paths to a legal career
 高中生旁聽法院聆訊，並了解投身法律界的不同途徑

What actually happens in a court of law during a hearing? A group of students from Marymount Secondary School found out on a visit to the Eastern Magistrates' Court on 6 July, arranged as part of the Chamber's Business School Partnership Programme.

The visit was led by Nicholas Chan, Partner at Squire Patton Boggs. Before the group entered the court, Chan gave students an overview of courtroom etiquette, including not using their phones, and bowing to the front of court when entering or leaving.

The Magistrates' Court tries a wide range of less serious cases, which are heard without a jury. In general, the maximum sentence for these cases is two years' imprisonment and a fine of HK\$100,000.

During their visit, the students heard the cases of several minor offences, including theft, common assault, and possession of duty-unpaid cigarettes and dangerous drugs. The students were surprised to see that these straightforward cases can be settled within minutes. They also heard a more complex case where the defendant was accused of conspiracy to defraud, which was transferred to the District Court.



After the court hearings, Chan spoke to the students about the Hong Kong legal system and explained some basic concepts such as the differences between common law and civil law.

He also explained the key differences between barristers, who defend their clients in court, and solicitors, who perform the majority of their work outside the court, such as providing legal advice and drafting legal documents. Since the two professions require different skill sets and qualities, Chan advised that students consider their strengths and personality when considering which path to take. He added that barristers need to have the discipline to manage their own work as most of them are self-employed.

Chan also explained that the rapid development of technology had

created new legal issues, and stressed that it is important for lawyers to have multidisciplinary knowledge and to pay attention to changing trends. Although Chan is a lawyer, he has a background in computer science.

He also explained how the legal profession, like so many others, was moving to digital. In Mainland China, for example, the judiciary is increasingly making use of technology.

"With internet courts such as the 'China Mobile Micro Court' on the WeChat app, court proceedings have been able to continue even during the Covid pandemic," Chan explained.

Seven law students who were interning at Squire Patton Boggs also shared their experiences with the visiting BSP students.

Some of the high-school students said they were worried they would not get the grades required to study law at university. However, there are other pathways to a legal career, the interns explained. Students can transfer from other courses, and can also do a law conversion course after graduating in a non-law discipline.

The interns also encouraged the school students to participate in mock trials. This will give them some basic legal knowledge and allow them to get a feel for whether court careers suit them.

One of the interns, Julian Chan, a graduate from the Law School at Durham University, starts his Postgraduate Certificate in Laws this year. In the U.K., Bachelor's degree courses generally take three years to complete. Chan said that the term-time workload was one lecture and around four to five tutorials per week. While this may not seem intense, class time is only one part of the course, and students are expected to do a considerable amount of independent reading, research and study.

The BSP students also learnt that studying law cultivates logical reasoning and critical thinking skills, and will help them develop the ability to analyze issues and propose solutions. So besides preparing students for a legal career, these transferrable skills can also open doors to a diverse range of career possibilities.

法庭聆訊的實際情況如何？瑪利曼中學的學生在 7 月 6 日參與總商會「商校交流計劃」的考察活動，透過參觀東區裁判法院，親身了解聆訊的程序。

是次活動由翰宇國際律師事務所合夥人陳曉峰帶領。在進入法院前，他首先向學生簡介法院禮儀，包括不得使用手提電話，以及在進入或離開法庭時向法官鞠躬。

裁判法院負責審理各類案情較輕的案件，通常不設陪審團。裁判法院的最高刑罰一般為監禁 2 年和罰款 10 萬港元。

參觀期間，學生旁聽多宗涉及輕微罪行的案件，包括盜竊、普通襲擊及管有未完稅香煙和危險藥物等。這類簡單直接的案件可在數分鐘內結案，令一班同學感到驚訝。她們還旁聽一宗案情較複雜的案件，被告被控串謀詐騙，案件最終移交區域法院審理。

法院聆訊結束後，陳曉峰向學生介紹香港的法律制度，並解釋基本法律概念，例如普通法及民事法的差異。

他還剖析大律師和事務律師的主要分別，前者代表當事人出庭辯護，而後者主要從事法庭以外的事務，包括提供法律意見和草擬法律文件等。

鑒於兩個專業範疇要求的技能和特質有

所不同，

陳曉峰建議學生選擇發展方向時應考慮自身的強項和個性。他補充，大律師大多為自僱人士，講求自律性，能夠管理好各項工作。

他講解科技迅速發展如何造成新的法律問題，又強調律師需掌握跨領域知識，以及留意不斷轉變的趨勢。陳曉峰除了具備律師資格，亦擁有電腦科學背景。

他表示各行各業現正進行數碼轉型，法律專業亦不例外。舉例說，中國內地的司法機關日漸應用科技。

陳曉峰解釋：「透過開設微信『中國移動微法院』等網上法庭，法院程序在疫情下仍能繼續進行。」

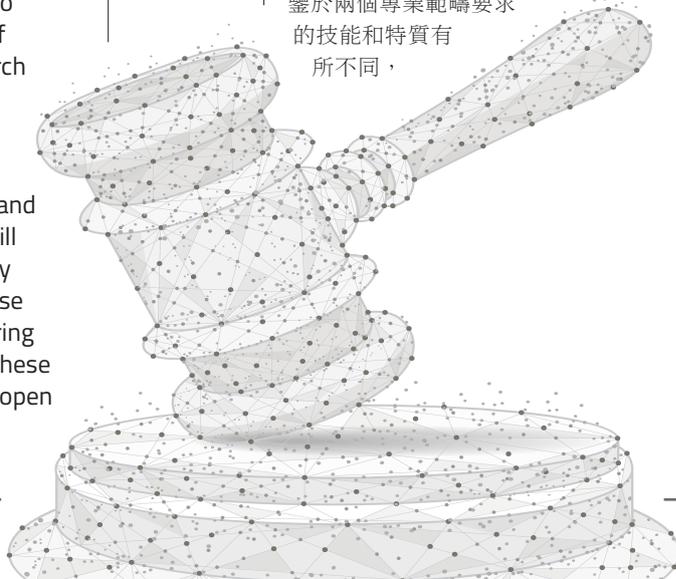
此外，七位在翰宇國際律師事務所實習的法律系學生向參與「商校交流計劃」的學生分享體驗。

有學生表示擔心未能符合入讀大學法律系的成績要求。實習生解釋，除此之外還有其他投身法律事業的途徑，例如轉系或修讀為非法律系畢業生而設的法學轉制課程。

實習生還鼓勵高中生參與模擬法庭比賽，從中學習基本法律知識，並了解法律專業是否適合自己。

其中一位實習生陳上義是杜倫大學法學院畢業生，今年開始修讀法學專業證書課程。他表示英國學士學位課程一般需時三年完成，學期內每周有一節講課及四至五節導修課，課業似乎不太繁重，但課堂時間只是課程的一部分，學生需投入大量時間自習，包括閱讀參考資料、研究和複習。

同學亦了解到修讀法律課程能培養邏輯推理和批判思考技能，並有助提升分析和解難能力。因此，除了為法律事業做好準備，學生也能運用這些通用技能，把握廣泛的事業發展機會。



WHAT'S ON 最新活動

Due to the ongoing coronavirus health threat, many of our events are now taking place online. Please check our website or app for the latest status of scheduled events.

COMMITTEE MEETINGS

Check with secretariat for details

ENVIRONMENT & SUSTAINABILITY

Hong Kong's Clean Air Plan 2050

Sep 3 4:00 pm

CHINA

Development and prospects of the Digital RMB

Sep 10 11:00 am

ECONOMIC POLICY

China's economic outlook

Sep 14 4:00 pm

ASIA & AFRICA

Entrepreneurship in Africa: setting up mobile medical clinics

Sep 20 10:30 am

RETAIL & TOURISM

Sep 23 4:00 pm

SMALL AND MEDIUM ENTERPRISES

Cybersecurity and protecting your business against cybercrimes

Sep 24 4:30 pm

LEGAL

Latest developments in Hong Kong's trademarks regime

Sep 27 4:00 pm

MANPOWER

Sep 29 2:30 pm

EUROPE

Insight into the future of hybrid events

Sep 29 5:00 pm

WEBINARS

Visit website for full details and to register



Nicolas Aguzin

Town Hall Forum Series with
CEO of Hong Kong Exchanges and Clearing Ltd

Sep 8 5:00 - 6:30 pm



DECODING BEPS 2.0: WHAT THIS MEANS FOR HONG KONG BUSINESSES

Sep 1 4:00 - 5:30 pm



DOMAIN NAME DISPUTE RESOLUTION: PROTECTING YOUR BRAND BY PROTECTING YOUR DOMAIN NAME

Sep 2 3:00 - 4:00 pm



CONNECTING OPPORTUNITIES IN THE GBA

Sep 3 10:00 - 11:00 am



A HEATING UP IN THE MARKET FOR COLD STORAGE? OPPORTUNITIES, TRENDS AND OUTLOOK

Sep 8 11:00 am - 12:00 pm



GBA INDUSTRY FOCUS SERIES: FINANCIAL SERVICES DEVELOPMENT AND OPPORTUNITIES

Sep 9 11:00 am - 12:30 pm



DIGITAL TRANSFORMATION WITH GOOGLE CLOUD

Sep 15 11:00 am - 12:00 pm



HONG KONG UNDERWATER? FUTURE RISKS TO HONG KONG'S ECONOMY & KEY SECTORS

Sep 16 11:00 am - 12:00 pm

SITE VISITS



VISIT TO SMARTONE 5G LAB @ SKY100

The roll-out of 5G technology across Hong Kong last year has brought the city one step closer towards its visions of becoming a world class smart city

Sep 29 3:00 - 4:00 pm



TRAINING & SEMINARS

Check website for details



Become an Impactful Media Spokesman

Sep 7 2:30 - 5:00 pm



MarTech and Customer Journey Analytics

Sep 9 2:30 - 5:15 pm



How to Handle Troublesome and Difficult Employees who Exploit Legal Loopholes – A Legal and Practical Course

Sep 10 9:30 am - 5:30 pm



YouTube Creator Academy Online Workshop Series

Sep 14 11:00 am - 12:00 pm



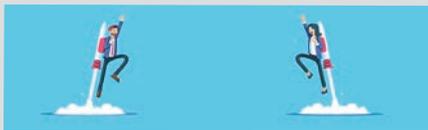
Effective Communication Skills Workshop

Sep 14 2:00 - 6:00 pm



Design Thinking Fundamentals – Develop Innovative Business Recovery Strategies & Action Plans amid COVID-19

Sep 15 9:00 am - 6:00 pm



The 7 Step System to Becoming a Polished Professional

Sep 16 2:30 - 5:00 pm



How Companies Can Leverage on YouTube Ads to Grow Their Lead Generation and Sales

Sep 17 2:30 - 6:00 pm



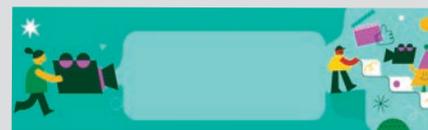
The Future of Hong Kong's Public Finances: Spend Now, Tax Later?

Sep 20 12:30 - 2:00 pm



Talent Trends – From Attraction and Retention to Termination and Taxation

Sep 23 11:00 am - 12:30 pm



YouTube Creator Academy 201 – YouTube Monetisation and Best Practices

Sep 24 11:00 am - 12:00 pm



How to Avoid Trade Traps between the Mainland and Hong Kong? Principles of The China Contract Law that You Need to Know

Sep 24 2:30 - 5:30 pm



Corporate and Company Restructuring Against the Covid-19 Pandemic and the Immigration Wave

Sep 28 2:30 - 5:30 pm



YouTube Creator Academy 301 – Analyse and Optimise Channel Using Insights from YouTube

Sep 29 11:00 am - 12:05 pm



Analysis of Employment Cases: How to Properly Handle Employee's Misbehaviour

Sep 30 10:00 am - 5:00 pm



TRAINING & DEVELOPMENT

Pay by BOC-HKGCC Visa Card and get **30% OFF** course fees



Design Thinking Fundamentals – How to Develop Innovative Business Recovery Strategies & Action Plans Amid COVID-19 Design Thinking Fundamentals – 疫情下如何制定創新的業務恢復策略及行動計劃

This one-day workshop is a Design Thinking Fundamentals certification course. The course consists of four sessions: Discover, Define, Design, Deliver.

Outline:

- 1) Discovering market needs (Tools: Stakeholder Map and Design Research)
- 2) Defining the root cause of a problem (Tools: Personas and Customer Journey Map)
- 3) Developing business opportunities (Tools: Ideation and Idea Priority Map)
- 4) Delivering user experience (Tools: Rapid Prototyping, Service Scenarios, and Concept Pitch)

這個為期一天的工作坊為Design Thinking Fundamentals證書課程。課程分為四節，重點介紹設計思維的各個階段：發掘、界定、發展、展現。

課程大綱：

- 1) 發掘市場需要 (工具：持份者地圖及設計研究)
- 2) 界定問題根源 (工具：人物誌圖及顧客旅程圖)
- 3) 發展商業機會 (工具：構想方法、點子優次規劃圖)
- 4) 展現用家體驗 (工具：快速原型製作、服務情景規劃及概念推銷)

Trainer : David Chung
 導師：鍾大為
 Date : 15 September 2021
 日期：2021年9月15日
 Time : 9:00 a.m. – 6:00 p.m.
 時間：上午9時至下午6時
 Venue : HKGCC Theatre, 22/F United Centre
 地點：金鐘統一中心22樓香港總商會演講廳
 Language : Cantonese
 語言：廣東話
 Fees : Member \$4,800 / Non-member \$5,200
 費用：會員\$4,800 / 非會員\$5,200
 Early Bird: Member \$4,200 / Non-member \$4,600
 (Enrol before 29 August 2021)
 早鳥優惠：會員\$4,200 / 非會員\$4,600
 (2021年8月29日前報名)

David Chung,
 Co-founder & Managing Partner,
 DesignThinkers Academy Hong Kong
 鍾大為
 DesignThinkers Academy Hong Kong
 Kong聯合創辦人



Effective Communication Skills Workshop

This half-day in-person workshop will examine how and why people vary in their styles of communication, and how to respond quickly and positively during interactions with people of different needs and values.

Content:

1. Interpersonal Styles
 - The ISD (Interpersonal Style Descriptor) questionnaire/analysis/application
2. Colour Blind
 - A challenging team exercise used to train air traffic controllers where the need for clear communication (using only verbal conversation) is critical
3. Recovery Techniques
 - How to get back on track when communication has broken down, or is in danger of doing so

Trainer : Tony Ngo
 導師：吳家騰
 Date : 14 September 2021
 日期：2021年9月14日
 Time : 2:00 – 6:00 p.m.
 時間：下午2時至6時
 Venue : HKGCC Theatre, 22/F United Centre
 地點：金鐘統一中心22樓香港總商會演講廳
 Language : Cantonese
 語言：廣東話
 Fees : Member \$950 / Non-member \$1,150
 費用：會員\$950 / 非會員\$1,150

Trainer : Tony Ngo

導師：吳家騰

Date : 14 September 2021

日期：2021年9月14日

Time : 2:00 – 6:00 p.m.

時間：下午2時至6時

Venue : HKGCC Theatre, 22/F United Centre

地點：金鐘統一中心22樓香港總商會演講廳

Language : Cantonese

語言：廣東話

Fees : Member \$950 / Non-member \$1,150

費用：會員\$950 / 非會員\$1,150

有效溝通技巧工作坊

這個為期半天的工作坊旨在探討人們如何及為何改變溝通方式，並傳授與不同需要和價值觀的人士互動時如何作出迅速、積極的回應。

內容：

1. 人際交往方式
 - ISD (人際交往風格描述) 問卷調查 / 分析 / 應用
2. 色盲挑戰
 - 這是一項富挑戰性的團隊訓練活動，用於訓練航空交通管制員，當中講求清晰的言語溝通
3. 恢復對話的技巧
 - 如何在溝通中斷或瀕臨中斷時重掌溝通主導權

Tony Ngo,
 Partner,
 Connect Communication
 吳家騰
 Connect
 Communication
 合夥人



How to Properly Handle Employee Misbehaviour 如何妥善處理僱員的不當紀律行為

Employers should be proactive in preventing employment conflicts or complaints resulting from an employee's misunderstanding or misbehaviour. This practical training will examine court cases and offer advice on how companies can avoid the risks.

Course content includes:

- Common situations when managing employees
 - How to prevent staff misbehaviour and conduct "Disciplinary action"
 - Legal issues when handling sick leave and maternity leave
 - Common legal issues when issuing verbal and written warnings
 - Issues when dismissing employees

僱主應積極防範因僱員誤會或不當紀律行為而引發的僱傭衝突或投訴。是次工作坊將剖析法庭案例，並講解企業如何避開風險。

課程內容涵蓋：

- 管理僱員時常見的情況
 - 如何防範僱員的不當紀律行為及採取「紀律行動」
 - 處理病假和產假的法律問題
 - 發出口頭及書面警告涉及的常見法律問題
 - 解僱員工的注意事項

Trainer : Albert So
 導師：蘇文傑
 Date : 30 September 2021
 日期：2021年9月30日
 Time : 10:00 a.m. – 5:00 p.m.
 時間：上午10時至下午5時
 Venue : HKGCC Theatre, 22/F United Centre
 地點：金鐘統一中心22樓香港總商會演講廳
 Language : Cantonese
 語言：廣東話
 Fees : Member \$1,600 / Non-member \$2,100
 費用：會員\$1,600 / 非會員 \$2,100

Albert So, Chairman,
 Hong Kong Mediation and
 Arbitration Centre
 蘇文傑
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