

MAY 2015

工商月刊

BULLETIN

HKGCC: THE VOICE OF BUSINESS IN HONG KONG

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機會稍縱即逝

政制發展的爭論沒完沒了，我們必須設法結束這場爭議。

儘管有人認為現時的方案未臻完美，但正如政務司司長林鄭月娥指出，政府提出的2017年行政長官選舉方法不是終極方案，而我相信未來仍有優化的空間。事實上，民意支持通過政改方案，這是向前邁進的重要一步。

我們歡迎政府採納本會意見，降低行政長官候選人的提名門檻，並設置提名人數上限。這正好表明，在既定的框架下提出的合理建議，都會獲考慮納入政府的方案中。

我們仍然深信，落實政制改革，包括透過普選直接選出行政長官，有助維持香港的繁榮穩定。毫無疑問，當投資者選擇在港營商時，政治穩定是關鍵因素。

若否決香港普選特首的威嚇落實，普選便會推遲至下一個十年才能實現。當然沒有人希望剝奪香港市民直接選出特首的機會，但如果少數譁眾取寵的政客成功阻撓普選進程，這將成為無可避免的結局。我們在2005年已目睹同樣的事情發生，當年政府提出的政改方案遭立法會否決，結果令選舉制度原地踏步。我們絕不能重蹈覆轍。✿

An Opportunity Slipping Away

The confrontation over political development has gone on for far too long, and needs to come to an end.

There are some who regard the current proposal as being imperfect. However, as pointed out by the Chief Secretary for Administration Carrie Lam, the proposed approach to electing the CE in 2017 does not represent the ultimate solution, and I believe there is still room for improvement going forward. In fact, public opinion supports passage of the constitutional reform proposal, which is an important step forward.

We are pleased to see that the Government has accepted our recommendation to lower the threshold for nomination of candidates for Chief Executive, and setting a cap on the number of nominations. These are important signals showing that reasonable suggestions, within the parameters of the possible, can be put forward and incorporated into the Government's proposals.

We remain convinced that implementation of constitutional reforms, including the direct election of the Chief Executive by universal suffrage, are necessary to safeguard Hong Kong's prosperity. It goes without saying that political stability represents a crucial factor to investors when opting to conduct their business in Hong Kong.

The threat to deny Hong Kong the right to elect its own leader, if carried out, will push the timeframe for universal suffrage into the next decade. Surely no one wants to deny Hong Kong citizens the opportunity to directly elect our leader, but that is the inevitable outcome if this handful of political grandstanders succeed in derailing the process. We saw that happen in 2005, when an earlier reform proposal was turned down by LegCo. We also saw the result, which was no change to the election system. Let's not repeat that mistake again. ✿

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Maintaining Hong Kong's Clean Image
維持香港的廉潔形象

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HKGCC

Hong Kong General Chamber of Commerce
香港總商會1861

Voice of Business 商界之聲

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

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Political Reform Crucial to Hong Kong

The political reform proposal for the Chief Executive (CE) election unveiled last month abides by Hong Kong's Basic Law and relevant decisions of the National People's Congress Standing Committee. If it is approved by LegCo, 5 million legitimate voters in the city will be able to select the CE by "one person, one vote" in 2017, writing a new page in Hong Kong's history.

Chief Secretary for Administration Carrie Lam presented the political reform proposal to LegCo, saying that in designing the electoral reform proposal, the Government sought to broaden the electoral parameters so as to inject more competition in the whole process. This nomination process will open the door for more people to have a chance to become candidates. Recent polls have indicated that about 60% of those responding feel LegCo should pass the Government's political reform package. I hope the pan-democrats respect the public's aspiration and let us move on to the next phase of our political maturation.

If the pan-democrats insist on focusing only on the narrow political interests of their small clique in LegCo, and even continue to make excuses to justify their radical acts, they will sacrifice the interests of the majority of people.

The reform package is in line with Hong Kong people's aspiration for democracy. The pan-democrats have no right to deprive citizens of their right to vote. They need to accept that their actions are not representative of the majority of the people of Hong Kong, and stand aside. While we respect their right to disagree with the majority, they cannot both veto this proposal and expect the next CE to have sufficiently strong backing to enable him or her to get on with the job of governing Hong Kong.

There are many voices expressing concern that the CE needs the mandate of a popular vote to be able to ensure our social and political stability. If this is paramount in the minds of members of the Legislative Council, then I am confident that the proposal will pass. However, holding our future hostage to the partisan posturing of a few LegCo members risks imposing a high cost to our cherished social and political stability.

Universal suffrage marks a great step forward for Hong Kong's constitutional development. Once the process begins, candidates will have the opportunity to present themselves and their policy platforms to the nominating committee. After that, it will be up to the people of Hong Kong to decide who should lead us. The CE, elected by universal suffrage, will have the necessary support to pursue the full and timely implementation of policies that benefit our people.

I will vote for the Government's package for political reform which has met people's expectations. I urge the public and my colleagues in LegCo to support it. 🌸

政改對港 意義重大

上月出爐的「2017年行政長官普選方案」，符合《基本法》及人大常委會831決定。如果方案獲得立法會通過，全港500萬選民將史無前例地以一人一票的方式選出下一任行政長官，香港民主進程將踏上新的台階。

林鄭月娥日前到立法會，以宣讀聲明方式公布政改方案。她表示方案有更大空間，讓更多不同背景、政見的人士成為候選人。我認為政改方案通過後，不論政府或工商專業界，不少有能之士或會願意接受普選洗禮；而多個民調顯示，約六成人士贊成立法會通過831框架下的政改方案，我希望「泛民」議員亦尊重民眾訴求，讓方案通過。

如果「泛民」議員只顧個人或政黨的利益，視自己為政治場上的「搞局者」，一意孤行，繼續以不切實際的口號誤導市民，以激烈的抗爭阻撓政改，根本不能為市民帶來任何好處，民主之路更因「泛民」議員而變得遙遙無期，是何等諷刺呢？

2017特首普選是全港市民的，「泛民」無權剝奪市民的選舉權。若「泛民」網綁否決方案，擺出拒絕商量的姿態，結果是整個社會要付出沉重代價。如無普選，部分議員將繼續以特首沒有足夠的民意授權為由，阻撓政府施政，政府將出現管治困難，社會亦難以安定，而投資者的決定取決於當地的政治和社會穩定。

普選是民主進程的一大步。下任特首候選人先要得到提名委員會支持，繼而爭取全港市民的認同。在選舉勝出的特首將得到更大的認受性，更有利政策的推行。

在選舉制度以外，我們也要思考如何培養優秀的政治人才，去面對高難度的選舉挑戰。我相信任何人只要愛國愛港和具高管治能力，不論其背景，也可以爭取到提名委員會的認可。

政改方案是一個有利民主，符合市民意願的好方案，我支持政改，也呼籲所有議員及市民支持。🌸



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CEO Comments 總裁之見

Funding Future Healthcare

Your Chamber has long advocated reform of the cost of public services, and supported finding new means of achieving society's needs at an affordable and sustainable cost. The Voluntary Health Insurance Scheme (VHIS) consultation highlights the rising challenge of maintaining a sustainable, affordable and quality healthcare system. This is not a new issue, but recent awareness of the pace at which our population is aging puts new urgency to the matter.

While we would have wished for more, the proposals reflect the need to steadily build consensus by introducing changes in a step-by-step approach. We expect there will be a few teething pains along the way, and that adjustments will need to be made. But, getting the first step underway is too important to leave until everyone is satisfied with a perfect solution.

We remain deeply concerned about the supply side of healthcare provision, which is where we will find the key to better control over costs. Opening the "closed shop" medical profession to qualified practitioners from abroad is necessary to ensure we have the people available to care for our society. A broader implementation of a community clinic-based approach focused on prevention would be more cost-effective than hospital-based care. Indeed, preventive healthcare should be an integral aspect of an over-arching policy for healthcare reform as this pays significant economic benefits in the form of a healthy and productive workforce, and lower overall healthcare costs.

The VHIS intends to redirect some of the unending demand for healthcare services away from public facilities through an attractive but voluntary insurance scheme. The programme would offer guaranteed coverage (including chronic and pre-existing conditions), a premium loading cap and automatic renewal, at least to those signing up in the first year and those below the age of 40 thereafter. Tax breaks for those paying salaries taxes will be an added incentive to sign up.

We support the standardisation terms and benefits as useful in ensuring patients are able to shop around for the care they require. The intention to undertake a regulatory review of private healthcare facilities will further boost user confidence.

There are still questions about the effectiveness of the proposed scheme. We would expect higher risk patients to migrate to the VHIS, but do not see younger, more healthy people necessarily taking up this option. We are also concerned about double coverage, i.e. by universal healthcare and the VHIS. Finally, it runs contrary to our competitive nature to limit insurance products to those as defined under VHIS.

In healthcare, as in engineering, the applicable adage is "Fast, Good or Cheap – pick two." We would not want to see quality compromised, nor are long waiting lists attractive. Keeping costs under control is necessary for long-term sustainability, which means we need to reduce demand – through preventative measures – if we are to achieve the objective of affordable healthcare. ✿

The Hong Kong General Chamber of Commerce Annual General Meeting 香港總商會周年會員大會

All Chamber Members are cordially invited to the Annual General Meeting
本會誠邀全體會員出席周年會員大會

18 May 2015 (Monday)
2015年5月18日 (星期一)

Cocktail Reception: 5:00-6:00 pm
酒會：下午5時至6時

Annual General Meeting: 6:00-7:00 pm
周年會員大會：下午6時至7時

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為未來醫療融資

總商會一直提倡控制公共服務的成本，並支持尋找新的途徑，務求成本可持續及能承擔，以滿足社會的需求。自願醫保計劃的諮詢文件指出，要維持優質、可持續及可負擔的醫療系統，政府所面對的挑戰正與日俱增。雖然這已非新問題，但近年社會日漸關注本港人口老化的速度，令此議題更具迫切性。

我們或許對自願醫保有更大的期望，但從建議方案可見，我們需要循序漸進地作出調整，以穩步邁向共識。我們預料推行過程中會遇到阻滯，需要作出調整。不過，最重要的是踏出第一步，而不是等待直至人人滿意，達至完美才推行方案。

我們對醫療服務的供應層面仍深表關注，因為這是控制成本的關鍵。要確保社會有所需的人才來提供醫護服務，必須開放「封閉式」的醫療業，讓合資格的海外從業員參與。我們認為，擴大社區門診模式的預防保健服務，比提供醫院護理服務更具成本效益。事實上，全面的醫療改革政策應包括預防保健服務，因為這有助提供健康和具生產力的勞動力，帶來龐大的經濟效益之餘，還可減少整體醫療成本。

自願醫保計劃旨在把市場對公營醫療服務的殷切需求，轉移至一個具吸引力而又屬自願性質的保險計劃。計劃建議為推行首年內投保的所有年齡人士，以及第二年起投保的40歲或以下人士，提供「必定承保」（包括慢性及投保前已有病症）、設有附加保費上限，以及自動續保的保障。為增加投保誘因，薪俸稅納稅人可獲稅務寬免。

我們認同標準化的條款和保障，有助確保病人能夠選擇所需的護理服務。就私營醫療設施進行規管檢討，將可進一步加強用家的信心。

建議的自願醫保計劃成效依然存疑。我們預期較高風險的病人會轉移到自願醫保計劃，但較年青、健康的人士則未必會選擇這個方案。我們亦關注到雙重保障的情況，即同時獲得全民醫療和自願醫保計劃的保障。最後，限制市場只提供自願醫保計劃所界定的保險產品，亦有違競爭原則。

在醫護保健方面，有如工程界的格言：「快捷、良好或廉宜—只能任擇其二」。我們不希望醫療質素下降，也不願看到冗長的輪候名單。要維持長遠的可持續性，就必須控制成本，也就是說，若要提供可負擔的醫療服務，就要透過採取預防措施來減少需求。✿

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Maintaining Hong Kong's Clean Image

維持香港的 廉潔形象

Over the past 41 years, Hong Kong has worked extremely hard to transform itself from a city once plagued by corruption into one of the cleanest in the world. *The Bulletin* spoke with ICAC Commissioner Simon Peh on the anti-corruption agency's efforts to maintain Hong Kong's clean image

過去41年，香港致力肅貪倡廉，一洗昔日貪污橫行的頹風，並蛻變為全球最廉潔的城市之一。

《工商月刊》近日訪問了廉政專員白韞六，了解該反貪機構如何竭力維持本港的廉潔形象

Since Hong Kong's anti-corruption watchdog the Independent Commission Against Corruption (ICAC) successfully cleaned up Hong Kong's police force in the 1970s, Hong Kong is often held up as a shining example of how corruption can be arrested. Today, the HKSAR ranks 4th out of 197 countries in the Global Business Bribery Risk Index conducted by the RAND Corporation and commissioned by TRACE International.

A corruption-free society ensures a level playing field for businesses. This reputation, together with the rule of law, free flow of information and capital, has made Hong Kong a leading business and financial hub. However, our ranking in the Heritage Foundation's





Face to Face with ICAC Commissioner Simon Peh

Public anger about recent high profile graft cases involving Government officials reinforced the public's views that corruption will not be tolerated. In ICAC's annual survey of the public, 76.7% of the respondents said they would report corruption. But is corruption always that obvious? Are certain sectors more prone to bribes and graft? *The Bulletin* asked ICAC Commissioner Simon Peh to shed some light on trends and signs.

Bulletin: What sectors are most prone to corruption, and do you see any trends among recent cases?

Simon Peh: In recent years, corruption complaints relating to the private sector accounted for two-thirds of the total complaints. Quite a number of cases were in the property management sector. In Hong Kong, flat owners usually form committees to manage their own housing estates. As office bearers of these committees are elected by the owners, there is no guarantee that they have a high level of integrity. In some cases, office bearers get benefits from contractors when offering tenders for renovation work.

Another problematic sector is the construction industry. Construction projects often involve huge contracts and contractors can take advantage of loopholes by using inferior building materials or by not complying with all the requirements to save costs. Obviously it is very difficult to watch every step that workers take. That's why we urge companies to set up a good monitoring system to ensure that all terms in contracts are completely fulfilled.

B: Has closer economic integration with the Mainland increased the number of cross-border corruption cases?

SP: Although the number of Hong Kong people working or doing businesses in the Mainland is increasing, the number of cross-border corruption complaints remains low.

We understand that Hong Kong and the Mainland have different laws, systems and culture. Learning about the legal and regulatory environments in the two places will minimize the risk of inadvertently falling into corruption, which is why we have published a handbook to offer advice on how to deal with bribery.

B: What advice would you give to employers if they suspect their employees of corruption? What resources are available to private organizations?



SP: I think employers who have a reasonable doubt should report the incident to the ICAC, either by calling our hotline or writing to us. We have an Advisory Services Group (ASG) to provide free and confidential corruption prevention advice on request. Any company is welcome to use this service. Every year we serve about 400 to 500 companies and we are happy to do more for private organizations, as we believe prevention is always better than a cure.

B: *As you say, prevention is better than a cure, so how do you plan to achieve this?*

SP: We are seeing an increase in complaints against the private sector, so we plan to launch more education programmes for the business community. Unlike the Government sector, we have no statutory power to go into private sector offices and examine whether their systems or procedures comply with our guidelines. So we are engaging Hong Kong chambers to act as a platform for us to reach out to different business sectors and keep companies aware of good governance and ethical management. Take procurement as an example, we can provide employers with guidance on the best practices to prevent employees from asking for kickbacks from suppliers.



“freedom from corruption” Economic Freedom Index slipped from 13th spot in 2014 to 15 this year. The fall was whipped up in the media, despite the fact that the Heritage Foundation’s criteria, by its own admission, is often wanting.

The score was derived primarily from Transparency International’s “Corruption Perceptions Index,” which is designed to gauge people’s perception of corruption, rather than the actual situation.

“The Economic Freedom Index gave people an impression that Hong Kong’s corruption is on the rise. The high profile cases widely reported by the media, such as the former Chief Secretary’s case, might have impacted people’s perception of corruption in Hong Kong,” he said.

“The problem of developing rankings based on perceptions is that when there are big cases or big names, perceptions will likely be bad because the cases are constantly in the news. That means if we work harder and secure more corruption prosecutions, we would penalize ourselves!”

Hong Kong ranks 4th in the world in the Global Business Bribery Risk Index, which bases its score on interviews with regulators and representatives of law firms, so is far more accurate. In Transparency International’s “Corruption Perceptions Index,” Hong Kong’s shares 17th place with the United States, Ireland and Barbados for a score of 74.

We can’t afford to lose our status as the freest economy. If we lose our top ranking due to a “perceived” level of corruption, that will be detrimental to Hong Kong over the long term.



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We also work closely with the business sector through the Hong Kong Business Ethics Development Advisory Committee. HKGCC is a member and has been working closely with ICAC to help businesses understand and comply with anti-corruption guidelines.

The past few years we have joined hands with HKGCC to give talks to members on integrity, corruption prevention for cross border best practices and fraud prevention. Members also visited our office during open day to learn more about the Commission's work. So a lot is being done; we just have to be persistent.

B: What are ICAC's main challenges in the coming years?

SP: ICAC is working hard to fight corruption but unfortunately the results of the public's perception in individual surveys has worsened due to the recent big cases. This year, the Heritage Foundation ranked Hong Kong as the world's freest economy for 21 consecutive years, but second place Singapore is now only two-tenths of a point behind us due to the foundation reducing our overall score due to "a higher level of perceived corruption."

I think we can't afford to lose our status as the freest economy. If we lose our top ranking due to a "perceived" level of corruption, that will be detrimental to Hong Kong over the long term. At ICAC, we will work harder to explain to people from around the world that we have the resolve that corruption in any form will not be tolerated.

Another major challenge is that corruption crimes are growing in complexity. The use of high technology by criminals in bribery activities, cross-boundary crimes, and the growing difficulties in gathering evidence are making investigation work more time consuming. ❀

For more information on the work, information about anti-corruption best practices, and apps of the ICAC, visit www.icac.org.hk

For more information on the work and programmes offered by the Hong Kong Ethics Development Centre, visit www.hkbedc.icac.hk



The total number of complaints about graft in Hong Kong last year dropped by 11% over 2013's figure, while the number of prosecutions rose 3%. Despite this, the public's perception of corruption is that it is on the rise. The number of complaints against the Government dropped 14% over the same period. "I strongly believe that we still have a clean civil service," said Peh.

To reinforce the private sector's resistance to corruption and enhance business standards in Hong Kong, the Chamber, together with nine other major chambers of commerce in Hong Kong, sit on the Hong Kong Business Ethics Development Centre's Advisory Committee to steer the centre's work.

Various programmes and workshops are held regularly to educate businesses, Government and the public about how to avoid and recognize graft. The ICAC is also working with schools to foster a culture of integrity and conduct.

"We have programmes spanning from kindergarten to tertiary level," said Peh. "The activities aim to promote the values of honesty and integrity through cartoons, interactive dramas and campus integrity programmes run by 'ICAC Ambassadors.' With the increased use of online platforms, we are also making more use of social media, mobile apps, e-books and blogs to spread anti-corruption messages people more effectively." ❀

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香港絕不能失去最自由經濟體的地位，假如我們因受訪者對貪污的「觀感」而失去榜首位置，這對本港的長遠發展十分不利。

白 香港的反貪污監察組織廉政公署（廉署）於70年代成功整頓警隊的貪腐風氣，香港一直是肅貪倡廉工作的成功典範。根據反賄賂組織TRACE International委託研究機構RAND Corporation進行的「全球商業賄賂風險指數」，在197個受訪國家中，香港高踞第四位。

一個廉潔的社會能夠確保企業有公平的競爭環境。廉潔的美譽，再加上法治、資訊和資本自由流通等優勢，使香港得以成為領先的商業和金融樞紐。然而在美國傳統基金會發表的「經濟自由度指數」中，我們在廉潔程度方面的排名，從2014年的第13位，下跌至今年的第15位。儘管基金會亦承認其標準有不足之處，惟有關跌幅已引起了媒體的廣泛關注。

上述得分主要參考國際反貪機構透明國際（Transparency International）的「清廉觀感指數」而計算，旨在調查受訪者對貪污的觀感，而非實際的貪污情況。

白韞六說：「『經濟自由度指數』的評分或會令人感覺香港的貪污問題漸趨嚴重。傳媒廣泛報導的矚目大案如前政務司司長的案件，也可能影響了大眾對本港廉潔程度的觀感。」

「根據觀感而編制排名往往出現問題，就是當有大案件，或事件涉及名人，就會成為焦點新聞，令大眾的觀感轉差。這種情況看來有點矛盾，因為我們愈是努力進行調查，作出更多的貪污檢控，就似乎會愈加影響公眾對廉潔程度的觀感！」

香港在「全球商業賄賂風險指數」中位列第四，排名乃根據與監管者和律師事務所代表的訪問而作出評分，是一個較為準確的指標。在透明國際發表的「清廉觀感指數」中，香港則以74分與美國、愛爾蘭和巴巴多斯並列第17位。

與廉政專員白韞六對談

近 日全城矚目的高官賄賂案件引起高度關注，更加令市民覺得貪污不能容忍。廉署的年度公眾調查顯示，有76.7%的受訪者表示遇到貪污時願意向廉署舉報。然而，貪污是否顯而易見？某些行業是否更易有受賄的傾向？《工商月刊》訪問了廉政專員白韞六，了解最新的貪污趨勢。

問： 哪些行業較常出現貪污的情況？貪污個案反映了甚麼趨勢？

答： 近年，有關私營機構的貪污投訴佔整體投訴的三分之二，不少個案都來自物業管理業。在香港，業主一般會成立委員會，以管理他們自己的屋苑。由於這些委員會的成員由業主選出，因此無法保證他們具備良好的誠信。在一些個案中，成員為維修工程進行招標時，向承辦商收取利益。

另一個較易出現貪污的行業是建造業。建築項目的合約往往涉及龐大金額，承辦商或會利用當中的漏洞，例如使用劣質的建築材料或不履行合約內的所有要求，以節省成本。事實上，我們難以監察工人的每個工序，因此我們鼓勵企業設立良好的監察系統，確保承辦商履行合約內的所有條款。

問：隨著與內地經濟更緊密融合，跨境貪污個案有否增加？

答：儘管在內地就業或營商的港人日漸增多，但跨境貪污投訴的數字仍處於低水平。

我們明白中港兩地的法律、制度和文有別，認識兩地的法律和規管環境，將可減少誤墮貪污陷阱的風險，因此我們出版了一本指南，就如何處理賄賂提供指引。

問：假如僱主懷疑僱員貪污，你有何建議？廉署為私營機構提供甚麼資源？

答：僱主如有合理懷疑，就應透過熱線或致函向廉署舉報事件。此外，我們的私營機構顧問組會應私營機構的要求，提供免費和保密的預防貪污諮詢服務，任何公司都可使用這項服務。我們每年約為400至500家公司提供服務，並樂意為私營機構多出一分力，因為我們相信預防勝於治療。

問：正如你所說，預防勝於治療，你們有何防貪計劃？

答：我們發現有關私營機構的投訴個案有上升的趨勢，故打算為商界開展更多教育工作。與政府機構不同的是，我們並無法定權力接觸私營機構，以評估他們的系統或程序有否遵從我們的指引。因此，我們正積極與香港商會交流，希望商會可以成為一個平台，讓我們能夠接觸不同的商界人士，提醒企業關注良好管治及誠信管理的重要性。以採購範疇為例，我們為僱主提供指引，以防僱員向供應商收取回佣。

我們亦透過香港商業道德發展諮詢委員會，與商界緊密合作。香港總商會是委員之一，一直與廉署緊密合作，協助企業了解和遵從防貪指引。

過去數年，我們與總商會攜手合作，為會員舉辦不同的講座，闡述誠信守法、跨境防貪，以及防犯欺詐的建議方案。會員亦在開放日參觀廉署辦事處，了解我們的日常工作。我們已策劃了不少工作，未來將會繼續與商界合作。

問：廉署在未來數年將面對甚麼挑戰？

答：廉署一直致力打擊貪污。可惜的是，近期的多宗重大案件影響了個別調查結果所反映的公眾觀感。今年，美國傳統基金會連續21年評選香港為全球最自由的經濟體，但評分僅比排名第二的新加坡高0.2分，主要原因是「廉潔觀感」的評分下跌，影響了本港的整體評分。

我認為香港絕不能失去最自由經濟體的地位，假如我們因受訪者對貪污的「觀感」而失去榜首位置，這對本港的長遠發展十分不利。因此，廉署將加強工作，向全球各地人士表明香港打擊貪污的決心，而我們亦絕不容忍任何形式的貪污問題。

另一主要挑戰是貪污罪行變得更為複雜。不法分子利用高科技參與賄賂及跨境罪行，搜證工作日益困難，令廉署的調查工作變得愈來愈費時。✿

去年，有關貪污的投訴總數較2013年下跌了11%，檢控數字則上升3%。不過，公眾仍然認為貪污的情況日益嚴重。至於涉及政府的投訴，亦於同期下跌14%。他說：「我深信，我們仍然擁有廉潔的公務員團隊。」

為加強商界的防貪意識和提高本港的商業標準，總商會聯同另外九個商會擔任香港商業道德發展中心的諮詢委員會代表，以督導中心的工作。

廉署定期舉辦各式各樣的活動和工作坊，以教導商界、政府和公眾如何避免受賄。該署亦與學校保持合作，以培育注重誠信與操守的文化。

「我們提供多元化的活動，從幼稚園到專上學院的學生均可參加。」白韞六續稱：「這些活動旨在透過卡通、互動劇場及由『廉政大使』推行的校園誠信計劃，以推廣誠信和廉潔的美德。隨著網上平台日趨普及，我們亦正利用社交媒體、流動應用程式、電子書和網誌，以更有效地傳遞反貪的訊息。」✿

有關廉署的工作、資訊和手機應用程式的詳情，請瀏覽www.icac.org.hk。

有關香港商業道德發展中心的工作和活動詳情，請瀏覽www.hkbedc.icac.hk。



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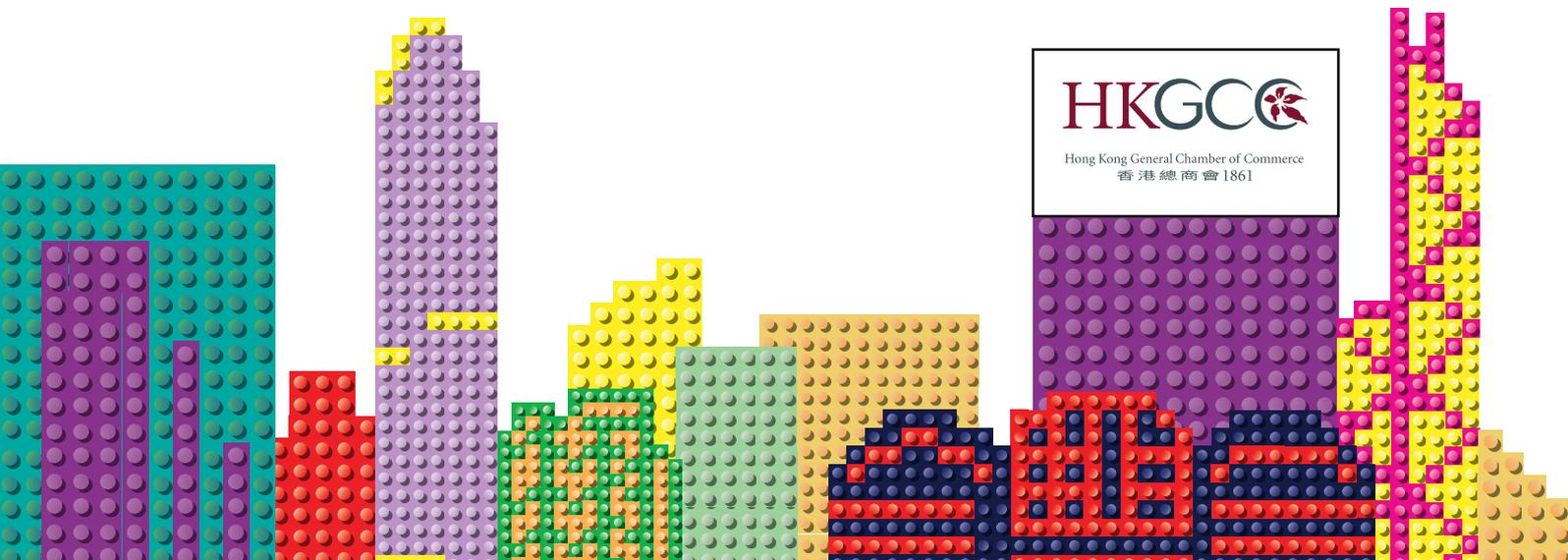
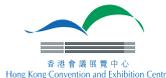
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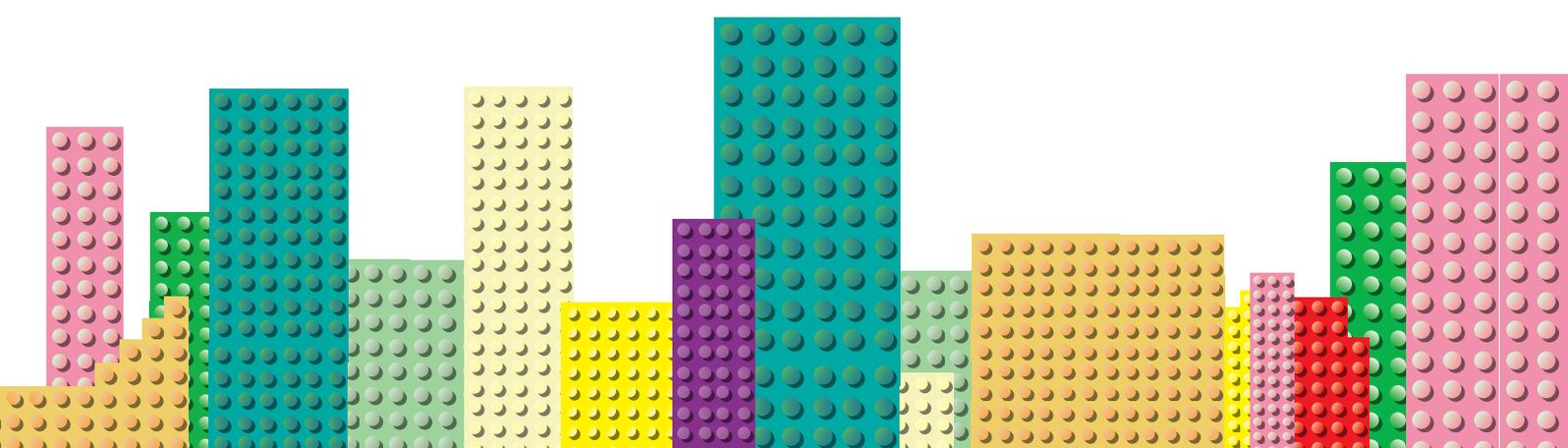
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Unfulfilled Potential 有待開發的潛力

Hong Kong's unemployment rate, averaging 3.3% over the last four years, is the envy of the developed world. Full-time employment, which is total employment minus those involuntarily working only part time, has risen 1.8% p.a. since 2011 while the labour force has increased by 1.5% p.a.

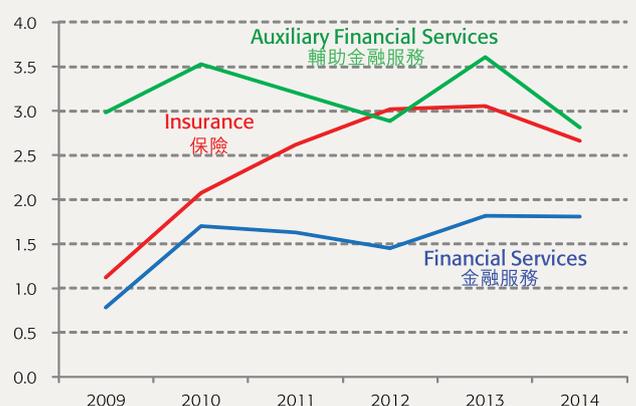
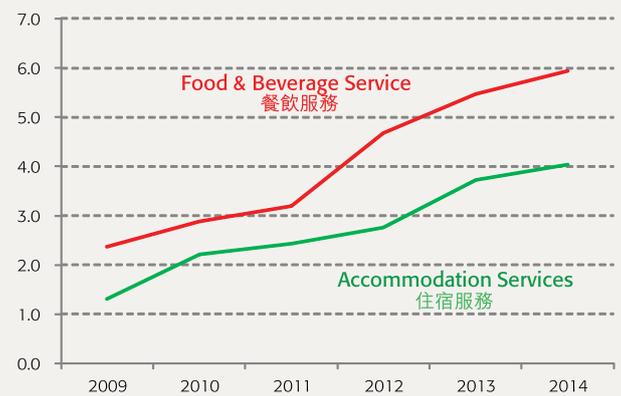
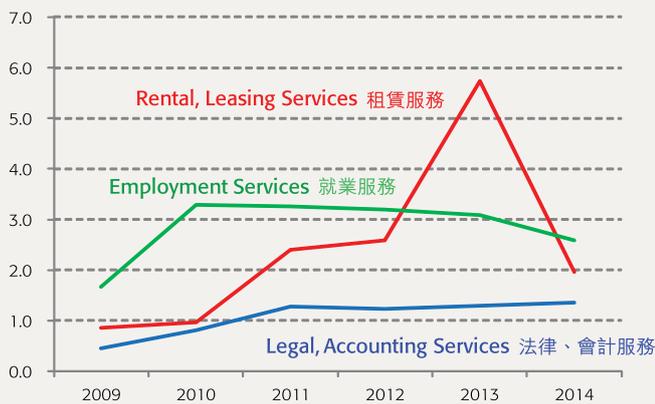
As a result, jobs are being left unfilled. An average of 3.3% more people could be working, if they were willing to take up the positions available, and had the skills necessary to do so. Shortages are widely spread across the economy, as indicated in the pie graph.

Much has been written about the lack of skilled construction workers slowing infrastructure projects and

adding to cost over-runs. But, the food and beverage service sector would have gladly employed an additional 14,000 people last year, if workers were available. The same is true of the social and personal services sector where the healthcare and entertainment industries are crying out for trained people.

In the professional and business services sector, more than half of the 9,200 vacancies are accounted for by administrative and support staff positions, and another 3,600 positions in scientific research and development are vacant. Similarly, retail shops need an additional 9,100 people and import/export companies a further 7,200. The series of graphs accompanying this article

Vacancies as a Percent of Sector Employment, 2009-14
職位空缺佔行業就業百分比, 2009至2014年



point to the key sectors where Hong Kong is failing to live up to its potential for want of labour.

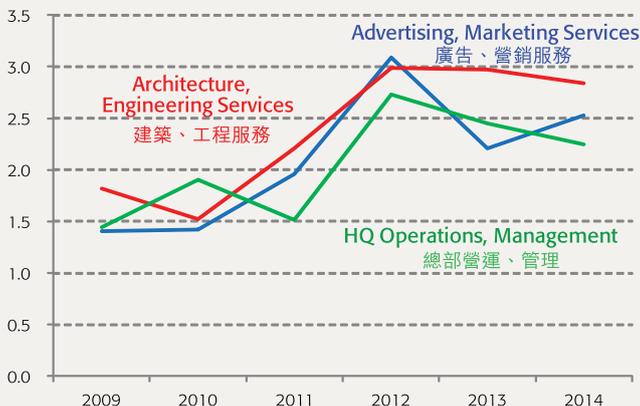
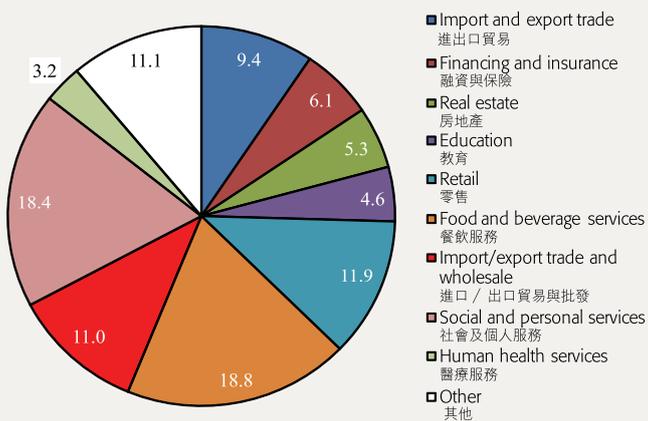
The construction sector is of particular concern, as the inability to complete projects in a timely and economical manner have wide-spread implications for transport, housing and other social needs. Officially, there were 846 vacancies for manual workers in the fourth quarter of 2014, but anecdotal insights suggest a very small handful of projects would easily account for that figure. The problem is that data is collected from main contractors, but sub-contractors are the actual employers. More, projects that are not undertaken for lack of workers are not included in the estimates.

One step toward easing the situation would be for Government itself to import workers for major infrastructure projects, thus freeing up labourers to work on private (largely housing) projects. This solution has

the advantage of Government being able to determine exactly which skills are needed, how long such workers would be employed, and their rate of pay.

While importing workers for infrastructure projects is an urgent need, it only addresses a small part of the problem. The retail, accommodation and food and beverage industries need an additional 25,000 people. Here, greater flexibility in international work experience exchanges may be the solution. Young (18-30 years old) people seeking an economical means of travelling for six months or a year at a time might be invited to temporarily fill vacancies that are unattractive to our own people. Further developing the few existing exchange programmes that allow some of our own youth to gain experience in other countries would add to the quality of our own labour force once those travellers return home. ❀

2014 Job Vacancies (%)
2014年職位空缺 (%)



香港的失業率於過去四年平均為3.3%，令發達國家為之稱羨。全職就業率，即總就業人數減去非自願的兼職人數，自2011年起按年上升了1.8%，勞動人口則按年增加1.5%。

結果，市場上有空缺尚待填補。假如有人願意承接這些職位，並擁有所需的技能，則工作人口可增加平均3.3%。圖一顯示，勞工短缺的現象遍布各行各業。

不少評論已探討過建築技工短缺，拖慢了基建項目的進度，並導致超支的問題。然而，若市場有充足的人手供應，餐飲服務業去年亦樂意增聘14,000人；社會及個人服務業亦然；護理及娛樂業也急需技術勞工。

專業及商業服務業有9,200個空缺，當中逾半為行政及支援職位，另有3,600個科學研發職位有待填補。同樣，零售店舖需要額外9,100人，進/出口企業則需要增聘7,200人。附圖反映香港未能發揮勞動潛力的主要行業。

建造業的情況尤其令人關注，因為項目若然無法準時和以合乎經濟的方式完工，就會對運輸、房屋和其他社會需求帶來廣泛的影響。根據官方數字，2014年第四季有846個勞動工人的空缺，但非正式的數據顯示，單單幾個工程項目的空缺已達到此數字。問題源於該等數據由主要承建商提供，但分判承建商才是實際僱主。此外，因勞工短缺而未能動工的項目，亦未有包括在估計數字之內。

要紓緩上述情況，政府就要為大型基建項目輸入勞工，以騰出工人從事私營（大多為房屋）項目。這個方案的好處是政府可確定所需的技能、有關工人的僱用期限，以及他們的工資水平。

儘管為基建項目輸入勞工刻不容緩，但亦只能解決問題的一小部分。零售、酒店及餐飲業需要多聘25,000人。就此，提高國際工作經驗交流的靈活性，也許是解決方法之一。18至30歲的年青人若希望以合乎經濟的方式來體驗一趟長達六個月或一年的旅程，當局可邀請他們暫時填補本地人不願從事的職位。現時僅有的若干交流計劃可加以擴展，讓本港年青人到其他國家吸取經驗，再把相關的知識和技術帶回香港，將有助提升本地勞動力的質素。❀



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Uneven Growth

The International Monetary Fund's annual World Economic Outlook charts the progress of the global economy, country by country. This year, the outlook is generally downbeat, but there remains hope that the pause is a mild one.

The world economy is expected to grow at about the same pace in 2015 as it did last year, 3.5% vs. 3.4%. Given late data releases and revisions, the difference is a margin of error. Advanced economies will still grow less than half as fast as those in the emerging world, as illustrated in the first graph.

World trade, which drives our own economy, expanded an average of 5.8% over the past five years, and is forecast to rise 4.8% in 2015-20. However, that driver depends on the Euro Zone rebuilding domestic demand, the U.S. and other economies surviving the Fed's monetary policy normalisation and Japan producing at least some positive growth.

The outlook for Asia is mixed. While the region will still outpace all others, China is forecast to grow more slowly than India from this year to the end of the mid-range forecast in 2020. The Asian economic growth machine is about to grow two more legs.

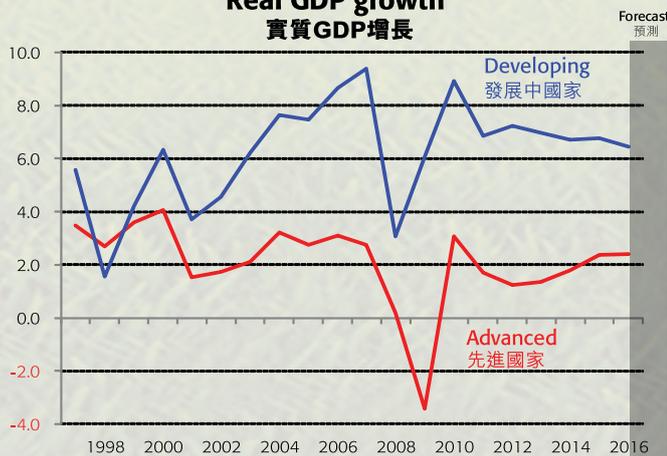
As illustrated in the second graph, China is forecast to expand just 6.2% p.a. in 2016-20, barely topping ASEAN's 5.8% annual pace and well below India's 7.6% p.a. surge. More immediately, the outlook for 2015

and 2016 envisages China rising 6.8% this year and 6.3% in 2016, down one quarter and one-half percentage point, respectively, from the January forecast. India, at 7.5% p.a. in 2015 and 2016, is the clear winner, although her contribution to global growth will remain muted.

Among the majors, Japan is expected to rise 1% this year, up from an expectation of 0.6% three months ago. Germany (+1.6% in 2015, revised up three-tenths since January), Spain (+2.5%, up from 2%) and France (+1.2%, up from 0.9%) head the possible European recovery. The US, however, is now expected to expand only 3.1% in each of the two forecast years, down from 3.6% and 3.3%, respectively. Much of the slow-down will be related to the strong dollar's impact on exports, and so is not quite as bad as it seems.

For Hong Kong, the key is growth in global trade. From 3.4% last year, trade is expected to rise 3.7% in 2015 and a full point faster in 2016. If that rise is based on expanded European exports riding the weak euro, we will not see sufficient demand in the rich world to justify more than 4% growth over the remainder of this decade. 🌳

Real GDP growth
實質GDP增長



Graph 1 圖一

Asia Still Leads
亞洲仍然領先



Graph 2 圖二

增長不均

國際貨幣基金組織發表的《世界經濟展望》年度報告，勾劃了全球各地經濟的進展。今年的展望普遍看淡，但願經濟只是溫和放緩。

預期2015年的全球經濟增速為3.5%，與去年3.4%的水平相若。基於數據公布延遲和修訂，有關差額代表誤差幅度。從圖一的數據可見，先進經濟體的增速將不及新興國家的一半。

過去五年，推動本港經濟的全球貿易平均增長5.8%，預料在2015至20年期間的增幅為4.8%。然而，這股動力取決於多項因素，包括歐元區能夠重振內需、美國及其他經濟體熬得過聯儲局的貨幣政策常規化，以及日本經濟至少錄得正增長。

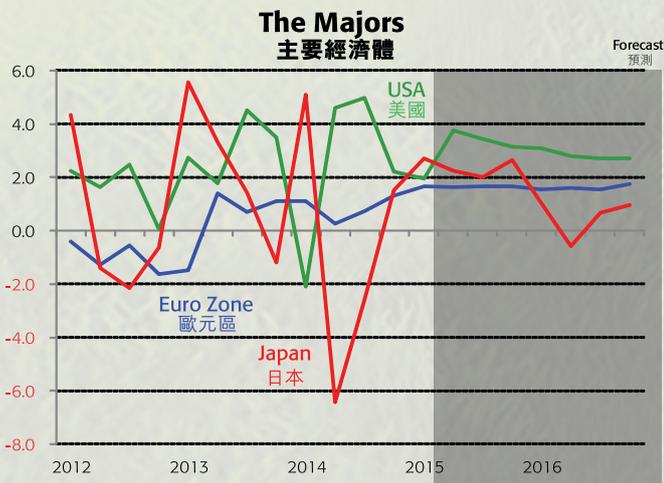
亞洲前景好壞參半。儘管區內表現仍一支獨秀，但中期預測顯示從今年起至2020年底，中國的增速將比不上印度。由此可見，亞洲經濟增長機器快將增添一股動力。

從圖二可見，預測中國在2016至20年期間的按年增長只有6.2%，僅僅高於東盟5.8%的按年增幅，並遠低於印度按年7.6%的激增幅度。短期方面，展望中國在2015年和2016年將分別增長6.8%和6.3%，較1月份的預測分別下跌四分之一和半個百

分點。儘管印度對全球增長的貢獻有限，但仍能以2015年和2016年7.5%的按年增幅脫穎而出。

在主要經濟體中，預料日本今年將增長1%，較三個月前0.6%的預測為佳。德國（2015年增長1.6%，較1月份上調了0.3%）、西班牙（增長2.5%，較先前的2%為高）和法國（增長1.2%，高於先前的0.9%）將引領歐洲可能出現的復蘇。然而，預計美國在此兩年間均只錄得3.1%的增幅，分別較先前預測的3.6%和3.3%為低。經濟放緩主要歸因於強勢美元對出口所造成的影響，故情況並不如表面般差。

香港方面，關鍵在於全球貿易增長。預料貿易會從去年的3.4%，上升至今年的3.7%，繼而在2016年再升一個百分點。若有關升勢乃基於歐元弱勢帶動歐洲出口擴張，則不見得富裕國家會有充足的需求，能夠支持未來五年超過4%的增長預測。✿



Graph 3 圖三



What Will Standard Working Hours Mean for Hong Kong?

Duncan Abate explains exactly what ‘standard working hours’ (SWH) is and what impact it could have on Hong Kong

Not a month now goes by without some lengthy article appearing in the press concerning the benefits or otherwise of regulating working hours. The “working hours genie” is well and truly out of the bottle, so it may be tricky to put back!

Some commentators are at pains to describe how such regulation is necessary to avoid the exploitation of the workforce by employers. Other commentators bemoan the huge economic impact such an intrusive piece of legislation will have on Hong Kong’s historically *laissez faire* working environment.

What is missing from most of these articles is an explanation of what “working hours regulation” truly is. What is the rationale for implementing such legislation and what does it look like when implemented?

This article will consider these questions and will also look briefly at how working hours regulation could change Hong Kong.

What is the rationale for working hours regulation?

The vast majority of jurisdictions globally have some kind of working hours regulation. Governments justify the introduction of such regulation for a variety of different reasons. These include:

- occupational health and safety – to stop employees working longer hours than are good for them;
- work-life balance – to promote family and community spirit;
- fair compensation for additional work – to promote equity and stop the exploitation of workers; and
- job creation – to fractionalise jobs thereby bringing unemployed into the workforce.

In reality, of course, there is only ever one reason for the introduction of working hours regulation and that is political expediency!

What does working hours regulation look like?

Working hours regulation comprises four separate, but linked, concepts. All of these concepts exist in almost every type of working hours structure. These four concepts are:

- some kind of trigger point on the number of working hours in a given period;
- some element of increased pay or absolute prohibition of work beyond such limit;
- exemptions from the regulation; and
- some form of broader flexibility.

Working hour ‘triggers’

There are different types of limits on the number of working hours. Typically these will be “standard” working hours and/or “maximum” working hours.

A “standard” working hours trigger does not restrict the number of hours which an employee can work if the employer and employee agree, but it will typically operate to oblige the employer to pay overtime for work following the trigger (thereby increasing the cost to the employer of requiring the employee to work beyond the trigger point). The most frequently cited example of “standard” working hours is the U.S. where there exists a 40-hour-per-week limit as standard and any employee who works more than 40 hours per week is entitled to 1.5 times overtime pay.

“Maximum” working hours are an absolute maximum beyond which the employee cannot work, even if both employer and employee agree. It follows that the introduction of a “maximum” working hours restriction can (and does) restrict the earning potential of employees.

Overtime rates

The rate of overtime pay associated with “standard” working hours varies from country to country. Macao has an overtime rate of 1.2 x normal wages whilst the PRC has a maximum overtime rate of 4 x normal wages (for working on a statutory holiday). The U.S., as mentioned above, has 1.5 x normal wages as an overtime rate.

Some countries do not actually set out a statutory overtime rate at all, but instead require the employers and employees to agree a rate. This can be in the form of collective agreements which may bind entire industries. This kind of collective bargaining environment materially increases the power of trade unions.

Exemptions

No working hours regulation is ever all encompassing. Every working hours regime will have exemptions and the exemption categories differ vastly.

Most countries have exemptions by reference to different occupations or different industries. Some have exemptions by reference to specific salary levels. Others have exemptions specifically targeting small businesses which reference the sales volume or the number of employees in the business.

Flexibility and reference periods

Every working hours regulation will include an element of flexibility. Therefore, whilst there may be an absolute limit on an employee working more than a certain number of hours per week, most regimes will allow there to be some kind of averaging of multiple weeks over a period (commonly referred to as the “reference period”). This enables a smoothing out of any overtime work over a period of time. In effect it enables “time off in line” over an expanded period as an option to monetary compensation.

In the U.K. the reference period for working hours is 17 weeks. Therefore, employers in the U.K. cannot require employees to work more than 48 hours a week on average over a 17 week period. In Singapore, there is a two week reference period and for Japan there is, surprisingly, a one year reference period.

How could working hours regulation impact Hong Kong?

Hong Kong does, contrary to popular belief, already have some restrictions concerning working hours (albeit limited). The most obvious is the mandatory

24-hour rest day every seven days. There is also detailed prescriptive legislation concerning the working hours (and working environment) for employees aged 15 and under. Further, certain industries themselves have discreet working hours regimes which are mandated by licensing requirements (for example bus drivers, security guards and pilots).

Who is currently working hard in Hong Kong, and where?

Hong Kong’s working population is extraordinary in many respects. Some 89% of Hong Kong’s employees work in the service sector (compared with 71% in Japan, 79% in Singapore and 78% in Australia).

Around 90% of Hong Kong’s employees are in full time employment. Of the remaining 10% not in full time employment, 7% are in temporary employment and only 3% are in part time employment. Again this is an extraordinarily high percentage.

An estimated 46% of Hong Kong’s employees work in small and medium sized enterprises.

Hong Kong men typically work longer hours than women and lower skilled workers typically work longer hours than higher skilled workers.

Are Hong Kong’s workers being compensated for the overtime?

In 2011, just over 23% of employees in Hong Kong worked overtime (i.e. in addition to their “contracted” hours) and of those just short of 50% got compensated in the form of overtime pay or time off in lieu. Those who did get compensated overtime were mostly unskilled male workers.

Roughly 50% of the employees who received over-

time pay were paid at a rate of no more than 1 x normal hourly wages. Nearly a third got overtime pay of between 1 x and 1.5 x normal wages and the remainder (in the region of 15%) received overtime pay of 1.5 x normal pay or more.

What could working hours regulation look like in Hong Kong?

The consultation which is currently taking place concerning working hours regulation by the Standard Working Hours Committee is looking simply at standard working hours. It is not looking at the introduction of a “maximum” limit. As such, we should assume that any legislation that may be passed for Hong Kong will contain a “standard” hours threshold, but not a “maximum” limit. If a “maximum” were to be proposed then this would require an entirely new consultation process.

The consultation is considering a range of “standard” hour triggers (40, 44 and 48 per week), a range of overtime rates (1; 1.25; 1.5 x normal wage) and a range of exemptions (all by reference to occupation).

The most likely outcome is that any legislation will fall within these ranges, but where it will be positioned

within those ranges will likely be dictated by the shifting political landscape of Hong Kong.

The estimated cost to Hong Kong of the introduction of working hours regulation which reflects these parameters ranges from HK\$1.1 billion to HK\$55 billion per year.

The lowest number of Hong Kong employees that working hours regulation will impact is estimated to be 960,000. To put this into perspective this is five times the number impacted by the Minimum Wage Legislation.

To close, a standard working hours regime will increase costs for employers. Employers will then have the following options:

- to reduce the need for employees to work the necessary man hours (through restructuring or mechanisation);
- to accept the increased cost and either accept reduced profit margins or recoup the cost in some other area; or
- to employ more workers and work each of them fewer hours (job fractionalisation) whilst accepting the probable reduction in productivity.

Hong Kong employers have seen a marked increase in workplace regulation over the last two decades. The introduction of standard working hours, if it does become reality, is likely to be the most intrusive of all. ❀

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標準工時對香港有何影響？

艾德勤解釋何謂「標準工時」及其對香港的潛在影響

近日不時在報章看到評論文章，以大篇幅剖析規管工時的利弊。工時已成為備受關注的課題，有關爭議似乎已一發不可收拾！

有評論力陳規管工時的必要性，以避免僱主剝削員工。另外也有評論員批評這項影響深遠的法規，會對香港自由開放的勞動市場帶來重大的經濟影響。

然而，這些文章卻未有解釋何謂「規管工時」。立法的理據是甚麼？實施後的情況又會如何？

本文將探討以上問題，並概述規管工時會為香港帶來的轉變。

規管工時的理據為何？

全球大多數國家都有規管工時，而他們的立法理據各不相同，包括：

- 職業健康和安全—避免僱員長時間工作，影響健康；
- 工作與生活平衡—推廣家庭和社區精神；
- 額外工作的公平補償—提倡公平公正，停止剝削員工；以及
- 創造就業—工作零散化，令失業人士投入勞動市場。

何謂工時規管？

標準工時立法由四個獨立而又相關的概念組成。幾乎每一種工時架構均隱含這些概念。這四個概念分別為：

- 在某一特定時期內對工作時數的限制；
- 若超出上限，必須增加工資或不得繼續工作；
- 豁免安排；以及
- 更廣泛的彈性安排。

工時「規範」

工時規範可分為不同種類，常見於「標準」工時和 / 或「最高」工時。

在僱傭雙方同意下，「標準」工時規範並不會限制僱員的工作時數，但僱主通常有責任支付超出規範後的超時工作工資（因而增加了僱主要求僱員於達到規範水平後繼續工作的成本）。最常被引述的「標準」工時例子，是美國以每周40小時為標準，任何僱員如每周工作超過40小時，可獲正常薪酬 1.5倍的超時工作薪酬。

「最高」工時是一個最大數值，即使在僱傭雙方同意下，工



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時一旦超出此限，僱員也不得繼續工作。因此，引入「最高」工時限制，能夠並且確實會限制了員工的收入潛力。

超時工資率

至於與「標準」工時相關的超時工資率，每個國家都不盡相同。澳門的超時工資率為正常工資的1.2倍，而中國（在法定假日工作）的最高超時工資率更是正常工資的4倍。美國則如上文所述，為正常工資的1.5倍。

部分國家沒有訂立任何法定超時工資率，但要求僱傭雙方協定一個工資率，而這可以是一項約束整個行業的集體協議。這種集體談判環境大大加強了工會的影響力。



Hong Kong employers have seen a marked increase in workplace regulation over the last two decades. The introduction of standard working hours, if it does become reality, is likely to be the most intrusive of all.

過去20年，本港僱主見證了勞動市場的規管日益增加。假如標準工時立法落實，有可能是當中影響最深遠的法例。



豁免

沒有工時法例能涵蓋所有範疇。每個工時制度都會有豁免安排，而豁免的類別亦有很大的差異。

大多數國家會因應不同職業或行業的個別情況而作出豁免。部分會考慮具體的薪酬水平，其他則會參考行業的營業額或僱員人數，為小型企業提供特定的豁免。

靈活性及參照期

每項工時法例都具有靈活性。因此，儘管絕對上限規定了僱員每周工作不得超過若干時數，惟大部分制度均容許以某個時期內特定周數的平均工時（通常稱為「參照期」）計算。此舉可平均攤分某個時期內的超時工作，實際上亦能在一個延伸的時期內提供「補假」，作為金錢補償以外的方案。

在英國，工時的參照期是17周。因此當地僱主不得要求僱員

在17周的時期內，平均每周工作超過48小時。新加坡的參照期為兩周，而日本則出乎意料地長，參照期竟長達一年。

工時立法對香港有何影響？

一般人或許不知道，香港已實行若干程度（雖則有限）的工時限制。最明顯是每七天可享有法定24小時休息日，另外亦有詳細的法例，規定15歲及以下僱員的工時（及工作環境）。某些行業本身甚至會在發牌條件中訂明嚴謹的工時制度（例如巴士司機、保安員及飛機師）。

香港的工作人口分布如何？

本港的工作人口在多方面都與鄰近地區不一樣。約89%本港僱員從事服務業（相比日本的71%、新加坡的79%及澳洲的78%）。

本港約九成僱員從事全職工作。在餘下一成的非全職僱員中，有7%為臨時工，而只有3%為兼職員工。有關百分比亦明顯較高。

估計有46%的香港僱員受僱於中小型企業。

香港男性的工時普遍比女性長，而低技術勞工的工時一般亦比高技術勞工長。

香港僱員超時工作有補償嗎？

2011年，逾23%的香港僱員曾超時工作（即超過「合約」工時），當中只有不足五成人曾獲補薪或補假，而獲得超時工作補償的多為非技術男性勞工。

約一半獲補薪的僱員所得的超時工資並不多於原有的時薪，近三分之一的員工可享有正常工資1至1.5倍的補薪，其餘（約15%）則獲發原有工資1.5倍或以上的補薪。

香港會採用甚麼形式規管工時？

標準工時委員會進行的工時立法諮詢只著眼於標準工時，而未有考慮引入工時「上限」。就此，我們可以假設在港通過的法例將包含「標準」工時門檻，而非工時「上限」。假如當局提出引入「上限」，將需開展新一輪的諮詢程序。

諮詢工作正探討引入一系列的「標準」工時規範（每周工作40、44或48小時）、超時工資率（原有薪酬的1、1.25或1.5倍），以及豁免安排（視乎職業而定）。

最有可能出現的情況是，工時立法會在上述範圍內訂立，但確實的定位或會受到本港政治環境的轉變所影響。

根據以上的標準，預計本港引入工時立法的成本每年將介乎11億至550億港元。

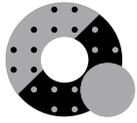
受工時立法影響的香港僱員預計至少有96萬人，相當於法定最低工資受影響人數的五倍。

總括來說，標準工時制度將增加僱主的成本，而他們可作出以下的選擇：

- 減少所需的工時（透過重組或工序機械化）；
- 接受成本上漲的現實，以及承受利潤下跌，或從其他方面收回成本；或
- 增聘員工，減少每人的工時（工作零散化），同時接受生產力或因而降

過去20年，本港僱主見證了勞動市場的規管日益增加。假如標準工時立法落實，有可能是當中影響最深遠的法例。✿

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Rebalancing healthcare demand through a Voluntary Health Insurance Scheme

透過自願醫保計劃調節醫療服務需求的平衡

The public in many jurisdictions around the world – including Hong Kong – feel that government-funded healthcare should be made available to all citizens regardless of the ability to pay. Many of these jurisdictions have had to deal with escalating healthcare spending, and for Hong Kong, our challenges of an aging population, rising public expectations and high medical costs will be a spiralling bill to pay. For example, recurrent expenditure on medical and health services in the past seven years has risen by over 60% from HK\$32 billion in 2007-08 to HK\$52 billion in 2014-15. Public health expenditure now accounts for about 17% of total recurrent Government expenditure.

The public sector accounts for around 88% of in-patient services. The private sector complements the public healthcare system by offering a choice to those who can afford and are willing to pay for healthcare services.

The latest round of Government consultation is intended to move forward the debate on rebalancing public-private demand to maintain the long-term sustainability of Hong Kong's healthcare system. The Administration fleshed out the details of its Health Protection Scheme (HPS), a voluntary, government-regulated private health insurance scheme proposed in the Second Stage Public Consultation "My Health, My Choice" in 2010. To better reflect its objectives and nature, the HPS has since been renamed to the "Voluntary Health Insurance Scheme" (VHIS).

VHIS aims to provide an alternative to those who are able and willing to use private healthcare services through enhancing the quality of health insurance in the market. In doing so, the VHIS could facilitate a greater use of private healthcare services as an alternative to public services, thereby better enabling the public sector to focus on providing services in its target areas. The VHIS is not intended as a total solution to the problems of Hong Kong's healthcare system, but one of the measures for taking forward healthcare reform.

The proposed VHIS intends to regulate individual indemnity hospital insurance. In selling individual hospital insurance, an insurer must comply with the minimum requirements prescribed by the Government. An individual hospital insurance that meets all (but not exceeding) the minimum requirements is considered a 'Standard Plan,' which insurers must offer as one of the available options to consumers. Upon the implementation of the VHIS, insurers will not be allowed to offer



為未來的醫療需求 作出規劃

individual hospital insurance that does not comply with the minimum requirements.

The 12 minimum requirements proposed for 'Standard Plan' aim to improve accessibility and continuity of individual hospital insurance, enhance the quality, and promote transparency and certainty of insurance protection. These are:

- guaranteed renewal without re-underwriting;
- no "lifetime benefit limit;"
- coverage of pre-existing conditions subject to a standard waiting period;
- guaranteed acceptance with premium loading capped at 200% of standard premium for – (i) all ages within the first year of implementation of the VHIS; and (ii) those aged 40 or below starting from the second year of implementation of the VHIS;
- portable insurance policy with no re-underwriting when changing insurer, provided that no claims



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Planning for Our Future Healthcare Needs

- were made in a certain period of time (say, three years) immediately before transfer of policy;
 - (f) benefit coverage must include medical conditions requiring hospital admissions and/ or prescribed ambulatory procedures;
 - (g) benefit coverage must include prescribed advanced diagnostic imaging tests, subject to a fixed 30% co-insurance to combat moral hazard; and non-surgical cancer treatments up to a prescribed limit;
 - (h) benefit limits must meet prescribed levels;
 - (i) no cost-sharing (deductible or co-insurance) by policyholders except the fixed 30% co-insurance for prescribed advanced diagnostic imaging tests; and annual cap of \$30,000 on cost-sharing by policyholders (excluding excess amount payable by policyholders if actual expenses exceed benefit limits);
 - (j) budget certainty for policyholders through – (i) Informed Financial Consent: a policyholder should be informed of estimated charges and estimated claims amount through written quotation before treatment; (ii) No-gap/known-gap arrangement for at least one procedure/test: a policyholder can enjoy “no-gap” (no out-of-pocket payment is required) or “known-gap” (a pre-determined amount of out-of-pocket payment) if the procedure concerned, the institution (e.g. hospital) and doctor selected by the policyholder are on the lists agreed among his/her insurer and healthcare providers;
 - (k) standardised policy terms and conditions; and
 - (l) transparent information on age-banded premiums through easily accessible platform (e.g. websites of insurers and the VHIS regulatory agency to be established).
- Insurers are not restricted to offering the Standard Plan only, but may provide enhanced benefits in the form of a ‘Flexi Plan’ or a ‘Top-up Plan’ to suit the specific needs

全球各地包括香港社會都認為，所有市民不論財政負擔能力，都可享用政府資助的醫療服務。醫療開支上升是不少國家都需要處理的議題，香港的醫療系統也面對人口老化、市民對醫療服務期望日高，以及醫療成本不斷上漲而帶來的挑戰。例如，政府過往七年在醫療衛生服務方面的經常開支由2007至08年度的320億元，增加超過60%至2014至15年度的520億元。公共醫療開支佔政府經常開支總額約17%。

現時約88%的住院服務由公立醫院提供。私營醫療界別主要輔助公營醫療系統，為有能力而又願意負擔醫療費用的人士提供另一選擇。

政府最新一輪的諮詢旨在推進有關平衡公私營醫療服務需求的討論，以維持本港醫療系統長遠的可持續發展能力。政府於2010年進行題為《醫保計劃 由我抉擇》的第二階段公眾諮詢，提出由政府規管的自願私人醫療保險計劃，即醫療保障計劃（醫保計劃）建議。為了更清晰地反映計劃的目標和性質，「醫保計劃」其後改稱為「自願醫保計劃」。

自願醫保計劃旨在透過改善市場上醫療保險的質素，為有能力和願意使用私營醫療服務的人士提供更多選擇。自願醫保計劃鼓勵更多市民使用私營醫療服務，作為公營服務以外的選擇，從而讓公營界別更專注為其目標範疇提供服務。自願醫保計劃並非旨在解決本港醫療系統面對的所有挑戰，而是推進醫療改革的措施之一。

擬議的自願醫保計劃旨在規管個人償款住院保險。承保機構在銷售個人住院保險時，必須符合由政府訂明的「最低要求」。「標準計劃」是指符合所有（但不超過）「最低要求」的個人住院保險，承保機構必須向消費者提供一個「標準計

劃」作為其中一項選擇。在自願醫保計劃推行後，承保機構不得提供不符合「最低要求」的個人住院保險產品。

「標準計劃」的12項擬議「最低要求」旨在改善個人住院保險的投購和延續性，並提高保險保障的質素、透明度和明確性。這些要求概述如下：

- (a) 保證續保且無需重新核保；
- (b) 不設「終身可獲保障總額上限」；
- (c) 承保投保前已有病症，但設有標準等候期；
- (d) 在下述情況，提供必定承保而附加保費率上限設定為標準保費200%的安排— (i) 自願醫保計劃推行首年內，所有年齡人士；以及 (ii) 自願醫保計劃推行第二年起，40歲或以下人士；
- (e) 保單「自由行」，如在轉換保單前一段時間（例如三年）內沒有提出任何索償，在轉換承保機構時便無需重新核保；
- (f) 承保範圍必須包括須住院及/或以訂明的非住院程序治療的病症；
- (g) 承保範圍必須包括訂明的先進診斷成像檢測（須繳付固定的30%共同保險以遏止道德風險），以及設有賠償上限的非手術癌症治療；
- (h) 保障限額需達至訂定的水平；
- (i) 保單持有人無需繳付分擔費用（免賠額或共同保險），但訂明的先進診斷成像檢測的固定30%共同保險除外；保單持有人的分擔費用設有每年30,000元的上限（不包括保單持有人因實際支出超過其保單保障限額而須繳付的任何款項）；



The VHIS is not intended as a total solution to the problems of Hong Kong's healthcare system, but one of the measures for taking forward healthcare reform.

of consumers. A Flexi Plan refers to a hospital insurance plan with enhancement to any or all of the benefits of a Standard Plan such as higher room and board benefit limits than those required for a Standard Plan, and a Top-up Plan refers to one providing benefits other than those in a hospital insurance and may be attached to a Standard Plan or a Flexi Plan. Since a Top-up Plan, whether as a rider or as a standalone plan, is not a hospital insurance, it will not be subject to the minimum requirements.

While it is proposed that group health insurance (purchased by employers for their employees) not be subjected to the minimum requirements, insurers must however offer conversion option to employers who take out group health insurance. The option allows employees to switch to an individual Standard Plan without re-underwriting upon retirement or leaving employment.

Employees may also purchase at their own cost voluntary supplements offered by insurers. The group policy, enhanced by the voluntary supplement, should provide insurance protection at a level comparable to the protection of an individual Standard Plan.

The proposed individual Standard Plan offers enhanced benefits compared to existing individual hospital insurance products, such as providing coverage for non-surgical cancer treatments (e.g. chemotherapy, radiotherapy) and advanced diagnostic imaging tests (e.g. MRI examination, CT scan, PET scan), which under normal circumstances would not be sufficient for covering the cost of these treatments and tests. Taking into account these enhanced benefits, the average annual standard premium of the Standard Plan is estimated to be around \$3,600.

- (j) 透過以下措施為保單持有人提供明確的支出預算— (i) 「服務預算同意書」：須在治療前透過書面報價告知保單持有人預算的費用及預計的賠償額；(ii) 至少一項程序/檢測設有「免繳付套餐/ 定額套餐」安排：倘若保單持有人所接受的程序、所選擇的醫療機構（例如醫院）和醫生都在承保機構與醫療服務提供者商定的清單上，保單持有人便可享有「免繳付套餐」（無需繳付任何自付費用）或「定額套餐」（繳付預定數額的自付費用）安排；
- (k) 標準保單條款及條件；以及
- (l) 透過方便使用的平台（例如承保機構和擬設立的自願醫保計劃規管機構的網站），提供按年齡分級且具透明度的保費資料。

承保機構不只限於提供「標準計劃」，也可透過「靈活計劃」和「附加計劃」提供更完善的保障，以切合消費者的特定需要。「靈活計劃」是住院保險計劃，旨在就「標準計劃」任何或所有屬於住院保險性質的保障項目，提供更佳的保障，例如較「標準計劃」為高的「住宿及膳食」保障限額。「附加計劃」則是提供住院保險以外其他性質的保障的保險產品，可附加於「標準計劃」或「靈活計劃」，並成為計劃的一部分。由於「附加計劃」（不論是附約還是獨立計劃）不是住院保險，因此無需符合「最低要求」。

儘管當局建議團體住院保險（僱主為其僱員投購）無需符合「最低要求」，惟承保機構向僱主提供團體住院保險產品時，須提供「轉換選項」以供僱主選擇，讓僱員在退休或離職時，可在無需接受重新核保的情況下轉移至個人「標準計劃」。僱員亦可自行付費投購由承保機構所提供的「自願補充計劃」。

團體保單在「自願補充計劃」增補後，應能提供與個人「標準計劃」相若的保障水平。

與現有的個人住院保險產品比較，擬議的個人「標準計劃」提供更佳保障。舉例說，在現時不少產品中，非手術癌症治療（如化療和放射性治療）和先進診斷成像檢測（如磁力共振掃描、電腦斷層掃描和正電子放射斷層掃描）都不是獨立的保障項目，而且賠償金額一般不足以支付所需的治療和檢測費用。由於「標準計劃」將就此提供更佳的保障，估計其平均標準保費約為每年3,600元。

為鼓勵市民把現有保單轉移至自願醫保計劃，「標準計劃」、「靈活計劃」和「自願補充計劃」保單的保費，可獲稅項扣除。當局建議在一年轉移期內，保單持有人可享有簡易的轉移安排，無需就現有保單的保障範圍和限額接受重新核保。如現有保單載列個別不承保項目，保單持有人可選擇剔除現有保單的不承保項目，但有可能須接受重新核保，並須繳付附加保費。如承保機構繼續管理有關保單，保單持有人可選擇續保其現有保單，惟有關條款將不符合「最低要求」，故不會享有稅項扣除。

為照顧高風險人士的需要，政府建議設立高風險池，讓有意選用私營醫療服務的高風險人士獲得「標準計劃」保障，而附加保費率的上限為標準保費的200%，以確保保費訂於合理水平。

自願醫保計劃有賴採取必要的配套措施以成功推行，包括足夠的醫護人力供應和充足的醫療服務量，以提供優質的私營醫療服務。為此，政府正同時推展了下列措施：（1）檢討醫護人力規劃；（2）增加私營醫療服務量；以及（3）檢討私營醫療機構的規管。

自願醫保計劃並非旨在解決本港醫療系統面對的所有挑戰，
而是推進醫療改革的措施之一。



As an inducement to migrate to VHIS, policyholders can claim tax deductions on premiums paid for Standard Plans, Flexi Plans and voluntary supplements. It is proposed that within the first year of implementation of the VHIS, for those policyholders who choose to migrate to the VHIS, their benefits in existing policies will not be re-underwritten, and any case-based exclusion in existing policies can be removed although this may be re-underwritten with the need to pay a premium loading. If an insurer continues to administer the policy concerned, a policyholder may choose to keep the existing policy, which will be classified as non-compliant and therefore not entitled to tax deduction.

In catering to the needs of individuals with above average risk, the Government has proposed the creation

of a High Risk Pool (HRP). It is envisaged that through the HRP, high-risk individuals who are willing to use private healthcare services will be able to obtain Standard Plan hospital insurance coverage with a premium loading cap of 200% to ensure that premiums are set at a reasonable level.

The successful implementation of the VHIS hinges on having in place the necessary supporting infrastructure, including an adequate supply of healthcare manpower and sufficient healthcare capacity to provide quality private healthcare services. In this connection, the Government is also concurrently looking into: (1) a review of healthcare manpower planning; (2) enhancing of private healthcare capacity; and (3) a revamp of the regulatory regime for private healthcare facilities.

Hong Kong's involvement in the Mainland's 13th Five-Year Plan is expected to grow in the coming years, but what role can Hong Kong businesses play? The Chamber invited members to attend brainstorming forums earlier this year to gather their views on how Hong Kong could contribute to the plan. Following are some of the suggestions that have been included in our submission to the Hong Kong and the Central governments.

Enhance Hong Kong's status as an international centre for financial services

With our experience and expertise in financing and capital management, Hong Kong could facilitate the execution of the "One Belt, One Road" strategy with its capital and talent. The Mainland may consider positioning Hong Kong as the financing platform to serve the "One Belt, One Road," and support Hong Kong to become a regional base of financial institutions, such as the Silk Road Fund.

In addition, the Chamber is looking forward to a breakthrough in the mutual recognition of funds in both places, which will not only create more investment opportunities for investors and provide outlets for the huge capital pool in the Mainland, but also energize the development of asset management in Hong Kong.

Regarding the bond business, Hong Kong's function as the major offshore RMB bond market can be strengthened. As for stock trading, the Chamber is pleased to see the popularity of the "Shenzhen-Hong Kong Stock Connect" and hopes greater flexibility regarding the aggregate quota, trading constituents and number of stocks for the programme will be adopted.

Enhance Hong Kong's status as an international centre for shipping and logistics

The Chamber proposes using the Guangdong free trade zone as a testing ground to relax restrictions on Hong Kong service providers' participation in marine insurance, maritime law, ship brokerage and other related businesses. The Central Government may also consider supporting the development of Hong Kong into a high-end shipping service centre.

Hong Kong's global air and sea connectivity could serve as the linkage between the Mainland and the global shipping industry. The Central Government should consider the overall positioning and functions of Hong Kong and other ports and airports in the Pearl River Delta region so that they complement each other.

Support deepening trade in services cooperation

Hong Kong's advantages serve as an ideal platform for Mainland enterprises to "go global." The Chamber sug-



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gests – on the basis of basic liberalization of trade in services between the Mainland and Hong Kong at the end of 2015 – that both places deepen cooperation and accelerate economic integration.

Intellectual property trading centre

Many Mainland enterprises have invested in R&D facilities and upgraded their operations to expand into overseas markets. Consequently, there is huge demand for services relating to intellectual property rights and Hong Kong is in a prime position to promote these high value-added services and develop into the leading intellectual property trading centre in the region by providing intermediary services to Mainland and overseas enterprises.

Encourage innovation in services

The Chamber recommends that the Central Government considers making use of Hong Kong enterprises' spirit of innovation to help Mainland businesses develop, especially in testing & certification, tourism & convention business, dispute resolution services, and the cultural & creative services. ✿



Capturing Opportunities from the Mainland's Development 抓緊內地發展機遇

香港在國家「十三五」規劃的參與度預料將於未來數年日漸增加，但香港企業可扮演甚麼角色？總商會早前召開研討會，就香港如何配合國家發展，收集會員意見。本會已將收集的意見納入建議書，並提交予香港和中央政府。

提升本港國際金融中心地位

香港可運用在融資和資產管理方面的經驗和專業知識，為國家「一帶一路」戰略的實施，提供龐大的資金及人才支援。國家可以考慮將香港定位為專門為「一帶一路」服務的融資平台，並支援香港發展成為絲路基金等金融機構的地區營運基地。

本會亦期待兩地在基金互認方面能有所突破。基金互認不但可以為兩地投資者提供更多投資選擇，特別是為國內龐大的資金尋找出路，還會帶動香港資產管理業務的發展。

債券業務方面，我們建議強化香港作為全球主要離岸人民幣債券市場的功能。股票交易方面，本會期望年內推出的「深港通」，能夠在交易總額度、涵蓋股票的成分和數量上，做到更靈活、更開放。

提升本港國際航運中心地位

本會建議利用廣東自貿區作為試點，放寬香港服務供應商參與海事保險、海事法律、船舶經紀等相關業務的限制。中央政

府亦可考慮支持香港發展成為高增值航運服務中心。

香港的航空、航海運輸網絡遍布全球，可作為聯繫內地與全球航運業的平台。中央政府應整體考慮香港與珠三角區域內各港口和機場的定位和功能，以互補優勢，加強協調。

支持兩地深化服務貿易合作

香港擁有眾多優勢，使之成為協助內地企業「走出去」的理想平台。在兩地於2015年年底基本實現服務貿易自由化的基礎上，本會建議內地與香港共同努力拓展合作深度，加快兩地經濟融合的步伐。

知識產權貿易中心

不少中國企業已在研發設施上作出投資，並提升自身技術水平，以開拓海外市場，故此對知識產權服務的需求大大增加。香港大有條件推廣這類高增值服務，並發展成為區內領先的知識產權貿易中心，為內地及海外企業提供中介服務。

鼓勵服務創新

本會建議中央政府在進行「十三五」規劃時，應考慮利用香港企業勇於創新的精神，協助內地業界發展，其中尤以檢測認證、旅遊會展、解決爭議服務，以及文化創意服務方面的表現最為突出。✿

From Farmer to Fisherman

從農夫到漁夫 的旅程

Cafe de Coral's Chairman Dr Michael Y.K. Chan is hoping to use his experience to break the Chinese curse that wealth cannot be passed on to the third generation

大家樂集團主席陳裕光博士希望憑藉自身經驗，
打破「富不過三代」的魔咒

In a fast-paced city like Hong Kong, grabbing a meal at a fast food restaurant best suits our hectic lifestyle. While the long lines of hungry office workers queuing to buy their lunchbox clearly show demand is strong, is there room for players to expand amidst a saturated market?

Dr. Michael Y.K. Chan, Chairman of Cafe de Coral, believes there is lots of potential for growth. “Just like a farmer looks to increase crop yield, I have been exploring opportunities for Cafe de Coral to grow in a sustainable way,” he said.

Speaking at the Chamber's Entrepreneur Series on 30 March, he told the full-house that his fast food group has been expanding the level of menu choices and also the level of service to meet customers' rising expectations.

Cafe de Coral was founded by Chan's father-in-law, Victor Lo, in 1968. Chan began working for the company in 1984 when it had less than 30 restaurants. By bringing professional management into the company and focusing on customer satisfaction, the company has grown 12-fold since going public in 1986.

The group has also evolved from a home-grown enterprise into a diversified multi-national corporation, operating quick service restaurants, fast casual dining, and specialty restaurant chains in Hong Kong, Mainland China, and North America. In Hong Kong, Cafe de Coral operates over 150 restaurants and serves more than 300,000 customers daily.



Explore new possibilities

Chan said Cafe de Coral's success stems from continual efforts to offer new choices on the menu. “In the early days, people thought fast food was a Western concept. They thought it was all about burgers, sandwiches and chips. We have changed this concept by offering fast Chinese food.”

Over the years, Cafe de Coral has added numerous new items to its menu, including sizzling steak plate, hot pot, mini winter melon soup, Japanese eel rice and many home-style dishes.

“We do not actually create any ‘new’ dishes, but we keep exploring the possibilities of bringing in a variety of meals that are not traditionally available in a fast food restaurant setting,” he said. “For example, Chinese hot pot is usually served to a group of people as the food is cooked in a shared pot. To make it available in our restaurants, we use small pots so that the portion is suitable for one person. Before we launch any new dish, we have to plan every step meticulously, from sourcing ingredients to preparing food to serving it to pricing.”



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Cook-off

Competition in the fast food industry is hot as its kitchens, with different companies serving similar dishes at similar prices. This makes it all the more difficult to stand out from the crowd. To stay ahead, Chan said he always thinks from the customer's perspective and reacts quickly to their views.

"Every month we conduct customer surveys, and use this feedback to make improvements or introduce new dishes on the menu," he said. "This is how we can pay a lot of attention to the details, such as lowering service counters to make it easier for customers to pick up their order, attaching hooks to tables for customers to hang their bag on, etc."

Passing the baton

After working in the family business for three decades, Chan said he understands the difficulties that entrepreneurs encounter when dealing with succession, which requires long-term planning. He stepped down as CEO of the company in 2012, and handed the baton to his brother in law Sunny Lo, from Victor Lo's side of the family.

"I spent most of my life playing the role of a farmer to 'cultivate' the family business. For the next period of my life, I will switch to act like a fisherman and teach people how to fish," he said. "That is why I set up the Legacy Academy two years ago. I will share my experience in helping business owners pass the baton on to the next generation."

An estimated 3 million family companies in the Mainland will have to deal with succession planning in the next decade. Chan pointed out that traditional Chinese values create a number of challenges for the smooth transition of a business.

"Chinese families usually prefer that a male inherits a family business rather than a female. They also place a lot of emphasis on successors being the oldest too. As a result, potential successors who are really smart may be screened out. I think we need to rectify such mentality, which can jeopardize successful succession," he said.

"There is a Chinese saying that wealth cannot be passed on to the third generation. I hope I can break this 'curse.'" ❀

在生活節奏急促的香港，奔波忙碌的港人是快餐店的常客。每逢午飯時間，總會看到上班族在快餐店外大排長龍，可見我們對快餐的需求甚高。隨著市場日漸飽和，快餐集團是否還有發展空間？

大家樂集團主席陳裕光博士深信，快餐業的增長潛力無限。他說：「正如農夫希望增加收成，我一直探索不同的機遇，推動大家樂的可持續增長。」

在總商會3月30日的「企業家系列」午餐會上，他表示旗下的快餐集團一直積極推出新菜式和提升服務質素，以迎合顧客愈來愈高的期望，全場座無虛席。

大家樂於1968年由陳裕光的外父羅騰祥創立，陳裕光在1984年加入公司時，大家樂只有少於30間餐廳。隨著公司引入專業的管理制度及專注提升顧客滿意度，大家樂自1986年上市以來，業務增長已達12倍。

該集團亦由一間土生土長的公司，蛻變成業務多元化的跨國企業，在香港、內地及北美等地經營連鎖快餐店、速食休閒餐廳和特色餐廳。在香港，大家樂經營超過150間餐廳，每日服務逾30萬名顧客。

保持競爭優勢

快餐業的競爭十分激烈，不同集團的餐飲選擇和定價都大同小異，餐廳要脫穎而出更不容易。為了保持領先優勢，陳裕光會從顧客的角度出發，並迅速回應他們的要求。

他說：「我們每月都會進行顧客調查，並根據他們的意見改良或推出新菜式。顧客意見也有助公司留意每個細節，例如我們已調低櫃位的高度，方便顧客取餐。另外也在餐桌邊增設掛鉤，讓顧客掛上手袋。」

傳承之道

企業的傳承計劃需要長遠規劃，陳裕光參與家族生意達30年，深明企業家在處理繼任問題時，往往遇上不少難題。他於2012年退任行政總裁一職，集團由家族第二代接棒人羅開光執掌業務。

他表示：「我幾乎一生都在扮演農夫的角色，努力『開墾』家族生意。踏入人生的另一階段，我的角色由農夫變成漁夫，主力授人以漁。這也是我在兩年前創立傳承學院的原因，希望透過分享自身經驗，協助企業家把生意傳給下一代。」

在未來十年，內地預計將有300萬間家族企業要處理業務傳承。陳裕光指出，中國的傳統價值觀或為企業的交接過程帶來一定的挑戰。

他解釋：「中國家庭一般主張由男性繼承家族生意，論資排輩的觀念亦根深蒂固。結果，真正有能力掌舵的人或被淘汰。我們必須糾正這種觀念，企業才得以成功實踐傳承計劃。」

他說：「中國人常說『富不過三代』，我希望打破這個『魔咒』。」✿

Chinese families usually prefer that a male inherits a family business rather than a female. They also place a lot of emphasis on successors being the oldest too. As a result, potential successors who are really smart may be screened out.

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發掘新可能

陳裕光表示，大家樂的成功之道在於不斷為顧客提供更多選擇。他說：「港人過往認為快餐是西方概念，在快餐店只會吃漢堡包、三文治和薯條。我們成功扭轉這個觀念，開創中式快餐的新局面。」

多年來，大家樂推出了多款新菜式，包括鐵板扒餐、火鍋、迷你冬瓜盅、日式鰻魚飯及多款住家菜。

陳裕光坦言：「我們其實從未創作『新』菜式，只是不斷發掘新的可能性，引入一般不會在傳統快餐店供應的各種美食。舉例來說，中式火鍋一般由多人共享一鍋，要在快餐店內提供火鍋，我們特別選用較小的鍋，方便一人享用。我們每次推出新菜式前，都會仔細規劃每一步，包括採購食材、食物製作、上菜方式及定價。」



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工商月刊



What's Next for Ricky Wong?

Nicknamed 'telecommunications magic boy', Ricky Wong seems to have a knack for overcoming insurmountable odds. The Bulletin's Assistant Editor Cathy Au Young spoke with Wong about how he grew \$2,000 into a business empire worth \$2 billion, his unique management style, as well as what is next for this quintessential Hong Kong entrepreneur.

把夢想變為事實的

Cover Story 封面故事

Executives Club: 卓青社 - 培育新一代的年青商界領袖

The Chamber of Commerce and Industry (CCI) has recently launched the Executives Club (EC) to nurture the next generation of young business leaders. The club's members include prominent figures from various industries, as well as their own families. The club provides a platform for members to share their experiences and insights, and to collaborate on projects that benefit the community.

Member Profile 會員簡介

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Flat Trade, Slow Economies

The first half of 2011 turned out as good as any other might have been expected, with David O'Connell.

Economic Insights 經濟透視

The Land Policy Dilemma

Government policy makers are increasingly aware of the need to address the issue of land supply in Hong Kong. The government has a long history of land reclamation, but this has not been enough to meet the demand for land in the city. The government is now facing a dilemma: how to increase land supply without compromising the environment and the city's unique character.

US Trade with South-East Asia

China Trade

Portugal on a Plate

At the heart of Portugal's food and drink culture is the concept of 'comida caseira', or home-style cooking. This is a cuisine that is simple, hearty, and full of flavor. It is a cuisine that has been passed down from generation to generation, and it is a cuisine that is loved by all.

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For the Love of Seafood 海味情

Hai Sang Hong has worked hard to modernize and promote the traditional dried seafood industry, writes staff reporter **Milly Lo**

海生行致力革新及推廣傳統的海味業 本刊記者勞美梨

Dried seafood has long been a key ingredient in Chinese cuisine and tonics. Hong Kong's love of seafood stems from its early days as a fishing village, and in more recent times its role as an entrepot. The dried seafood business has thrived through the decades, and even today, for what is a very traditional industry, thousands of dried seafood stores continue to do a roaring trade all over the SAR, with the main cluster being in Sheung Wan.

A family tradition

Hai Sang Hong Marine Foodstuffs Limited was established in 1973 by So Kit Hoi, who is Chairman of the Hong Kong Dried Sea Food & Grocery Merchants Association, and his brothers. But the company's involvement in the seafood business dates back even further.

"My grandfather traded mainly salted fish during his lifetime," explained Kenneth So, who joined the family business in 2010. "He got his supplies from Nam Pak Hong, but my father and uncles discovered there was a strong demand

for dried seafood, so they decided to specialize in dried seafood with the establishment of Hai Sang Hong over 40 years ago. Now I run the business jointly with my cousin, so we are still very much a family business."

Hai Sang Hong started out selling everyday dried seafood, such as dried squid and shrimps. In the 1980s, as people's appetites for more luxurious seafood increased along with their purchasing power, dried abalone, sea cucumbers and fish maw were eagerly snapped up. Seeing demand soar, Hai Sang Hong started to specialize in trading luxury marine food products. When Kenneth joined the business in 2010, he expanded into frozen and canned seafood.

Today, Hai Sang Hong is one of the leading retailers, wholesalers, importers and exporters of marine foodstuffs in Hong Kong. It imports directly mainly from the United States, Canada and South Africa, which are famous for its clean oceans and quality seafood. Its clients include restaurant groups, hotels, airlines, theme park, supermarkets, cruise liners and department stores in Hong Kong, Macao and the Mainland.

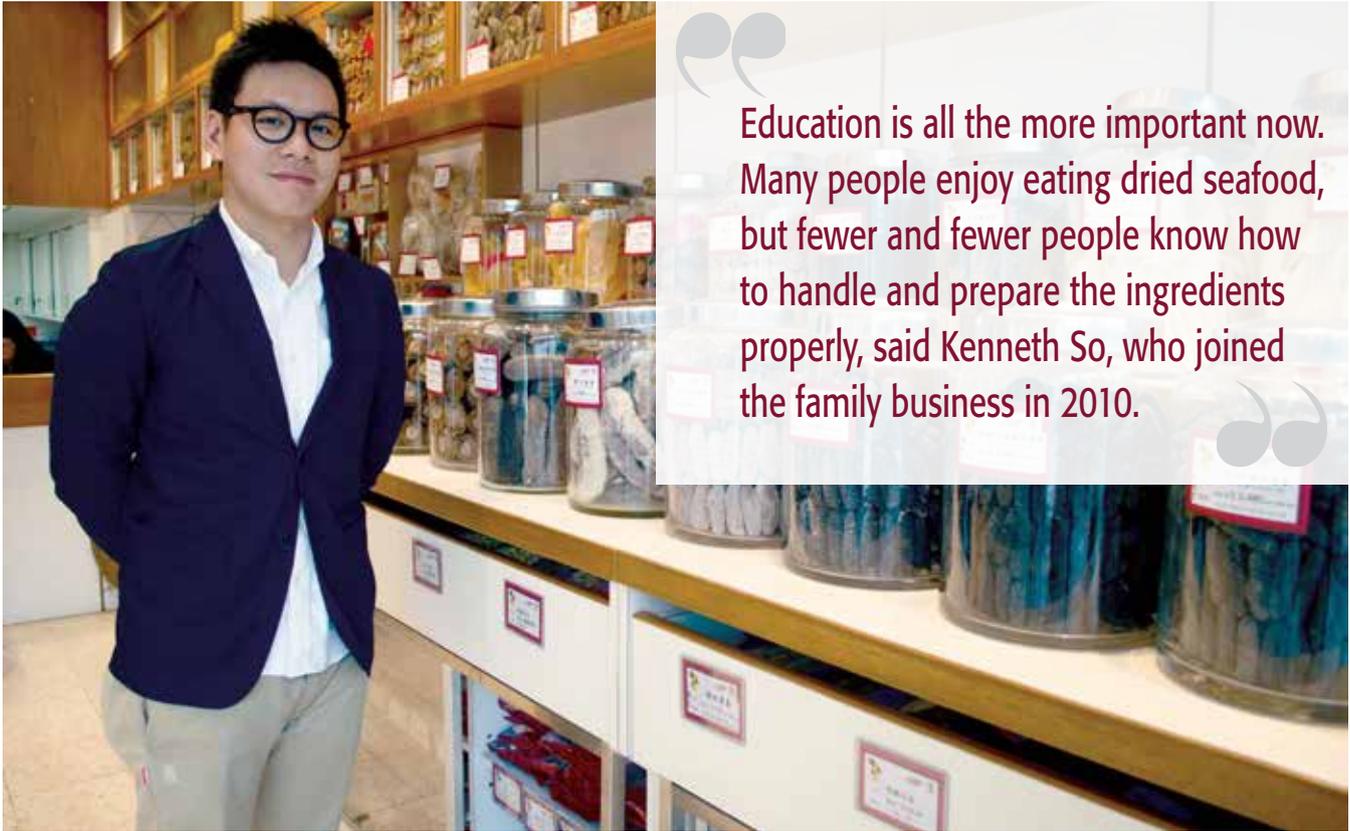
Formula for success

So said he always bears two key things in mind when running the business: best service quality and follow market trends.

He accomplishes this by having his own chilled, frozen and dried seafood warehouses in Hong Kong, which replenish the company's fleet of trucks that deliver to his customers every day. He also offers tailor-made services, such as preparing seafood according to his customers' requests for various levels of salt and seasoning.

The main challenge for So today is finding new breakthroughs in this traditional industry.





Education is all the more important now. Many people enjoy eating dried seafood, but fewer and fewer people know how to handle and prepare the ingredients properly, said Kenneth So, who joined the family business in 2010.

He said one major breakthrough was modernizing the company's operations.

"After I took over the business, I computerized everything, from the supply to processing, storage, retail, etc, and also gave our products and company a fresh new look," he said. "It is not enough to simply provide good service and products in business today. Marketing yourself and products to appeal to customers is also important."

Sustainability of the industry

With increased public awareness about overfishing and the strain on our oceans, the sustainability of the environment directly impacts the dried seafood industry. The sharp drop in demand for shark's fin is a sign that consumers' consciences and tastes are changing. So said people still want to have a taste of luxury ingredients, but are shifting from shark's fin to abalone and fish maw – Hai Sang Hong's best selling items – which is boosting his business.

Brand building

So said Hai Sang Hong is well-known within the industry, but less so among the public. Therefore, one of his key projects is to make the brand more widely known, which he is aiming to accomplish by sharing his knowledge

about preparing, cooking and enjoying dried seafood.

Apart from the usual brand building practices, such as employing social media platforms and the internet, So wants people to be more hands on with his dried seafood products.

"Education is all the more important now. Many people enjoy eating dried seafood, but fewer and fewer people know how to handle and prepare the ingredients properly. You need to know these skills and techniques to get the most out of the ingredients," he said.

As part of this, he regularly organizes cooking classes for the public, and teaches them different ways of preparing and cooking ingredients to make the best dishes.

"Besides ensuring these skills and knowledge are handed down, it is also a good way to inform the public about the industry and make our brand more widely known," he added.

Long term plan

For the long term, So is optimistic about the industry's future. He believes dried seafood will continue to be a key part of Chinese cuisine and demand will grow. He plans to expand his net of suppliers to provide his customers with a greater choice, and also has his eye on working more closely with hotels and casinos in Macao to serve growing demand there. ❀



蘇啟國於2010年接手生意，他表示：「我認為教育是相當重要的，因為很多人喜歡吃海味，但很少人知道正確處理食材的技巧，這樣才能把食材發揮至最好。」

海味長久以來都是中國菜餚中的主要食材和補品。由於香港曾是一個小漁村，近代又是轉口港，海味貿易數十年來一直蓬勃發展。時至今日，這個傳統行業依然生生不息，過千間海味店仍在繼續經營，主要集中在上環一帶。

家族傳統

海生行海產食品有限公司成立於1973年，由香港海味雜貨商會主席蘇傑開和他的兄弟創立，但其家族的海味生意可追溯至上一代。

蘇啟國在2010年加入家族生意，他解釋：「我爺爺那代主要是買賣鹹魚的，從南北行入貨，直到爸爸和叔叔發現顧客對海味的需求甚殷，才在40多年前創立海生行，專門從事海味買賣。我現時與親戚一同打理生意，因此海生行仍是一門家族生意。」

初期的海生行主要出售魷魚和蝦米等低價海味，直到80年代，隨著顧客對高價海味的渴求和購買力增加，乾鮑、海參和花膠等產品變成搶手貨，海生行才轉而銷售高價海味。而蘇啟國於2010年接手生意後，更進一步引入急凍和罐頭海產。

目前，海生行已是香港海產食品的主要零售商、批發商及進出口商之一，貨源從美國、加拿大和南非等以清澈海水和優質海鮮聞名的國家直接入口。公司的客戶遍布中港澳等地的飲食集團、酒店、航空公司、主題公園、超級市場、郵輪集團及百貨公司。

成功方程式

蘇啟國的經營方針包括兩方面：最佳的服務質素和緊貼市場趨勢。

公司在香港自設貨倉，儲存各類冰鮮、冷藏及乾貨海產，加上一支管理完善及有系統的送貨車隊，每日為顧客提供方便快捷的送貨服務。他也為顧客提供「度身訂造」的服務，例如根據顧客要求，調整食材的鹹度和調味。

蘇啟國表示經營傳統的家族生意，最大挑戰是如何尋求突破。他認為最大的突破就是把公司的各項運作現代化。

他說：「我接手生意後，把所有運作都電腦化，包括入貨出

貨、倉存、零售等，還有為產品和公司換上新的形象。現在只提供優質的服務和產品是不夠的，市場及產品推廣對吸引顧客同樣重要。」

海味業的可持續發展

近年公眾對海洋生態和過度捕魚的關注度大大提高，環境的可持續發展亦直接影響到海味業的前景。顧客對魚翅的需求銳減，正好說明了現時顧客的道德價值和口味已有所改變。蘇啟國說顧客仍想一嚐貴價海味，但就從魚翅轉至其他產品，例如鮑魚和花膠，這些正是他店裡最暢銷的兩種產品，反而進一步提高了公司的營業額。

建立品牌

蘇啟國表示海生行在行內眾所周知，但行外人就對其認識不深。因此，他的重點計劃是要令品牌更廣為人知。他希望通過分享處理、烹調和進食海味食材等知識，加深公眾對海味業的認識。

除了利用社交媒體和互聯網來推廣品牌外，蘇啟國想令更多人親自了解如何享用其產品。

他指出：「我認為教育是相當重要的，因為很多人喜歡吃海味，但很少人知道正確處理食材的技巧，這樣才能把食材發揮至最好。」

因此，他定期舉辦烹飪班，請師傅教授學員處理和烹調食材的不同方法，從而煮出佳餚。

他補充：「除了要確保經驗和知識得以傳承之外，這也可加深公眾對行業和我們品牌的認識。」

長遠計劃

長遠來說，蘇啟國表示看好這一行的發展。他相信海味在中國菜餚中仍享有重要的地位，而需求也會繼續增長。他計劃物色更多供應商，為顧客提供更多元化的產品。隨著澳門的酒店和賭場對海味的需求大增，海生行亦期望與他們有更緊密的合作。✿

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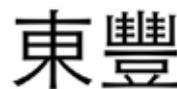
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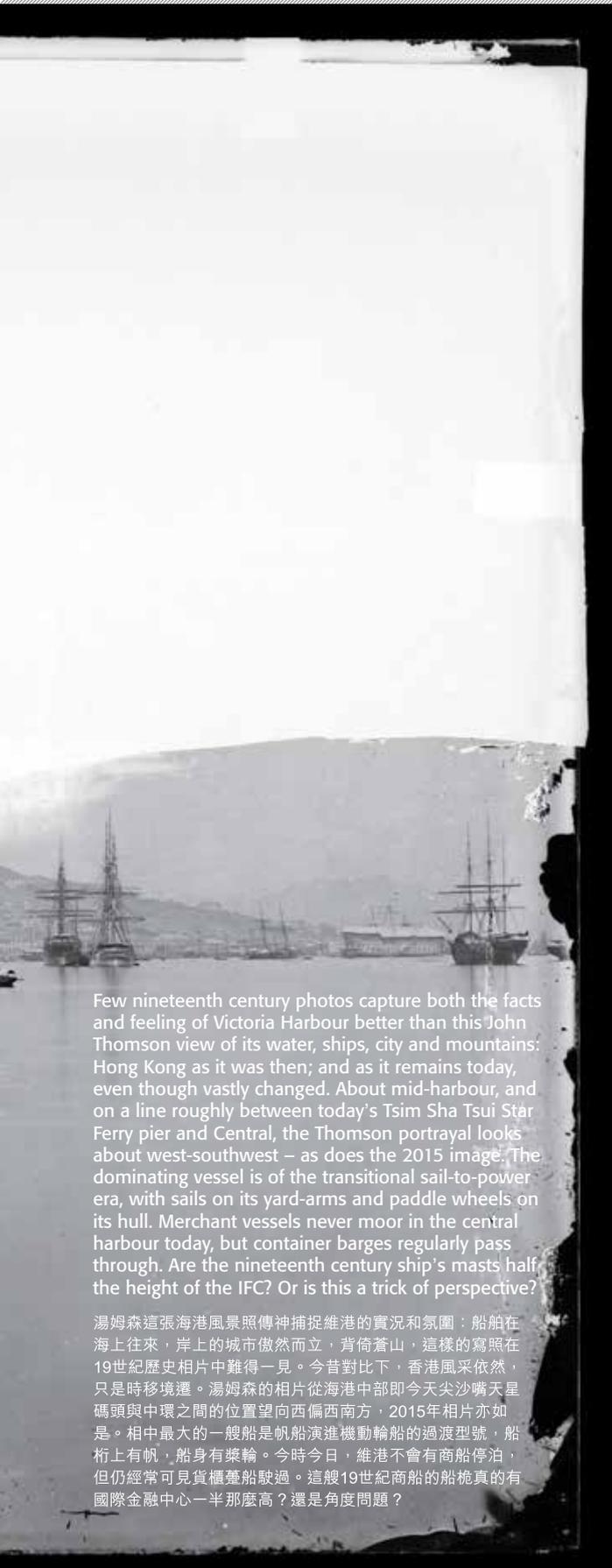
Edward Stokes is Founder and Publisher of The Photographic Heritage Foundation
艾思滔是歷史遺珍攝影基金會創辦人及發行人

John Thomson's Hong Kong, 'Past and Present'

湯姆森鏡頭下的香港：「今昔・交遞」

An exhibition of 1868 and 2015 photographs provides striking contrasts of Hong Kong almost 150 years apart – profoundly changed yet still recognizable, writes **Edward Stokes**

透過展出1868年及2015年的香港照片，展覽展示了本港近150年間的鮮明對比。城市面貌幾番新，
但景物輪廓依舊 艾思滔



Few nineteenth century photos capture both the facts and feeling of Victoria Harbour better than this John Thomson view of its water, ships, city and mountains: Hong Kong as it was then; and as it remains today, even though vastly changed. About mid-harbour, and on a line roughly between today's Tsim Sha Tsui Star Ferry pier and Central, the Thomson portrayal looks about west-southwest – as does the 2015 image. The dominating vessel is of the transitional sail-to-power era, with sails on its yard-arms and paddle wheels on its hull. Merchant vessels never moor in the central harbour today, but container barges regularly pass through. Are the nineteenth century ship's masts half the height of the IFC? Or is this a trick of perspective?

湯姆森這張海港風景照傳神捕捉維港的實況和氛圍：船舶在海上往來，岸上的城市傲然而立，背倚蒼山，這樣的寫照在19世紀歷史相片中難得一見。今昔對比下，香港風采依然，只是時移境遷。湯姆森的相片從海港中部即今天尖沙嘴天星碼頭與中環之間的位置向西偏西南方，2015年相片亦如是。相中最大的一艘船是帆船演進機動輪船的過渡型號，船桁上有帆，船身有槳輪。今時今日，維港不會有商船停泊，但仍經常可見貨櫃船駛過。這艘19世紀商船的船桅真的有國際金融中心一半那麼高？還是角度問題？

JOHN THOMSON PHOTO COPYRIGHT: WELLCOME LIBRARY, LONDON

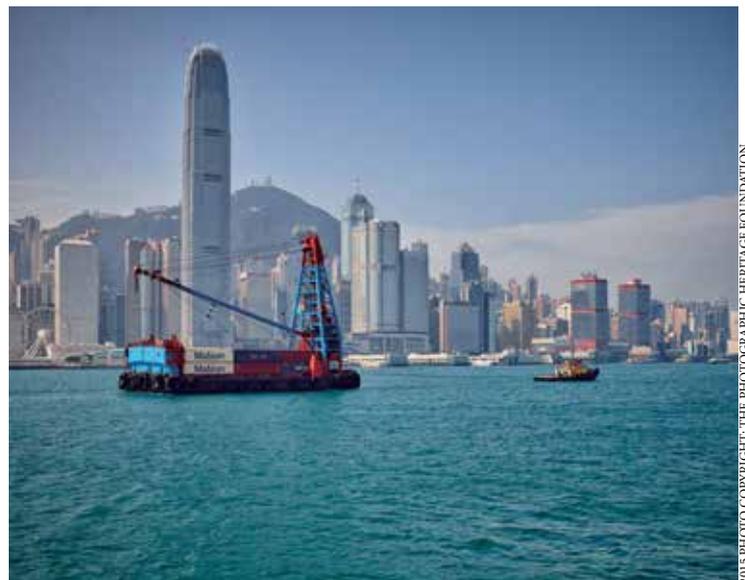
It is 1868 and Hong Kong, then a British Colony for over 20 years, is one of the fastest growing cities in Asia. A generation before it had had no more than remote fishing villages along its coasts. Yet by the late 1860s Hong Kong's population was approaching 150,000, with Western merchants and officials. There was an infinitely larger number of Chinese, some of them educated, but the vast majority not.

It was into this melting pot and port city, a world apart from his native Edinburgh, that John Thomson arrived in 1868. Later to be the most renowned Western photographer to capture Southeast Asia, China and Hong Kong in the nineteenth century, Thomson photographed Hong Kong's peaks, scenes, buildings, harbour and people.

Born in Edinburgh in June 1837, after his schooling Thomson was apprenticed to an optical and scientific instrument maker. There, in 1858, he completed his apprenticeship – when he mastered the principles of photography. Ambitious and enterprising, John Thomson left Scotland for Singapore, where a brother lived, in April 1862.

The following 10 years saw Thomson crossing Southeast Asia and China, mainly along and around the coasts but sometimes into remote interiors. After a year's sojourn in England, the indefatigable photographer returned to Asia. In Hong Kong from 1868 to 1870, and later across China between 1870 and 1872, Thomson created an unparalleled body of work. In Hong Kong during 1868 – 70 Thomson captured almost every aspect of the harbour city.

The Wellcome Library, London, is the repository of Thomson's work. Its archive holds his original glass negatives, each of them taken under the tough conditions of the photographic equipment and methods of the times. Wellcome Library, collaborating with the curator Betty Yao, has shown Thomson's images internationally in recent years, with a major exhibition at the Hong Kong Maritime Museum – and a later show at the Foreign Correspondents Club. The book *China Through the Lens of John Thomson, 1868 – 1872*, by Betty Yao, reproduces in large format, and with lengthy captions, Thomson's China and Hong Kong images.



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John Thomson's Hong Kong, 'Past and Present'

The exhibition John Thomson's Hong Kong, 'Past and Present' is showing at The Kinnet (33 Hillier Street, Sheung Wan) until 9 June 2015. Opening hours: 10 a.m. to 7 p.m., Monday to Saturday. Tel. 3968 7600.

The exhibition is organized by The Photographic Heritage Foundation. It is sponsored by Asia Financial. The John Thomson images are exhibited with the kind permission of the Wellcome Library, London; Betty Yao, organizer of the Through the Lens of John Thomson exhibitions; and the Hong Kong Maritime Museum. With thanks to The University of Hong Kong Libraries.

Looking at John Thomson's resplendent, content-rich images at the Maritime Museum, and later at the FCC, I compared his laborious work – with a 'wooden box' camera, a shoulder-wearying tripod, and fragile glass negatives – to the infinitely easier work of a photographer today. Yet there were beguiling continuities. Given Hong Kong's development, where many 1868 roads remain aligned with those of today, might there be comparisons to record? And I knew that the SAR's peaks and ridgelines would make locating many of the 1868 photo sites possible.

The photographs in this article, and shown in the exhibition mentioned below, are the result.

Inevitably, development since 1868, especially in recent decades, meant that some Thomson vantage points could only be estimated – not precisely replicated. And in a few cases, walls of buildings obscure his vistas. In these cases the 2015 images reflect the original photo sites as closely as possible. Or, if the same panorama cannot be accurately shown, the 2015 images indicate a 'sense' of the area's continuities and contrasts. 🌸

Thomson was positioned to the northeast of 'Leighton's Hill', almost certainly standing on the nearby high point – East Point Hill, close to today's Jardine's Bazaar. Looking south-southwest, he captured the 'formal gardens' marked on an 1888 map, the quarried off end of today's Leighton Hill, Happy Valley, and the summits of Hong Kong Island. Today The Leighton Hill, a monolithic tower block vastly out of proportion to its surroundings, now completely obscures this view. So the 2015 photo had to be taken from further to the west. It was shot from the roof of a building facing the Craigengower Cricket Club. The distant summits appear to be the same, but this is a directional illusion. The whale-backed summit seen in Thomson's view is Mount Nicholson. Looking further to the west (or right), that rising in today's image is Mount Cameron.

湯姆森身處禮頓山的東北面，幾乎可以肯定是附近居高臨下的瞭望點——東角山，即今日渣甸坊附近。他望向南偏西南方，把1888年街道圖所示的「正統花園」、今日禮頓山的採石坡一側、跑馬地及港島的起伏山巒攝入鏡頭。時至今日，相中景觀已完全被兀然崛起的「禮頓山」住宅遮擋，因此2015年相片必須從偏西一點的位置拍攝，即紀利華木球會對面一幢建築物的屋頂。兩張相片中的遠山看似一樣，但其實是方向造成的錯覺。湯姆森相片中的鯨背狀山峰是聳歌信山，而現今相片中西面（或右面）遠處的是金馬倫山。



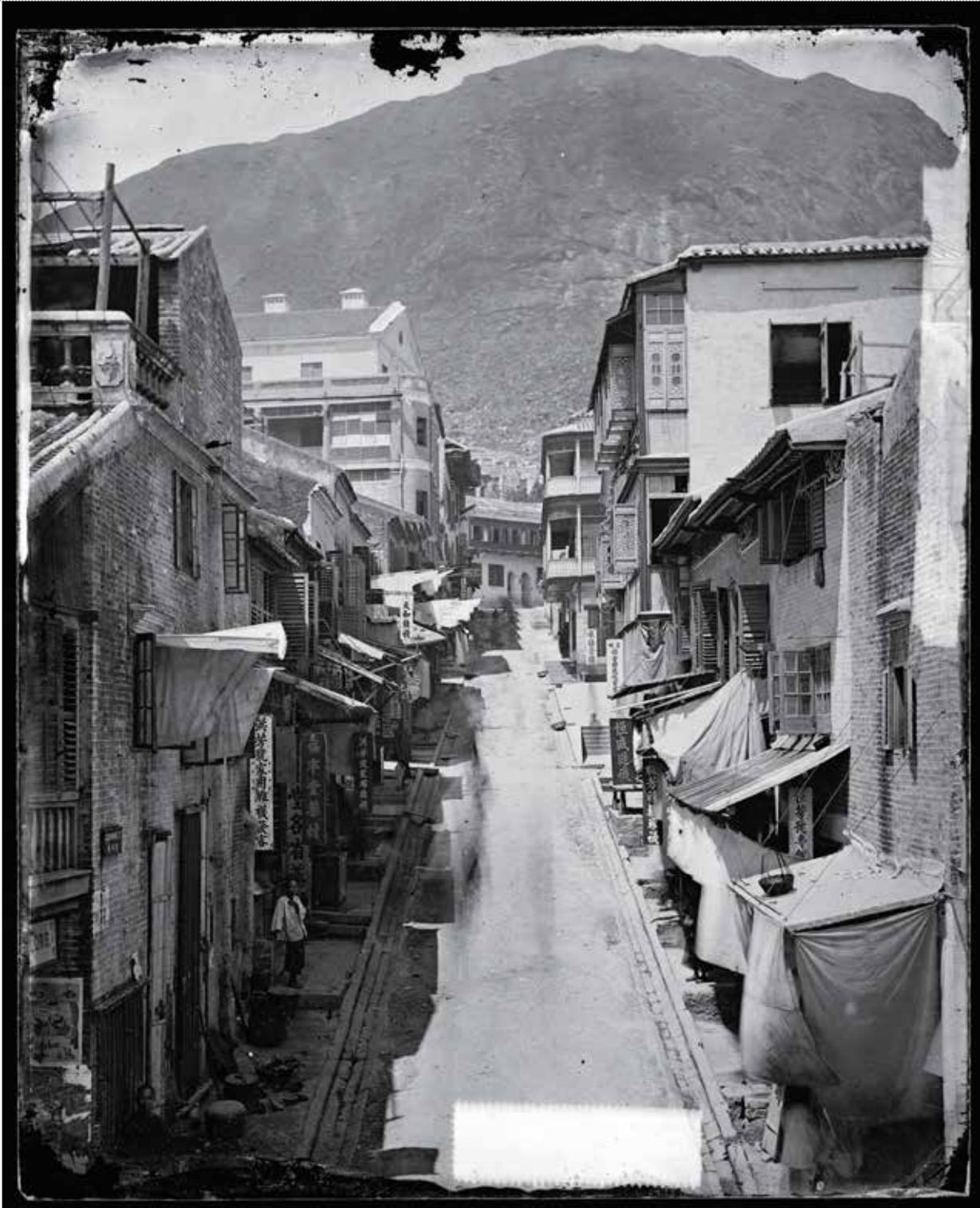
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Might this be one of the steep streets above Central District? It surely is, for on the far left of John Thomson's streetscape, set onto the brick wall, a sign names Cochrane Street. The view was probably taken from above Wellington Street since, right up to the oblique junction with Lyndhurst Terrace, seen at the top, no crossroads can be seen. However, due to modern sight-line interruptions near there, the 2015 images was taken from immediately above Queen's Road Central, on the bridge at the start of the escalator. Along the street, Thomson almost certainly has posed some figures. They all stand motionless for a lengthy exposure. The blurred patterns across the middle of the road are from other – unhelpfully moving – figures.

湯姆森相中的街景是否中環後方其中一條斜路？答案是對的，因為最左方的磚牆上可見「閣麟街」路牌。相中間麟街一直斜接最上方的擺花街，中間沒有十字路口，因此拍攝地點估計是威靈頓街對上的斜路。由於今天現場有許多障礙物阻擋視線，攝影師選在皇后大道半山扶手電梯起點的天橋拍攝，街上多名行人都站着不動讓湯姆森慢慢曝光，看來是專為他作模特兒。路中央的朦朧影像是其他過路人，沒有為攝影師停下腳步。

時 值1868年，香港已成為英國殖民地超過二十年，更是亞洲發展得最快的城市之一，此前這片彈丸之地僅是一個偏僻的小漁村。然而，到了1860年代末期，本港人口已近15萬人，包括來自西方的商人和官員，以及為數眾多的中國人，當時大部分的中國人都不曾接受教育。

約翰·湯姆森（John Thomson）於1868年從家鄉愛丁堡，來到這個文化交融之地及港口城市。他其後被譽為19世紀最著名的西方攝影師，在東南亞、中國和香港留下不少足跡，他的鏡頭記錄了本港的風土人情，包括山嶺、景觀、建築、海港及居民。

湯姆森於1837年6月生於愛丁堡，完成學業後成為製作光學和科學儀器的學徒。他在1858年完成學徒生涯，並精通攝影技術。他胸懷大志，富有創業精神，在1862年4月離開蘇格蘭前往新加坡，當時他的兄弟正居於當地。

隨後的十年，湯姆森的足跡遍布東南亞及中國各地，主要集中在海岸一帶，有時更深入偏遠的內陸地區。短暫居於英格蘭一年後，這位堅持不懈的攝影師重返亞洲，在1868至1870年居於香港，1870至1872年則身處內地，拍攝了眾多無與倫比的作品。從1868至1870年在港取材期間，湯姆森幾乎記錄了這個海港城市的一點一滴。

倫敦維康圖書館是湯姆森作品的儲存庫，其檔案館收藏了他的原裝玻璃底片。當時的攝影器材和方法落後，每張底片都得不來不易。維康圖書館近年與策展人姚詠蓓合作，在世界各地展出湯姆森的照片，更曾在香港海事博物館及香港外國記者會舉辦大型展覽。姚詠蓓出版的書籍《晚清碎影：湯姆森眼中的中國（1868 - 1872）》讓他在內地和香港拍攝的照片重現世人眼前，再加以放大及配上詳盡的文字說明。

我分別在海事博物館及外國記者會觀賞過湯姆森精彩絕倫、內容豐富的照片。當年的他隨身攜帶「木盒相機」、笨重的三腳架和易碎的玻璃底片，過程極為艱辛和費勁，現今攝影師的工作無疑容易得多。然而，兩個時代之間的連貫性令人著迷。香港經歷了多年的發展，很多1868年的道路仍然與現今的大致相若，當中的對比何在？全靠香港的山嶺和山脊線，我們才得以找到很多1868年照片的拍攝地。

本文及下述展覽所展示的照片，就是這次的工作成果。

香港自1868年以來的發展迅速，尤以近數十年為甚，我們只能估計湯姆森在拍攝部分照片時的位置，而不能精確地複製一切。在某些情況下，建築物的外牆遮蔽了他的景觀，這樣2015年的照片唯有盡量反映原來的拍攝地點。假如我們不能準確地展示相同的全景，2015年的照片則力求帶出該地區的連貫性及對比。

湯姆森鏡頭下的香港：「今昔·交遞」

湯姆森鏡頭下的香港「今昔·交遞」相片展目前正在永健坊（上環禧利街33號）展出，展期至2015年6月9日。開放時間：星期一至六上午10時至下午7時；查詢電話：3968 7600。

展覽由歷史遺珍攝影基金會主辦，亞洲金融集團贊助。我們感謝倫敦維康圖書館、主辦《晚清碎影：湯姆森眼中的香港與華南》展覽的姚詠蓓女士，以及香港海事博物館答允展出湯姆森的照片，同時感謝香港大學圖書館。



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Perhaps John Thomson's best-known photo of Hong Kong, this streetscape looks inland along Pedder Street towards its clock tower. Sited at the northern side of the intersection of Pedder Street and Queen's Road, today's Queen's Road Central, the clock tower was completed in 1862 and demolished in 1913. Thomson's photo, given the clock face and shadows, was taken at about 8.20 am on a summer morning. The figures have been posed, immobilized to avoid any blurring, in the foreground. The sheer busyness of Pedder Street today meant that photographing from its western corner with Des Voeux Road, where Thomson stood on the intersection of Pedder Street and the 1868 harbour pray, would have produced a too crowded image. So the photograph was taken from higher up, on the pedestrian bridge between Worldwide House and Chater Building.

這張可能是湯姆森最為人熟悉的香港風景作品。相中街景是畢打街，從街北端與皇后大道（今皇后大道中）交界望向後方的鐘樓。鐘樓建於1862年，1913年拆卸。從大鐘表面和影子可知，湯姆森於夏季早上約8時20分拍照。前景人物都刻意擺姿，站着不動，以免影像模糊。今天畢打街是交通要道，假如像湯姆森站於畢打街與1868年港口海傍交界處，即現今畢打街西端與德輔道之間的熙來攘往街角，拍攝效果或嫌太繁忙擁擠，所以攝影師從貫通環球大廈與遮打大廈的行人天橋高拍。



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This view is unmistakably of Queen's Road (then named without the 'Central'). It was probably taken by John Thomson when he knew the street would be empty, to avoid any movement blurring caused by the slow shutter exposures of the times. Given both the Pedder Street clock tower and the distant slopes, Thomson was looking southeastwards not northwestwards along Queen's Road. The sedan chair bearer is close to where today the MacDonald's 'golden arches' overhang Queen's Road Central. However, given various obstructions near there, the 2015 image was taken from a little further west, just short of Pottinger Street.

此處毫無疑問是皇后大道（當年尚未使用大道「中」這名稱）。由於舊日相機的快門曝光緩慢，湯姆森特意選在街上空無一人的時間拍攝，避免物件移動令影像模糊。從畢打街鐘樓和遠處山坡可推斷湯姆森是在皇后大道向東南方取鏡而非西北方。轎夫所在位置是今天皇后大道中麥當勞黃色招牌附近，但由於今天該處有不少障礙物，2015年相片須在大道中較西一段取鏡，即砵甸乍街口前方不遠處。

Cantonese Classics 粵菜經典

Dishes from yesteryear rekindle fond memories for many people, but are they really as good as our taste buds remember? Staff writer **Elmo Wong** visits Tao Li Restaurant to find out

昔日的經典佳餚讓不少人重拾美好的回憶，然而懷舊菜式是否一如我們印象中的美味？本刊記者**王靜雯**到訪桃里中餐廳親自品嚐

“Ingredients make up the soul of every dish,” explained Tao Li Restaurant’s Chef So Kei Pak. “That is why we try our best to bring out the best in each of the ingredients during every step of the cooking process to make a perfect dish.”

Tao Li Restaurant focuses on Chinese dishes and has decided to turn back time to promote some authentic Cantonese specialties highlighting the good old days of 1970s Hong Kong. Chef So said he wants to rejuvenate classic Hong Kong favourites from yesteryear to bring back fond memories for those old enough to remember the dishes, as well as hopefully win over younger diners. His dishes are cooked following traditional recipes and cooking techniques. However, as people could not always choose the best cuts of meat or ingredients during the bleak 1970s, Chef So said he has lifted the traditional dishes to a higher level by choosing the best ingredients. ❀

桃里中餐廳總廚蘇奇栢師傅解釋：「食材是每道菜式的靈魂。這就解釋了我們為何嚴謹對待每個烹調步驟，致力讓每種食材的風味盡致發揮，從而炮製出一道完美的菜式。」

桃里主打中菜，並決心推廣70年代香港的正宗特色粵菜。蘇師傅希望重新演繹經典的老香港菜式，讓老一輩的人懷緬昔日美好的回憶，同時吸引新一代的年青食客。他堅持以傳統的烹調手法巧製菜式，但由於70年代的資源匱乏，當時的食材並不上乘，蘇師傅現時選用的都是最優質的食材，將傳統的粵菜提升至另一境界。❀

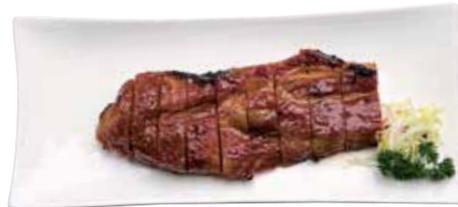


Fish Head Broth with Bean Curd, Black Mushroom and Egg (per person)

鳳凰魚雲羹 (每位) **\$88**

The tasty broth includes chicken livers, barbecued pork, bamboo shoots, mushrooms and mandarin peel. The complexity of the flavours is a nice way to whet your appetite and tickle your taste buds for the main dishes.

鮮甜美味的上湯以雞肝、叉燒、冬筍、鮮菇及陳皮熬成，味道錯縱複雜，令人胃口大開。



Barbecued Black Pork with Osmanthus Honey Sauce

桂花蜜黑豚肉叉燒 **\$218**

Chef So selects the best cuts of black pork for the dish, which creates a very tender barbecued pork, while retaining texture to ensure a juicy, mouth-watering bite. The osmanthus honey sauce gives a slight fragrance and sweetness to the meat, which is one of Tao Li’s specialities.

蘇師傅嚴選黑豚肉最優質的部位，叉燒肉嫩多汁，令人回味無窮。豚肉沾上桂花蜜的淡淡清香，以桂花入饌正是桃里的一大特色。



Steamed Goose with Plum Sauce 梅子砵仔鵝 **\$198**

Cuts of goose are cooked in a small clay pot with chunks of taro in a homemade sweet-and-sour plum sauce that permeates both the goose meat and taro. This is quite a hearty dish that used to be a classic on any family reunion table.

以砵仔盛載的鵝肉及芋頭片盡收自製梅子醬的精華，酸甜醒胃。這道用心巧製的菜式過往是團年飯的經典住家菜。



Chef Profile 大廚小檔

So Kei Pak 蘇奇栢
Chinese Head Chef 中菜部總廚

Chef So has more than 40 years' cooking experience under his belt, with a focus on Canton cuisine, especially seafood and luxurious ingredients. He is passionate about Chinese cuisine and has a soft spot for osmanthus, due to its soft but addictive fragrance. He said it is important for chefs to respect their ingredients and to know how to bring out the best of their flavours.

蘇師傅擁有超過40年的入廚經驗，最拿手炮製粵菜，尤其是海鮮和矜貴的食材。他對烹調中菜充滿熱誠，喜歡以桂花入饌，取其清淡誘人的香氣。他認為廚師必須尊重食材，並了解如何讓食材的風味盡致發揮。



Smoked Silver Cod with Herbs and Osmanthus

香草桂花煙燻銀鱈魚 **\$278**

This signature dish creatively blends Western and Chinese flavours to deliver a harmonious dish. Four silver cod fillets are pan-fried before being smoked to add extra crispiness to the skin and infuse the fish with a fantastic aroma. Served with osmanthus vinegar prepared by Chef So, these perfectly-matched flavours deliver a unique sensation on your palate.

這道中西合璧的招牌菜創意十足，味道和諧，四條銀鱈魚柳先煎香，再煙燻，魚皮爽脆可口，魚身焦香四溢，配上蘇師傅特製的桂花醋汁，堪稱完美的搭配，令人一試難忘。



Stir-fried Pig's Stomach with Black Bean and Pepper Sauce

豉椒炒豬肚尖 **\$218**

This dish uses a pig's stomach, which is not easily bought in the market, making it quite a rare dish and a first for me. Strips of pig's stomach are stir-fried with green peppers, preserved vegetables and black bean sauce. The tasty sauce went really well with the crisp strips of pig's stomach, which was not too dissimilar to pork neck.

這道菜選用坊間難求的豬肚尖，因此我還是首次品嚐這道菜式。豬肚尖以青椒、鹹菜及豆豉醬炒香，爽脆的豬肚尖配上惹味的醬汁，效果甚佳。



Barbecued Sliced Pork with Chicken Liver (4 pieces)

香燒金錢雞 (4件) **\$118**

Traditionally called "gold coin chicken" in Cantonese, this DIY dish consists of three thin layers: barbecued pork, chicken liver and translucent pork belly fat. Diners make a sandwich with the accompanying steamed bread and bite into this rich, juicy "gold coin."

傳統粵語稱之為「金錢雞」，這款DIY菜式共分三層，由叉燒、雞肝及半透明的肥豬肉組成。食客先要將三層肉疊成「三文治」，夾著伴碟的蒸包，才能品嚐這道風味濃郁、肉嫩多汁的「金錢雞」。



The 9th Meeting of Hong Kong-Mainland Joint Business Liaison Committee (JBLC) took place on 31 March, followed by a networking lunch. Jiang Zengwei, the new President of the China Council for Promotion of International Trade, attended the meeting, at which HKGCC took up the role of JBLC Secretariat for the coming year. Chamber Chairman Y.K. Pang, CEO Shirley Yuen and China Committee Chairman Edmond Yue, together with leaders of other major chambers also attended the meeting to share views on ways to improve JBLC, CEPA, and opportunities arising from the “One Belt One Road” strategy.

「第9屆香港—內地商會聯席會」於3月31日舉行。中國國際貿易促進會新任會長姜增偉出席會議，而總商會則為2014至2015年度擔任聯席會秘書處的工作。總商會主席彭耀佳、總裁袁莎妮、中國委員會主席余國賢聯同其他主要商會的領袖亦有赴會，共同探討如何改善聯席會、CEPA，以及「一帶一路」策略所帶來的機遇。



Sun Weilin, Director, Department of Foreign Trade and Economic Cooperation, Fuxin City of Liaoning Province, led a delegation to call on the Chamber on 21 April. China Committee Chairman Edmond Yue greeted the visitors and discussed potential business opportunities in northern China.

遼寧阜新市對外貿易經濟合作局局長孫維林於4月21日率領代表團到訪，由中國委員會主席余國賢接待，雙方討論華北的潛在商機。

Guangdong Commerce Department has recently set up a representative office in Hong Kong. Han Fan Yan, Executive Director of the office, visited the Chamber on 10 April, where Wendy Lo, Senior Manager, China Business, welcomed him and discussed ways to collaborate with the Chamber.

廣東商務廳近日於香港新設代表處，其駐港代表處主任韓瑋衍於4月10日到訪本會，由中國商務高級經理盧慧賢接待，討論如何與本會合作。

Henan Provincial Government Deputy Secretary Ma Gang chaired a meeting titled ‘Henan-Hong Kong High-level Leaders and Famous Companies’ on 24 March. Participants discussed Henan’s development as well as the 9th China (Henan) International Investment & Trade Fair in April. Edmond Yue, China Committee Chairman, and Petrina Tam, Vice Chairman, attended the meeting and shared their views on how Hong Kong and Henan could cooperate more closely.

河南省副秘書長馬剛於3月24日主持「河南—香港重要商協會及名氣高層對話會」。與會者討論河南的發展及4月舉行的第9屆中國（河南）國際投資貿易洽談會。中國委員會主席余國賢及副主席譚唐毓麗出席會議，並分享他們對促進香港與河南更緊密合作的見解。

The Shenzhen-Hong Kong Service Industry Cooperation Seminar took place on 16 April in Shenzhen. Edmond Yue, China Committee Chairman, representing the Chamber as a supporting organization, gave a speech at the event on further strengthening financial cooperation through early implementation of the “Shenzhen-Hong Kong Stock Connect” and mutual recognition of funds in both places.

深港服務業交流合作洽談會於4月16日假深圳舉行，總商會乃支持機構之一。會上，中國委員會主席余國賢代表總商會發表演說，希望盡快落實「深港通」及基金互認，以進一步加強金融合作。



Anthony Wu, member of the Standing Committee of the CPPCC National Committee and Chamber GC member, and Jeffrey Lam, member of the CPPCC National Committee and Chamber LegCo Representative, attended the recent NPC & CPPCC Annual Sessions in Beijing. They shared their views on the meetings and how policy directions will impact Hong Kong. Speaking at a China Committee roundtable luncheon on 13 April, they said the “One Belt One Road” strategy will be critical to the nation’s development, so Hong Kong businesses should be exploring how to seize some of these opportunities.

全國政協常委兼總商會理事胡定旭，與全國政協委員兼總商會立法會代表林健鋒，早前赴京出席全國兩會。在中國委員會4月13日的午餐會上，他們分享對會議的看法，以及相關的政策方向對香港的影響。他們表示，「一帶一路」策略對國家發展十分重要，故香港企業應探討如何從中抓緊機遇。

Chamber Chairman Y.K. Pang, and Deputy Chairman Stephen Ng met with Guangdong Vice Governor Zhao Yufang at a spring dinner organized by Guangdong’s ‘Association for the Promotion of Cooperation between Guangdong, Hong Kong & Macao,’ on 26 March.

總商會主席彭耀佳及常務副主席吳天海於3月26日出席由廣東省粵港澳合作促進會主辦的春茗晚宴，並與廣東省副省長招玉芳會面。

Dr Qiao Liu, Professor of Finance, Associate Dean (EMBA), and Director of New Finance Center at Guanghua School of Management, Peking University, spoke at a Chamber roundtable luncheon on 27 March about new financing in China. He explained that the Mainland needs to strike a balance between investment rates and returns on invested capital to achieve consistent growth under the “new normal” Chinese economy.

北京大學光華管理學院金融學系教授、主管EMBA項目副院長、新金融研究中心主任劉俏博士出席本會3月27日的午餐會，探討中國新金融。他解釋，內地需要在投資率與資本回報之間取得平衡，方可在中國經濟「新常态」下持續增長。

P.C. Yu, General Committee Member and China Committee Vice Chairman, met with Lin Xiong, Director of Guangdong United Front Work Department, and Chen Jianhua, Guangzhou Mayor, at the a ceremony marking the establishment of the Hong Kong-Guangzhou Trade Association on 23 March. The event was followed by a dinner organized by the Guangzhou International Association.

總商會理事及中國委員會副主席余鵬春於3月23日舉行的「香港廣州社團總會成立慶典」上，與廣東省統戰部部長林雄及廣州市市長陳建華會面，其後亦出席當晚的「廣州海外聯誼會2015年春茗」。



Shekou District was recently added to the Guangdong Free Trade Zone (FTZ). To find out about new policies offered in the FTZ and learn about Shenzhen’s rapidly expanding IT industries, the China Committee organized a one-day visit to Shekou and Nanshan on 26 March (see page 66 for more details).

蛇口區最近被納入廣東自由貿易區。為了解自貿區推出的最新政策和深圳迅速發展的資訊科技業，中國委員會於3月26日舉辦蛇口、南山一天考察團（詳見第66頁）。



Europe Committee 歐洲委員會



挪威金融代表團訪港

瑞典銀行首席經濟師Harald Magnus Andreassen於4月16日率領18人的挪威金融界代表團，參加總商會常務副主席吳天海主持的早餐會。代表團進行了為期一星期的考察中國行程，藉此深入了解中國經濟及其未來的發展，香港是最後一站。

代表團由挪威主要金融機構的主管組成，包括全球最大主權財富基金的經理、挪威十大上市公司的高級行政人員，以及挪威最著名的三位經濟學家。團員所屬的機構市值超過1.3萬億美元，管理約6,000億美元的資產。

Norwegian Financial Community in Hong Kong

An 18-strong delegation from the Norwegian financial community, led by Swedbank's Chief Economist Harald Magnus Andreassen, attended a breakfast meeting on 16 April hosted by the Chamber's Deputy Chairman Stephen Ng. The visit to Hong Kong was the final leg of a week-long study tour of China for the delegates to achieve an in-depth understanding of the Chinese economy and where it is likely to be headed.

The delegation included several heads of major financial institutions in Norway, including key managers of the world's largest Sovereign Wealth Fund, senior executives from the top 10 listed Norwegian companies, and three of the most well-known economists in Norway. The institutions represented are valued at over US\$1.3 trillion with US\$600 billion under their management.



Martin Murray (left), founder and CEO of Asia Matters, accompanied by Peter Ryan, Consul General of Ireland to Hong Kong, called on the HKGCC on 16 April to discuss the business environment in Ireland and Hong Kong. They were welcomed by Chamber Chief Economist David O'Rear. Murray explained the think tank's role and introduced their events.

在愛爾蘭駐港總領事Peter Ryan的陪同下，Asia Matters創辦人及總裁Martin Murray (左) 於4月16日到訪總商會，由本會首席經濟師歐大衛接待，雙方探討了愛爾蘭和香港的商業環境，Murray同時闡釋Asia Matters作為智囊團的角色及活動。

Committee Chairmen 委員會主席



Danny McCoy, CEO, IBEC and Peter Ryan, Consul General of Ireland to Hong Kong, met with the Europe Committee's Chairman Neville Shroff and HKGCC Chief Economist David O'Rear on 31 March to exchange views about business opportunities and further collaboration between Hong Kong and Ireland. A senior business delegation from Hong Kong is expected to visit Ireland in May.

愛爾蘭商業與僱主協會 (IBEC) 總裁Danny McCoy、愛爾蘭駐港總領事Peter Ryan於3月31日與歐洲委員會主席尼維利施樂富及總商會首席經濟師歐大衛會面，雙方就香港與愛爾蘭的商機，以及進一步的合作機會交流意見。本港的高層商業代表團預計將於5月出訪愛爾蘭。



Expo Milano, the Universal Exhibition, will open its doors on 1 May and is expected to draw 21 million visitors to Milan and Italy. Expo Milano will focus on food and the environment, and related technologies, under the banner "Feeding the Planet." To help members understand more about the Expo as well as opportunities in Italy after the economic crisis, Marco Fedato, Promos, Milan Chamber of Commerce Special Agency for Internationalization, spoke at the Chamber's 17 April roundtable luncheon during his short visit to Hong Kong. Italian Trade Commissioner Paola Guida, Italian Chamber of Commerce President Fabio De Rosa, and Consul General of Italy Antonello De Riu also shared their views on the Expo and opportunities in Italy.

米蘭世界博覽會將於5月1日開幕，預計吸引2,100萬名旅客到訪米蘭和意大利。米蘭世博將以「潤養大地，澤給蒼生」為主題，集中探討食物與環境，以及相關科技。為協助會員深入了解博覽會及意大利走出經濟危機後的商機，來自Promos、米蘭商會國際推廣處代表Marco Fedato於訪港期間出席總商會4月17日的午餐會。意大利貿易專員Paola Guida、意大利商會主席Fabio De Rosa及意大利總領事Antonello De Riu亦分享了他們對博覽會和當地商機的看法。



Americas Committee
美洲委員會
Mr Michael Paulus
馬國寶先生



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



China Committee
中國委員會
Mr Edmond Yue
余國賢先生



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



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



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



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



Europe Committee
歐洲委員會
Mr Neville S Shroff
尼維利施樂富先生



Financial and Treasury Services Committee
金融及財資服務委員會
Mr Weber Lo
盧韋柏先生



Industry & Technology Committee
工業及科技委員會
Mr K C Leung
梁廣泉先生



Spreading the Word About Ontario 推廣安大略省

Michael Chan, Minister of Citizenship, Immigration and International Trade, and Jeff Leal, Minister of Agriculture, Food and Rural Affairs, Ontario, Canada, accompanied by Consul General of Canada Ian Burchett, led a delegation to the Chamber on 24 April. HKGCC Chairman Y.K. Pang, CEO Shirley Yuen and members welcomed the visitors. The ministers said Ontario is looking for ways to boost business ties and exports to Hong Kong. Both sides also discussed ways to raise awareness in Hong Kong and the Mainland of Ontario's excellent agricultural produce and universities.

加拿大安大略省公民、移民及國際貿易部部長陳國治，以及農業、食品和農村事務部部長Jeff Leal由加拿大總領事柏伊恩陪同下，於4月24日率領代表團到訪本會，由總商會主席彭耀佳、總裁袁莎妮和一眾會員接待。兩位部長表示，安大略省正尋求途徑，以促進與香港的商業聯繫和出口。雙方亦討論如何加深中港兩地對該省的優質農產品和頂尖大學的認識。

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



Brenda Au, Head of the Energizing Kowloon East Office (EKEO), and Winnie Ho, Deputy Head of EKEO, briefed members at the committee's 26 March meeting on developing Hong Kong into a "Smart City" using Kowloon East as a pilot site.

起動九龍東專員區潔英及副專員何永賢在委員會3月26日的會議上，向委員簡介如何以九龍東作試點，將香港發展為「聰明城市」(Smart City)。

環境及可持續發展委員會



50位會員於3月27日參觀民航處總部大樓，了解其環保的建築設計和先進的控制系統，以及本港航空運輸業的發展。

The Environment Bureau launched a three-month public consultation on the "Future Development of the Electricity Market" on 31 March. The committee will engage members to formulate a position in response to the proposed policy changes.

環境局於3月31日展開為期三個月的「電力市場未來發展」公眾諮詢。委員會將就建議的政策改動，收集會員的意見，從而制訂本會立場。

Industry & Technology Committee 工業及科技委員會

The 2015 Hong Kong Awards for Industries was launched on 13 April. The Chamber is the lead organizer of the "Innovation and Creativity" category, and will be organizing a seminar on "Innovating New Business Opportunities" on 13 May to promote the awards scheme.

「2015香港工商業獎」已於4月13日開始接受報名。總商會是「創意」組別的主辦機構，並將於5月13日舉辦「創意·創新商機」研討會，以推廣該獎勵計劃。

Committee Chairmen 委員會主席

Environment & Sustainability Committee



Fifty members visited the Civil Aviation Department's headquarters on 27 March to learn about its green building design and advanced control systems, as well as the development of the air transport industry in Hong Kong.



Thirty members visited Kin Xun Environmental Recycle Ltd on 14 April to learn about the recycling business and to see how waste paper, metal and plastics are processed and exported to the Mainland for recycling.

30位會員於4月14日參觀建迅環保回收有限公司，了解廢料回收業的運作，以及該公司如何把廢紙、五金和塑膠加工及輸往內地作回收。

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

Paul Mackel, Managing Director, Head of Asian Currency Research of the Hongkong & Shanghai Banking Corporation, shared his insights at the committee's 18 March meeting. Mackel spoke about the impact of measures adopted by the Swiss Central Bank and the European Central Bank earlier in the year, i.e. the un-pegging of the Swiss Franc and the expansion of the asset purchase programme by the European Central Bank.

滙豐亞洲外匯研究主管Paul Mackel在委員會3月18日的會議上分享見解，剖析瑞士央行和歐洲央行今年較早前推出的措施對港企的影響，包括瑞士法郎脫勾，以及歐洲央行擴大「資產購買計劃」。



Legal Committee 法律委員會



Mr Stephen Crosswell
高善和先生

Manpower Committee 人力委員會



Mr Nicholas R Sallnow-Smith
蘇兆明先生

Membership Committee 會員關係委員會



Mr Stephen Ng
吳天海先生

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



Mr Peter Churchouse
卓百德先生

Retail and Tourism Committee 零售及旅遊委員會



Mr P C Yu
余鵬春先生

Shipping & Transport Committee 船務及運輸委員會



Dr Kelvin Leung
梁啟元博士

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



Mr William Wong
黃龍想先生

Taxation Committee 稅務委員會



Mr Francis Lee
李安東先生

Taiwan Interest Group 台灣小組



Mr Stanley Hui
許漢忠先生

Women Executives Club 卓妍社



Mrs Margaret Leung
梁甘秀玲女士

Young Executives Club 卓青社



Mr Oscar Chow
周維正先生



Promoting Andean Grains & Quinoa 推廣安第斯穀物及藜麥

Consul General of Peru Sergio Manuel Avila Traverso and Deputy Consul General Gonzalo Talavera-Alvarez called on the Chamber on 21 April to discuss organizing a breakfast meeting in May for HKGCC members who are interested in importing high quality Andean grains, beans, pulses and seeds, including quinoa. Assistant Director for Public Relations & Programs Malcolm Ainsworth welcomed the visitors. Avila Traverso hopes to increase the awareness of quinoa, which is a highly nutritious health food produced by Andean farmers.

秘魯總領事Sergio Manuel Avila Traverso及副總領事Gonzalo Talavera-Alvarez於4月21日到訪總商會，由公共關係及項目助理總監麥爾康接待，雙方計劃於5月籌辦早餐會，對象為有意進口安第斯山脈優質穀物、豆類、種子及藜麥的總商會會員。藜麥一般由安第斯山脈的農民種植，營養價值極高，Avila Traverso希望藉此增加公眾對藜麥的認識。

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



Yip Man-chung, Controller (Procurement), and Jade Ho, Chief Supplies Officer (Procurement Administration) of the Government Logistics Department, spoke at the Chamber's 17 April seminar on Government procurement procedures. They also advised members about becoming suppliers and best practices when preparing bids/tenders for Government procurement.

政府物流服務署總監（採購）葉敏中及總物料供應主任（採購行政）何婉儀在總商會4月17日的研討會上，闡述政府的採購程序，並就如何成為政府供應商，以及參與政府採購投標/報價時的最佳做法，為會員提供專業建議。

Legal Committee 法律委員會

The committee sent a follow-up letter to the CEDB, stressing the need for clarity and certainty with respect to the subsidiary legislation on the Regulation for the Determination of Turnover of an Undertaking under the Competition Ordinance (Cap. 619).

委員會再次去信商務及經濟發展局，強調當局需清楚明確地闡釋《競爭條例》（第619章）中「釐定業務實體營業額規例」的附屬法例。

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



Eric Ma, Under Secretary for Development, briefed members on 23 March about land supply in Hong Kong, including the development of greenbelts and brownfield sites.

發展局副局長馬紹祥於3月23日向委員簡介香港的土地供應情況，包括「綠化地帶」及「棕地」的發展。

Shipping & Transport Committee 船務及運輸委員會

Billy Wong, Principal Economist (Greater China), Hong Kong Trade Development Council, spoke at the committee's meeting on 27 March about the benefits that the Hong Kong-Zhuhai-Macau-Bridge will bring, and how it will help develop the transport and logistics industries in Hong Kong and the west Pearl River Delta.

香港貿易發展局大中華區首席經濟師黃醒彪在委員會3月27日的會議上，剖析港珠澳大橋所帶來的裨益，以及該項目如何有助本港和珠三角西部發展運輸及物流業。

Women Executives Club 卓妍社

Annie Tse, Chairman and CEO of Tse Sui Luen Jewellery (International) Ltd, shared her inspiring story at the Women Executives Club breakfast meeting on 23 April.

謝瑞麟珠寶（國際）有限公司主席及行政總裁謝邱安儀在卓妍社4月23日的早餐會上，與會員分享成功經驗。



Free Ride Day Coming Soon 「總商會全程為您」即將舉行

Chamber Y.K. Pang and CEO Shirley Yuen shot videos on 23 April to promote the upcoming HKGCC Free Ride Day, which will take place on 29 May in celebration of the Chamber's birthday.

總商會主席彭耀佳及總裁袁莎妮於4月23日為「總商會全程為您」拍攝宣傳短片，該重點活動將於5月29日舉行，以慶祝本會的創會紀念日。

Young Executives Club 卓青社

YEC organized a special workshop on 10 April titled, "Make Networking Easy for Your Career." The workshop promoted building positive relations with business partners, as well as developing the right networking mindset.

卓青社於4月10日舉辦特別工作坊，主題為「輕鬆建立人際網絡，推進事業再闖高峰」，旨在推廣與商業夥伴建立良好關係的重要性，以及協助會員培養正確的交際心態。



The Women Executives Club and the Young Executives Club organized a joint cocktail reception at Brooks Brothers' flagship store in Central on 23 April, featuring tips on appreciating whisky, and special shopping privileges.

卓妍社及卓青社於4月23日假Brooks Brothers中環旗艦店合辦聯誼酒會，讓會員了解品嚐威士忌的秘訣，當日會員更享有特別的購物優惠。



Anna Wu on Competition and MPF

Non-official member of the Executive Council Anna Wu Hung-yuk spoke to members at the Chamber's Town Hall Forum on 14 April. As Chairman of the Competition Commission of Hong Kong, and immediate past Chairman of the Mandatory Provident Fund Schemes Authority, Wu shared her insights on the Competition Ordinance and MPF, which impact every person in Hong Kong.

The Chamber regularly organizes Town Hall Forum talks to give members and officials an opportunity to candidly exchange views. These meetings are closed door and off the record.



胡紅玉談競爭法與強積金

行政會議非官守議員胡紅玉蒞臨本會4月14日的「議事論壇」講座。作為競爭委員會主席及強制性公積金計劃管理局前主席，胡女士與會員探討《競爭條例》及強積金這兩個與全港市民息息相關的議題。

總商會定期舉辦「議事論壇」講座，讓會員和官員有機會直接對話，坦誠交流。活動僅供會員參加，不設傳媒採訪。



Giving startups a hand 支援新創企業

Chamber CEO Shirley Yuen and some staff called on startups operating out of "blueprint," which is an accelerator programme that helps budding young entrepreneurs get their business dream up and running, on 29 April. Operated by Swire Properties, the startups get six months of free work space and mentorship. Swire Properties Chief Executive Guy Bradley and blueprint project leaders hosted lunch for the Chamber following the visit.

總商會總裁袁莎妮及員工於4月29日到訪「blueprint創業加速計劃」下的創業公司。該計劃由太古地產推行，透過提供為期六個月的免費工作間和專業導師指引，協助年青企業家一展抱負，實現創業夢想。太古地產行政總裁白德利及多位blueprint項目領導其後為總商會主持午餐。

My Way: A Journey from Farmer to Fisherman 我的路：從農夫到漁夫的旅程

Café de Coral's Chairman Dr Michael Y.K. Chan spoke at the Chamber's Entrepreneur Series on 30 March about how he grew his company into a household name over the past two decades. He explained that the company's success depends on strict attention to details, as well as positioning it as a fast food chain that offers quality dishes at affordable prices.



大家樂集團主席陳裕光博士於總商會3月30日的「企業家系列」午餐會上，與會員分享他在過去20年如何把大家樂發展成為家喻戶曉的品牌。他表示，公司的成功之道在於重視細節，並以供應價廉物美、快捷的快餐作為市場定位。

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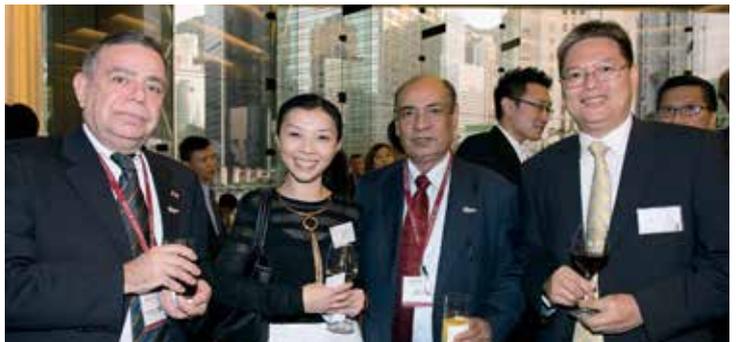
Cheers the Americas



Over 100 members attended the Americas Committee's Cocktail Reception in Honour of Consuls General of the Americas, held at Hong Kong Club on April 21. Committee Chairman Michael Paulus welcomed guests during his speech, before Chamber CEO Shirley Yuen proposed a toast to stronger cooperation between the countries and peoples of the Americas and Hong Kong. 🌸

美洲委員會酒會

美洲委員會於4月21日假香港會舉行美洲總領事酒會，吸引過百位會員出席。會上，美洲委員會主席馬國寶致歡迎辭，本會總裁袁莎妮其後向眾人祝酒，祝願香港與美洲兩地的商業合作更進一步。🌸





蛇口及南山：創新樞紐

深圳前海蛇口片區於去年底獲納入廣東自由貿易試驗區。為協助會員掌握蛇口和毗鄰南山區的發展機遇，總商會中國委員會於3月26日組織了共33人的代表團，前往兩區考察。

南山區統戰部部長郭鋼及招商產業發展公司董事長陳明剛在會見訪問團時表示，自80年代開始，不少港企已在蛇口投資，協助該區建立堅實的經濟基礎。該區亦擁有碼頭、國際學校等，因此可為前海區提供配套服務，共同推進粵港澳的更緊密合作。

蛇口工業區亦有潛力成為海上絲綢之路的一個節點，配合中央政府「一帶一路」的國家戰略，可為廣東省發展帶來一個新方向。

南山區發展高新科技

考察團同時參觀了南山區的創新企業，包括主力研製航拍機、市場佔有率達60%的大疆創新科技有限公司，以及在韓國上市的三諾集團，藉此認識國內高質素的多媒體製作和設計水平。

2014年，南山區的GDP位居廣東省十強區之首，高新技術產值達到4,230億元人民幣。✿



Shekou and Nanshan: Hubs of Innovation

Shekou District in Shenzhen was included in the Guangdong Pilot Free Trade Zone (FTZ) blueprint late last year. The Chamber's China Committee led a 33-member delegation to Shekou and neighbouring Nanshan on 26 March to see what opportunities the two districts have to offer.

Guo Gang, Director of Nanshan's United Front Work Department, and Chen Minggang, Chairman of Shenzhen China Merchants Industry Development Co. Ltd, told members that Hong Kong enterprises have been investing in Shekou since the 1980s, so the district already has a solid economic foundation. He said the district also has wharves and international schools, so Shekou will be a useful addition to fostering closer cooperation between Guangdong, Hong Kong and Macao.

Shekou also has the potential to become a

port along the Maritime Silk Road, in line with the national "One Belt One Road" strategy, which will expand opportunities for Guangdong Province.

Nanshan's innovative and high-tech industries

The delegation also visited high-tech enterprises in Nanshan, including DJI, which has a 60% share of the quad-copter drone market for aerial photography, and 3NOD Digital Group, to learn about multimedia production and design in the Mainland.

In 2014, Nanshan's GDP ranked first among the top 10 districts in Guangdong, with its total output of high-tech industries valued at RMB 423 billion. ❀



India's economy is undergoing rapid development, and Hong Kong companies are in danger of missing the boat

印度經濟正在急速發展，港企或會錯失良機

India is set to become the fastest growing economy on the planet this year, even surpassing China and Russia, according to the International Monetary Fund's latest projections. The ranking is not simply a result of slowing growth in the Mainland and around the world. India's cogs of industry are picking up steam, driven in no small measure by its enormous domestic market.

For India's Consul General in Hong Kong, Prashant Agrawal, the strong performance is no big surprise.

"If you look back at the past 10 years, apart for the global financial crisis, India was growing at around 9% annually," he told members at the Chamber's recent Country Briefing on India.

Despite the challenges that come with being an emerging economy – constraints, red tape, inefficiencies, inexperience – India still managed to grow annually by around 9%.

"So just imagine what would be the results be if we could iron out the challenges that India's economy is facing," he added.

India's big drive by its pro-business Prime Minister Narendra Modi to woo investors to be a part of its



growth is still in its early days. The legacy of decades of bureaucracy and red tape still lingers and haunts some businesses' minds. Modi's "Make in India" initiative has the potential to transform India's economy, but he must deal with a range of hugely contentious and politically sensitive issues, like land acquisition and labour laws.

Agrawal said a big proportion of the problems that have thwarted would-be investors in the past are being addressed, including reform of labour laws and simplifying the

tax system.

Dr Ajit Ranade, Chief Economist of Aditya Birla Group, also speaking at the seminar, said the slowing of India's economy in the wake of the financial crisis was partly due to the global business environment and also bureaucratic gridlock.

A key difference from the past is that Modi's government has got the majority in the lower house. This is the first time in about 30 years that the government has the majority, which will allow it to drive policies forward.

"That is why there is so much optimism about the economy and the fact that we have a new government, because it is determined to drive economic reform and growth forward," he said.

The fall in oil prices is also driving growth. India imports around



"In my view Hong Kong businesses have not been taking India seriously enough," said Alan Rosling of Griffin Growth Partners.

Griffin Growth Partners創辦人Alan Rosling 坦言：「我認為港商並未對印度市場予以重視。」



70-80% of its oil, so the lower energy prices will have a big impact on the government's budget, as well as directly benefit the economy, consumers and inflation.

Ease of doing business

India was ranked 142 on the World Bank Group's '2015 Ease of Doing Business Index,' which was slightly better than 143rd place Gaza. Ranade explained that reforms designed to drive the "Make In India" programme forward will address problems that have caused India to be ranked so low. "The Modi government wants to bring India's ranking up to around 50. That is what 'Make In India' is all about," he said.

The programme also aims to raise the manufacturing sector's share of GDP, which in India has historically

stood at around 15%, compared to 25-30% for most economies. The Indian Government has set a target of 25%.

Investors are optimistic Modi can reach – or at least come close – to his targets, which is reflected in the Indian stock market rising by around 50% since September 2013.

Alan Rosling, Co-Founder & Director of Kiran Energy and Founder of Griffin Growth Partners, who has been doing business in India for many years as part of Jardines, Tata and other companies,

said he has no doubt that India has got enormous potential, because it has an abundance of soft skills.

"Around 64% of the population is under 35 years of age, and around 12 million university graduates enter the workforce every year," he said. "These people will create the India of the future."

He feels most Hong Kong businesses have been overly focused on the Mainland market. Larger firms, such as Jardines,

"Just imagine what would be the results be if we could iron out the challenges that India's economy is facing," said India's Consul General Prashant Agrawal.

印度駐港總領事Prashant Agrawal認為：「我們不難想像，假如印度成功克服經濟所面對的挑戰，必有一番作為。」



Swire, CLP and Li & Fung, have been doing well in India, “but in my view Hong Kong businesses have not been taking India seriously enough.”

As China slows and its economy restructures, India is expected to pick

up steam, and Mainland investments in the country will grow over the next 20 years.

However, currently there is a huge language and cultural gap between Mainland and Indian companies, which Ian Tuft, Group Operations

& Construction Director of China Light and Power, believes should be an opportunity for Hong Kong businesses to exploit.

“Mainland Chinese guys are setting up service businesses in India and are really struggling. Communication is one thing and they are not used to doing business outside of China,” he said, adding that this is where Hong Kong can play its traditional role as intermediary. ✿



“There is so much optimism about the economy and the fact that we have a new government,” said Dr Ajit Ranade, Chief Economist of Aditya Birla Group.

Aditya Birla Group首席經濟師Ajit Ranade博士表示：「眾人都對經濟發展及新政府感到樂觀。」

根 據國際貨幣基金組織的最新預測，印度將於今年成為全球經濟增長最快的國家，有望超越中國及俄羅斯。有關排名不僅是因為內地和世界各地的增長放緩，亦有賴印度國內市場大力推動當地的工業發展。

印度駐港總領事Prashant Agrawal認為，該國表現強勁實在不足為奇。

他在總商會最近的「國家簡介系列：印度製造」午餐會上向會員表示：「過去十年來，除了受全球金融危機影響的時期外，印度經濟每年均錄得大約9%的增長。」

儘管作為新興經濟體，印度仍需面對各種繁複的限制、規章、低效率及經驗不足等挑戰，但該國經濟仍能按年增長約9%。

他補充：「我們不難想像，假如印度成功克服經濟所面對的挑戰，必有一番作為。」

在親商的總理納倫德拉·莫迪的領導下，印度積極吸引投資者，以推動當地的增長，但發展仍處於起步階段，而該國數十年來的官僚主義及繁複規章仍使不少企業卻步。莫迪提倡的「印度製造」計劃有望協助印度經濟轉型，但他必須處理一系列極具爭議和政治敏感的議題，例如土地徵用及勞工法。

Agrawal表示，印度政府透過改革勞工法和簡化稅制等，已解決大部分過往

不利營商的問題。

同場的Aditya Birla Group首席經濟師Ajit Ranade博士表示，印度經濟隨著金融危機而放緩，部分原因是受環球商業環境及官僚作風影響。

與過往截然不同，莫迪政府取得眾議院的大多數議席，這是印度政府約30年來首次掌握大部分政權，有利他們推動政策發展。

他說：「這解釋了為何眾人都對經濟發展感到樂觀，因為新政府有決心推動經濟改革和增長。」

此外，油價下跌正刺激增長。印度從外地進口約七至八成的石油，故能源價格下跌對政府的財政預算影響深遠，同時直接有利於當地的經濟、消費者及通脹。

營商便利度

在世界銀行集團的「2015年經商容易度指數」中，印度排行第142，略高於第143位的加沙地區。Ranade解釋，推進「印度製造」計劃的改革致力解決當地營商便利度低的問題。他表示：「莫迪政府希望把印度的排名提升至約第50位，這正是『印度製造』計劃的目標。」

該計劃亦旨在提高印度製造業佔GDP的比重。大部分經濟體的比重為25至30%，印度的比例僅為15%，故當地政府已將目標定於25%。

Currently there is a huge language and cultural gap between Mainland and Indian companies, said Ian Tuft of China Light and Power.

中電集團營運與建設總監Ian Tuft表示，「現時內地與印度企業之間存有極大的語言和文化差異。」



對於莫迪能否成功或接近達標，投資者感到樂觀，從印度股市自2013年9月起飆升了約五成便可見一斑。

Kiran Energy創辦人兼董事及Griffin Growth Partners創辦人Alan Rosling曾效力怡和集團、塔塔集團及其他企業，已有多年在印度營商的經驗。他表示，印度的發展潛力無庸置疑，皆因該國具備大量「軟實力」。

他指出：「約64%的印度人口的年齡小於35歲，而當地每年約有1,200萬名大學畢業生投身職場，這些年青人正是印度的未來。」

他認為大部分港商都過分集中發展內地市場，怡和、太古、中電及利豐集團等大型企業在國內已站穩陣腳。他坦言：「我認為港商並未對印度市場予以重視。」

隨著中國的增長放緩和經濟轉型，預計印度將加快發展的步伐，而在未來20年，內地企業將增加在印度的投資。

然而，現時內地與印度企業之間存有極大的語言和文化差異，中電集團營運與建設總監Ian Tuft認為港商應從中發掘商機。

他說：「內地商人在印度開設服務業務時面對不少困難，一來言語不通，二來他們不習慣在中國以外的地方營商。」他

補充，這正是香港能擔當傳統中介角色的良機。 ✿

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The Italian economy looks to have left the worst of the crisis behind and is now looking to the future with a sense of optimism. Although growth forecasts are still slow, they are in positive territory, which has lifted the mood of the man on the street in Italy, as well as businesses.

Italian Trade Commissioner Paola Guida told members at a Chamber roundtable luncheon on Italy on 17 April that the Italian economy looks to have left the worst of the recession behind and is forecast to grow 0.6% this year and pick up steam in 2016 with the European Commission forecasting growth at 1.3%.

“The forecast is optimistic, and the Italian Government has developed a wide range of measures to boost investment in Italy,” she said. “Many of the measures are especially for foreign investors and designed to help them overcome problems they may have had before.”

She explained that the country is trying to woo businesses to set up their research and development operations in Italy, to take advantage of the country’s exper-



The forecast is optimistic, and the Italian Government has developed a wide range of measures to boost investment in Italy.

經濟展望樂觀，而意大利政府亦已推出了一系列措施，以推動當地投資。

tise in design, engineering and manufacturing. Such investments will be able to receive tax credits in 2016.

Part of the optimism is also due to the World Fair opening in Milan on 1 May 2015. Held every five years, the fair is generally a magnet for entrepreneurs, investors, businesses and tourists. Over 21 million people are expected to visit Milan Expo between May and October, which will provide a huge boost for the city as well as the rest of the country. The Chamber’s Europe Committee will lead a mission to Milan in mid-May to visit the Expo and explore opportunities in Milan, before heading to Barcelona and Madrid.

Marco Fedato, Promos, Milan Chamber of Commerce Special Agency for Internationalization, visited Hong Kong to talk about the Expo and opportunities for businesses in Italy. Although the exhibition is taking place in Italy, he stressed that it is a World Fair in the true sense of the word, as 145 countries are participating.

“The focus of Expo Milan is ‘Feeding the Planet,’ and Italian companies participating will showcase why Italy is a world leader when it comes to food, the environment, and technology,” he said. “Companies who attend will have lots of opportunities to do business and meet potential partners.”

To facilitate this, the organizer has set up an online company registry to match companies planning to visit the Expo with potential local companies. Registration (www.expobusinessmatching.com) is free, and it is the first time a host of the World Fair has provided this service.

Manufacturing powerhouse

The Lombardy region, which is home to Milan, produces around 25% of the country’s GDP, and Italy is still the second largest manufacturing hub in Europe, much of which is highly skilled, advanced technology, said Fedato.

“For attitude and design, Milan and Tuscany are still the leading regions, and Lombardy is a high-tech manufacturing hub, because they have a lot of skills and salaries are reasonable, compared to other leading EU regions and countries,” he said.

Fabio De Rosa, President of the Italian Chamber of Commerce, said most Hong Kong companies still underestimate what Italy has to offer. This is ironic as the largest investment in Italy is from Hong Kong’s Hutchison Whampoa.

“Singapore is also a major investor, as well as Taiwan and more recently Mainland China’s Huawei,” he said. “These investments tend to be big, SOE driven, but interest from the private sector is still not that enthusiastic for some reason. There are a lot of interesting sectors, but the reality is that Chinese entrepreneurs are too slow. The decision making process is too slow. There is very little investment by Hong Kong Chinese companies because the typical decision of a Chinese company keeps going to and fro before a decision can be made.”

Part of the slow take-up rate by Chinese entrepreneurs is also because they are clearly focused on price and their return on investment. De Rosa admitted that Italian companies think Chinese businesses will pay above the odds because they are flush with cash and so ask high prices. “However, nothing is further from the truth. They count every euro on their return on investment,” he said.

Consul General of Italy Antonello De Riu, wrapping up the roundtable, said Italy has a lot of companies that are world leaders when it comes to technology, design, and manufacturing. Many of these companies may be small, but they have the skills and expertise in abundance. What they lack is funds to help them expand domestically and internationally. “These companies are a perfect match for China,” he concluded. ✿

Showcasing the Best of Italy

展現意大利之最

Milan Expo, which kicks off this month under the banner 'Feeding the Planet', will showcase why Italy is a world leader when it comes to food, the environment, and technology.

本月揭幕的米蘭世界博覽會以「潤養大地，澤給蒼生」為主題，展現意大利如何在食品、環境和科技領域上成為世界領袖。

意大利經濟似乎已走出谷底，前景樂觀。儘管預期增長仍然放緩，但已重回正數水平，令當地民眾和企業均對後市看好。

在總商會4月17日舉行的午餐會上，意大利貿易專員Paola Guida向會員表示，隨著歐洲聯盟委員會預測經濟增長1.3%，意大利看來已走出衰退的谷底，預料當地今年的增幅為0.6%，增長步伐將於2016年逐漸加快。

她說：「經濟展望樂觀，而意大利政府亦已推出了一系列措施，以推動當地投資。」她續稱：「許多措施專為海外投資者而設，旨在協助他們克服先前可能遇到的問題。」

她解釋，意大利正嘗試吸引企業到當地設立研發業務，以善用該國在設計、工程和製造方面的專業技術。此類投資將可於2016年獲得稅務扣減。

本屆世博於2015年5月1日假米蘭開幕，也是市場趨向樂觀的原因之一。這個五年一度的盛會勢必吸引一眾企業家、投資者、公司和遊客造訪。預計超過2,100萬人將於5月至10月到訪米蘭，大大推動該市以至全國各地的發展。總商會歐洲委員會將於5月中率團考察米蘭，參觀世博會和探索米蘭的商機，繼而前往巴塞隆拿和馬德里。

米蘭商會國際推廣處代表Marco Fedato早前訪港，討論世博會和意大利的商機。他強調儘管展會在意大利舉行，但這是一件國際盛事，有145個國家參與其中。

「米蘭世博的焦點是『潤養大地，澤給蒼生』，而參展的意大利企業將展現該國如何在食品、環境和科技領域上成為世界領袖。」他說：「出席的公司將有大量機會接觸潛在的合作夥伴，締結商機。」

為此，主辦單位已設立網上企業登記服務，為計劃到訪世博的企業及當地企業進行配對。登記（www.expobusinessmatching.com）費用全免，而這亦是首次有世博的主辦單位提供此項服務。

製造業樞紐

倫巴第區是米蘭的所在之處，為全國帶來約25%的GDP。

Fedato表示，意大利至今仍然是歐洲第二大的製造業樞紐，擁有高技術的勞工和先進的技術。

他說：「與其他歐盟地區和國家相比，米蘭和托斯卡納在態度和設計方面仍然首屈一指，而倫巴第則是高科技的製造業樞紐，因為當地有完善的技術，工資水平亦合理。」

意大利商會主席Fabio De Rosa表示，大部分香港企業仍然低估意大利的潛力。諷刺的是，意大利的最大投資正是來自香港的和記黃埔。

「新加坡亦是主要的投資者，台灣和近年中國內地的華為亦然。」他說：「這些投資的規模一般較大，主要由國有企業推動，但基於某些原因，商界的興趣仍然不大。意大利有很多有趣的行業，但中國企業家往往反應過慢，拖延決策。由於中國公司普遍要深思熟慮才能作出決定，香港企業在當地的投資並不活躍。」

中國企業不熱衷參與當地投資的另一原因，是他們太著眼於價格和投資回報。De Rosa承認，意大利公司認為中國企業資金充裕，有能力負擔高價，因此會向他們抬價。他說：「然而，事實是他們會計算投資回報的一分一毫。」

意大利總領事Antonello De Riu總結說，許多意大利公司都在科技、設計和製造領域上領先全球，可能當中很多企業的規模不大，但卻擁有豐富的技術和專業知識。他們若要擴展本地和國際市場，主要的問題是資金不足。他總結說：「這些企業與中國是完美的配搭。」

The focus of Expo Milan is 'Feeding the Planet,' and Italian companies participating will showcase why Italy is a world leader when it comes to food, the environment, and technology

米蘭世博的焦點是『潤養大地，澤給蒼生』，而參展的意大利企業將展現該國如何在食品、環境和科技領域上成為世界領袖。





Sustainable Design

Hong Kong's strategic position has made it an important transportation hub for the region. Since the airport was relocated from Kai Tak to Chek Lap Kok in 1998, air traffic has more than doubled, soaring from 163,223 aircraft movements in 1998 to 391,008 in 2014. These did not include over 232,000 'overflights' that did not land.

Upholding the highest standard of aviation safety and security of our busy airspace is therefore the top priority of the Civil Aviation Department (CAD). As a result of the growing air traffic demand, CAD decided to build its new headquarters in 2005, which brought all functional divisions under one roof to enhance efficiency. Equipped

with state-of-the-art facilities, the building design also incorporates environmentally friendly and educational themes to showcase sustainable development.

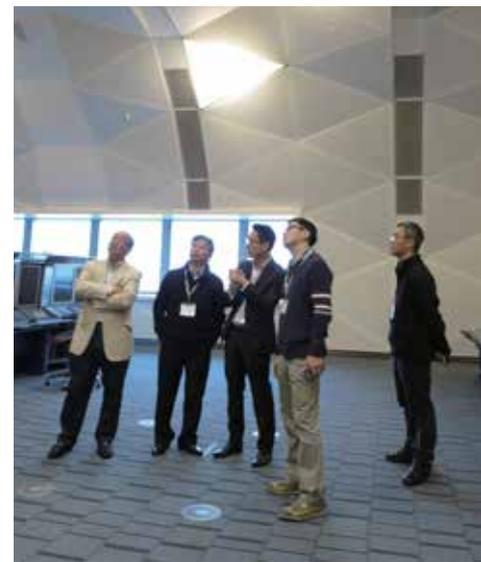
To learn more about sustainable building design and the development of air transport industry in Hong Kong, Chamber CEO Shirley Yuen led 50 members to visit CAD's headquarters on 27 March, where they were welcomed by CAD Chief Electronics Engineer Thomas Fok and his staff.

"We strove to introduce more green elements into the headquarters' design," K.B. Ha, Senior Electronics Engineer, explained to members. "For example, green construction materials with zero ozone depleting potential are used, and

30% of landscaped and roof top areas are planted."

Environmentally-friendly and energy-saving facilities, such as light pipes, solar light collectors with fiber optics, a water-recycling system and a waste food composter have been installed. In recognition of its sustainable development design, CAD was awarded CLP's Green Plus Recognition Gold Award in 2014.

Members also visited three exhibition galleries, including the Aviation Education Path which plots out Hong Kong's aviation history. The exhibitions on aircraft construction and associated cabin safety features, airport operations and aviation security showed what measures the aviation sector has employed to minimize its impact on the environment. 🌸



可持續發展的建築設計

香港受惠於獨特的地理優勢，得以成為區內重要的交通樞紐。自機場於1998年由啟德遷往赤鱗角以來，本港的航空交通量增加超過一倍，飛機起降量由1998年的163,223架次，升至2014年的391,008架次，這並不包括逾232,000架飛越本港上空而未有降落的航機。

因此，民航處的首要目標是要為香港繁忙的領空，維持最高水平的航空安全及保安標準。隨著航空交通的需求不斷增長，民航處於2005年決定興建新總部大樓，所有分部均設於同一大樓內，以提升

運作效率。新總部設有先進的設施，大樓設計亦結合了各種環保和教育主題，以展示可持續發展的理念。

為了解可持續的建築設計和本港航空運輸業的發展，總商會總裁袁莎妮於3月27日率領50位會員參觀民航處總部大樓，由民航處署理總電子工程師霍偉雄及其團隊接待。

高級電子工程師夏金寶向會員解釋：「我們致力為總部大樓的設計引入更多綠色元素。舉例來說，大樓採用了不損害臭氧層的環保建築物料，而三成的圓

景範圍及天台均為綠化區。」

總部大樓內設有多項環保和節能設施，例如日光導管、光導太陽光收集裝置、污水循環系統及廚餘分解系統。大樓的可持續發展設計，更令民航處贏得中電頒發的「2014環保節能機構嘉許計劃」——銀行/辦公室組別金獎。

會員亦參觀了三個展館，包括展示香港航空史的「航空教育徑」。此外，關於飛機製造和相關的客艙安全知識、機場運作和航空保安的展覽，也展示了航空業為減少環境影響而採取的措施。✿



Recycling Industry Worth Supporting

“**R**ecycling is a humble business in Hong Kong,” Chan Sik Kwan, CEO of Kin Xun Environment Recycle Ltd, told 30 members at his newly built recycling depot in Kowloon Bay. “Hong Kong is far more backward than many advanced countries in terms of recycling operations and markets.”

Members visited his recycling facilities on 14 April to see how he operates his recycling business, and how recovered waste is exported to the Mainland.

Established in 2001, Kin Xun collects and recycles waste paper, metals and plastics, and has a total recycling capacity of 600 tons per day and a total storage capacity of 1,000 tons. It also provides container scrap unloading and transit services.

Expensive land and transportation costs are the key challenges that local recyclers face. Overseas experience indicates that fiscal support is necessary if private sector recycling efforts are to reach a financially sustainable critical mass. For example, the Central Government gives sub-

sidies to the recycling sector in the Mainland.

Although the HKSAR Government has pledged a HK\$1 billion Recycling Fund to help upgrade the operational capabilities of the recycling industry, Chan said it is more important to find market solutions with adequate end-user demand for recycled products. To achieve this, the Government should lead by example, such as using locally recycled products in Government projects, and including green procurement policies in tenders. ❀

支持回收業

建迅環保回收有限公司行政總裁陳錫琨在新建的九龍灣回收工場，向30位會員表示：「回收業在香港並不起眼，本港的回收運作和市場仍遠遠落後於很多發達國家。」

為了解回收業的運作，以及回收後的物料如何運往內地，會員於4月14日參觀了該公司的回收設施。

建迅成立於2001年，專門回收各類廢紙、五金和塑膠，每日處理的回收量多達600噸，儲存廢料量則高達1,000噸。該公司亦提供拆轉貨櫃及轉運服務。

高昂的地價和運輸成本是本港回收商所面對的主要挑戰。根據海外經驗，假如私營回收商要達至財政上的可持續發展，財政支援必不可缺。舉例來說，中央政府已為內地的回收業提供補貼。

儘管香港特區政府已承諾預留十億元設立「回收基金」，以提升回收業的營運能力，惟陳錫琨認為，更重要的是尋求市場解決方案，為回收產品物色充足的用戶需求。政府應以身作則，例如在政府項目中使用本地回收的產品，以及在招標時採納環保的採購政策。✿





Fine Whisky and Threads

美酒時裝之夜

總 商會卓青社及卓妍社於4月23日假Brooks Brothers中環旗艦店合辦聯誼酒會，會員藉此了解欣賞時裝和威士忌的秘訣。

紅酒及威士忌專家Ron Taylor當晚分享了品嚐Highland Park和The Macallan單一麥芽蘇格蘭威士忌的最佳方法，會員更有機會親嚐酒齡介乎12至25年之間的威士忌。其後，大會安排了Brooks Brother最新男女裝系列的時裝表演。

最後，Brooks Brother總經理Karen Cheung、卓妍社副主席鄭韓菊芳及卓青社副主席霍啟山共同主持幸運大抽獎環節，眾人皆盡興而歸。✿

The Chamber's Young Executives Club and Women Executives Club jointly hosted a networking reception on 23 April at Brooks Brothers Flagship store in Central to pick up some fashion and whisky tips.

Ron Taylor, an expert on fine wines and whisky, shared how to best appreciate Highland Park and The Macallan single malt Scotch whisky. Members tasted single malt Scotch whisky ranging from 12 to 25 years old. The whisky masterclass was followed by a fashion show of Brooks Brothers latest collections for men and women.

The event was capped off by a lucky drawn conducted by Karen Cheung, General Manager of Brooks Brothers, Cindy Cheng, Vice Chairman of the Women Executives Club, and Eric Fok, Vice Chairman of the Young Executives Club. ✿





Planning for a Perfect Interview

為面試做足準備

An interview should be like a good conversation; you should enjoy it,” Elaine Chong, General Counsel – Hong Kong of CLP Power Hong Kong Limited, told 130 students from Tak Oi Secondary School.

A sense of dread often descends upon many people as their interview date dawns, but Chong explained if candidates are well prepared, they will have less to worry about. To prepare students for their own interviews, she *WhatsApped* them well in advance with some tips and advice, as part of the Chamber’s Business-Schools Partnership Programme.

“Interviews are all about preparation, so being well prepared is the key to success,” said Chong. Students must carry out some research in advance about the job, the company, and review the selection criteria so that they will know what to expect.

She also listed out some helpful questions that students should think about before the interview. They

should also be mindful about their appearances during the interview and what positive impression they want to give to the interviewers.

Chong asked students to consider what Emoji – an app often used in WhatsApp to send “feelings” in the form of smiley, happy, angry ... face icons – makes them feel when *WhatsApping* friends. She said this is similar to the subconscious messages they send at an interview. “So it is important to be genuine and a sincere smile, as well as good body gesture and language. Interview skill is something you learn, practice and can make perfect,” she said.

Students then watched videos that compared both good and bad interviews, to highlight the *dos* and *don’ts* during an interview.

Tina Ng, Assistant Human Resources Manager, Generation of CLP Power Hong Kong Limited, summarized three points ‘Ps’ for a good interview: prepare, practice and patience. Prepare to understand

the organization and yourself well, practice more on frequently asked questions in interviews, be patient and positive, then going to an interview will be as easy as WhatsApp.

Students were then divided into 12 groups to put theory into practice. With the help of CLP volunteers, students were given the opportunity to practise answering questions and outshine their great happy “Emoji”. 🌸

Dos:

- always be polite and genuine;
- give thoughtful answers with concrete examples; and
- show your enthusiasm towards the job and company.

Don’ts:

- be arrogant or brag;
- avoid answering the questions; and
- interrupt the interviewer’s conversation.

Students’ View 學生評價：



“The mock interview allowed us to have a real taste of an interview, which was different from those that we’ve practiced in school. There were also follow up questions to train our ability to answer questions.”
— Ella Yu

「有別於學校的練習，模擬面試讓我們有機會實際體驗面試。跟進問題環節亦有助訓練我們的應對能力。」
— 余勁晴



“After today’s presentation and mock interview, I think interviews are not as horrible as I had previously imagined. It is important to be well prepared and be confident to show people that you are ready for the job.”
— Lee Kitson

「透過今天的講解和模擬面試，我認為面試官並不如想像般可怕。面試前必須做好準備，表現自信，讓人感到你能勝任應徵的職位。」

— 李潔心



中華電力有限公司法律總顧問（香港）鍾王穎婷向德愛中學的130位學生表示，面試好比一次愉快的交談，令人樂在其中。

當面試的日子逐漸迫近，應徵者通常會感到忐忑不安，但鍾女士解釋，假如準備充足，便可減少憂慮。在總商會「商校交流計劃」的安排下，她事先透過手機即時通訊軟件WhatsApp，向學生發送一些應試的秘訣和忠告，協助她們做好準備。

鍾女士說：「面試的關鍵在於準備，因此十足的準備就是致勝之道。」學生事前必須對有關職位和公司有所認識，並了解甄選標準和要求。

她列舉了一些實用的問題，讓學生在面試前多加思考。她亦提醒學生留意自己面試時的儀容，以及如何給予考官一

個正面的印象。

鍾女士表示我們與朋友WhatsApp通訊時，常會用Emoji表情符號來表達情感，例如微笑、開心、憤怒等。她以此為例，引導學生思考當使用表情符號來發送「感受」時，她們會有甚麼感覺。她指出，這有如面試時應徵者潛意識所發出的訊息。她說：「因此，真摯的笑容和良好的言行十分重要。面試技巧要不斷學習、實踐，才會熟能生巧。」

其後，學生獲安排觀看影片，以比較面試表現的優劣，並了解面試的宜忌。

中華電力有限公司發電業務助理人力資源經理吳國丁概述良好面試表現的三個「P」：prepare（準備）、practice（練習）和patience（耐心）。面試前應先了解應徵機構和個人期望，不斷重溫

常見的面試問題，保持耐心和正面的態度，只要做到上述三點，面試就如WhatsApp般輕鬆自如。

學生其後分成12組，把所學的理论付诸實踐。在中電義工的協助下，學生有機會練習對答，展露她們自在暢快的表情符號。✿

宜：

- 時刻以禮待人，真摯誠懇；
- 提供周詳的答案，輔以具體事例；
- 對應徵職位和公司表現熱誠。

忌：

- 自誇、吹噓；
- 迴避問題；
- 打斷考官的說話。



“We don't usually know if our answer is good enough or not during an interview, but with the workshop, we learned what was good and bad, and what we need to work on to polish answers and techniques.”

– Alice Tse

「面試時，我們往往不知道自己的答案是否可取，但透過是次工作坊，我們掌握到好壞的標準，以及如何改善對答和技巧。」

— 謝韻婷



“The advice from the CLP's staff after the mock interview was very useful, as they gave us concrete advice on what we need to improve.”

– Emilee Ho

「模擬面試後，中電員工提供了實用、具體的意見，讓我們知道哪些地方需要改善。」

— 何曉佳

Mark Your Diary

15 May

18 May



Entrepreneur Series:
Building a Business Empire

Annual General Meeting

2015 Chamber Events

MAY

05
MAY

Seminar:
A Legal Committee Seminar: Claims
to Enforce Business Sale and Share
Warranties – Some Practical Lessons

06
MAY

Workshop:
How Incoterms® 2010 Benefit Importer/
Exporter in International Trade

Roundtable:
Development of Cross-border e-Commerce
between Hong Kong, Guangdong and Macao

07
MAY

Seminar:
Revolutionised Leadership:
Social Media at C-Suite Level

08
MAY

Training:
How to Handle Work Injury Cases?

11
MAY

Free Ride Day Press Conference

12
MAY

Retail & Tourism Committee presents:
Visit to Tom Lee Music

Roundtable:
China and Hong Kong Tax Reform and
the Need for Economic Substance

13
MAY

Workshop:
Become "Persuasive Communicators™"

Seminar:
Innovating New Business Opportunities
Introduction to the Selection Criteria of The
2015 Hong Kong Awards for Industries:
Innovation and Creativity

Mission to Tianjin

15
MAY

Entrepreneur Series:
Building a Business Empire

16
MAY

HKGCC Mission to Italy and Spain
(May 16-24)

18
MAY

HKGCC Annual General Meeting

Roundtable: Hong Kong's Third Runway

19
MAY

Public Consultation on the Future
Development of the Electricity Market

Workshop:
Advanced Complaint Handling Skills

Roundtable: One Belt, One Road

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MAY

Seminar:
Effective Telephone Collection Techniques

19 May



29 May



11 Jun



22 Jun



Roundtable:
One Belt, One Road

HKGCC
Free Ride Day

Smart City • Smart Hong Kong

Meet the Chamber
Chairman

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



MAY

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MAY

Visit to Customs Headquarters Building

Workshop:
Dealing with Difficult Conversations

Seminar:
Is Your Business Ready For The Digital Age?

Legal Committee Meeting

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MAY

Roundtable:
Public Private Partnerships in China

WEC Networking Workshop:
Wine and Cheese Etiquette

26
MAY

Training:
Managing Extraordinary Staff Situations

Cocktail Reception with Consuls General
of the Asia-Pacific, African and Middle
Eastern Regions

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Training:
Professional Telephone Skills

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MAY

Manpower Committee Meeting

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MAY

HKGCC Free Ride Day

JUNE

05

Retail & Tourism Committee Meeting

08

Townhall: Nick Yang, ExCo Member

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Smart City • Smart Hong Kong

Economic Party Committee

12

HKCSI Executive Committee Meeting

Roundtable: Partick Low, VP of
Research, Fung Global Institute

15

Shipping and Transport Committee Meeting

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Taxation Committee Meeting

17

Financial & Treasury Services Committee Meeting

Environment & Sustainability Committee Meeting

18

Young Executives Club Networking: Latte Art Workshop

Good Citizen Award
Presentation Ceremony

Real Estate and Infrastructure Committee Meeting

19

China Committee Meeting

DIT Committee Meeting

22

Meet the Chamber Chairman

Career Jobs
Talent Strategy Innovation
TRAINING & DEVELOPMENT
Learn Concept Success
Goals Employee



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Is Your Business Ready For The Digital Age? 您的業務為數碼年代作好準備了嗎?

Today, the global consumer market has been revolutionised by digital technologies and innovative business models. Traditional brick and mortar companies have to transform their business models in order to succeed in the future and more companies are leveraging digital and online to offline (O2O) strategies to optimise the supply chain and offer better customer experience to drive business growth. At this seminar, you will learn about digital mega trends, O2O initiatives and how to leverage on them, as well as case studies.

數碼科技及創新的商業模式，為環球消費市場帶來了徹底變革。傳統的實體商店必須改變其商業模式，才能在市場上脫穎而出，而愈來愈多企業利用數碼科技及線上線下營銷模式(O2O)策略，以優化其供應鏈及提供更好的客戶體驗，以達到業務增長。是次研討會將助你掌握數碼科技趨勢、O2O策略及應用。

Trainer: Andy Wong and Andy Ann
導師: 黃煒卓和安宇昭
Date: 21 May, 2015
日期: 2015年5月21日
Time: 3:00 p.m. — 5:30 p.m.
時間: 下午3時至5時30分
Venue: HKGCC Conference Room, 22/F United Centre
地點: 金鐘統一中心22樓香港總商會會議室
Language: Cantonese
語言: 廣東話
Fees: Member \$320 / Non-member \$650 (include coffee/ tea refreshment)
費用: 會員\$320 / 非會員\$650 (包茶點)



Andy Wong,
Associate Director of PricewaterhouseCoopers
黃煒卓
羅兵咸永道諮詢服務副總監
Andy Ann,



Founder and CEO of NDN GROUP
安宇昭
數碼媒體及廣告策劃NDN GROUP
創辦人及行政總裁

Confidence in Making Speeches 「自信演說」工作坊

How do you captivate your audience, make them sit up, take notice of and hang on to your every word? Is it a natural talent? And if you haven't got it, can you learn it? Patrick Eng will show you the secrets of great speakers and help you discover your own natural, confident and engaging style of speaking/presenting.

如何吸引聽眾注意，使他們一直全神貫注，細聽你的講話？這是一種天賦嗎？如果你沒有這種天賦，可否靠後天學習？Patrick Eng將為你剖析一些優秀講者的訣竅，助你發掘自己自然、自信及動人的演說/簡報風采。

Trainer: Patrick Eng
導師: Patrick Eng
Date: 3 June, 2015
日期: 2015年6月3日
Time: 9:15 a.m. — 11:45 a.m.
時間: 上午9時15分至11時45分
Venue: HKGCC Conference Room, 22/F United Centre
地點: 金鐘統一中心22樓香港總商會會議室
Language: English
語言: 英語
Fees: Member \$600 / Non-member \$800 (include morning refreshment)
費用: 會員\$600 / 非會員\$800 (包早點)



Patrick Eng,
Executive Consultant of Connect Communication
Patrick Eng
Connect Communication行政顧問

How to Transform Your Team and Build True Engagement 如何建立有歸屬感的工作團隊

This workshop will show participants how to cultivate an inspired and motivated workplace. Individuals will gain strategies to understand what their staff needs to become fully engaged and committed to their work. They will learn ways to help employees renew and replenish their energy and will see result in increased concentration, focus, and contribution.

本工作坊將協助學員分析員工需要的技巧，從而建立一個令人有歸屬感的工作環境，使員工能全心投入團隊工作。參加者會學到一系列使員工對團隊保持活力和新鮮感的方法，進而提升整個團隊的專注力和生產力。

Trainer: Catherine Chai
導師: 齊慧明
Date: 9 June, 2015
日期: 2015年6月9日
Time: 2:30 p.m. — 5:30 p.m.
時間: 下午2時30分至5時30分
Venue: HKGCC Conference Room, 22/F United Centre
地點: 金鐘統一中心22樓香港總商會會議室
Language: Cantonese
語言: 廣東話
Fees: Member \$700 / Non-member \$900 (include morning refreshment)
費用: 會員\$700 / 非會員\$900 (包早點)



Catherine Chai,
Manager of SGS Academy (HK)
齊慧明
卡內基訓練企業方案培訓導師

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