

PHOTOS REVEAL HONG KONG HISTORY 珍貴照片呈現香港歷史 TRADE FINANCE SOLUTIONS FOR SMES 中小企貿易融資方案

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January 2022

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MANPOWER IN THE NEW NORMAL 新常態下的人力挑戰













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CHAIRMAN'S NOTE 主席之言

Manpower Challenges: A Perennial Issue

Your Chamber needs your participation to ensure the right policies for talent attraction





人力挑戰: 困擾已久的難題

總商會盼會員積極參與,協助完善人才招攬政策

香港各行各業去年面對種種挑戰, 其中以招募優秀人才最令企業苦 惱不已。

香港在招攬人才方面似乎略有阻滯,但這是否只是疫情引發的短暫現象,仍然有待觀察。不過,人才短缺問題確實困擾香港已久,尤其是創新科技這個重要領域。

總商會多年來一直為解決這個問題出謀獻策,也樂見政府採納本會的建議。近年,政府合共撥款1,300億港元促進創科發展,並投放更多資源在學校推動STEM教育。

此外,中央政府將香港定位為大 灣區的創科中心,亦明確支持本 港在這領域的發展。最近公布的 「北部都會區」計劃,將可為創 科產業提供更大的發展空間,創 造大量的新職位,從而進一步提 升香港的創科實力。

長遠來說,我們期望政府透過投資教育和直接支持創科產業發展,協助提升本地僱員的技能水平,並增加香港對國際科技人才的吸引力。

在這個非常時期,全球疫情持續

困擾各行各業,或在短期內加 劇人才短缺問題。

無疑,香港的隔離檢疫限制對 招攬人才造成壓力。我們希望 當局放寬旅遊限制後,人才流 入將得以恢復, 重返平衡狀態

與此同時,為免問題日後轉趨 惡化,本港不應安於現狀。我 們必須明瞭,世界各地與香港 競相爭奪人才。因此,我們要 分析現況,認清大局,了解本 地企業所受的影響及面對的困 難,進而設法解決問題。

為此,總商會現正透過各政策 委員會向會員發放一份問卷, 藉此掌握本地企業當前的人手 狀況,從而確保我們的政策倡 議工作發揮最大成效。

本會鼓勵會員積極參與是次調查。一如既往,我們歡迎各位 會員提出意見,協助總商會了 解如何提供支援,解決這個困 擾香港已久的問題。

踏入新的一年,我期盼與會員 攜手合作,設法應對本地的人 手挑戰和其他重要的商業難題 好讓我們一同迎向豐盛多彩的 2022 年。 Alongside all of the challenges that have been fueled by the circumstances of the last year, ensuring that businesses across sectors in Hong Kong have the best choice of manpower has been causing headaches in our community.

There does seem to have been some disruption in the talent pool, and if this is the case, whether it is a temporary upset related to the pandemic, remains to be seen. But we do know that manpower has long been an issue for the city, particularly in the key area of innovation and technology.

For many years, the Chamber has been making proposals to the Government on ways to tackle this problem, and we are pleased to see our views have been listened to. In the past few years, the Government has unveiled HK\$130 billion of funding to promote I&T development at the same time as increasing investment in STEM education programmes for schools.

There is support from the Central Government as well, with Hong Kong being designated as an I&T centre for the Greater Bay Area. Meanwhile, the recent development around the new Northern Metropolis project will further enhance Hong Kong's I&T capacity by providing more capacity for the sector to develop, and the creation of many new jobs.

In the longer term, we hope this mix of investment in education and direct support of I&T industries will improve the skills of Hong Kong people and also make the city more attractive to global tech talent.

These are extraordinary times, with the global pandemic

continuing to affect all of our businesses, which may in the short term fuel the concerns around a talent gap.

Hong Kong's quarantine restrictions are no doubt having an impact on recruitment. We hope that once the travel restrictions are finally eased, the usual inward flow of talent will resume and balance will be restored.

At the same time, we should not be complacent about the future as we don't want to see the problem getting worse. We should recognize the whole world is competing for talent, with many having the same aspirations as Hong Kong. We need to analyze the current situation to get a clearer picture of how it is affecting local businesses and understand what the key pain points are to ensure that we are doing everything possible to address them.

To this end, the Chamber is currently working on a survey that will be distributed to members of our various policy committees. This will give us a better picture of the manpower situation right now for local businesses, so we can ensure our lobbying work is targeted in the most effective manner.

We encourage members who receive this survey to participate. And, as always, we welcome suggestions from all of our members on how the Chamber can help you to deal with this perennial issue.

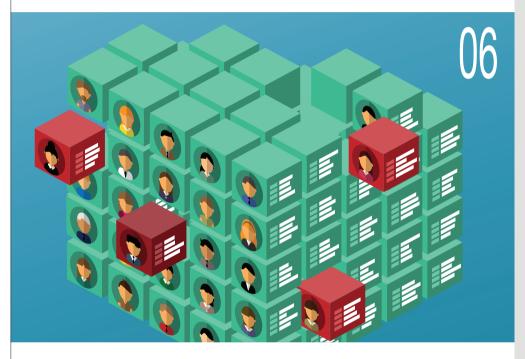
As we move into the new year, I look forward to working with our members to find solutions to the city's manpower challenges alongside other key business issues. This will help us all enjoy a happy and prosperous 2022.

Peter Wong 王冬勝

chairman@chamber.org.hk



MANPOWER IN THE NEW NORMAL 新常態下的人力挑戰



PHOTOS REVEAL HONG KONG HISTORY 珍貴照片呈現香港歷史

TRADE FINANCE SOLUTIONS FOR SMES 中小企貿易融資方案

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Hong Kong General Chamber of Commerce 香港總商會1861



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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放水,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境的影響,感謝各位會員一如既往的支持。



CEO COMMENTS 總裁之見

Hopes for a Brighter 2022

Hong Kong's stable and Covid-free environment has laid the foundations for continued recovery in the year ahead





2022年展望更光明

香港零新冠病毒本地感染個案和穩定環境, 為來年經濟持續復蘇奠定基礎

新年伊始,很多企業都會趁機 規劃未來一年的業務發展,例 如評估整體經濟前景、作出主 要投資、擴充業務和招聘人手 決策。不過,近期 Omicrom 變種病毒的出現令疫情增添變 數,要規劃未來實在談何容易。

儘管如此,香港企業仍然有理 由對來年抱持樂觀態度。根據 總商會早前發表的經濟預測, 2022 年實質經濟可望增長 2.8%。

全球許多其他經濟體面對斷斷續續的封鎖措施,商業運作持續受到限制之際,香港卻在過去一年大部分時間都未有受到這種反反覆覆的混亂狀況困擾。隨着本港連續多月沒有錄得本地感染個案,加上社會和諧穩定,本地經濟亦得以逐漸復蘇。假設這個情況維持不變,我們預期本港經濟將溫和增長。

穩定的環境亦令就業情況改善,我們預測失業率將於年底 下跌至 3.7%。這無疑是個好消息,對市民與依賴消費開支及 意欲帶動業務的本地商企亦然

至於全球經濟方面,通脹備受關注,特別是消費成本在2021年急漲的西方經濟體。在11月

份,美國的通脹率升至 6.8%, 英國亦錄得 5.1%,為十多年來 的最高水平。在香港,本地通 脹率雖未至令人擔憂,惟總商 會預料本地的整體通脹率將由 2021 年的 1.5% 上升至 2022 年的 2.2%。

鑒於 Omicron 變種病毒或進一步干擾持續受壓的供應鏈,對價格產生連鎖效應,企業宜密切關注全球通脹趨勢。

社會要全面復蘇,關鍵在於恢復通關。香港的經濟發展,很 大程度上取決於與內地的聯繫 往來,而本會也有不少會員經 營跨境業務。

撰文之時,全港約 40 萬市民 已申請註冊「香港健康碼」帳 戶,為即將通關做好準備。若 然首階段通關運作暢順,我們 期望當局能增加有關名額,好 讓企業切實回復正常運作。

無疑,香港商界在過去數年舉 步為艱,如今前景依舊反覆不 定,實難預測未來經濟走向。

不過,我們盼望本港經濟仍能 延續去年穩步復蘇的勢頭,在 2022 年漸入佳景。最後,我 謹祝各位會員新年快樂、身心 康泰、生意興隆! The new year is usually a good opportunity for businesses to draw up plans for the next 12 months, from assessing the general economic outlook to making key decisions about investment, expansion and recruitment. But planning ahead remains difficult at present, with the emergence of the Omicrom variant continuing the pandemic-related uncertainty.

However, as we look to the year ahead, we can also see reasons for optimism for Hong Kong businesses. In our economic forecast for 2022, the Chamber forecast real GDP growth of 2.8%.

While many other economies around the world have continued to swing in and out of lockdown situations, restricting business operations at short notice, Hong Kong has avoided this upheaval for much of the past year. With virtually no local Covid cases for many months and a peaceful local environment, our economy has been able to recover. Assuming this situation continues, we expect Hong Kong to see moderate growth.

The stable environment has also helped the jobs situation, and we anticipate the city's unemployment rate will continue to drop to 3.7% by the end of the year. This is good news for citizens and also for local businesses that depend on consumer spending and sentiment.

Looking at the global economy, one area of concern is inflation, particularly in Western economies where costs for consumers rose rapidly during 2021. In November, inflation reached 6.8% in the United States, and in the United

Kingdom it hit 5.1%, the highest level in more than a decade. Hong Kong has not seen the same issues, but the Chamber expects the city's headline inflation rate to rise from 1.5% in 2021 to 2.2% in 2022.

As the Omicron variant could further disrupt supply chains that are already under strain, having a knock-on effect on prices, businesses would be advised to pay attention to the global inflation picture.

Key to a fuller recovery will, of course, be the reopening of the border. Our city's fortunes are strongly driven by our links with the Mainland and many of our members are involved in cross-border business.

At the time of writing, around 400,000 people had signed up for the Health Code app in advance of the planned reopening of the border. If the launch runs smoothly, we hope the quota will be expanded so businesses can really get back on track.

There is no doubt that these have been a challenging few years for the Hong Kong business community, and the ongoing uncertainty means it is still difficult to predict the likely path of our economy.

But we hope that the gradual recovery we have seen over the past year will continue, and that 2022 will end on a brighter note. To conclude, I'd like to take this opportunity to wish all of our members a Happy New Year and a peaceful and prosperous 2022.

George Leung 梁兆基 ceo@chamber.org.hk

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Manpower in the New Normal

A talent exodus is troubling economies around the world, but fostering tech skills and allowing more flexibility are among the ways to retain staff and ensure businesses stay competitive

Amid the ongoing impact of the Covid-19 pandemic, talk of a "brain drain" is adding to the pressure on Hong Kong companies. It is certainly a major concern for Chamber members: in our Business Prospects Survey released in December, the loss of talent overtook restrictive social-distancing measures to become the second biggest impediment facing businesses.

It is hard to know for sure how serious the problem is, as the Government does not keep records of people emigrating. We do know that the city's population fell 1.2% to 7.39 million in the year ending June 2021. And the 2021 autumn term got under way with a year-on-year drop of 5.9% in primary school enrollment and 3.8% in secondary schools.

It is likely that at least some of this is down to the pandemic – in particular Hong Kong's harsh travel restrictions – interrupting the normal ebb and flow of people. Edward Moncreiffe, Chairman of the Hong Kong Federation of Insurers, said this is a major concern for Hong Kong businesses.





新常態下的人力挑戰

人才流失問題困擾世界各地經濟體,企業要 留住員工和保持競爭力,就要提升科技實力 和增加彈性

"The key pain point right now is quarantine," he said. "We are very worried about international staff, and also the internationally minded – people who have been educated abroad, who have relatives living abroad or children in school."

He noted that while business activity can carry on, there is also the human cost of people not being able to see their families and friends. If the Government does not communicate a pathway out of the current quarantine restrictions, the number of people leaving could increase.

"I am worried that we could see an exodus at the end of the school year, in the summer."

CK Lee, Chairman of the Chamber's Manpower Committee and Managing Director of CK Lee & Associates, believes that the current exodus is not just down to the pandemic. He said that his clients and fellow manpower professionals have noted an increase of professionals leaving Hong Kong in search of opportunities elsewhere.

"The people who are leaving tend to be in their 30s and 40s – they may be line managers or project managers with 10 to 15 years of experience," Lee said. "If these people are migrating with their families, this is a great loss for businesses – for the succession pipeline and running of the day-to-day operations."

This age group often have young families, and therefore is more likely to put roots down outside of Hong Kong and less likely to return. In terms of sectors, IT and technology experts are leading the way, as their skills are in high demand around the world. Lee said.

Jeff Tang, Partner, People Advisory Services, Financial Services Leader, Greater China and ASEAN at EY, said that Hong Kong has always been a transient place, and we have long benefited from the skills of workers from around the world. So while people leaving the city is fairly normal, however, the inward flow has been interrupted recently.

"In terms of attracting new talent to Hong Kong, this is getting more difficult for businesses," he said.

In particular, the flow of overseasborn Chinese has slowed. This group are particularly needed in Hong Kong as they tend to have spoken Cantonese as well as English.

Tang added that Hong Kong had always attracted top students from the Mainland, but we won't know until the situation returns to relative normality whether they will come back.

The global race for talent is a phenomenon that is happening everywhere, and the competition is intensifying.

人才爭奪戰在全球各地上演, 而且愈演愈烈。

- KC Kwok, CEO, Hong Kong Academy of Finance 金融學院行政總裁郭國全

"So we are at an inflection point," he said, "where some people are leaving, but it is harder to get an infusion of new blood."

Global issue

Many economies around the world are suffering from an acute shortage of workers at present. The phrase, "The Great Resignation" was coined in response to the situation in the United States in 2021, as soaring numbers of workers handed in their notice.

The EY Work Reimagined Employee Survey 2021, which covers 16,000 people in 16 jurisdictions, highlights that this is a global issue. Of employees that responded to the survey, 54% of them said that they would be willing to quit if they were not offered the flexibility they wanted.

This is not just an empty threat. Jason Seng, Partner, People Advisory

Services - Workforce Advisory at EY said that businesses across ASEAN had reported an exodus of talent.

For companies that want to hold on to their best staff, flexibility is now the number one priority for workers.

"Employees that have been forced to work from home during the pandemic are now demanding a certain level of flexibility," Seng explained.

"When you drill into this, flexibility about when they work is more important than where," he said. "Flexibility on start and finish times was top of the list, followed by options for compressed hours or a four-day work week."

In terms of location, the global trend is towards a hybrid system, with workers preferring to work remotely around half of the time, on average.

Businesses could also do better in communicating with their staff about how they plan to deal with



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I am worried that we could see an exodus at the end of the school year, in the summer.

我擔心在夏季學年完結時出現 離港潮。

> - Edward Moncreiffe. Chairman, Hong Kong Federation of Insurers 香港保險業聯會主席文德華



the Covid-19 situation and flexible working in the future. The EY survey shows that employees are very clearsighted about their expectations, but this is not the case for employers. Some companies have still not made decisions on how the workplace will operate post-pandemic, while others have not yet shared their plans with employees - creating uncertainty and frustration for staff.

Tang from EY said that to deal with the manpower issues, Hong Kong businesses need to think more about the future – "strategic workforce planning" in HR parlance.

He said that the traditional thinking in Hong Kong has often been to solve problems by spending more money. But this approach will not work when there is simply not enough talent with the skills needed.

Even in traditional businesses. functions like finance and HR are evolving and require new skillsets.

"Businesses need to plan ahead to see what skills will be needed five vears down the road," he said. "We need to see if we have the skills available in our organization, and if not, how can we reskill people."

At the same time, some citizens have lost their jobs since the pandemic, particularly in the retail and tourism sectors. Tang said that there is a role for the Government in helping to address this imbalance through targeted reskilling programmes.

High-tech to construction

Manpower shortages are nothing new for Hong Kong as it faces an ageing population and a shortage of tech talent, but we are now facing competition from many more cities.

"The global race for talent is a phenomenon that is happening everywhere, and the competition is intensifying," said KC Kwok, CEO at the Hong Kong Academy of Finance, speaking at a recent Chamber

He noted that many Mainland cities have successfully rolled out policies to encourage overseas Chinese to return home after working or studying overseas. A similar approach here would make Hong Kong more competitive, including incentives to encourage overseas students to stay after graduating.

Another issue for Hong Kong is that our workforce has not kept up with the evolution of technology. To deal with this, we need to train and retain



people on a large scale, Kwok said. This includes our crucial finance industry, which needs talent with expertise in areas including AI, big data, green finance and fintech if we are to remain competitive.

Manpower challenges do not just affect technology and other white-collar professions. As CK Lee pointed out, sectors like construction have long suffered from an acute shortage of workers.

"Hong Kong has some huge plans for development coming up in the next 10 years: where will we get the workers and the foremen for this construction work?" he said. "And with Hong Kong's ageing population, we need more care workers for the elderly."

Lee noted that the Chamber's Manpower Committee has been

advocating for more importation of labour – in a targeted manner – to deal with these specific issues.

He also pointed out that Hong Kong had thrived throughout its history thanks to the contribution of migrant workers. "Hong Kong has always been an international city," he said. Indeed, many citizens today have parents or grandparents who came to Hong Kong from the Mainland, and also from Chinese communities across Asia.

Hong Kong lifestyle

Hong Kong has many attractions as a place to live, but the biggest drawback is the extremely high cost of housing. An ECA International report released in December put Hong Kong at the top of the rankings as the most expensive city in the world for expats.

"From a practical angle, the cost of living is high," said Kwok from the Hong Kong Academy of Finance. "The talent that Hong Kong needs is people in their 30s and 40s, who often have children. Hong Kong is not an attractive place for families from overseas who are accustomed to much more living space."

Looking to the longer term, the Northern Metropolis and Lantau Tomorrow development proposals may ease this issue by creating more physical space for Hong Kong and ultimately making it a more affordable city.

But while local businesses are rightly concerned about an outflow of talent, it is worth bearing in mind that this is a worldwide issue and is probably being driven at least in part by the temporary impact of the pandemic.

Taking a broader view, Hong Kong is actually doing well in terms of our attractiveness as a location to work and having a skilled workforce. According to the IMD World Talent Ranking 2021, released in December, Hong Kong is ranked at number 11 globally, up three places from the previous year – and at number 1 in Asia.

Drilling down into the detail, Hong Kong ranks particularly highly on finance skills, international experience and remuneration of management. These attributes will still be there, along with Hong Kong's many other advantages as a place to live, work and do business when the threat of Covid-19 finally eases.

疫情持續影響商業運作,「人才流失」問 題亦令香港企業百上加斤。這顯然是總商 會會員的一大關注:本會在12月公布的 「商業前景問卷調查」結果顯示,人才流 失已超越社交距離措施,成為企業面對的 第二大挑戰。

由於政府並無統計移民人數,因此難以 判斷問題的嚴重程度。不過數據顯示, 本港人口在截至2021年6月止年度減少 1.2%至739萬,而2021年秋季學期的小 學和中學入學率分別按年下跌5.9%和 3.8% •

這個現象或多或少與疫情有關——尤其 是香港實施嚴厲的旅遊限制,導致正常 人口流動受阻。香港保險業聯會主席文 德華認為,這成為了港企關注的焦點。

他表示:「目前面對的難題在於隔離檢 疫規定。我們十分關注國際員工、曾在 海外受教育且具備國際視野,以及有親 友居於海外或子女正在留學的人士,他 們的處境令人擔憂。」

他指出儘管商業活動繼續進行,人們 卻無法與親友相聚,在某程度上亦是 一種損失。倘政府未能設法放寬現行 的隔離檢疫規定,離港人數或會上 升。

「我擔心在夏季學年完結時出現離港 潮。

總商會人力委員會主席及李志強管理顧 問公司董事總經理李志強認為,現時的 移民潮不只是疫情所致。他的客戶和其 他人力資源專家亦留意到,離港尋求發 展機會的專業人士有所增加。

李志強説:「離開的人一般介乎30至 40來歲,多為擁有10至15年經驗的部 門經理或項目經理。假如他們帶同家 人移民,將對企業造成巨大損失,繼

任人選和日常運作均會大受影響。」

這個年齡層的人士不少育有年幼子 女,因此很可能在香港以外的地區落 地生根,回流的機會較低。李志強指 出,若以行業劃分,資訊科技及技術 專才最受歡迎,原因是他們的技能在 世界各地均有殷切需求。

安永大中華及東盟地區人力資本合夥 人及金融服務主管鄭添之表示,香港 向來是個中途站,匯聚各地人才,並 受惠於他們帶來的專業技能。因此, 人們離港另謀發展可說正常不過。然 而,香港最近在吸納人才方面遇到阻 滯。

「現在,企業愈來愈難吸引人才來 港。」他說。



其中招攬海外華人尤其困難。這類人才 普遍通曉廣東話和英語,在香港特別吃 香。

鄭添之補充,香港以往吸引不少內地高 才生前來發展,但他們將來會否來港, 則要待情況回復正常後才能知曉。

「我們正處於轉捩點,面對人才外流之際,卻難以吸納新血。」

全球問題

全球多國現正面對嚴峻的勞工短缺問題,其中美國在2021年爆發「大離職潮」,年內辭職的僱員人數飆升。

《安永2021年工作重塑僱員調查》訪問 了16個地區合共16,000位僱員,結果反 映有關問題已成為全球趨勢。在受訪僱 員中,有54%表示倘公司未能提供理想 的彈性安排,他們會因此離職。

這並非虛張聲勢。安永人力資本諮詢服務一人力諮詢合夥人Jason Seng指出, 東盟各國的企業均出現人才流失現象。

企業要留住優秀員工,宜多加留意僱員 的首要關注——工作彈性。

Seng解釋:「僱員在疫情期間被迫在家工作,令他們要求一定程度的彈性。」

「當你深入細看,便會發現彈性工作時 間較工作地點重要。彈性上下班時間為 首要訴求,其次是壓縮工時或四天工作 周。」他說。 工作地點方面,混合工作模式是全球大勢所趨,員工希望平均約有一半時間遙 距工作。

企業亦可加強與員工溝通,講解應對疫情和彈性工作安排的計劃。安永的調查報告反映僱員清楚了解自己的期望,但僱主的情況則不然。有公司仍未決定疫情後的日常運作安排,有些則仍未向員工說明有關計劃,讓員工感到困惑。

安永鄭添之表示,要應對人力問題,香港企業要多為未來籌謀部署——套用人力資源的術語,即做好「策略性人力規劃」。

他闡釋,在香港,傳統的心態是多花錢 就能解決問題,但這個做法在專才短缺 的情況下根本行不通。

即使是傳統企業,財務和人力資源等範 疇亦在不斷演變,需要掌握新技能,與 時俱進。



他說:「企業需要為往後五年發展及 早規劃,了解未來需要具備的技能。 如果發現公司缺乏有關技能,就要設 法為員工進行再培訓。」

同時,部分市民在疫情下失業,尤其 是零售和旅游從業員。鄭添之認為, 政府可推出針對性的再培訓計劃,協 助改善當前的失衡狀況。

從高端科技到建築

香港人口老化,科技人才不足,人手 短缺問題已非新事,如今更要與眾多 城市爭奪人手。

金融學院行政總裁郭國全最近出席總 商會研討會時表示:「『人才爭奪 戰』在全球各地上演,而且愈演愈 烈。」

他指出,內地不少城市已成功推出多 項政策,鼓勵在外地就業或留學的華 僑回國發展。香港若仿傚內地引入類 似的措施,例如提供誘因吸引海外學 生畢業後留港發展,將有助提升競爭 力。

香港面對的另一問題,是勞動力未能 趕上科技發展。郭國全認為,香港要 急起直追和維持競爭力,就得廣泛培 訓和挽留各方面的人才。以本港的支 柱產業金融業為例,便需要人工智 能、大數據、綠色金融和金融科技等 專業領域的人才。

人力資源問題不單影響科技和其他白 領專業人員。正如李志強指出,建造 等行業亦長期受到人手嚴重不足困 擾。

他説:「香港將於未來十年推出多項 大型發展計劃,有關工程所需的施工 人員和管工將從何來?再者,香港人



口老化,需要更多護理人手照顧長 者。」

為解決這些具體問題, 李志強表示, 總商會的人力委員會一直提倡採取針 對性的措施,輸入更多外勞。

他又指出,香港過往得以蓬勃發展, 外來勞工居功不淺。他續道:「香港 一向是國際都會。」事實上,現今不 少市民的父母或祖父母都是從內地或 亞洲其他華人社區移居香港。

港式生活

香港作為宜居城市坐擁多項優勢,惟 最大缺點在於住屋成本十分高昂。根 據ECA International於12月發表的報 告,香港被列為全球外派僱員生活成 本最高的城市。

金融學院郭國全解釋:「從實際角度 來看,香港生活成本高昂,社會需要 30到40多歲的人才,而他們往往已生

兒育女。由於外國家庭慣於住在寬敞 的房子,香港的居住環境實難吸引他 們前來。」

長遠來看,「北部都會區」和「明日 大嶼 | 發展計劃能為香港增闢土地, 紓緩本地生活環境擠迫的問題,進而 令生活成本回落至更可負擔的水平。

本地企業關注人才外流固然可以理 解,但其實這個問題困擾全球,而原 因或多或少與疫情的短暫影響有關。

廣泛來看,香港在工作環境和技術人 才方面表現出色。根據12月發布的 《2021年IMD世界人才排名報告》, 香港排名全球第11位,較前一年上升 三位,在亞洲更高居榜首。

細看之下,香港在金融技能、國際經 驗和管理人員薪酬方面的表現尤其亮 眼,而這些特質以及香港作為安居、 樂業和營商之都的眾多優勢,在疫情 威脅消退後仍將存在。



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Economic Insights

Long Road to Cleaner Energy 通往潔淨能源之路漫長

Covid disruptions and climate goals have complicated the demand and supply dynamics of energy

疫情影響和氣候目標導致能源供求關係變得複雜

We are living in interesting times. As nations around the world continue their fight against Covid-19 and the Omicron variant, they also have to wrestle with the existential issue of pre-empting climate-induced collapse.

Between 31 October and 12 November, policymakers convened in Glasgow to thrash out an agreement during the COP26 climate summit. Different viewpoints have emerged on the outcome, and COP26 has been portrayed either as a glass half-empty or half-full. For those in the latter camp, the event led to a number of important outcomes such as reasserting the 1.5°C warming target, phasing down fossil fuels, and protecting forests and biodiversity. Another surprise and welcome "win" was the climate agreement reached between the United States and China to cooperate on critical industrial challenges such as green design, resource reuse and direct air capture of carbon dioxide. Given that the world's two largest economies are also the biggest greenhouse gas emitters accounting for nearly 40% of global emissions – worldwide efforts to decarbonize would fall short if the two

governments were not to cooperate on this issue.

It may be all well and good on paper as far as reaching a consensus is concerned, but the world will be looking on with interest to see how the targets will actually be met.

Policymakers are grappling with the challenge of pursuing the Paris Agreement's objective of limiting the global temperature rise to 1.5°C. Meeting this target means reducing the use of traditional fuels – the demand for and cost of which have recovered strongly from the historical lows recorded at the height of the pandemic. Notably, natural gas prices in Europe have nearly quadrupled last year while Brent crude oil prices hit seven-year highs of more than US\$86 per barrel in October. This was before the emergence of Omicron in late November put the brakes on climbing prices.

At the same time, coal prices have experienced a return to strength, doubling their level last year.

Interestingly – and somewhat ironically – U.S. President Joe Biden called on OPEC to pump more oil before he



headed to COP26, ostensibly to stem the surge in energy prices.

Higher energy prices have fuelled global inflation, which is already under the spotlight thanks to supply chain bottlenecks. There is a combination of factors contributing to rising prices.

First, global demand for goods and energy has spiked as economies gradually reopen from a state of suspension caused by the pandemic. In its World Economic Outlook published in October, the International Monetary Fund expected the global economy to grow 5.9% and 4.9% respectively in 2021 and 2022, following a 3.1% contraction in 2020.

The second factor contributing to higher energy prices is supply constraints caused by cutbacks in investment by



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energy companies due to the pandemic. Efforts to reverse course by increasing production to meet heightened demand will take time.

All these have been complicated by a variety of location-specific issues. In the case of Europe, geopolitics may have contributed to the reduced supply of natural gas from Russia. At the same time, Europe experienced a long period of dry conditions and low wind speeds through summer and early autumn last year, badly affecting wind-generated energy. In the U.S. and Brazil, prolonged drought conditions have led to a drastic reduction in hydropower output.

The third factor is the global push to decarbonise, mainly through a two-pronged approach of incentivizing the

use of renewables and deterring carbon emissions. This has had the effect of disrupting market dynamics that had long operated on the basic principles of supply and demand. Under this supply-and-demand framework, oil and gas producers would simply ramp up production in response to stronger demand and higher prices and, in doing so, tamp down inflationary pressure.

The transition to clean energy and reduced emission goals has, however, affected this formula, with a halving in global spending on oil and gas exploration since 2015. Such a reduction in investment suggests that while fossil fuels still account for 80% of the world's energy demands,

economies around the world are increasingly competing with each other for underdeveloped and unstable sources of green energy. In their efforts to find a solution, policymakers may be tempted to fall back on accessible but sometimes problematic tools such as price caps and subsidies.

Price caps, which limit the amount energy suppliers can charge, prevent costs from being passed on in their entirety to customers. Perversely, such price controls may actually add to households' overall costs, as suppliers can agree on a price that is close to the regulatory price, even when this is higher than it would be without the price cap.

And although some suppliers may be able to hedge against higher costs, others are likely to collapse or simply exit the market if increases in wholesale energy price become untenable, ultimately resulting in less choice for customers. In Britain – where there is an energy price cap that is subject to review twice a year - more than 20 energy firms have gone bust since August as a result of rising wholesale gas prices.

Like price caps, subsidies are intended to shield consumers against soaring prices, but can end up using funds that would otherwise have been invested in education, infrastructure and healthcare. Subsidies also encourage excessive energy consumption and reduce the incentive to invest in green alternatives. Once introduced - often intended as a temporary relief measure – subsidies are difficult to remove, saddling public finances with an additional burden.

The path to decarbonisation will not be easy and the current energy crunch will hopefully help focus attention on addressing the "energy trilemma" of affordability, security and environmental sustainability. As highlighted in COP26 discussions, there are lingering differences among nations, especially on such critical issues as who should foot the bill and the pace of achieving the net-zero goal.

Despite the world not being on track for the 1.5 °C goal, ongoing concerns to avert climate events of crisis proportions will ensure that climate change remains a headline item on the global agenda. It remains to be seen whether world leaders can find the sweet spot in striking a balance across all elements of the trilemma.

Higher energy prices have fuelled global inflation, which is already under the spotlight thanks to supply chain bottlenecks.

較高的能源價格,令本已受供應鏈瓶頸影響 而成為焦點的全球通脹加劇。

我們正身處於一個特別的時代,全球各地 一方面要持續對抗新冠病毒及其 Omicron 變種,另一方面亦要積極防範可能威脅人 類存亡的氣候危機。

多國領袖在 10 月 31 日至 11 月 12 日期間 聚首格拉斯哥,出席聯合國氣候變化大會 (COP26),為達成全球協議進行磋商。 會議最終有否帶來實質結果視乎用甚麼角 度看待: COP26 峰會可被比喻為半杯水, 有人視之為半空,亦有人視之為半滿。後 者認為,是次會議取得了一些重要成果, 包括重申把全球氣溫升幅控制在攝氏 1.5 度 以內的目標、逐步減少使用化石燃料,以 及保護森林和生物多樣性。

會議的另一驚喜,是美國與中國達成氣候 協議,承諾合力應對關於綠色設計、資源 重用和碳直接捕集技術等方面的巨大挑戰。 由於這兩大經濟體同時亦是全球最大的溫 室氣體排放國,合共佔全球總排放近四成, 因此若然中美雙方未能在氣候議題上合作, 即使世界各地努力減碳,亦恐難實現減排

兩國能夠達成協議固然可喜,但如何達成 訂立的目標,才是更值得關注的重點。

政策制定者正想方設法實現《巴黎協定》 的目標,務求將全球氣溫升幅限制在攝氏 1.5 度以內。若要達標,就要減少使用傳統 燃料,而這類燃料的需求和價格已從疫情

最嚴峻時期的歷史低位大幅回升; 尤其是天 然氣,去年歐洲的天然氣價格已躍升近四倍, 而布蘭特原油價格亦在 10 月突破每桶 86 美 元, 創下七年新高, 其後於 11 月因為出現 Omicron 變種而有所回落。

與此同時,煤價亦反彈,較去年翻了一倍。 有趣卻諷刺的是,美國總統拜登在 COP26 峰 會舉行前,促請石油輸出國組織增產,希望 藉此遏止能源價格上漲。

較高的能源價格,令本已受供應鏈瓶頸影響 而成為焦點的全球通脹加劇,而能源價格上 升是由多種因素結合造成。

首先,隨着多個經濟體逐步走出疫情下的停 擺狀態,並陸續重啟,令全球各地對貨品和 能源的需求激增。國際貨幣基金組織在10月 發表的《世界經濟展望》報告中預測,全球 經濟於 2020 年收縮 3.1% 後, 2021 年及 2022 年將分別增長 5.9% 及 4.9%。

能源價格上漲的第二個因素,是能源公司之 前受疫情影響而減少投資,導致供應不足。 要扭轉這個情況,透過增產滿足需求上升, 並不是一朝一夕可以達到。

加上各地面對不同的地域因素,令情況更形 複雜。歐洲方面,地緣政治因素和俄羅斯減 少供應天然氣或多或少相關。與此同時,歐 洲在去年夏季至初秋大部分時間天氣乾燥、 風速較低,令風能產出大受影響。在美國和 巴西,持續乾旱導致水力發電量驟減。

第三個因素是各國透過雙管齊下的方式推動 减碳,即鼓勵使用可再生能源同時減少碳排 放,令以往按供求調整的市場運作出現失 衡。根據供求規律,石油和天然氣生產商會 因應需求增加和價格上升而增產,最終令通 脹壓力得以降溫。

不過,邁向潔淨能源和減排目標的過程,影 響了這個機制的運作;自2015年以來,全 球石油和天然氣勘探支出減少了一半。現時 化石燃料仍佔全球能源需求約八成,減少投 資意味各經濟體需要競逐發展未成熟且供應 不穩的綠色能源。

在尋求應對能源價格上漲的方案時,政策制定 者或會訴諸價格上限和補貼等工具;這些措施 雖然表面上方便易行,卻會衍生其他問題。

設置價格上限限制能源供應商的收費,作用 自然是避免成本全數轉嫁予消費者。惟狺操 作反而可能會導致家庭開支上升,因為供應 商自不然傾向將價格定於上限附近,令價格 甚至高於上限實施前的水平。

部分供應商或可對沖成本上升的壓力,但當 能源批發價格變得難以承擔,其他供應商恐 面臨結業或退出市場,最終導致消費者的選 擇減少。每年檢討價格上限兩次的英國,受 天然氣批發價上漲影響,去年8月至今已有 超過20家能源企業倒閉。

與價格上限一樣,補貼旨在減輕價格飆升對 消費者的影響,卻會耗用了本應投放於教 育、基建和醫療保健的資金。補貼亦變相鼓 勵過度消耗能源,並減低投資綠色替代能源

的誘因。另外,補貼往往原意為臨時紓緩措 施, 但一日推行便難以撤回, 最終加重公共 財政負擔。

減碳之路絕不容易,但當前的能源緊張可望 促使各方正視如何應對「能源三難困境」, 以期在可負擔價格、供應穩定及環境可持續 發展之間取得平衡。COP26 峰會凸顯各國之 間存在不少分歧,尤其是資金來源及達成淨 零排放日標的時間表等重要議題。

全球邁向攝氏 1.5 度目標的進度或許不如預 期,惟觀平各界為防範氣候危機威脅而對議 題持續關注,氣候變化將繼續成為國際焦點; 各國領袖能否在三難困境中取得平衡,則仍 有待觀察。

僱傭紀錄要備妥 勞資權益保障多

Proper Keeping of Wage and Employment Records





our.gov.hk/tc/pu blic/pdf/wcp/Ke epRecord.pdf

《僱傭條例》規定,僱主須備存 僱員的工資及僱傭紀錄。詳情 請參閱《備存工資和僱傭紀 錄》小冊子。



our.gov.hk/eng/ public/wcp/Kee pRecord.pdf

Under the Employment Ordinance, employers are required to keep employees' wage and employment records. Please refer to the booklet of "Proper Keeping of Wage and Employment Records" for details.



ur.gov.hk/tc/publ ngRecords.pdf

保障自身權益,僱員也應妥善 保存其工資及僱傭紀錄。詳情請 參閱《保存僱傭紀錄 — 僱員參 考手冊》。



our.gov.hk/eng/p ublic/wcp/Keep ngRecords.pdf

To safeguard own rights and benefits, employees should also keep their own wage and employment records. Please refer to the booklet of "Keeping Proper **Employment Records - Reference** for Employees" for details.



勞工處勞資關係科各分區辦事處 Offices of Labour Relations Division, Labour Department



勞工處 Labour Department



Enhancing Hong Kong's Status as a Family Office Hub

Tax changes and other measures can help attract UHNW individuals to manage their investments from Hong Kong

In his 2021 Budget Speech, the Financial Secretary announced the establishment of a dedicated office at InvestHK to provide support for family offices. At the same time, the Administration undertook to review the tax code to enhance the city's attractiveness as a hub for family offices.

In our submission to the Government, HKGCC welcomes these efforts. We also suggest ways that Hong Kong can become a preferred destination for ultra-high net worth (UHNW) individuals to manage their wealth and financial affairs.

Current Landscape

Family offices are generally well-informed about tax and regulatory regimes around the world, so impactful policy changes are required to encourage them to move location. Hong Kong also faces stiff competition from neighbouring jurisdictions, notably Singapore.

In addition to tax issues, the ability to attract and retain quality talent is also important. Family offices often compete with financial institutions for a limited pool of skilled labour.

The current generation of UHNW families, especially those from the Mainland, generally favour Hong Kong as a family office location.

It is, however, uncertain whether future generations share the same sentiment.

Taxation Measures

Currently, investment income for individuals is exempted from profits tax, but this does not apply to entities such as Personal Investment Companies (PICs), which are often used by family offices. This discourages UHNW families from setting up office in Hong Kong. We suggest that tax treatment for individuals be granted to PICs.

Current tax exemption regimes such as the Unified Funds Exemption require regulated entities to be SFC-licensed. Family offices do not need to be SFC-licensed, so they do not enjoy the tax exemption benefits. We suggest that the scope of these regimes be expanded by including family offices under the definition of "specified persons."

Non-taxation Measures

Institute a Family Officefriendly Regime

Overzealous administration and rigid interpretation of policies are at odds with the Government's goal of incentivising investment activities in

Hong Kong. Despite the introduction of a wide range of tax exemption and concessionary regimes, the narrow interpretation by tax authorities and excessive conditions imposed make applying for such tax benefits more complex.

If the city is intent on promoting itself as a premier hub for family offices, the SAR should send a positive message to the industry by aligning administrative actions with policy objectives.

One-stop Office Services

InvestHK established FamilyOfficeHK in June 2021 to serve as a central point of contact for family offices looking to set up in Hong Kong. We suggest that the office's portfolio be expanded to initiate programmes, with the objective of attracting family offices to Hong Kong.

This office should also promote an attitude of open-mindedness among civil servants.

Nurture High-quality Talent

There is a chronic shortage of highquality family office professionals, especially those with expertise in emerging and new investment products. We suggest that efforts be made to attract overseas talent while

提升香港作為 家族辦公室樞紐的地位

税務修訂等措施有助吸引超高淨值人士來港管理投資

also investing in the local workforce – for example through degree or diploma courses.

There is also a need to provide a better understanding of the career advancement opportunities for local family office professionals.

Attract Mainland and Overseas Families

We suggest that the Government addresses the needs of Mainland UHNW families by emphasizing Hong Kong's role as a springboard to international markets while serving as a foothold for their business operations. Easing some of the existing travel restrictions and other pandemic-related measures would also enhance Hong Kong's competitiveness.

Consideration should also be given to attracting UHNW families subject to high inheritance tax in their home countries, such as France, to set up office in Hong Kong.

Under its Global Investor Programme, Singapore offers Permanent Residence status to qualified family office principals. This offer has been well received in the market, especially for Mainland UHNW individuals. We suggest the Government introduce a similar scheme to maintain Hong Kong's competitiveness.



This is an abridged version: you can read the full submission on the Chamber's website or app.





財政司司長發表2021年度《財政預算 案》時宣布,投資推廣署將成立專責團 隊,為家族辦公室提供支援服務,而政 府亦會檢討税制,以提升香港作為家族 辦公室樞紐的吸引力。

總商會早前向政府提呈建議書,表示歡迎 這些措施,並就如何打造香港成為超高淨 值人士的首選理財目的地提供建議。

當前發展

家族辦公室普遍對全球各地的税制和規 管瞭如指掌,因此要吸引他們落戶,重 要的政策修訂不可或缺。此外,香港面 對鄰近地區尤其是新加坡的激烈競爭。

除了税務措施,有條件吸引和留住優秀 人才亦同樣重要。家族辦公室往往與金 融機構爭奪有限的技術人才。

現今一代尤其是內地的超高淨值家族普 遍傾向在香港設立家族辦公室。然而, 下一代的取態是否一致,尚屬未知。

税務措施

現時,個人投資收益在香港可獲免繳利 得税,惟這項優惠不適用於家族辦公室 常見的結構,例如個人投資公司,以致 窒礙超高淨值家族來港設立辦公室。我 們建議容許個人投資公司享有與個人投 資同等的税務待遇。

根據現行的免税機制,如「統一基金免 税法」,受規管的實體必須獲證監會發 牌。由於家族辦公室無須向證監會申領 牌照,故不獲享免税優惠。我們提倡把 家族辦公室納入「特定人士」的定義, 以擴大此等機制的適用範圍。

非税務措施

建立家族辦公室便利機制

過於繁瑣的行政程序和缺乏彈性的政策詮 釋,與政府激勵本港投資活動的目標背道 而馳。税務寬免機制林林總總,但稅務機 關以狹義的方式詮釋相關政策,又施加過 多限制,令該等税務優惠的申請程序更趨 複雜。

要推動香港成為領先的家族辦公室樞紐, 特區政府就應確保政策目標與行政措施配 合一致,向業界發出積極的訊息。

一站式辦公室服務

投資推廣署於2021年6月成立 FamilyOfficeHK團隊,為有意來港設點 的家族辦公室提供聯絡點。為吸引家族辦 公室來港發展,我們建議當局擴大該辦事 處的服務範疇,加入籌辦活動的職能。

該辦事處亦應鼓勵公務員抱持開放態度。

培育優才

優秀的家族辦公室專才長期短缺,市場對 精通新興和嶄新投資產品的專業人才需求 殷切。我們建議在吸納海外人才之餘,同 時投放資源培訓本地人才,例如開辦學位 或文憑課程。

同時,當局亦需要闡明本地家族辦公室 專才的事業發展機遇。

吸引內地和海外家族

為滿足內地超高淨值家族的需要,政府 應着力推廣香港作為企業營運據點及通 往國際市場的跳板角色。放寬現行的部 分旅遊限制和其他防疫相關措施,亦有 助提升香港的競爭力。

政府亦應考慮吸引在法國等原籍國家繳納 高額遺產稅的超高淨值家族在港設點。

新加坡推出的「全球投資者計劃」向合 資格的家族辦公室負責人授予永久居民 身份。市場對該計劃反應熱烈,對內地 超高淨值人士尤其吸引。我們建議政府 引入類似計劃,以維持香港的競爭力。

本文經過編輯節錄;如欲 詳閱建議書全文, 請登入 總商會網站或應用程式。





www.labour.gov.hk

Employers Are Obliged To Pay Wages On Time

《僱傭條例》規定,僱主必須在工資期屆滿後或 僱傭合約終止七天內支付工資給僱員。

The Employment Ordinance mandates an employer to pay wages to employees not later than seven days after the end of the wage period or the day of termination of employment.

拖欠薪金可被檢控,一經定罪,最高可被 訓 款

Any employer fails to comply is liable to a maximum penalty of \$350,000 and imprisonment for three years.

董事、經理或有關負責人同意、縱容或疏忽下 欠薪,也可能要負上相同刑責。

Directors, managers or responsible persons may be similarly liable to a penalty for their consent, connivance or neglect related to the offences.

Labour Department

勞工處

查詢熱線: **2717 1771** Enquiry Hotline:

(此熱線由「1823」接聽 The hotine is handled by "1823")

Recovery, Resilience, Resurgence 復甦生息、逆中求存、重振旗鼓

Curator Edward Stokes introduces an exhibition of historic Hong Kong photographs by Hedda Morrison, Lee Fook Chee and Brian Brake

艾思滔精心策劃香港歷史照片展覽,展出Hedda Morrison、李福志及Brian Brake的作品

A new exhibition of photographs at the Asia Society Hong Kong Centre show Hong Kong as it was around the middle of the last century. The images span some 30 years of change: from the post-war recovery of 1946-7, through the resilience of the 1950s, to the resurgence of the 1960s and 1970s. The photos were taken by three photographers: Hedda Morrison, Lee Fook Chee and Brian Brake.

Morrison arrived in Hong Kong in 1946 and although she stayed here for just six months she photographed almost every aspect of the colony. Her passion was to record the lives of ordinary people. Her photos reflect a masterful eye and some of her images, used in the Government's 1946 Annual Report, prompted my search for her negatives.

Lee Fook Chee, then a sailor, landed in Hong Kong in 1947 and in the 1950s made a frugal living selling his photos to tourists on The Peak. Lee was entirely unknown until 2010, when his treasure trove of negatives came to my attention. Like many immigrants of that time, Lee had a gritty resilience. Half a century later, he moved to a public housing flat where he established a darkroom and began to print his 1950s negatives.





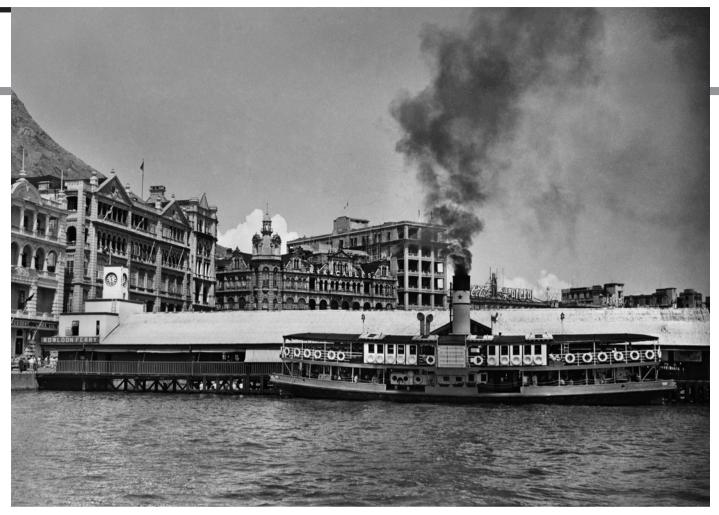
- CNY oranges: By Brian Brake The photo shows Chinese New Year - probably at the market in Reclamation Street, Mongkok. 年桔:這張新春照片由Brian Brake拍攝,地點相信是旺角 新填地街街市。
- Packing toys: By Brian Brake As Hong Kong's light industry expanded during the 1960s, it depended greatly on low-paid piecework, often done by families.

包裝玩具:香港輕工業於1960年代蓬勃發展,當時家家戶戶 都以低薪計件工作謀生。照片由Brian Brake拍攝。



Elegant women on The Peak: By Lee Fook Chee Two elegantly dressed ladies pose on Victoria Peak. Central District lies far below. The photo is from between late 1951 and early 1952.

淑女山頂留影:兩位衣着優雅的 女士在太平山頂拍照留念,山下 是中環市區。照片由李福志於 1951年底至1952年初期間拍攝。



▲ Star Ferry smoke: By Lee Fook Chee
The old Hong Kong-side Star Ferry Pier, facing the elegant Edwardian buildings that then lined Victoria Harbour.
天星小輪濃煙:李福杰鏡頭下的港島舊天星碼頭,對面的干諾道其時有一幢幢愛德華風格建築物沿維港而建。



Cheung Chau: By Hedda Morrison
From the hills south of Cheung Chau's
anchorage, this view looks north to the island's
narrow neck and main village.

長洲:從長洲碼頭南面的山丘遠眺北面狹長的地峽和 沿峽而建的主要村莊。照片由Hedda Morrison拍攝。 ▼ Des Voeux Road tram: By Hedda Morrison

Hedda Morrison拍攝。

In Des Voeux Road, just east of Ice House Street, pedestrians amble across without a care. The tram system had survived the war. 德輔道中電車:德輔道中雪廠街口以東,行人氣定神閒過馬路,毫不擔心來往車輛。電車系統沒有遭戰火摧毀。照片由



New Zealand-born Brian Brake first arrived in Hong Kong in 1957, after a journey from London that took him through the Middle East and on to East Asia. Brake's photographs encompassed very different places and people – including China in the late 1950s. From 1962 to 1976 he was based in Hong Kong, and he photographed widely here. In the early 1970s, TIME-LIFE commissioned Brake to photograph Hong Kong for its "The Great Cities" book series.

The exhibition has almost 90 large-framed photos by Morrison, Lee and Brake, and also many panel stories to explain more about the history and background of the images. Together they present almost every aspect of Hong Kong as well as insights into each of the photographer's lives and work.





Large sailing junk: By Lee Fook Chee Lee's photo perfectly captures the details of a middle-sized fishing junk. The vessel is a Guangdong-style fishing junk. **大型帆船**:李福志完美捕捉一艘中型中式漁船的細緻輪廓。

亞洲協會香港中心現正舉行全新展 覽,透過攝影作品活現香港在上世 紀中期的面貌。這些照片見證歷時 30多年的蜕變:從1946至1947年 間戰後復甦生息,到1950年代逆 中求存,以及在1960至1970年代 重振旗鼓,分別由Hedda Morrison、李福志及Brian Brake

三位攝影師執鏡。

Morrison在1946年來港,短短半年 便將香港的生活百態盡收鏡頭之 下。她尤其熱衷於記錄平民百姓的 生活,作品細膩入扣,部分更獲刊 載於政府1946年出版的《香港年 報》,驅使我四出搜羅其底片。

李福志在1947年以海員身分抵 港,於1950年代在太平山頂向遊 客售賣自家攝影作品謀生。他在 2010年前一直寂寂無名,直至他 珍藏的一批底片引起了我的興趣。 李福志跟當時不少新移民一樣,擁 有堅忍不拔的意志。半世紀後,他 遷入公屋單位,並在內闢設黑房, 開始沖曬在1950年代拍攝的底片。

Brian Brake出生於新西蘭,他從倫 敦出發後穿越中東、遊遍東亞,其 後於1957年首次踏足香港。Brake 的拍攝內容包羅不同地區和群體, 包括1950年代後期的中國。他在 1962至1976年期間長居香港,拍下 了大量作品。在1970年代初期,出 版商TIME-LIFE曾委託他為《偉大 城市》系列叢書拍攝香港風貌。

是次展覽展出近90幅Morrison、李 福志和Brake的大型裝裱作品,輔 以展板講解照片的歷史和背景,透 過三位攝影師的閱歷和技巧, 重現 香港昔日的情懷。







◀ Flats and buses: By Brian Brake

This shows Kowloon's Tze Wan Shan Resettlement Estate. Built between 1964 - 1971, with 63 blocks it was the largest resettlement estate. **屋邨與巴士**:在1964至1971年期間落成的九龍慈雲山徙置屋邨共有63座住宅大廈,為當時最大型的徙置屋邨。照片由Brian Brake拍攝。

▲ Film poster: By Brian Brake

Gritty daily life is seen here in the pedestrians all intent on their journeys – and in the traffic grime that marks the poster.

電影海報:在Brian Brake的鏡頭下,匆忙趕路的行人,路邊陳舊的海報,都是當時生活的寫照。

Cigarette seller: By Hedda Morrison

Immediately after the war, a time of great need, street sellers like this woman had lives full of concern and uncertainty.

賣煙婦人:二戰剛結束百廢待興,民生困苦,像相中在街頭擺賣的婦人,日子都過得憂心忡忡,前路難測。照片由Hedda Morrison拍攝。

The exhibition is presented by the Asia Society Hong Kong Centre, originated by The Photographic Heritage Foundation, and curated by Edward Stokes. It is being held in the Asia Society's Chantal Miller Gallery, near Admiralty MTR. The exhibition runs until 6 March. Admission is free. Opening hours: Tuesday - Sunday 11am - 6pm; last Thursday of every month 11am - 8pm. Exhibition Sponsor: Dr Patrick SC Poon SBS.

Exhibition Supporters: Karson Choi BBS; Swire Group Charitable Trust; Ng Teng Fong Charitable Foundation.

Photo copyrights: Hedda Morrison photos, President and Fellows of Harvard College; Lee Fook Chee Photos, The Estate of Lee Fook Chee; Brian Brake photos, Wai-man Lau.

展覽由亞洲協會香港中心主辦,並由歷史遺珍攝影基金會籌劃,策展人為艾思滔。 展覽由即日起至3月6日在鄰近金鐘地鐵站的亞洲協會香港中心麥禮賢夫人藝術館舉行,開放時間為星期二至星期日上午11時至下午6時;每月最後一個星期四於上午 11時至晚上8時開放。費用全免。

展覽贊助人:潘燊昌博士,SBS

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李福志遺珍(李福志作品);Wai-man Lau (Brian Brake作品)

#PicturingHK #ASHKHeritageSite10



▲ Two men and poles: By Hedda Morrison Men like these were the backbone of harbour lightering. Bronzed from years spent outdoors, they were paid by the load. 苦力與擔挑:在Hedda Morrison這張作品中的搬運工人支撐着整個港口駁運業的發展。他們長年在戶外工作,曬出一身古銅膚色。

Tech Help for SMEs to Beat the Trade Finance Gap

Blockchain and big data can help SMEs by providing real-time evaluations of their business and credit status

The global trade finance gap in 2020 was US\$1.7 trillion, according to a survey by the Asian Development Bank (ADB) released in October 2021. This was a leap of 15% from 2018.

The Covid-19 pandemic has hit the global economy and trade landscape hard, with the turmoil further fueled by recent supply chain disruption that may continue well into 2022. So the trade finance gap is unlikely to improve in the short term.

According to the same ADB research, 40% of the denied trade financing requests originated from small and medium-sized enterprises (SMEs). SMEs have long been underserved in trade finance due to traditional financiers' inclination towards having collateral or guarantee as security, rather than recognition of their creditworthiness or cash-flow cycles.

Recently, however, there have been suggestions that blockchain and big data analytics could fundamentally transform trade financing. Could such new technologies really close the trade finance gap and accelerate SMEs' business, or is it too good to be true?

Digitalizing Trade with Blockchain

Blockchain, simply put, is an immutable and shared digital record of transactions and asset ownership.

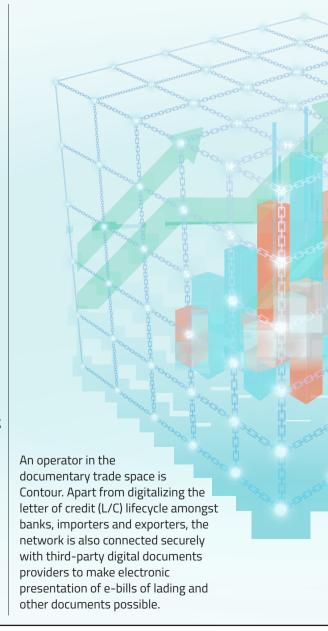
Traditionally, trade finance processes are paper-intensive, with documents – including electronic paper form – circulated in the ecosystem. Such a paper-based operation model offers limited avenues for banks to verify the genuineness of underlying trade, and therefore banks' credit appetite is usually reserved for financially strong corporates.

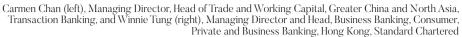
The immutability nature of blockchain could provide a solution for SMEs, as blockchain provides assurances on trade transaction data authenticity while preserving data security.

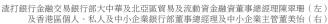
An example is eTradeConnect, a blockchain-based open-account trade finance platform facilitated by the Hong Kong Monetary Authority and co-founded by seven major local banks including Standard Chartered.

The platform aims to streamline end-to-end trade cycles, enabling users to exchange trade documents in structured data format, and users can leverage the platform to raise financing requests to banks. Such a platform improves banks' willingness to finance due to the reduced fraud risk, and also allows SMEs to manage trade conveniently on a single portal, with a complete trail of transaction history.

Standardized data further aids automation in reconciliation and reporting, thereby achieving greater operation and cost efficiencies for SMEs.



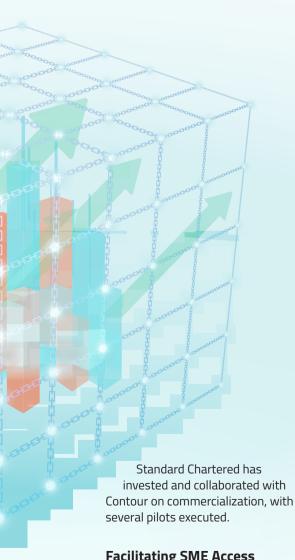






新科技有助中小企 填補貿易融資缺口

區塊鏈和大數據有助中小企實時評估公司業務和信貸狀況



Facilitating SME Access

Blockchain is a technological infrastructure that underpins the possibility of global trade

digitalization, and does not differentiate between SMEs and their larger counterparts. In fact, SMEs may turn out to be faster adopters of the technology. Boston Consulting Group (BCG) has projected that 20-25% of SME trade finance will be transacted on digital platforms by 2025, versus 10-15% for all trade finance flow combined.

Indeed, there are platforms designed specifically to meet the working capital and operational needs of SMEs. Ant Group's Trusple, for example, integrates trade marketplace with cross-border payment and financing solutions under one roof for SMEs.

As powerful as blockchain may seem, there are still many miles to go in the path to trade digitalization. Network effect – that is, systems improve as more people use them – is critical to the success of blockchain. Siloed blockchain platforms in the market that connect only fragments of users and data have limited scalability. This is why eTradeConnect has teamed up with the People's Bank of China Trade Finance Platform to extend support to China-Hong Kong corridor trades. We believe these initiatives will gradually foster interoperability between platforms across industries and geographies.

One of the key reasons that L/Cs are still used extensively is because

the L/C system is backed by an internationally recognized framework. Likewise, for trade digitalization efforts to thrive, it is imperative to have a global digital trade standard in place.

Alternative Data for SMEs

Besides blockchain, leveraging on big data is a hot topic. Amid the current economic downturn, local SMEs are finding it more difficult to access trade finance facilities to resolve cash-flow challenges. In addition, the long approval turnaround time and the complex documentation process are major hindrances to SMEs on getting the necessary funding in time. However, the increased availability of Alternative Data could potentially improve their access to banking facilities.

Alternative Data refers to data other than traditional credit or financial information, that can be used to assess the loan-repayment ability of SMEs. It could take various forms, such as data based on observation of the borrower's business operations, payment flows, ecommerce transaction data, trade logistic records, and data relating to the business principal's personal risk characteristics and credibility.

The use of Alternative Data in credit decisions could smooth the finance

application process in two major ways: information advantage and timeliness.

For example, Standard Chartered has partnered with GS1 Hong Kong's ezTRADE, one of the largest local B2B trade platforms, to facilitate credit underwriting for trade finance.

Since the ezTRADE platform processes more than 20 million electronic transactions each year and maintains digital records of thousands of buyers and sellers across Hong Kong and the Greater Bay Area, the sea of business transaction data retrieved can provide useful insights on a company's creditworthiness and viability for credit, without the need of traditional information such as financial statements.

Platforms such as ezTRADE offer real-time evaluation of an SMF's business and credit status. Banks could use Alternative Data to make better-informed decisions on loan applications, which may increase the accessibility of trade finance facilities for SMEs.

In conclusion, in today's digital economy, e-commerce marketplaces and digital trade platforms have opened up new ways for SMEs to conduct businesses and reach out to new target customers. The trade finance digitalization process will be expedited by maturing technologies like blockchain and big data analytics.

The critical question is, are SMEs ready to make the changes and reap the benefits along the transformation iourney?

亞洲開發銀行在2021年10月公布的一項 調查顯示,2020年的全球貿易融資缺口 為1.7萬億美元,較 2018 年急升15%。

新冠病毒疫情重挫全球經濟和貿易格 局,加上折期供應鏈受干擾的情況或會 持續至2022年,令市場更動盪不穩,因 此貿易融資缺口不大可能在短期內收

亞洲開發銀行的研究亦指出,有四成被 拒絕的貿易融資申請來自中小企,原因 是傳統金融機構傾向要求以抵押品或保 證金作擔保,而不太看重中小企的信譽 或現金周期。

不過,最近有意見認為區塊鏈和大數據 分析可從根本上改變貿易融資模式。新 技術是填補貿易融資缺口、促進中小企 業務發展的可行方案,還是不設實際的 想法?

區塊鏈推動貿易數碼化

簡而言之,區塊鏈是不可篡改的共享數 據庫,用以記錄交易及資產所有權。傳 統貿易融資流程依賴紙本,即在生態系 統內傳閱實體或電子文件。銀行在紙本 操作模式下驗證貿易真確性的途徑有 限,因此傾向只借貸予財務實力雄厚的 企業。

區塊鏈不可篡改的特點可為中小企 解決難題,既能保障數據安

全,亦可保證貿易交易數據真確。其中 一個例子是「貿易聯動」

(eTradeConnect),這個以區塊鏈技術 驅動的記賬貿易融資平台由香港金融管 理局推動,並由渣打銀行等七大本地銀 行共同創立。

平台旨在精簡點對點貿易周期,讓用戶 以結構化數據格式交換貿易文件,並藉 此向銀行提出融資申請,除了減低欺詐 風險、提升銀行的融資意願,亦令中小 企可在一站式平台查閱完整的交易紀 錄,便捷地管理貿易業務。

標準化數據進一步促進對賬和報告流程 自動化,從而提升中小企的營運效率及 成本效益。

貿易融資平台Contour除了將銀行、進出 口商之間的信用證周期數碼化,亦能安 全地連接第三方數碼文件供應商,提供 電子提單及其他電子文件。

渣打銀行就Contour的商業化作出投資和 合作,並推出多項先導計劃。

促進中小企應用

區塊鏈是促進全球貿易數碼化的技術基 礎建設,不會區分中小企和大型企業。 實際上,中小企甚至可能快人一步應用 科技。波士頓顧問公司預計在2025年將 有20至25%的中小企貿易融資在數 碼平台上進行, 佔貿易融資總額的 10至15%。

事實上,現時已有專為中小企的營運 資金及需求而設的平台,例如螞蟻集團 的 Trusple整合貿易市場與跨境支付及融 資方案,為中小企提供一站式服務。

區塊鏈看似潛力無窮,但要邁向貿易數 碼化,我們仍有漫長的路要走。網絡效 應——即系統隨着用戶人數增加而不斷 改良——對區塊鏈的成功至關重要。市 場上個別區塊鏈平台只連接零散的用戶 和數據,局限了其可擴展性。因此,貿 易聯動與中國人民銀行貿易金融區塊鏈 平台合作,擴大支援範圍至中港走廊貿 易。我們認為這些舉措能逐步促進跨行 業與地域平台的互動操作。

信用證至今仍獲廣泛應用的一個關鍵 原因,是信用證系統由國際認可框架 所支援。同樣,為使貿易數碼化工作 取得進展,我們必須制定全球數碼貿 易標準。

運用替代數據釋放中小企的潛力

在區塊鏈以外,大數據應用是折年另一 熱門話題。面對當前經濟不景,本地中 小企較難取得貿易融資以應付資金周轉 需要。此外,漫長的審批時間及繁瑣的 文件編制程序為中小企及時取得所需資 金的主要障礙。

然而,替代數據日漸普及,或能增加中 小企取得銀行融資的機會。

替代數據是指在傳統信用或財務資訊以 外,可用於評估中小企還款能力的數 據,包括多種不同形式,例如誘過觀察 借款人業務運作、付款流程、電子商務 交易數據和貿易物流紀錄所得的數據, 以及與業務負責人的個人風險特徵和信 譽相關的數據。

在信貸決策過程中應用替代數據,能帶 來資訊優勢和及時性這兩大好處,簡化 貿易融資的申請程序。

舉例說,渣打銀行與香港貨品編碼協會 的「通商易」(全港最大型 B2B貿易平 台之一)合作,致力促進貿易融資的信 貸審批。

該平台每年處理逾 2,000 萬宗電子交

易,存有數以千計香港及大灣區買家和 賣家的數碼紀錄,所得的大量商業交易 數據有效反映公司的信用和運營能力, 讓銀行無需依賴財務報表等傳統資訊。

通商易等平台提供中小企業務和信貸狀況 的實時評估。銀行在審批貸款申請時可利 用替代數據,作出有據可依的決策,從而 增加中小企取得貿易融資的機會。

總括而言,在現今的數碼經濟下,電子 商務市場和數碼貿易平台為中小企營商 和接觸新目標客戶開闢新途徑。區塊鏈 和大數據分析等技術日趨成熟,將加快 貿易融資數碼化的進程。

關鍵問題在於中小企是否已做好準備作 出轉變,從而在轉型過程中獲益。



建造業

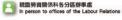
勞資同心保權益 僱傭條例要認識

Concerted Efforts for Better Employment Protection – Construction Industry



查詢《僱傭條例》 Enquiry about Employment Ordinance

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Monitor Energy Data in ONE Tool 一手掌握能源數據



CLP Smart Energy Online empowers your business to achieve energy efficiency

Introducing an integrated energy management tool that enables you to strategically analyse, review and manage energy consumption while identifying energy saving opportunities based on your company's most up-to-date load profile and energy usage patterns.

善用中電「能源數據專家」 提升企業能源效益

透過至方位能源管理平台,企業便可掌握最新能源數據及用電模式, 有系統地分析用電走勢,洞悉節能先機,優化日常營運以達至更佳節 能成效。



Access to accurate load profile simply and conveniently 輕鬆掌握準確的負荷數據資料

- Clear and concise energy consumption data dashboard
- Renewable energy data visualisation
- Customisable data display for comparisons and analyses by different selection requirements
- 可再生能源圖像資訊



Monitor Energy Consumption and Demand Regularly 定期監測用電量及用電需求

- Improved planning capabilities for energy saving and demand reduction initiatives
- Hourly energy consumption forecasts
- Pre-set energy consumption alerts
- 有助規劃節能方案及改善用電需求量
- 可預測至每小時的用電量
- 預設用電量提示





Facilitate Decision-making with Clear Energy Consumption Data 清晰用電量數據以助營運決策

- Enhanced document export function for different file formats
- Enhanced energy consumption data display for smarter decision-making
- Half-hourly load profile data for download
- 支援多種檔案格式
- 優化能源數據顯示,有助加快營運決策
- 每半小時負荷數據資料下載



Optimise Operations with Enhanced Energy Reporting 能源報告以優化業務營運

- Notifications to download monthly energy consumption reports
- Visual analyses and comparisons with previous time periods
- Easy-to-understand CO2 emission patterns
- 備有每月下載報告提示
- 圖像顯示與過去不同時段的比較和分析
- 數據內容顯示碳排放量

Smart Energy_能源數據 Online專家 Learn More





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Maximum accounts and/or meters 最多可登記 **10** 電力賬戶及/或電錶數目

- ✓ Energy consumption monitoring 全面用電耗量監測
- HK\$200 per account / per meter 每個電力賬戶或電錶港幣 200 元

Summary of Smart Energy Online 能源數據專家總覽



Premium Service ^{星級服務}

Maximum accounts and/or meters 最多可登記 500 電力賬戶及/或電錶數目

- ✓ Energy consumption monitoring 全面用電耗量監測
- ✓ Energy analytics 能源分析
- ✓ Proactive energy management 主動能源管理
- HK\$800 per account / per meter 每個電力賬戶或電錶港幣 800 元

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Treasured Time 珍藏歲月



Oriental Watch Company celebrates 60 years of helping customers find the perfect luxury timepiece 東方表行 60 年來致力為客戶搜羅名貴鐘錶

Specialising in prestigious watches, Oriental Watch Company carries around 100 brands including Rolex, Tudor and Breitling, to name just a few. Over its years of operation, the company has also stayed true to its commitment to promoting the culture of excellence in watchmaking.

"Our staff are knowledgeable and well equipped with industry information," explained Senior Marketing Manager of Greater China region Anthony Tsang. "We are focused on cultivating a close, reliable and long-term relationship not only between our staff and our customers, but also between the staff and the company as well."

Celebrating its 60th anniversary in 2021, Oriental Watch Company has a long and rich history in the sector, and was the first watch retailer listed on the Main Board of the Hong Kong Stock Exchange. Over the years, it has developed a network of retail shops across the Greater China region.

Besides selling watches from a variety of global watchmakers, Oriental Watch Company has also worked hard to establish its own brand in the luxury lifestyle sphere. As horse racing is one of the most long-running and popular events in Hong Kong, the company has teamed up with the Hong Kong Jockey

Club to co-host the annual Oriental Watch Sha Tin Trophy Gentlemen's Bow Tie Race Day and the Gentlemen's Bow Tie Walk.

These events celebrate the best in men's style, and provide a perfect platform for the Oriental Watch Company to promote its timepieces as a quintessential part of haute couture.

As part of its 60th anniversary celebrations, the company also launched a marketing drive across Hong Kong with the slogan "Take Your Time." A range of visual campaigns were shared across traditional and new media platforms, online and offline, and emphasized the importance of cherishing and savouring precious moments in life.

The company has also partnered with the iconic dim sum restaurant Madame Fu, in Tai Kwun in Central, to tailormake a special collaboration menu that showcases the unity of art and time.

As it remembers the achievements of the past 60 years and makes plans for the future, the Oriental Watch Company will continue to focus on building ties among staff, customers and fellow businesspeople – including Chamber members. "As we are rooted in Hong Kong and connected to the community here, we would also like to be a member and grow together with HKGCC," said Tsang.

Such commitment to nurturing relationships has paid dividend over the years and encouraged a loyal clientele for the company.

"Among all the key factors contributing to the success of the business, it is the friendships with the customers built in the past 60 years that the company treasures the most," he said.

"Among all the key factors contributing to the success of the business, it is the friendships with the customers built in the past 60 years that the company treasures the most."

「要業務成功,我們認為過去 60 年與 客戶建立的深厚友誼至關重要。」





東方表行專注銷售優質名錶,代理勞力 士、帝舵和百年靈等近百個鐘錶品牌,多 年來貫徹追求卓越的製錶文化。

大中華區市場推廣部高級經理曾子禧表示:「本行員工擁有豐富的專業知識,而 且緊貼行業發展。我們重視員工與客戶建 立緊密、互信的持久關係,亦致力與員工 加強聯繫。」

屹立香港 60 年的東方表行堪稱業界翹

楚,亦為首家於香港聯交所主板上市的鐘 錶零售商。經過多年長足發展,現時該行 的分店網絡遍及大中華區。

除了銷售多個國際名錶品牌產品,東方表 行還着力在奢華市場提升自身品牌的知名 度。賽馬是香港歷史最悠久而又廣受歡迎 的活動,該行遂與香港賽馬會攜手合作, 舉辦一年一度的東方表行沙田錦標「時尚 煲呔賽馬日」及「紳士煲呔巡遊」。 這些盛事鼓勵男士盛裝打扮的同時,亦為 東方表行提供良機,推廣腕錶與高級訂製 時裝的時尚配搭,為整體造型帶來畫龍點 睛之效。

為慶祝成立 60 周年,該行在全港各區展開以「時間 時機 玄機」為主題的宣傳活動,在傳統和新媒體平台推出一系列線上線下廣告,強調珍惜人生中每個寶貴時刻的重要性。

該行亦與位於中環大館的知名中菜廳 Madame Fu 合作,推出精心設計的佳餚, 融合藝術和時間的概念。

東方表行回顧過去 60 年的成就之際,同時積極規劃未來,務求繼續加強與員工、客戶和商界的聯繫,包括與總商會會員交流合作。曾子禧說:「我們扎根香港,是本地商界的一分子,因此我們希望透過加入總商會,與香港一同成長。」

該行多年來積極建立關係的努力已見成 果——公司贏得了不少客戶的忠實支持。

「要業務成功,我們認為過去 60 年與客戶 建立的深厚友誼至關重要。」他說。



Company: **Oriental Watch Co Ltd** 公司名稱: 東方表行有限公司

HKGCC Membership No. 總商會會員編號: HKO0241

Established 創辦年份: 1961

Website 網站: www.orientalwatch.com



Edmond Yew, China Committee Vice Chairman, attended the Launch Ceremony of the Qianhai Hong Kong Investment Promotion Alliance on 19 November. A representative from the Shenzhen Tax Service, State Taxation Administration, briefed local and foreign investors on the latest development plans, corporate income tax preferential policies and industrial support policies under the "Plan for Comprehensive Deepening Reform and Opening up of the Qianhai Shenzhen-Hong Kong Modern Service Industry Cooperation Zone." Ten key projects were also officially launched at the ceremony.

中國委員會副主席姚逸明於11月19日 代表總商會出席前海香港招商聯盟啟 動儀式。國家稅務總局深圳市稅務局 代表向本地和海外投資者介紹《全面 深化前海深港現代服務業合作區改革 開放方案》下的最新發展規劃、企業 所得税優惠和產業扶持政策; 同場亦 舉行了十個重點項目的啟動儀式。

Chamber Vice Chairman Douglas Woo and Eric Fok, China Committee Chairman, represented the Chamber at "A New Journey with Greater Opportunities – Virtual Tour to the Greater Bay Area for Foreign Businesses in Hong Kong," which was held on 26 November.

Speakers at the event included Chief Executive Carrie Lam and Liu Guangyuan, Commissioner, the Ministry of Foreign Affairs of the People's Republic of China in the Hong Kong SAR. Representatives from National Development and Reform Commission, the Hong Kong and Macao Affairs Office of the State Council, and the Guangdong Province Government also spoke at the event, and updated attendees on the progress and policies of the GBA initiative. They also answered questions and discussed the latest developments with participants.

The event was co-organized by the Office of the Commissioner of the Ministry of Foreign Affairs of PRC in HKSAR, HKSAR Government and the Guangdong Province Government.

總商會副主席吳宗權和中國委員會主席霍啟山於11月26日代表本 會出席「對接新機遇、助力新征程——外國在港商界雲參訪大灣區」 活動。

是次活動由外交部駐港公署、香港特區政府和廣東省政府合辦,講 者包括行政長官林鄭月娥和外交部駐港公署特派員劉光源。會上, 國家發改委、國務院港澳辦和廣東省政府代表介紹大灣區倡議的進 展和政策,並就最新動向解答與會者的提問。



Douglas Woo, Chamber Vice Chairman, represented the Chamber at the opening of the 24th Beijing-Hong Kong Economic Cooperation Symposium on 6 December. The theme of this year's event was "Integrate into the new pattern and start a new journey." Hong Kong leaders and Beijing municipal officials shared their views on deeper cooperation between the two cities via online and onsite platforms.

總商會副主席吳宗權於 12 月 6 日代表本會出席第 24 屆「北京・ 香港經濟合作研討洽談會」開幕式。今屆洽談會以線上線下融合 模式舉行,主題為「融入新格局、開啟新征程」。會上,香港領 袖和北京市政府官員就深化京港合作分享見解。

Disruption of the global supply chain network has been a major business concern since the arrival of the Covid-19 pandemic some two years ago. Professor Neale O'Connor, Head of the Accounting Department at Monash University, Malaysia, shared his latest research findings at a Chamber seminar on 10 December. Discussing the challenges being faced by businesses involved in the global supply chain, Professor O'Connor pointed out that moving manufacturing out of China was not a short-term solution to temporary disruption. Instead, it is a strategy that can help companies to take advantage of the various benefits and facilities available in different countries.

新冠病毒疫情爆發近兩年來,全球供應鏈受干擾已成為企業的一大關注。在總商會12月10日的研討會,馬來西亞蒙納士大學會計系主任Neale O' Connor教授分享其最新研究成果,並剖析企業在全球供應鏈面對的挑戰。他指出,把生產線遷離中國並非應對供應鏈暫時受阻的短期措施,而是有助企業運用不同國家的優勢和設施的策略。



GBA Working Group 大灣區工作小組





Members of the working group visited New World Development's 11 SKIES Experience Centre in Quarry Bay on 16 December to learn more about the 11 SKIES development, which is part of the expansion of Hong Kong International Airport.

When completed, the 11 SKIES project will be one of Hong Kong's largest hubs for retail, dining and entertainment, a variety of other services ranging from wellness to wealth management, as well as office space. It will be operated by K11, and will open in phases between 2022 and 2025.

The location of 11 SKIES at the airport and also near the Hong Kong-Zhuhai-Macao Bridge and Tuen Mun-Chek Lap Kok Link will enable it to become a centrepiece within the "one-hour living circle" of the Greater Bay Area, as well a lifestyle destination for airport travellers and local Hong Kong people.

工作小組成員於12月16日到訪新世界發展位 於鰂魚涌的「11 SKIES」體驗中心,深入了 解11 SKIES機場擴建項目的最新發展。

11 SKIES由K11營運,預計在2022至2025 年期間分階段投入服務,落成後將成為全港 最大型的一站式零售、餐飲及娛樂樞紐,集 保健、財富管理等服務於一身,亦設有辦公 空間。

11 SKIES連接香港國際機場,毗鄰港珠澳大 橋和屯門至赤鱲角連接路,勢必成為大灣區 「一小時生活圈」的核心地標,是機場旅客 和本港市民的時尚生活熱點。



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Asia & Africa Committee 亞洲及非洲委員會



Strengthening Ties with India 與印度加強聯繫

We had a constructive meeting with Priyanka Mehtani, Consul (Commerce, Political & Press) of India in Hong Kong, at the Chamber on 24 November. She was accompanied by Commercial Assistant Cliford Segueira, and met Asia & Africa Committee Chairman Jonathan Lamport. Both sides discussed India's immense potential as a consumer market and a location for manufacturing, and plans to further enhance connections and cooperation between India and Hong Kong by organizing more webinars and meetings.

印度駐香港領事(商務、政治及傳媒)Priyanka Mehtani 與商務助理 Cliford Sequeira 在 11 月 24 日到訪總商會,與亞洲及非洲委員會主席林偉 全進行建設性會談。雙方探討印度消費市場和製造業的龐大潛力,並商討 進一步加強印度與香港聯繫合作的計劃,包括舉辦更多網上研討會和會議。

Insight into Mauritius 透視毛里求斯

Gregory Carosin, Chief Representative of ABC Banking Corporation, discussed the latest economic developments and business opportunities in Mauritius at the Asia & Africa Committee Meeting on 8 December. He said that Mauritius represents one of the best destinations for businesses as a springboard for investment into Africa, and as a link between Africa and Mainland China, as the country tops Africa's charts for ease of doing business and also enjoys a competitive tax system, great infrastructure and an abundance of highly qualified workers. He added that many investors were undertaking high-end real estate projects in the country, and that there were also ample opportunities in fintech, logistics and the ocean economy.



ABC Banking Corporation 首席代表 Gregory Carosin 出席 12 月8日的亞洲及非洲委員會會議,介紹毛里求斯的最新經濟發 展和商機。他表示,在非洲國家之中,毛里求斯提供最便利營 商的環境,擁有具競爭力的税制、完善的基建設施和充裕的優 質勞工,是企業投資非洲市場的跳板,亦是連接非洲與中國內 地的橋樑,自然成為企業首選的營商目的地。他補充,不少投 資者在該國開展高端房地產項目,當地的金融科技、物流和海 洋經濟等領域亦提供大量機遇。

Economic Policy Committee 經濟政策委員會



The Northern Metropolis Development Strategy is an ambitious initiative to transform the northern part of Hong Kong into a new urban area that will complement the current central business district around Victoria Harbour. At a seminar on 23 November, Ling Kar-kan, Strategic Planning Advisor to the Government, discussed these plans to create a dual metropolitan structure in the city through the creation of new housing, transport links and job opportunities. At the same event, Albert Wong and Roy Chan, Partners on Public Sector Consulting from PwC Hong Kong, shared their thoughts on the Northern Metropolis strategy including the potential industry mix and the ESG considerations associated with the project.

《北部都會區發展策略》鋭意把香港北部改造成煥然一新的都會區, 與維港兩岸的核心商業區相輔相成。在 11 月 23 日的研討會,政府 策略規劃顧問凌嘉勤講解有關方案如何通過增建房屋、完善運輸網 絡和創造就業,促進本港的雙都會發展。會上,羅兵咸永道香港兩 位公共事務諮詢服務合夥人王君弼和陳國輝亦分享對北部都會區項 目的見解,包括產業結構和環境、社會及管治(ESG)考量。

An ageing population and an exodus of workers are two of the more pressing challenges facing Hong Kong. At an Economic Policy Committee meeting on 25 November, members discussed the effect of brain drain on Hong Kong. They also shared their views on the existing retirement protection system in the city and ways to improve the MPF scheme.

人口老化和人才流失是香港當前面對的兩大較迫切問題。在 11 月 25 日的經濟政策委員會會議,會員探討人才外流對香港的影響,並就現行的退休保障制度及如何改善強積金計劃交換看法。

Environmental & Sustainability Committee 環境及可持續發展委員會

Secretary for the Environment KS Wong gave an overview of Hong Kong's Climate Action Plan at a meeting on 6 December, and discussed the Government's strategies to achieve net zero by 2050. He also spoke on the opportunities associated with the various policy measures that the Government has introduced to mitigate and adapt to climate change over the next 15 to 20 years.

環境局局長黃錦星出席 12 月 6 日的會議,介紹《香港氣候行動藍圖》,並講解政府在 2050 年前實現淨零碳排放採取的策略。黃局長亦談及各項減緩和應對未來 15 至 20 年氣候變化的政策措施及相關機遇。



Europe Committee 歐洲委員會



歐洲2022年展望

歐盟駐港澳辦事處主任高宇馳和貿易及經濟部主管何衛德出席 12月1日的歐洲委員會會議。

兩位官員來港至今約一年。他們表示,歐洲企業是香港第二大非本地商業社群,因此香港與歐盟進一步合作的潛力龐大。

展望 2022 年,高宇馳指出歐盟即將推出兩項政策,包括動用 3,000 億歐元推行「全球門戶」計劃,旨在於世界各地建立持續 聯繫,以及加強歐盟與印太地區的合作。

其後,何衛德深入討論貿易和可持續發展議題,包括世貿改革、

與香港和其他地區商討恢復部分協議,以及發展夥伴關係。他總結道:「歐盟致力就氣候變化和數碼議程採取行動。」

大灣區工作小組召集人譚唐毓麗亦有與會,介紹總商會新設的大灣區服務中心,為會員 提供大灣區相關資訊查詢和諮詢服務。

(English on page 42.)

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





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

Europe Committee 歐洲委員會



E.U. Outlook for 2022

Thomas Gnocchi, Head of Office, and Walter van Hattum, Head of Trade Section, at the European Union Office to Hong Kong and Macao, spoke at the Europe Committee meeting on 1 December.

Both officials have now served around a year in Hong Kong. They said that there was huge potential for further cooperation between Hong Kong and the E.U., given that European companies make up the second largest non-local business community in the city.

Looking forward to 2022, Gnocchi updated members on two specific policies to be rolled out by the E.U. – a €300 billion Global Gateway Programme to boost sustainable links around the world, and a plan to strengthen the bloc's cooperation with the Indo-Pacific region.

Van Hattum then discussed trade and sustainability issues in more detail, including WTO reform, working with Hong Kong and other jurisdictions to reinstate certain agreements, and developing partnerships. He also said that the E.U. was fully committed to action on climate change and the digital agenda.

Petrina Tam, Convenor of the Greater Bay Area (GBA) Working Group, also joined the meeting. She introduced the Chamber's new GBA service centre, which allows members to submit their enquiries on any issues related to the GBA.

Joint Chambers Exchange Session

商界聯席交流會

HKGCC, together with six associations in the First Sector of the Election Committee, convened a Joint Chambers Exchange Session on 13 December with 51 candidates of the LegCo's Election Committee Constituency. HKGCC CEO George Leung moderated a session at the event, where topics of discussion included importation of labour to tackle the city's manpower shortages, and measures to help SMEs to upgrade and digitalize their businesses. Members of the Election Committee's Commercial (First) subsector and other members of HKGCC's General Committee were among those who attended the event.



Joint Happy Hour with Italian Chamber of Commerce 與意大利商會合辦歡樂時光聚會

Members from HKGCC and the Italian Chamber of Commerce had a fabulous evening at our first joint Happy Hour since the beginning of the pandemic. Europe Committee Chairman Davide De Rosa and Italian Chamber of Commerce General Manager Caterina Bernardini de Pace were the official hosts at this outdoor event on 30 November. Members from both chambers enjoyed a relaxing evening of networking over drinks and canapes, as well as the opportunity to catch up in person.







香港總商會與選舉委員會第一界別六個組織在12月13日合辦商會聯席交流會,邀來立法會選舉委員會界別51名候選人會面交流。其中一輪答問環節由總商會總裁梁兆基主持,期間探討了輸入外勞解決本港勞工短缺問題,以及中小企數碼轉型和業務升級支援措施。選委會界別分組商界(第一)成員及總商會多位理事亦有與會。

總商會與意大利商會於 11月30日合辦歡樂時 光聚會,由歐洲委員會 主席 Davide De Rosa 和 意大利商會總經理

Caterina Bernardini de Pace 主持。是次活動為 疫情以來雙方首次舉辦 的聚會,會員當晚邊享 用美酒小吃,邊開懷暢 談,藉機 舊一番。





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 孫立動先生



Real Estate & Infrastructure Committee 地產及基建委員會 Mr Eric Ma 馬紹祥先生



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 税務委員會 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

Town Hall Meeting with Jeffrey Lam and Edmond Yew 議事論 譠系列: 林健鋒和姚逸明

Ahead of the Legislative Council elections, the two candidates for the Commercial (First) Functional Constituency, which is voted for by HKGCC members, spoke at the Chamber on 7 December. Jeffrey Lam and Edmond Yew each shared their respective visions for Hong Kong and answered questions from members.

立法會選舉在即,由總商會會員選出的商界(第一)功能界別 候選人林健鋒和姚逸明在12月7日到訪總商會,分享各自對 香港未來的願景,並回答會員提問。



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

Hong Kong's virtual banking landscape has seen considerable growth since the Hong Kong Monetary Authority awarded licences to eight out of nearly 30 applicants a little over two years ago. At a webinar on 16 November, Benjamin Quinlan, CEO & Managing Partner at Quinlan & Associates, estimated that almost a quarter of Hong Kong's population would use virtual banks by 2025, with deposits likely to reach HK\$560 billion. At the same webinar, Rockson Hsu, CEO of ZA Bank; Tat Lee, CEO and Executive Director of WeLab Bank; and Barbaros Uygun, CEO of Mox Bank, shared their insights on the development of banking in the digital era. Key issues they discussed included customer engagement and acquisition channels, product and service offerings, technological innovation, and revenue drivers and profitability.

兩年多前,香港金融管理局接獲近30份虛擬銀行牌照申請,並向其中8家公司發牌, 虛擬銀行從此在香港取得長足發展。在11月16日的網上研討會, Quinlan & Associates 行政總裁兼執行合夥人 Benjamin Quinlan 估計,到 2025年,全港將有近四分之一的人 口使用虛擬銀行服務,存款總額可望達至5,600 億港元。會上,眾安銀行行政總裁許洛 聖、匯立銀行行政總裁兼執行董事李家達和 Mox Bank 行政總裁胡博思剖析數碼時代下 的銀行業發展,包括吸納客戶和提升顧客參與度的渠道、產品和服務供應、技術創新、 收入驅動因素和盈利能力。



Health & Wellness Working Group 醫療與健康工作小組

Albert Cheung-Hoi Yu, Chairman of the Hong Kong Biotechnology Organization, discussed the latest biotech innovations developed in Hong Kong and their applications in the Greater Bay Area at a working group meeting on 8 December. He said he was optimistic about Hong Kong's prospects of becoming a biotech hub given its inherent strengths as an international financial centre and attractiveness to overseas talent, among other comparative advantages.



在 12 月 8 日的工作小組會議,香港生物科 技協會主席于常海介紹本港最新研發的生 物科技及其在大灣區的應用。他認為香港 作為國際金融中心,加上對海外人才的吸 引力和其他競爭優勢,發展成為生物科技 樞紐的前景樂觀。



On a visit to the CUHK Medical Centre on 19 November, members of the Health and Wellness Working Group learnt about the institution's use of advanced technology to diagnose and treat illness, and to dispense drugs. The visitors also learned about the various functions and facilities at the Medical Centre, which is a non-profit, private teaching hospital wholly owned by the Chinese University of Hong Kong, and is also the first 5G-based smart hospital in the city. The areas they visited included the hospital's General Outpatient Clinic, Sports Medicine and Rehabilitation Centre, Wellness Centre, Oncology Centre, Main Pharmacy and VIP Room.

醫療與健康工作小組成員於 11 月 19 日到訪香港中文大學醫院(中大醫院),了解院方在診症、治療和配藥方面採用的先進技術,以及院內的不同部門和設施。中大醫院為一所非牟利、私營教學醫院,亦是全港首間 5G 智慧醫院,由香港中文大學全資擁有。參觀期間,成員一行考察了醫院的普通科門診中心、運動醫學及康復中心、保健中心、腫瘤中心、藥劑部和貴賓病房。

Industry & Technology Committee 工業及科技委員會



Industry & Technology Committee 工業及科技委員會

David Wong, Director of the Intellectual Property Department, spoke at a committee meeting on 9 December. He shared with members the measures that the Government was taking to consolidate Hong Kong's position as an intellectual property trading centre as part of its ambitions to be an innovation and technology hub.



知識產權署署長 黄福來出席 12 月 9日的委員會會 議,介紹政府鞏 固香港知識產權 貿易中心地位的 措施,以打造香 港成為創科樞紐。

Legal Committee 法律委員會





Rasul Butt and lindrich Kloub respectively CEO and Executive Director (Operations) at the Competition Commission – briefed members on the Commission's vision and mission at a meeting on 15 December. They also updated members on the Commission's current and upcoming initiatives to promote market competitiveness.

競爭事務委員會 (競委會) 行政總裁 畢仲明和行政總監(行動)郭恩澤出 席 12 月 15 日的會議,向會員介紹競 委會的願景和使命,以及現行和即將 推出的市場競爭力提升措施。

Manpower Committee 人力委員會

Jason Seng, Partner, People Advisory Services – Workforce Advisory at EY, shared findings from the company's global "Work Reimagined" survey at a committee meeting on 10 December. He discussed the changing attitudes to flexibility among staff and employers as companies continue to deal with the impact of Covid-19, with employees reporting that flexibility on working hours was more important than location. Also at the event, Philip Chiu, Executive Director - Human Capital & Communications, Jardine Engineering Corporation, shared his insights on cross-generation HR transformation. He noted that engineering firms tended to be very traditional in the way they operated, but said that his company's transformation project had improved efficiency and saved time and costs.

安永人力資本諮詢服務一人力諮詢合夥人 Jason Seng 出席 12月10日的委員會會議,分享該公司的「工作重塑」全球 調查結果,並探討在新冠病毒疫情持續衝擊企業之下,僱傭 雙方對彈性工作取態的轉變,例如有受訪僱員表示彈性工時 比工作地點重要。會上,怡和機器有限公司執行董事一人力 資本及傳訊趙志基剖析跨世代人力資源轉型,指出工程公司 的運作模式較為傳統,但其公司卻通過轉型升級,成功提升 運作效率,省時省錢。





Retail & Tourism Committee 零售及旅遊委員會

With the retail and tourism sectors continuing to suffer from the impact of Covid-related travel restrictions, at the committee meeting on 13 December members discussed policy recommendations for the Chamber's 2022/23 Budget Submission that would help them through the current challenges.

疫情相關的旅遊限制措施持續 對零售和旅遊業造成打擊,在 12月13日的委員會會議,會 員商討支援業界渡過當前困境 的政策建議,並將之納入總商 會 2022/23 年度《財政預算案》 建議書。

Retirement Protection Working Group 退休保障工作小組



At the first Retirement Protection Working Group meeting on 22 November, members elected Jeff Tang as convenor. Participants discussed the challenges that Hong Kong's retirement protection system is facing at present and the impact on businesses. This was followed by a presentation by Janet Li, Wealth Business Leader, Asia, Mercer, on the findings from the joint Mercer and CFA Institute Global Pension Index Report 2021.

退休保障工作小組於 11 月 22 日舉行首次會議,鄭添之當選小組召集人。會上,成員探討香港退休保障制度現正面臨的挑戰及對企業的影響。其後,美世財富及投資業務亞洲區董事總經理兼合夥人李子恩分享 2021 年美世特許金融分析師協會全球養老金指數報告結果。

Shipping & Transport Committee 船務及運輸委員會

Mable Chan, Permanent Secretary for Transport and Housing (Transport), spoke at a committee meeting on 23 November. She briefed members on the Government's latest measures to meet the recruitment demands of the maritime and aviation

industries in Hong Kong. 運輸及房屋局常任秘書長(運輸) 陳美寶出席 11 月 23 日的委員會 會議,講解政府應對本港海運和 航空業招聘需求的最新措施。



Sustainable Finance Working Group 可持續金融工作小組









A consultative session on the newly launched Green and Sustainable Finance Grant Scheme was held on 29 November, when Oscar Pang and Alex Woo, respectively Senior Manager and Manager with the Market Development Division of HKMA, met with members of the working group as well as the Chamber's SME Committee to collect feedback on the scheme.

香港金融管理局高級經理彭家俊和市場發展經理胡俊賢出席 11 月 29 日的「綠色和可持續金融資助計劃」諮詢會,與工作小組及總商會中小型企業委員會的成員會面,就這項新計劃收集意見。

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

The Chamber was one of the supporting organizations at a CIETAC Hong Kong course on 3 December targeted at SMEs, "Corporate Financing Models and Financingrelated Dispute Resolution." During the training session, experts introduced financing models commonly used by businesses, and highlighted some of the issues that SMEs should be aware of when using litigation to resolve financing-related disputes.

中國國際經濟貿易仲裁委員會香港仲裁中心於 12月3日舉辦專為中小企而設的「企業融資模 式與融資糾紛解決」培訓課程。期間,多位專 家介紹企業常用的融資方式,並重點講解中小 企以訴訟方式解決融資相關糾紛時須注意的事 項。總商會為是次課程的支持機構之一。

SME Committee Chairman Norman Yeung represented the Chamber at the HKECIC 55th Anniversary Luncheon and EC-Reach 2.0 Launch Ceremony on 16 December. The EC-Reach is a platform that allows SMEs to learn about export credit insurance, and the export business generally, through devices such as tablets and smartphones.

中小型企業委員會主席楊敏健於 12 月 16 日 代表總商會出席「香港信保局 55 周年午餐會 暨 EC-Reach 中小企信保網 2.0 啟動禮」。 EC-Reach 網上平台讓中小企透過平板電腦、 智能手機等裝置,了解有關出口信用保險和出 口業的資訊。

HKTDC, Reap, Visa and Xero co-organized a seminar on "Financial Transformation - Accelerating Growth for SMEs in Hong Kong" on 16 December. HKGCC was one of the supporting organizations. Speakers shared their insights on how SMEs could grow their businesses through upgrading their financial capabilities.

貿發局、Reap、Visa 和 Xero 於 12 月 16 日合 辦「財務管理轉『營』:中小企如何利用創新 方式加速發展」研討會,邀來多位講者講解中 小企如何透過提升財政能力拓展業務。總商會 為是次活動的支持機構之一。

Kelvin Chan, Regional Manager (Hong Kong), Selective Placement Division, Labour Department, spoke at the committee meeting on 14 December on the employment situation of people with disabilities in Hong Kong. He discussed the key elements that companies should pay attention to when hiring people with disabilities, and introduced some of the support available from the Government.

> At the same meeting, the committee's first "SME Marketplace" took place, giving members the opportunity to promote their products and services.

勞工處展能就業科香港區辦事處經理陳國強出席 12 月 14 日的委員會會議,概述本港 殘疾人士的就業情況,並講解企業聘用殘疾人士須知,以及政府提供的相關支援。 席間,委員會首度舉辦「中小企市集」活動,讓會員推廣自家產品和服務。

Kelvin Chan

Taxation Committee 稅務委員會

Currently, over 60 jurisdictions have digitalized their tax filing systems, and Hong Kong is considering doing the same. At a committee meeting held on 7 December, Leung Kin-wa, Deputy Commissioner (Operations) of the Inland Revenue Department, and his colleague, Advisor Emily Chak, briefed members on proposals for implementing e-filing, a project by the department to digitalize the filing of profits tax returns.



現時,超過60個地區已引入電子報稅系統,香港亦考慮效法。在12月7日的委 員會會議,稅務局副局長(執行事務)梁建華和顧問翟善琪介紹局方為推動利得 税電子報税服務而提出的不同方案。

A paper with recommendations to enhance Hong Kong as a centre for family offices was submitted to the Financial Services and the Treasury Bureau on 26 November.

委員會於 11 月 26 日向財經事 務及庫務局提呈建議書,就如 何提升香港家族辦公室樞紐的 地位建言獻策。

Talent Development 人才發展

Traditional sales training tends to have a "one size fits all" approach, but there is no one "right" way to sell, as no two salespersons are alike. At a workshop on 23 November, Tracy Ho, Executive Communication Coach, Gallup-certified Strengths Coach, and Founder and Director of Frame & Fame, taught participants the skills of getting the best sales results by building on their own talents. Attendees then had the opportunity to discover what their innate selling strengths were, as well as learn about the Gallup's Clifton Strengths principles and how to apply these for better productivity and profitability.

傳統銷售培訓傾向採取「一刀切」的做法,但畢竟每位銷售人員都各有所長,故沒有一個「萬全」的銷售方法。在11月23日的工作坊,瑞華個人品牌形象顧問有限公司創辦人兼總監、蓋

洛普認證優勢教練兼高管溝通教練何翠 怡向學員傳授以自身所長發揮最佳營 銷成效的技巧。學員其後有機會探索 個人銷售潛能,了解蓋洛普的克利夫 頓優勢原則,以及如何通過有關原則 提升生產力和盈利能力。 Environmental, Social & Governance (ESG) and sustainability issues are among the hottest topics in the business world. Amid increasing concern from corporate stakeholders, companies need to make sure that their ESG performance is transparent and traceable under ESG Reporting.

At a training session on 29 November, Zonta Yung, Business Development Assistant Manager of SGS Hong Kong Limited, provided an update on the latest requirements of the HKEX ESG Reporting Guide. She introduced ways to engage different parties in ESG and explained how to analyse ESG issues for reporting. She also discussed how companies can take actions to prevent climate change that exceed the Reporting Guide's requirements.

環境、社會及管治(ESG)和可持續發展已成為商界的熱門課題。 隨着企業持份者的關注日增,企業需確保自身的 ESG 績效符合 ESG 匯報機制下透明公開、可追溯的準則。

在 11 月 29 日的培訓課程,香港通用檢測認證有限公司業務拓展部副經理翁美霞講解香港交易所《環境、社會及管治報告指引》的最新要求,並介紹鼓勵各方參與、分析及匯報 ESG 相關事宜的方法。她亦分享企業可如何防範因氣候變化而未能達至指引要求的情況。

Young Executives Club 卓青社

A speaker from the Red Cross introduced the principles of first aid and some basic treatment methods to over 60 members at a talk on 26 November. Some of these essential skills included cardio pulmonary resuscitation and how to use an automated external defibrillator.

在 11 月 26 日的急救講座,紅十字會講者向 60 多位會員介紹急救原則和一些基本處理方法,包括心肺復蘇法及自動心臟除顫器的使用方法。





The YEC Football Team participated in the Youth Councils Soccer Cup organized by the Federation of Hong Kong Industries (FHKI) on 20 November, where they played against the youth committees of the three other major chambers in Hong Kong. It had been a long time since the teams of the youth committees were able to play competitive matches, so members had a great time catching up with one another during the championship.

The Youth Councils Soccer Cup Award Presentation then took place on 26 November, at the FHKI's 10th Anniversary Celebration Dinner.

卓青社足球隊參與香港工業總會(工總)在11月20日舉辦的「青委盃足球邀請賽」(青委盃),與另外三大本地商會的青年委員會進行久違的對決,競逐錦標,並藉機分享近況。

工總其後於 11 月 26 日的青年委員會十周年晚宴活動上舉行青委盃頒獎典禮。

YEC members visited the K-Concept Studio at the Hong Kong Institute of Vocational Education (IVE) in Kwun Tong on 2 December. The studio was founded in 2019 by influencer Ricky Kazaf and IVE, to help the younger generation to develop their "personal brand" as part of their career development.

Kazaf shared his own experience of being a KOL with the visitors. He said that when selecting KOLs to promote their own business, they should not just look at the popularity of KOLs but also make sure they are a good fit for their company's products or services.

During the visit, Dr Wallace Lam Wai Keung, Principal of IVE at Kwun Tong, and Susanna Chu, Head of the Business Department, also introduced the work of IVE and explained how the K-Concept Studio fits in with their broader programme of vocational training.

卓青社會員在12月2日到訪位於香港專業教育學院(IVE)觀塘分校 的「奇・概念館」(K-Concept Studio)。該館由網紅 Ricky Kazaf 與 IVE 於 2019 年創立,旨在協助年青一代建立「個人品牌」,從而 促進事業發展。

Ricky Kazaf 與會員分享作為關鍵意見領袖(KOL)的個人經歷。他 表示,企業挑選 KOL 推廣業務時,除了考慮他們的受歡迎程度,亦應 留意其形象是否切合公司的產品或服務。

參觀期間,IVE 觀塘分校院長林偉強博士及商業系系主任朱慧雲介紹該 校的工作,並解釋概念館如何與該校多元化的職業培訓課程互相配合。



YEC's Community & CSR Sub-Group organized a blood drive on 7 December to encourage members to participate in this rewarding and essential community service. Several members then took the opportunity to catch up over lunch after their donating session.

卓青社社區及企業社會責任小組於12月7日舉辦捐血活動, 鼓勵會員參與這項別具意義的社會服務,捐血助人。多位 會員捐血後相約用膳,歡聚交流。



YEC and WEC co-organized a Happy Hour gathering at Pharmabelle's opening ceremony at Harvey Nichols Beauty Avenue in Mong Kok on 8 December, where members enjoyed catching up over champagne and a fun Lucky Draw.

卓青社與卓妍社於 12 月 8 日合辦「歡樂時光」聚會,邀請會員 參與 Pharmabelle 在旺角 Harvey Nichols Beauty Avenue 的開幕 禮。會員當晚暢談暢飲,更有機會在抽獎活動贏得豐富禮品。

Members from YEC and the Europe Committee had a relaxing evening socializing while enjoying great food and drinks at Watermark to celebrate Christmas on 17 December.

卓青社與歐洲委員會在12月17日 假 Watermark 合辦聯誼聚會。當晚, 會員邊品嚐佳餚美酒,邊暢談交流, 同賀聖誕。



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Merry Christmas with the Chamber 會員同慶聖誕











Members welcomed the Yuletide season at our traditional cocktail party

會員參加傳統聖誕聯歡酒會,迎接佳節來臨

The Chamber held its traditional Christmas Cocktail party at the Hong Kong Club on 9 December. We weren't able to host this event in 2020, but with zero local Covid-19 cases for many months, we were delighted to be able to once again celebrate the Yuletide season with members over a few drinks. We had to significantly reduce the number of guests compared to previous years to comply with government guidelines, and ensure that all who attended were fully vaccinated. But it was great to see everyone have a fun and safe evening catching up and enjoying the opportunity to network with fellow members.



























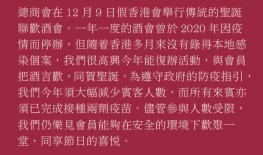




























Guide Dogs Lead the Way

導盲犬:視障人士的領路夥伴

Chamber staff learn about the work of HKSEDS to help visually impaired people in Hong Kong 總商會員工了解香港導盲犬服務中心的工作如何幫助本港的視障人士

A group of Chamber staff learned all about guide dogs and their work on a recent CSR activity at HKSEDS (Hong Kong Seeing Eye Dog Services) a non-profit organization established in 2012 to breed and train dogs to help people with visual impairments.

Staff learned about the charity's work to train the dogs to help people in the community, and met Fay-Fay, one of the organization's dogs. Chamber staff also took part in some activities led by HKSEDS staff. In one experiment, half of the visitors wore eye-masks to block their sight

around – indoors at first before heading outside to tackle some stairs.

while a colleague

tried to guide them

The participants said that this activity had helped them to understand the hurdles that people with visual impairments face in Hong Kong, and also the skills needed to safely guide a blind person from one place to another.



總商會員工最近參與企業社會 責任活動,到訪香港導盲犬服 務中心,全面了解導盲犬及其 工作。非牟利機構香港導盲犬 服務中心於 2012 年成立,專 門培育和訓練犬隻,為視障人 士提供支援。

團員不但認識到該慈善機構的 犬隻培訓工作,還有機會與中 心的受訓導盲犬菲菲互動接 觸。員工一行亦在中心職員的 帶領下進行多項活動,包括兩 人一組的視障體驗活動,由其 中一人戴上眼罩模擬視障狀 態,另一組員引領其在室內練 習行走,繼而步出室外體會視 障人士上下樓梯的情況。



參加者表示,是次活動讓他們領悟到視障人士在香港遇到的困難,並學懂為他們安全引路的技巧。

BBQ Fun for Chamber Staff

總商會員工燒烤樂





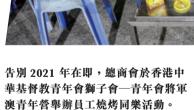


Colleagues mark the end of 2021 with a Friday night party 本會同事在周五晚上聚首一堂,一同告別 2021 年

As 2021 drew to a close, the Chamber hosted a barbecue party for staff at the Lions-YMCA Junk Bay Youth Camp in Tseung Kwan O.

The event was held to thank staff for all their hard work throughout the year, especially on the Chamber's Hong Kong We Can Do It! Lucky Draw campaign to encourage citizens to get their vaccinations. It also served the purpose of celebrating the birthdays of colleagues that took place in November and December together, as well as the Chamber's 160th anniversary.

Colleagues from our Head Office and Certification Offices competed in games including testing their artistic skills while blindfolded. They also enjoyed plenty of delicious barbecue food and drinks, as well as great views amid the mild and pleasant autumn weather.



是次活動旨在答謝員工在過去一年的付出和貢獻,尤其是他們為籌辦「香港做得到!幸運大抽獎」不辭勞苦,令活動得以圓滿舉行,成功鼓勵了不少市民接種疫苗。當晚,我們亦為在11和12月生日的同事慶生,同時慶祝總商會創會160周年。

總商會總部和各簽證辦事處的同事一 起參與蒙眼繪畫等競技遊戲,並享用 豐富的燒烤美食,在秋高氣爽的晚上 一賞城市夜色。



Pitch Perfect Programme Gets Under Way 完美求職計劃正式展開

The Chamber's new competition for students introduced essential job-seeking skills and personal development tips 總商會推出為學生而設的全新比賽, 講解求職要訣和個人發展建議

Students learned about the key steps to career success during the first stage of the Pitch Perfect Programme from the Chamber's Young Executives Club (YEC) during November. The participants attended four training sessions that were held on each Wednesday throughout the month that made up Stage 1 of this fourstage competition.

At each session, trainers introduced the students to various aspects of job hunting and personal development to help them navigate the post-university world. The first session explored how students can ace their job interviews and also covered presentation skills. Session two discussed how candidates can make the right impression and avoid pitfalls on their first day at work, as well as the future skills needed for today's ever-changing workplaces.

The third session focused on personal brand building, where the students learned how they can create a good image to help them stand out from the crowd. Then the final session looked in more detail at career development within the corporate world, as well as the importance of ensuring work-life balance while climbing the professional ladder.















To round off the final training session, representatives from the seven sponsor companies also introduced their businesses to the students. In Stage 2, in December and January, participants will visit these companies and learn more about their operations and missions.

Several YEC members also attended each of the November sessions, where they shared their own career paths and stories with the students and answered questions from the audience. Some of these YEC members will also serve as mentors in Stage 3 of the programme. The students also had the opportunity to chat casually with the YEC representatives after the events.

Thanks to all of the trainers and YEC members for taking the time to share their inspiring stories and job-hunting tips. Their insights not only helped the students prepare for the later stages of the competition, but will also be useful as they enter the workforce in the next few years.



由總商會卓青社策劃的「完美求職計劃」第一階段已於 11 月正式展開,學生從中了解事業成功之道。比賽分為四個階段,第一階段為 11 月份逢周三舉行一連四節的培訓活動。

多位導師分別講解不同的求職和個人 發展課題,協助學生為畢業後投身職 場做好準備。第一節活動與學生分享 面試和匯報技巧,第二節則探討新入 職者如何建立良好的第一印象及避免 常見錯誤,以及在不斷轉變的職場中 所需的未來技能。

第三節集中討論建立個人品牌的技巧,學生學習如何建立正面形象,在職場上脱穎而出。最後一節詳述商業世界的事業發展機會,以及在攀登專業階梯時平衡工作與生活的重要性。

在最後一節活動當天,七家贊助企業 的代表向學生介紹公司業務。第二階 段將於 12 月至 1 月進行,期間參加者 將有機會參觀贊助企業,深入了解公 司的運作和使命。



多位卓青社會員出席 11 月的培訓活動,分享職場經歷,並回答學生的提問,當中部分會員亦將擔任計劃第三階段的導師。此外,學生在活動結束後亦有機會與卓青社代表暢談交流。

感謝一眾導師和卓青社會員不吝抽空 分享個人經驗和求職心得,這些實用 資訊除了有助學生裝備自己,迎接往 後階段的比賽,也對他們在未來幾年 投身職場有所助益。





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- 方便取得最先提交日期



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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.

On our January 1997 cover: in his first public address after being selected as the first Chief Executive of Hong Kong, Tung Cheehwa addressed members at a joint Chamber luncheon. Tung said that Hong Kong would continue to have a free, fair and encouraging economic environment after the handover. He also noted that the city had the unique benefit of businesspeople who understood the Chinese virtues of patience and hard work, while also appreciating Western traits like creativity and directness.

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。

1997年1月封面:董建華當選首任香港特區 行政長官後,首次出席商會聯席午餐會時表示,香港在回歸後將繼續維持自由、公平及 鼓勵發展的經濟環境。他又指出,香港的獨 特優勢在於我們了解中國人忍耐、勤勞的美 德,同時亦欣賞西方人富有創意、行事直率 等優點。



WHAT'S ON 最活動

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

REAL ESTATE & INFRASTRUCTURE

Development and application of 5G technology Jan 7 4:00 pm

HKCSI

Latest developments in WTO negotiations on services trade Jan 11 10:30 am

CHINA

Economic outlook for China in 2022 Jan 13 11:30 am

AMERICAS

Business opportunities and promising sectors in Canada Jan 26 11:30 am

DIGITAL, INFORMATION & TELECOMMUNICATIONS

Update on initiatives from HKMA's Anti-Money Laundering Regtech Lab (AMLab)

Jan 27 4:00 pm

TRAINING & SEMINARS (Check website for details)





Why Story-telling Matters to Next Generation Leaders

Jan 18 9:30 am - 12:00 pm



Digitising Tax Risk Management Jan 20 3:00 - 4:30 pm



Incoterms 2020 in Global Business

Jan 21 2:30 - 5:00 pm



The Myth of Performance Management

lan 26 9:30 - 11:30 am

SITE VISITS



VISIT TO CENTRAL MARKET

Hong Kong's historic Central Market has recently reopened after a major revitalization project. Join this visit to learn about the restoration and management of this iconic landmark.

Jan 11 4:00 - 5:00 pm



VISIT TO HOTEL ICON

Hotel Icon is the teaching and research hotel of the School of Hote and Tourism Management at Polytechnic University. Participants will learn how the industry has coped with Covid and how it is training staff for the future.

Jan 18 3:30 – 5:30 pm





WEBINARS (Visit website for full details and to register)



POST-DEFAULT RECOVERY OF CHINESE OFFSHORE DEVELOPER BONDS

Jan 7 11:00 am - 12:15 pm



TAX CHANGES AHEAD: BEPS 2.0 AND THE E.U. GREY LIST

Jan 18 2:00 - 3:30 pm



PREPARING FOR CHANGES IN THE DIGITAL ECONOMY IN THE 14TH FIVE-YEAR PLAN PERIOD

Jan 21 11:00 am - 12:15 pm



PERSONAL INFORMATION PROTECTION LAW: IMPACT ON VIRTUAL BANKS AND ONLINE BROKERS

Jan 12 11:00 am - 12:15 pm



REBOOTING HONG KONG'S CONVENTION AND EXHIBITION INDUSTRY

Jan 19 3:00 - 4:00 pm



ENABLING OMNI-CHANNEL COMMERCE ACROSS THE BORDER: STRATEGIES FOR SELLING DIGITALLY IN THE GBA

Jan 24 11:00 am - 12:00 pm



WHO STOLE MY PROPERTY? COMBATING INTELLECTUAL PROPERTY THEFT WITH DIGITAL FORENSICS

Jan 12 3:00 - 4:30 pm



MARKET OUTLOOK FOR THE FIRST HALF OF 2022: STRATEGIES ON INTERNATIONAL TRADE AND SUPPLY CHAIN FOR SMES

Jan 20 11:00 am - 12:15 pm



BUSINESS CASE COMPETITION 2021 FINAL PITCHING

Jan 25 1:30 - 6:30 pm



TRAINING & DEVELOPMENT

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



'Incoterms 2020' Application in Global Trade 全球貿易術語 Incoterms 2020

Incoterms are the common trade terms used in international trade, which clearly define the obligations of buyers and sellers in the sales contract. The latest update, "Incoterms 2020," comprise 11 trade terms.

This workshop will explain how the latest version may affect operations including purchasing, shipping and logistics, accounting and finance, as well as sales and marketing.

Course outline:

- 1. Compare the major differences between Incoterms 2010 and 2020
- 2. Understand the application of each trade term in relation to the transfer of risk, cost obligation and documentation from seller to buyer
- 3. What happens if Incoterms are missing in an international purchase and supply contract?
- 4. Common errors involved in the usage of Incoterms

Incoterms是國際貿易的常用術語,用以清晰界定銷售合約中買賣雙方的責任,其最新版本Incoterms 2020包含11個貿易術語。

本工作坊將講解最新版本如何影響採購、航運和物流、財務會計及銷售和營銷 方面的運作。

課程大綱:

- 1. 認識Incoterms 2010與2020的主要差異
- 2. 了解買賣雙方於風險轉移、成本責任及文件處理安排上如何應用貿易術語
- 3. 欠缺Incoterms對國際採購和供應合約有何影響?
- 4. 常見的Incoterms應用錯誤

Trainer: Ir Dr Irene Poon 導師: 潘慧娟博士及工程師 Date: 21 January 2022 日期: 2022年1月21日 Time: 2:30 - 5:00 p.m. 時間: 下午2時30分至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 \$750 / Non-member \$950

費用: 會員\$750 / 非會員\$950

Ir Dr Irene Poon, DBA, MBus, BBus, CMILT, MHKIE, MIPSHK 潘慧娟博士及工程師

潘慧娟博士及工程的 DBA, MBus, BBus, CMILT, MHKIE, MIPSHK



Why Story-telling Matters to Next Generation Leaders

Personal stories that are emotionally compelling are better remembered and more likely to provoke a positive response than simply stating facts. This workshop explains how to speak persuasively by adopting a storytelling approach.

Content:

- Adopt a structure that ensures people remember your message
 - 2. Understand the science: Why do character-driven stories with emotional content result in a clearer understanding and better recall of key points?
 - 3. Learn key storytelling dynamics
 - 4. How to structure content for clarity and impact

Trainer: Patrick Eng 導師: Patrick Eng Date: 18 January 2022 日期: 2022年1月18日

Time: 9:30 a.m. - 12:00 p.m. 時間: 上午9時30分至下午12時

Venue: HKGCC Theatre, 22/F United Centre 地點: 金鐘統一中心22樓香港總商會演講廳

Language: English 語言: 英語

Fees: Member \$750 / Non-member \$950 費用: 會員\$750 / 非會員\$950

故事演繹法對新一代領袖的重要性

個人故事較陳述事實令人印象更深刻,更能引發積極回應。 是次工作坊將講解如何透過講故事說服他人。

內容:

- 1. 採用有助聽眾牢記訊息的結構
- 了解科學原理:為何扣人心弦、由角色驅動的故事有助清 晰理解和更易憶起重點?
- 3. 學習演繹故事的關鍵
- 4. 透過清晰的內容鋪排提升影響力

Patrick Eng, Executive Consultant, Connect Communication

Patrick Eng Connect Communication執行顧問



The Myth of Performance Management 績效管理的奥秘

This seminar is targeted at CEOs, department heads, and heads of HR or staff development, who are seeking ways to make their in-house performance management system work effectively, so that it can drive not only organizational results but also behaviours.

The seminar will look at:

- Why have year-end appraisals become nothing more than a "going-through-the-motion" exercise at many companies?
 – Why do many staff and managers no longer take the annual appraisal exercise seriously?
- Why do appraisal ratings tend to be inflated, not necessarily reflecting the true performance of the employee?
- Are there ways to revitalize performance management practices to drive a truly performance-based culture?

是次研討會專為行政總裁和人力資源或員工發展主管而設,旨在協助他們發揮內部績效 管理制度的效用,從而改善機構表現和行為。

是次研討會將探討:

- 為何機構的年終績效評估往往淪為流於形式的程序?
- 為何員工和管理人員不再重視年終績效評估?
- 為何年終評估報告的評分偏高,未必如實反映員工表現?
- 如何改善績效管理,推動真正的績效為本文化?

Trainer: Elly Zee 導師: 徐慕琴

 Date:
 26 January 2022

 日期:
 2022年1月26日

 Time:
 9:30 - 11:30 a.m.

 時間:
 上午9時30分至11時30分

Venue: HKGCC Theatre, 22/F United Centre 地點: 金鐘統一中心22樓香港總商會演講廳

Language: Cantonese 語言: 廣東話

Fees: Member \$600 / Non-member \$800

費用: 會員\$600 /非會員\$800

Elly Zee,

Founder, E Zee Learning

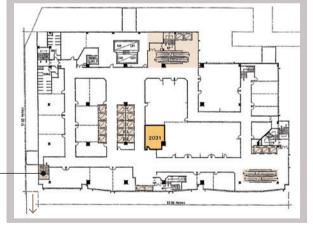
徐慕琴

E Zee顧問公司創辦人





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WE CERTIFY

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- **Business Address**
- **Business Nature**
- **Annual Turnover**
- **Employment Size**
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- **Tax Return**
- **Trademark**
- License
- Other Company Particulars

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